You may continue to pay your monthly assessment the way you have been doing it, but we are offering a New and Easy way to Pay - Apple Pay!

Now you can use Apple Pay to pay your assessment right in Messages, or by asking Siri. There's no app to download, and you can use the cards you already have in Wallet. Send money to your HOA. Instantly.

- There's no fee to use Apple Pay Cash with a debit card or money transferred from your debit card to your Apple Pay Cash Card.
- If you send money using a credit card, there's a standard 3% credit card fee on the amount funded with a credit card.

Here's what you need

To send and receive money with Apple Pay, you must be at least 18 years old and you must live in the United States.

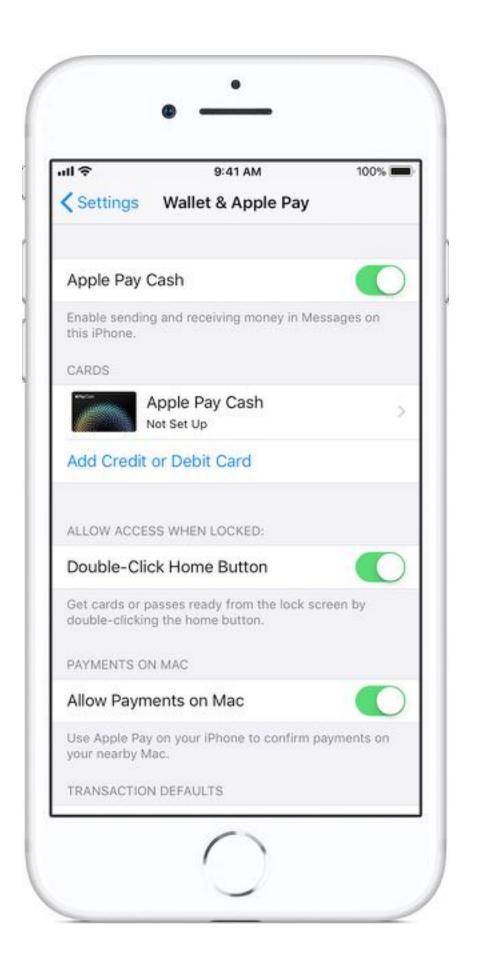
You also need these things:

- A compatible device with iOS 11.2 and later or watchOS 4.2 and later.
- Two-factor authentication for your Apple ID. Make sure that you sign in to iCloud with your Apple ID on any device that you want to use to send or receive money.
- An eligible credit or debit card in Wallet, so you can send money. Learn how to add a card.

Then you need to agree to the Terms and Conditions. You can do this the first time that you try to send or receive money. You might also be asked to verify your identity.

After you accept the Terms and Conditions, you can send and receive money with friends and family quickly, easily, and securely right from your iPhone, iPad, or Apple Watch. Learn how to <u>send money to friends</u>, or to pay your HOA bill!

You can't use person to person payments with Apple Pay for any business-related activities, such as operating a business, paying a business, or paying employees. You <u>can</u> send money to your HOA to pay the monthly assessment.



Set up Apple Pay Cash in Wallet

When someone sends you money, it's automatically and securely kept on your Apple Pay Cash card. You'll see your new Apple Pay Cash card in Wallet, and you can use the money to send to someone, make purchases using Apple Pay in stores, within apps, and on the web, or transfer it from Apple Pay Cash to your bank account.

If you're setting up Apple Pay Cash for the first time, you'll need to set it up using any supported device where you're signed in to iCloud with your Apple ID.

- 1. Tap Settings > Wallet & Apple Pay.
- 2. Tap the Apple Pay Cash card, then follow the onscreen instructions.

If you turn off Apple Pay Cash for any one device, you can still use Apple Pay Cash on other devices where you're signed in with your Apple ID.

Learn how to add money to Apple Pay Cash.

Compose an Apple message to: soprishoa@gmail.com then choose the Apple Pay icon. Follow the directions. That's it !!!

Learn more

- There's no fee to use Apple Pay Cash with a debit card. If you send money using a credit card, there's a standard 3% credit card fee on the amount funded with a credit card.
- Setting up Apple Pay Cash doesn't affect your credit and won't be impacted by any credit freezes.
- To protect your account, you might be asked to verify your identity at certain points when using Apple Pay Cash. If you don't want to provide this information, you won't be able to use the full functionality of Apple Pay Cash. Learn how to verify your identity.
- Learn about the minimum and maximum amounts that you can send, receive, transfer, and more.
- 1. Account security checks may require additional time to make funds available.
- 2. Sending and receiving money with Apple Pay and the Apple Pay Cash card are services provided by Green Dot Bank, Member FDIC. Learn more about the Terms and Conditions.