

July 12, 2026

ACTION REQUIRED

If you currently pay your Association assessments through automatic ACH payments with Centennial Bank, you must enroll in our new payment system by September 15 to avoid an interruption in your automatic payments.

What You Need to Do

If you currently use automatic ACH payments through Centennial Bank, please complete these steps by **September 15**:

- ☐ Create your new FrontSteps portal account using the enclosed instructions.
You will need your account number, which can be found on your coupons, or any statement.
- ☐ Enroll in recurring ACH payments through the new portal.
- ☐ Review your payment preferences and add or update your preferred payment method(s).
- ☐ Keep the instructions for future reference. The Payment Resident Support Guide includes links to short instructional videos that walk you through the enrollment process and other common tasks.

If you do not currently use automatic ACH payments, no immediate action is required. However, we encourage you to create your portal account so you can take advantage of the new features and convenient online payment options.

Why Is This Change Necessary?

Centennial Bank has notified us that it is discontinuing the automatic payment and lockbox services currently used by your Association. Because the bank is retiring these services, homeowners who currently use automatic ACH payments must establish a new payment profile.

We evaluated the available options, and selected FS Pay, the payment platform integrated with our accounting software, because it offers homeowners greater flexibility, more convenient payment options, and additional features that will not be offered by the bank's system.

The good news is that the new portal is already available, and you can enroll today.

Why You'll Like the New Portal

The new FrontSteps portal gives you more control over your Association account while making payments easier and more convenient.

Through your secure online account, you can:

- Enroll in recurring automatic ACH payments.
- Make one-time payments whenever you choose.
- Add multiple payment methods to your account and easily change them at any time.
- View your account balance and payment history 24/7.
- **Track your recent payments immediately after submission.** Even while a payment is still processing, it will appear in the **Recent Payments** section so you can confirm it has been received. If a convenience fee applies, it will be shown before the payment is finalized.
- Update your mailing address, phone number, email address, and communication preferences.
- Access Association documents (if made available by your Board).
- Submit maintenance requests online (if your Association has enabled this feature).

In addition, your assessment statements and late notices will now include a **QR code** that allows you to make a payment quickly by simply scanning the code with your smartphone—no portal login required.

Whether you prefer automatic payments or making payments manually each month, the portal puts you in control of how and when you pay your assessments.

Payment Options

- **Recurring ACH (bank account): No transaction fee**
- **One-time payments**
- **Credit or debit card payments** (convenience fee applies)

We encourage homeowners to enroll in recurring ACH payments because it is the most reliable way to ensure assessments are paid on time. **Unlike the previous system, you remain in complete control of your payment preferences and can update or change your payment method at any time through the portal.**

If You Mail Your Payments

If you currently pay by check, **continue using your existing payment mailing address until further notice.**

Centennial Bank has advised us that the payment mailing address will also be changing later this year. We will notify you as soon as the new address and effective date are announced.

Need Help?

We've created several resources to help make the transition as easy as possible.

A transition portal has been created on our website: <https://orchidmgmt.net/fspay/>

This page includes the following:

- Step-by-step instructions for creating your portal account.
- Instructions for enrolling in automatic ACH payments.
- Payment Resident Support contact information.

The Payment Resident Support guide also includes a link to an online resource center with short instructional videos covering common tasks such as:

- Creating your account
- Adding or changing a payment method
- Enrolling in recurring automatic payments
- Making one-time payments
- Managing your payment preferences

If you need additional assistance, Payment Resident Support is available to help, or you may contact Orchid Management, and we'll be happy to assist you.

We appreciate your patience during this transition. While this change was prompted by Centennial Bank's discontinuation of its payment services, we believe the new portal will provide homeowners with greater convenience, more flexibility, and better access to their Association account information.

Sincerely,



Steven Danzinger

Frequently Asked Questions

Why do I have to sign up again?

Centennial Bank is discontinuing the automatic payment system previously used by your Association. Because that system is being retired, all existing automatic payment authorizations will end and new enrollment is required.

Will my current AutoPay continue?

No. If you are currently enrolled in automatic ACH payments through Centennial Bank, you must enroll in the new system by **September 15** to avoid an interruption in your recurring payments.

Do I have to register if I don't use AutoPay?

No. However, we encourage you to create a portal account so you can view your account information, make online payments, and access additional features.

Is there a fee to pay online?

Recurring ACH payments from your bank account are **free**. Credit and debit card payments include a convenience fee charged by the payment processor.

Can I still mail a check?

Yes. Continue using your current payment mailing address until we notify you of the new address.