



# BB&T Association Services

## BANKING SOLUTIONS

### Deposit Services

Operating and reserve accounts maintained by the association at BB&T Association Services are offered with no monthly service charges and no minimum balance requirements.\*

### Association Loans\*\*

Whether your condominium or homeowner association must make common repairs or needs funding for insurance premium financing, we have the resources and experience to assist you.

BB&T offers an array of quality products and services designed to meet your association's specific needs. We invite you to visit us and experience the BB&T difference.

BB&T Association Services is available at (727) 549-1202 or toll-free at (888) 722-6669 from 9 a.m. - 5 p.m. ET.

- Simplify Your Payment Collection
- Manage Your Payments More Efficiently
- Benefit from a Variety of Banking Solutions

BB&T, Member FDIC. BBT.com.

\*Some exceptions apply.  
\*\* All loans are subject to credit approval.

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## ASSOCIATION SOLUTIONS SIMPLIFY YOUR COLLECTION PROCESS

### Remittance Processing

Reduce the time it takes to process assessment payments and gain quicker access to your funds.

- Coupons with a pre-assigned post office box are provided to your association members to mail payments.
- Payments are processed and deposited directly into the appropriate association account.

### Coupon Books

Provide homeowners with coupon books to make their payments. Each book is inserted into an outer mailing envelope and includes the following:

- Payment instructions
- Address change form, if applicable
- Association Pay (ACH) sign up form, if applicable
- Bill payment instructions
- Mailing labels or return envelopes
- Include company logo on front cover\*

### Statements

Standard 8 ½" x 11" statement includes a coupon at the bottom for homeowner to return payment. Included with each statement is a payment return envelope, an outer mailing envelope and ACH enrollment form.

### Budgets and Letters<sup>1</sup>

Include a budget and/or letter with the mailing of coupon books or statements to homeowners.

### Drop Shipping<sup>1</sup>

Provides delivery of coupon books and statements directly to homeowners.

<sup>1</sup> Additional fees may apply.

## SERVICES TO HELP MANAGE YOUR PAYMENTS

### Transmission Services

Daily Payment Activity Reports and Files provide a detailed listing of all payments received, eliminating the need for manual posting.

BB&T Payment Activity Files are compatible with many softwares allowing you to electronically update your accounts receivables.

### Coupon Stop Payment Program

The automated Coupon Stop Payment program helps prevent future homeowners' payments from posting to the account.

### Web Vault

Web Vault allows you to perform the following online:

- Retrieve payment activity reports and files
- View payment transaction images
- Submit new account requests and change of signer requests
- Receive new signature cards and resolutions electronically
- Order coupons and track coupon orders
- Retrieve maintenance request forms
- View unit information on file at the Bank
- Add or cancel Coupon Stop Payments
- Cancel Association Pay (ACH)

### Statements on Demand

For units already on file with the bank:

- Print statements on demand through Web Vault to remind homeowners they are currently due or late.
- Print statements with coupons at the bottom for homeowners to return payment.

## WAYS FOR HOMEOWNERS TO PAY

BB&T Association Services offers homeowners a variety of ways to make their association payment.

### Pay By Mail

Using the coupon from the coupon book or statement, homeowners mail their coupon and check to the pre-assigned post office box.

### BB&T Financial Center

Homeowner payments for Association Services are accepted with a BB&T Association Services payment coupon at any BB&T financial center. Visit BBT.com to find the nearest location.

### Association Pay

Association Pay offers an effective method for automatically collecting homeowner's payments directly from a bank account at a U.S. financial institution. Payments are debited on the third of the month.<sup>2</sup>

### Online Bill Pay Service

Using a unique bill pay account number assigned to each property address and payment obligation, homeowners can sign up to have their payment made from an online bill pay provider.

### Online Payment System

This optional online payment service allows homeowners using BBT.com/payments to:

- **Pay by Card Payment** - Using Visa®, MasterCard®, American Express®, or Discover®.\*
- **Pay by eCheck** – A one-time electronic funds transfer by ACH debit from a checking or savings account at any U.S. financial institution.\*  
\* A convenience fee of \$9.95 is charged for each separate payment transaction for making a payment online.
- **Enroll online for Association Pay (ACH)** – Recurring electronic funds transfers by ACH debit from a checking or savings account at any U.S. financial institution.

<sup>2</sup> If the third falls on a weekend or holiday the payments are debited on the following business day.