

## Dues Payment Procedures

Your HOA Board continues to experience problems associated with dues payments... and the potential for continued disruption is real. Money from your bank sent by check to our HOA via the U.S. Postal Service and then credited to our HOA account may not be the savviest way to handle your dues.

Please let me explain: Currently, about a dozen owners are requesting account debits to pay monthly dues. They may not realize a check to our HOA is then printed and mailed out. We had a situation recently when an owner's bank account was debited (as that person authorized), then the bank printed and mailed the check, but the check was never received by our HOA. Rather, the check was diverted and cashed by another party.

Bottom line: The time and effort needed to resolve such incidents is of no benefit to anyone. This is certainly a regrettable occurrence. And because of this multi-step process, several days can pass before someone's dues payment is credited.

Answer? Direct, electronic payment is the preferred and recommended way to go. Why?

- ✓ It eliminates the time lag between check issue, endorsement, and deposit
- ✓ Doesn't rely on the USPS for delivery of a paper check
- ✓ It's easy as making an electronic credit card payment
- ✓ After a one-time set up, it can be repeated monthly

Some time ago, your HOA Board set up direct, electronic payments for Ridgmar Crossroads HOA dues. Since everyone's online personal banking services may be a bit different, I set up my own account and did the following, which works well. I hope it can do the same for you.

What you're encouraged to do: On your bank's website, determine if the "bill pay" or "transfer" option will allow you to send money to our Southside Bank HOA account. Note: Do not select any "wire transfer" option as it may incur a significant charge.

Your website will probably require you to provide the following information and ask you to state you're allowed to only make deposits to the account, not withdrawals. Financial Institution:

**Southside Bank**  
1201 South Beckham

Tyler, TX 75701-3320

Website: [www.southside.com](http://www.southside.com)

Bank Routing Number: 111923607  
RCC HOA Account Number:144773694

Your financial institution may immediately acknowledge receipt of your request, but it could (as with some banks) take a few days to validate the account information and allow you to make the initial deposit.

In your banking website's deposit comment block (if it's provided), please enter your last name and address so that your payment can be quickly credited. Example: Zielsdorf 6504-C.

I hope this process will work for you. If you prefer to mail your payments, make checks payable and mail to:

**Ridgmar Crossroads HOA**  
6600 Plaza Parkway, Suite 100  
Fort Worth, TX 76116-2400

Or simply place your personal check payment in the HOA dues drop box inside the gate of 6516-D (the unit with the palm tree in front).

You can always address any questions, comments, concerns, or suggestions you might have about this effort to my attention, and I will make every attempt to answer them. Thank you for your time and consideration of this request.

Prepared by:  
BRUCE E. ZIELSDORF  
HOA Board Member-at-Large  
Ridgmar Crossroads Condominiums, Inc.