



Your HOA Banking Specialist

At Heritage We Take Banking **Personally**

HERITAGE
BANK OF COMMERCE
HOA SPECIALTY BANKING

Full Service Integrated HOA Solutions That Fit Your Needs

HOA DEPOSIT SERVICES

HOA Checking

Enjoy unlimited check writing and deposit processing with HOA Checking, the most effective way to manage operating expenses.

HOA Reserve

Manage your liquid reserve effectively, maintaining ready access while earning interest on otherwise idle funds. HOA Reserve accounts feature tiered interest rates.

Insured Cash Sweep (ICS®)

An account that allows your funds to remain liquid at money market rates, while ensuring it is FDIC insured.

HOA RESERVE INVESTMENT OPPORTUNITIES

Certificate of Deposit

Receive premium rates with Certificates of Deposit.

CD Placement Service

A convenient service that allows your Association to take advantage of an array of interest rates available while ensuring 100% FDIC coverage.

- We'll place your funds throughout the investment network, so no one CD exceeds the maximum allowed for FDIC coverage.
- You'll have one agreement for the service, not for each CD placed.
- You'll receive one comprehensive monthly statement reflecting all CDs in your portfolio.
- No fees to the Association for placement.
- Available terms range from 4 weeks to 5 years.
- You'll receive one year-end 1099.

CASH MANAGEMENT SERVICES

Information Reporting

View and/or print current or prior-day balance and transaction information on all of your accounts for up to 16 months.

Checks & Statements

View and/or print images of your checks (front and back), as well as your monthly bank statements for all your accounts, for up to 18 months. Statements are available for download in bulk.

Remote Deposit Capture

A convenient and secure way to process your check deposits directly from your business to the bank. Deposits are available via mobile, tablet, laptop or desktop computer.

Download Transactions

Pull critical transaction activity for all of your accounts to streamline your monthly reconciliation process, using a variety of formats.

Stop Payments

Place stop payments online with ease.

Automated Clearing House (ACH)

Collect homeowner assessments or management fees and make vendor payments, all electronically.

Integration Services

Full banking capabilities inside your management & accounting software. Three levels of integration available.

REMITTANCE PROCESSING SERVICES

Our remittance processing services utilize state-of-the-art systems to ensure quick and accurate processing, with multiple payment options.

- Local processing, which means higher level and more personalized customer service.
- Web-based tool, where check and coupon images are available, stop and validations files may be imported with ease, and exception review is at your fingertips. All are accessible through Online Banking.
- Detailed and daily online summary reports.
- Custom electronic data file available.
- Manage exception payments through our web-based tool for improved processing time.

Lockbox

Assessments are mailed to a pre-assigned U.S. Post Office box. We'll collect all payments daily and process them immediately, and the Association account is credited on the day of receipt.

Electronic

The Heritage payment portal allows homeowners the ability to enroll and manage their payments. A variety of payment methods available: eCheck (no charge), Credit Card (fees apply) and Debit Card (fees apply).

COMMERCIAL LOAN SERVICES*

We can provide necessary financing to the Association for repairs and improvements; we make the experience a smooth and efficient one with our unique loan program. Our trained HOA bankers can work with the Association's Board of Directors and managing professionals to structure loan programs that meet specific repair projects for the Association.

*Loan Subject to Credit Approval.



A Dedicated HOA Department Here For You

Our dedicated team of HOA banking professionals is solely focused on the business and financial needs of the HOA industry.



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Call us today

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to find out how we can help you

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[HeritageBankofCommerce.bank](https://www.heritagebankofcommerce.com)

Member FDIC  Equal Housing Lender

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Supporting Members of:

