



Why Our Banking Partner is Pacific Premier Bank

We are a national company and have partnered with one of the few national banks that focus on our industry. We made this decision with our leadership's experience with dozens of banks over the decades. Here are a few reasons why our banking partner is Pacific Premier Bank:

Save Communities Money

The bank has representatives all over the country. However, they have fewer physical bank branches which lowers their costs. This results in fewer bank charges and more bank features for customers.

- **No monthly maintenance fee**
- **No charge to homeowners** to make online e-check payment for dues (PPB pays this charge) (typically \$1-\$3 per payment)

Enhanced Bank Security

- **Accounts are under Association's Tax ID** and Board Members are signers on the account
- **5 Star Rated Bank** – the benefit is your money is safer at a highly rated, credit worthy bank. [Rated 3rd best bank](#) in America by Forbes
- **Positive Pay Fraud Protection** – checks presented for payment are validated; identifying non-matching and suspect items
- **Lockbox services** – checks are sent to the bank's lockbox and deposited directly into your account

Community Management & Accounting Software Integration

- **SmartWebs** – Boards can view bank balances, transactions and check images from within the software (see page 2)

Owner payment transactions (online or by check) are updated in the software without delays or



data entry. Knowing when payments are made is important for your collection process. Without the potential for data entry errors, our process is more accurate. Also, it is efficient so we can pass the savings on to you and produce financial statements on time.

Added Condo Community and Homeowners Association Options

- **Competitive CD and Money Market rates**
- **Competitive rates and fast processing** of Capital Improvement Loans for communities
- Offer ways to protect funds over the FDIC limit like ICS (money market) and CDARS (for CDs), reducing banking relationships and signature cards for the board to keep track of.

Better Customer Experience

- When owners call our customer service knows how to answer where to mail check payments so this speeds up service time (can imagine if each customer had a different banking relationship how this would be difficult with the hundreds of customers we work with.

Signature Card Updating

- We make this easier by facilitating opening the new accounts and signature cards by DocuSign during onboarding.
- We also update signature cards by docusign when board members change.

Bank Balance – Operating Account shows balance that reduces for checks in the accounting software that haven't been cashed.

Bank Account Details

Account: Pacific Premier *****0976

GL Balance: \$ 33,258.81

Bank Balance: \$ 46,694.79 As of: 01/16/2025 12:00:00

Adjusted Bank Balance: \$ 45,899.79

Imported Transactions

Total items: 430

Note: any saved changes will be applied to all associations for this user within current management. To filter data by columns, click on the ≡ on any column name. This will filter across all pages.

	Date	Check #	Depo...	Withdrawals...	Description
1	01/17/2025	0		795.00	AVIDPAY SERVICE/AVIDPAY REF*C...
2	01/14/2025		933.65		PayLease.com/Settlement

Payment / transaction list and check images

Vendor Check

Front

Payable to: Mike Smith Landscaping Services

Amount: \$ 4,438.00

Date: 01/16/2025

Owner payments/ collected transactions and check images from PPB lockbox

Homeowner Lockbox Check

Front

Payable to: Moonlight Basin Community Association

Amount: \$ 1,632.28

Date: 01/16/2025

Bank Statements

Whiskey Run

Bank Accounts

Account: Pacific Premier *****0976

Balance: \$46,694.79

As of: 01/16/2025

Bank Statements

Statements

- PDF 12/31/2024
- PDF 11/29/2024
- PDF 10/31/2024

Uploaded Statements

PACIFIC PREMIER BANK

STATEMENT OF ACCOUNT ACTIVITY

RUN OWNERS ASSOCIATION

COMMUNITY FINANCIALS, INC.

188 E INDIAN TOWN RD STE 127

JUPITER FL 33477-3072

Page: 1 of 2

Branch: 020

Account Number: 0976

Date: 12/31/2024

EM

HOA NON INT CKG		Acct	0976
Summary of Activity Since Your Last Statement			
Beginning Balance	12/01/24	36,843.87	
Deposits / Misc Credits	8	12,762.98	
Withdrawals / Misc Debits	5	6,862.66	
** Ending Balance	12/31/24	42,746.10	**
Service Charge		.00	
Deposits and Credits			
Date	Deposits	Withdrawals	Activity Description
12/02	2,800.70		FNCT W/col/Net Settle
12/03	958.60		000022945702066 Community Financials
12/05	883.50		HOA LOCKBOX DEPOSIT
			FNCT W/col/Net Settle
12/06	933.65		000022999350508 Community Financials
			FNCT W/col/Net Settle
12/09	1,917.20		000022622961884 Community Financials
			FNCT W/col/Net Settle
12/10	3,352.13		000022625463226 Community Financials
			FNCT W/col/Net Settle
12/11	958.60		000022642528850 Community Financials
12/17	958.60		HOA LOCKBOX DEPOSIT
			HOA LOCKBOX DEPOSIT
Withdrawals and Debits			
Date	Deposits	Withdrawals	Activity Description
12/02		523.95	CF Monthly Accounting Charge
12/17		31.99	AVIDPAY SERVICE/AVIDPAY
			REF*CK*100399*241216*Community Finan
			s Inc.162994951144919329.16299495
			CK100399 [] Run Owners Ass
12/17		227.64	AVIDPAY SERVICE/AVIDPAY
			REF*CK*100399*241216*Telcano Telepho
			opany.162994951144919329.16299495
			CK100398 [] Run Owners Ass
12/17		768.00	AVIDPAY SERVICE/AVIDPAY
			REF*CK*100399*241216*Elevator Techno

For more info visit: www.ppbi.com