

CHANGE TO OUR ACH DIRECT-DEBIT PROGRAM

Dear Homeowner,

Effective September 1, 2024, and in conjunction with our association management software, CINC Systems, we will be migrating all ACH Direct-Debit schedules to recurring eCheck within our homeowner portal.

No action is required from homeowners currently enrolled in the ACH Direct-Debit program as payments will continue to debit automatically as they do with ACH today. For questions regarding this change, please refer to the below FAQs.

WHY ARE THESE CHANGES BEING MADE?

These changes are being made to maximize the security of our homeowner's payment data while enhancing the homeowner payment experience through improved control and flexibility.

HOW DOES THIS CHANGE BENEFIT ME?

Homeowner data is our very first priority and with this migration effort, homeowners can enjoy piece of mind with enhanced security measures:

- Bank account details are encrypted by our software and payment providers, who adhere to industry-leading security standards.
- RowCal does not see or store your account number

Additionally, you will have much greater control over your payments, including the ability to:

- Manage payments from the palm of your hand with the homeowner app
- Make one-time payments in addition to your recurring schedule
- Edit or update existing banking information or switch to Credit or Debit Card
- Edit the debit date of your recurring payments to better manage your cashflow
- Receive recurring payment notification emails and payment receipts

DO I HAVE TO DO ANYTHING?

No action is required from you in order for your payments to continue debiting automatically. Should you wish to view or change your payment settings, you may log into the homeowner portal on or after September 1, 2024. No service fee applies to payments made by recurring eCheck.

Homeowners impacted by this change will receive an email from CINC Systems with more detail. Homeowners who have not registered for the portal or homeowner app previously will be sent an additional email with instructions on how to access their profile and payment schedule.

WILL THE PAYMENT DATE OR AMOUNT I AM DEBITED CHANGE?

No, your payment will continue to debit on the same date and for the same amount as it does under the ACH Direct-Debit program today. If you wish to change the date of the debit, you will be able to log into your portal to make a change.

WILL MY BANK STATEMENT REFLECT THESE PAYMENTS DIFFERENTLY?

No, your payment will continue to reflect the same way it does today on your bank statements.

HOW DO I ACCESS THE HOMEOWNER PORTAL?

Access your account through the Welcome email sent to you. If you did not receive a welcome email, register online through our homeowner portal at www.rowcal.com/homeowner-login or download the RowCal homeowner app from the Apple App Store or Google Play Store and register in the app.