

Dear Valued Homeowner,

At HOAMCO, your security and privacy are our top priorities. To provide the highest level of protection for your financial information, we are pleased to announce the transition of homeowner ACH (Automated Clearing House) assessment payments from our in-house system to the FrontSteps Payment Platform (FS Pay), powered by Stripe for secure recurring payment processing. The transition to the FS Pay platform began in December 2025 and is designed to enhance data security while streamlining the payment experience for homeowners.

Why the Change?

By moving to FrontSteps FS Pay, we are enhancing security in several keyways:

- **Direct Input by Homeowners:** You will now log into the secure FrontSteps portal through your community website or HOAMCO's website to enter your personal and banking information directly. By entering your information yourself, it is submitted securely into the system, reducing manual handling, protecting your privacy, and minimizing the potential for errors.
- **Encrypted Data Handling:** All information you provide is processed through an encrypted system using Stripe, ensuring your sensitive details are protected from end to end. FrontSteps employs top-tier security protocols, including compliance with PCI DSS (Payment Card Industry Data Security Standard) requirements, which mandate strong encryption, secure networks, and regular vulnerability assessments to safeguard financial data.
- **Integrated Payment Features:** The FrontSteps platform supports secure ACH/eCheck payments, automatic withdrawals, and real-time reconciliation, all within a cloud-based environment built for HOA management. This not only heightens security but also offers convenience, including single-login access and the ability to view your payment history instantly.

This shift aligns with industry's best practices and reflects our commitment to protecting your data against potential risks. FrontSteps is a proven HOA management solution used by thousands of communities, combining accounting, payments, and security in one robust platform.

Community— We built a company around it.

What Does This Mean for You?

- We have stopped processing any new recurring In-House Auto-Draft ACH payments. However, if you are currently set up for the Recurring ACH program on the FrontSteps Portal, you can continue to do so.
- For existing homeowners currently enrolled in our In-House ACH program, your payments will continue as usual. We will provide advance notice before transitioning your payments to FS Pay. We will begin communicating with you in May via email notifications from FrontSteps or through written communication from HOAMCO.
- For homeowners who do not have an email address on file in our accounting system and are currently enrolled in our In-House ACH program, we will mail a letter requesting your email address for future communications. The letter will include a link you can use to log in and set up your new recurring ACH payments through FS Pay.
- **Communication and Setup Instructions:** As we begin rolling this program out to communities, current ACH users will receive several email messages from FrontSteps FS Pay. These emails will include instructions and a secure link to log in and opt in to continue using ACH. You will also receive step-by-step guidance on accessing the FrontSteps FS Pay system. The process is simple, user-friendly, and can be completed from any device.
- **If You Prefer Other Payment Methods:** If you prefer not to continue using ACH through FS Pay, the platform also offers convenient payment options, including credit and debit card payments. Homeowners who choose not to opt in to FS Pay may continue mailing payments to the bank lockbox or may set up payments through their personal bank's bill pay service.

If you have any questions or need assistance during this transition, please contact our HOAMCO support team at billingquestions@HOAMCO.com or call (928) 776-4479. We appreciate your understanding and cooperation as we implement these improvements for a safer, more efficient experience.

Thank you for being part of our community.

Sincerely,
HOAMCO Community Management

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