

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.



from left to right:

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Member FDIC  Equal Housing Lender

Supporting Members of:



Your HOA

Banking Specialist

At Heritage
We Take Banking
Personally

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.
- There are 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 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.

Remote Deposit Capture

A convenient and secure way to process your deposits directly from your business to the bank.

Download Transactions

Pull critical transaction activity for all 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 homeowners' assessments or management fees utilizing this electronic option (if qualified).

REMITTANCE PROCESSING SERVICES

Our remittance processing service utilizes 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 & coupon images are available and stop & validation files may be imported with ease.
- Detailed and daily online summary reports.
- Custom electronic data file available.
- Manage exception payments through our web-based tool for improved processing time.

Mail

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

Electronic assessment processing through the Automated Clearing House (ACH) and /or credit cards are also available as a payment options. This online payment portal allows homeowners to enroll, manage their payments, and see their payment history.

COMMERCIAL LOAN SERVICES

We'll 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 will work with the Association's Board of Directors and managing professionals to structure loan programs that meet specific repair projects for the Association.

Once projects are underway, value-added expertise in managing budgets is provided and our experts work closely with the Association, along with property and construction management professionals, to ensure successful completion.

Loan Subject to Credit Approval.

