

December 11, 2012

Marina at the Bluffs Condominium Association is pleased to announce our new banking relationship with Smartstreet, the community association division of Union Bank. Smartstreet is one of the industry's leading providers of banking and payment processing services for owners and associations.

In addition to the confidence of banking with a strong and stable bank, Smartstreet offers owners several convenient options for paying dues and assessments. With Smartstreet, we now offer the options of paying via:

- Online - eCheck or Credit Card*
- Auto Draft/ACH
- US Mail
- Your Bank's Online Bill Payment

Of course, you can still pay dues the traditional way by sending your check and coupon via the US Mail, but we want to share a few advantages for paying electronically:

- Free and easy to use*
- Saves time...only takes a minute
- No envelopes, stamps, or checks required
- Secure – no threat of account information theft from mail-boxes

Attached is an information sheet that features the payment options and directions for each. If you have any questions or concerns, please contact Accounting – Frank at 747-5503 or Debbie Dopman - 743-7990.

Sincerely,

Marina at the Bluffs Condominium Association

**There is a ~~\$149~~ convenience fee and a \$5,000 maximum per transaction, if you pay via a credit card.*

Smartstreet Payment Options

Online Payment Via eCheck or Credit Card* (one time & recurring options)

How does it work? You set up a one time or recurring payment using eCheck, MasterCard, American Express or Discover.

What do I need to do? Simply follow the directions below:

- Log in to www.smartstreet.com
- Select "Online Payments"
- Choose "One Time Credit Card Payment"*, "One Time eCheck Payment" or "Recurring Payments"

Note: You will need a login ID to set up a recurring online payment which can be obtained by selecting "Register Now" and completing the form.

- Select your association and follow the instructions on the screen

**There is a \$9.95 convenience fee and a \$5,000 maximum per transaction, if you pay via a credit card.*

ACH/Recurring Automatic Draft

How does it work? Your assessment is automatically deducted from your account when due.

What do I need to do? Complete the attached ACH Authorization Form and send it with a canceled check to:

Accounting Department, Inc.
ATTN: Marina at the Bluffs Condominium
185 Indiantown Rd.#127
Jupiter, FL 33477

US Mail/ Lockbox

How does it work? You write a check, enclose coupon and mail it in every time your assessment is due. Please allow 5 to 7 business days for the check to reach Smartstreet.

What do I need to do? Write a check payable to your homeowner's association, as it is written on the coupon, and mail it along with your payment coupon to the address listed on the coupon. **Important: Write your homeowner account number - as it appears on the coupon - on the check.**

Your Bank's Online Bill-Pay

How does it work? Set up your community association as a payee with your bank's online banking bill-pay.

What do I need to do? Please complete your bill-pay setup exactly as follows:

Payee: Marina at the Bluffs Condominium Association
Address 1: c/o Accounting Department, Inc.
Address 2: P.O. Box 531239
City: Atlanta
State: GA
Zip: 30353-1239

Account No./Reference No: Your Homeowner Account Number as it appears on your coupon

fax - 561-747-2912

(ACH DEBITS)

NOTE: A VOIDED CHECK MUST BE ATTACHED TO THIS FORM TO BE PROCESSED PROPERLY

I (we) hereby authorize Accounting Department, Inc., hereinafter called "Company," to initiate debit entries to my (our) Checking Account or Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called "Depository," and to debit the same to such account for the purpose of collecting assessments for my community association. I (we) understand that this debit will occur on or about the 1st of each month in which assessment payments are due. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of United States law.

Depository Name: _____ Branch: _____

City: _____ State: _____ Zip: _____

Routing Number (9 digits): _____ Account Number: _____

This authorization is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time, and in such manner, as to afford Company and Depository a reasonable opportunity to act on it.

My association is: _____

Name(s): _____
(Please print) (Please print)

Signature(s): _____

Date: _____

NOTE: A VOIDED CHECK MUST BE ATTACHED TO THIS FORM TO BE PROCESSED PROPERLY

PLEASE RETURN FORM AND VOIDED CHECK TO:
Accounting Department, Inc. ATTN: WH
185 Indiantown Rd.#127
Jupiter, FL 33477

Management Company Use Only:

Homeowner Account Number: _____