

WE ARE THE BANC FOR **COMMUNITY ASSOCIATIONS**

Building strong communities
with tailored solutions and
specialized financial tools.



SmartStreet: Revolutionizing Community Association Management

Navigating the complex world of community financial management can sometimes feel like a monumental task. But what if there was a way to streamline the entire process, making life simpler for management companies and amplifying homeowner satisfaction?

SmartStreet, powered by Banc of California, provides a platform that integrates numerous financial aspects into a single, user-friendly interface, setting a new standard for how community management companies handle their finances. Whether it's tracking payments, managing accounts or generating financial reports, SmartStreet streamlines the entire process. Our extensive experience and in-depth understanding of your unique banking requirements allow us to deliver financial solutions to meet your needs today and into the future.



Streamlined solutions for management companies

- API and SFTP integration with major industry software providers available through SmartStreet
- Images of checks and statements online
- Same-day fund availability for most payment types
- Remote deposit/check scanning option, designed exclusively for the HOA industry for both coupon payment processing and deposits
- Research payments and exception processing online
- Block homeowner payments



Simplified and efficient management platform

- Single sign-on to view payment processing information and manage all accounts
- Online account opening with account numbers issued the same day
- Statements available online on the first business day of the month
- ACH and wire transfer origination services
- Place stop payment alerts
- Positive Pay for both check and ACH to protect your association
- Enter support tickets and view status 24 hours a day



Easy-to-use payment processing and lockbox services

- Consolidate information from all payment types, including electronic payments, paper checks and coupons, online payments and desktop remote deposit capture
- Access to funds on the second business day after the deposit¹
- Accounting software integration for posted payments and transactions all in one file

BUILDING STRONG COMMUNITIES WITH TAILORED SOLUTIONS AND SPECIALIZED FINANCIAL TOOLS.



Financial and cash flow solutions

- Analyzed Business Checking with no monthly fees for basic services and payment processing solutions²
- Competitive rates on reserve funds
- Association investment options
- Recurring automatic debits for management fees and other payments



Benefits for homeowners and board members

- Bank account and statement view-only access for board members
- Homeowners can pay assessments 24 hours a day online via eCheck, debit card or major credit cards
- One-time or recurring payment options for homeowners
- Homeowners can view payment history, review and adjust payment schedules and receive reminders for payments
- Dedicated homeowner call center for payment support



Tailored lending solutions for associations

We provide loans to support your ongoing needs for:

- Capital maintenance projects
- Common area improvements
- Disaster recovery funding

Dedicated customer service team

Our highly trained and experienced team exclusively supports the management companies and community associations we serve nationwide. Once you become a client, you will have direct access to our team to support your organization's unique needs on an ongoing basis. We offer extended customer service hours, from 8:00 a.m. to 8:00 p.m. ET so our clients can receive the support they need when they need it.

About us

SmartStreet, powered by Banc of California, is a banking partner of choice in the community management industry and serves a growing clientele nationwide. With over two decades of experience, we pride ourselves on building long-term relationships with management companies and the communities they manage. We deliver the innovative products and services you need through our seamless, proprietary platform designed for your industry. Over the years, we have established strong relationships with the industry's accounting and software providers to deliver unified and integrated solutions. We understand the dedication and attention you expect from your banking partner, and we are committed to meeting your banking needs.

Let's connect

Our experienced team understands your needs, and we offer customized implementation and provide the training necessary to ensure an exceptional onboarding experience.

To learn more about our products and services, please visit our website: bancocal.com/smartstreet

¹Subject to our Funds Availability policy; see your Deposit Account Agreement for details.

²Service fees may apply for nonstandard solutions such as wire transfers, use of negative funds, Positive Pay, stop payments, etc.



BANC OF CALIFORNIA

TOGETHER WE WIN[®]

© 2024 Banc of California. All rights reserved. Member FDIC.



SS10524