



Dear OMAC Owner;

Almost one year ago, Union Bank purchased First Bank who was servicing our associations' accounts. Since that purchase, many owners in our associations have shared with us their frustration with certain aspects of Union Bank. Most notably those frustrations involve the Union Bank HOA website being not at all user friendly and the customer service department being not at all helpful. Additionally, we have no reassurance that association accounts with Union will remain free of all charges.

Anchor Community Management has spent several months researching and interviewing other banks who are geared more towards servicing HOA accounts. Our findings indicate that Mutual of Omaha is the superior choice. The name of their banking division is Community Association Banc (CAB). We have chosen to transfer all of our Association bank accounts over to CAB, in phases so as to create as little disruption to our clients as possible. Unlike Union Bank, Community Association Banc is very experienced with HOA's and lockbox payments.

With CAB, there will be several ways for owners to pay their Association assessments:

1. Send in a check with a coupon or payment stub direct to the lockbox at CAB
2. Sign up for ACH/Direct Debit to have your payment deducted automatically from your own bank account
3. Pay online from your bank account directly to the CAB account
4. Log on to MutualofOmahaBank.com and pay by E-Check.
5. Log on to Mutual of OmahaBank.com and pay by credit card. You will be assessed a charge for this service. You may make a one-time payment or set it up to make regular payments via your credit card.
6. Log on to anchorcommunitymgt.com and pay by credit card through the PayLease link. You will be assessed a small charge for this service. You may make a one-time payment or set it up to make regular payments via your credit card (for the HOAs that subscribe to the service, an icon is on the webpage for each HOA that does).

CAB pays Associations interest on all accounts placed with them including checking. At the same time, each Association will enjoy free banking services.

Community Association Banc maintains a fully staffed customer service department that is available to assist you with your Association banking transaction should you require help or have questions. Simply call **866-800-4656**.

They also maintain a state of the art facility, called the lockbox, in Phoenix where they process the payments received. Three shifts per day staff this center and the payment processing equipment can process 800 pieces of mail per minute. Whichever method you choose to make your payment, once it arrives at the lockbox it is credited to your account the day it is received.

Owners who currently make their payment to their Association on line simply need to change the payment address to **P.O. Box 29197, Phoenix, AZ 85038-9197**. Owners who currently have their payment deducted automatically from their bank account will need to set it up again with their bank using the Mutual of Omaha Community Association Banc info.

We will be switching over as of **November 1**, so you have a few weeks to set up online payments with CAB.

We are confident that you find paying your Association assessment through Community Association Banc to be an easy and efficient way to go.

OXNARD MEDICAL ARTS CENTER

ASSOCIATION NEWSLETTER



➤ JUNE 2014 ➤

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Next Board Meeting: Wednesday, June 4, 12:15 pm, 941 W. 7th St, Oxnard

GIVE YOUR BOXES A BREAKDOWN



OMAC does not have separate trash and recycle bins on the property. Instead, both regular and recycle materials are deposited into one bin called 'Unicycle.' Once the contents of the bins are picked up by the trash hauler, they are taken to another location where they are separated into recyclable and non-recyclable sections.

We ask all OMAC residents to break down cardboard boxes before putting them in the bin. Doing so will mean there is more room in the bins for others who also want to dump their trash. It doesn't take very long to break down a box and doing so will go a long ways towards keeping all of your neighbors happy.



CC&R AMENDMENT PROPOSED – WILL GO TO VOTE OF OWNERS SOON

In the very near future, all OMAC owners (not tenants) will receive a mailing from the Association seeking a vote on amending a specific portion of the CC&R's.

This proposed amendment deals solely with the pharmacy located on site at OMAC. The owner for one of the units the pharmacy is currently housed in, wishes to expand his pharmacy into the adjoining unit. The owner of the adjoining unit is in favor of the expansion. However, the OMAC CC&R's required both units to be owned by the same owner. Therefore, the documents have to be amended to allow 2 units to conjoin and still have two owners.

This proposed amendment will also allow the Board of Directors to impose certain limitations on what items the pharmacy may not sell, such as cigarettes and alcohol.

Other details outlined in the amendment include the

requirement that if and when the pharmacy expands into 2 contiguous units, the pharmacy shall provide a bathroom inside of the pharmacy for use by the employees, guests, patrons, clients and customers of the pharmacy. Doing so will take some of the increased foot traffic load off of the common bathrooms.

This proposed amendment will be mailed with a ballot to vote, and instructions for voting that ballot. In order for the vote to pass, 20 ballots approving it are needed.

Please vote and turn in your ballot within 30 days from the day you receive it.

ROOF ACCESS CURTAILED

Due to the large volume of people who seem to need access to the roof, another lock has been added to the roof access door. OMAC occupants will now need to ask Pedro, the on-site worker, for access to the roof.

Controlling roof access will allow the Association to better maintain the roof and to better understand the type of work being done up on the roof.

Please find Pedro (he's always around) or call him on his cell phone at 603-8005 before you or your vendors try and go up on the roof.



HANDY INFORMATION ON THE OMAC WEBPAGE

Check out the OMAC webpage at anchorcommunitymgt.com/OMAC.htm. It has information on upcoming Board meetings, forms, and other useful information.