



COMMUNITY ASSOCIATION PROGRAM

The community banking solution for
community associations

A COMPLETE SOLUTION



A UNIQUE LOCAL SERVICE FOR COMMUNITY ASSOCIATIONS

One Florida Bank's Community Association Program combines an innovative platform with locally-focused banking for property management companies and their HOAs and COAs.

As Florida's community associations continue to grow, property managers deserve a local bank with the experience, tools, and a relationship-based approach to support their operational goals. We're able to offer one-on-one banking with One Florida team members knowledgeable of the industry, with deposit and loan products to match.

Partner Bank Relationship

Our experience with local community associations means we understand your needs. That's why we've become a Partner Bank with CINC Systems – to provide premium, industry-leading property management tools along with a committed team of community-focused bankers.

When you know your banker, and your banker knows you, our goals become One.

#1 - FLORIDA LEADS THE NATION IN THE NUMBER OF COMMUNITY ASSOCIATIONS.



**TOGETHER,
OUR GOALS
ARE ONE.**



**ONE FLORIDA BANK IS LOCALLY FOCUSED,
RESPONSIVE, AND WELL-CAPITALIZED.**



A LOCAL PARTNER, A LOCAL APPROACH

One Florida Bank prides itself on bringing a local, relationship-based approach to everything we do. We've worked with Florida community associations and property management companies, so we know the importance of timely decisions, convenience and accessibility.

We offer community-focused banking that supports your needs with a dynamic suite of banking products and services that help you flexibly manage your deposits and plan for future projects.

Your banker will work with you directly to understand your goals for your organization and your properties. That's the value of relationship-based banking.

Our Community Association Program offers a variety of benefits:

- » Local leadership and decision making from our Orlando corporate office
- » Local lockbox, payment capture and processing
- » All accounts earn interest
- » No account maintenance charges
- » No minimum account balance requirement
- » Master Signature Card
- » Streamlined account opening process
- » Insured Cash Sweep (ICS) for operating or reserve funds providing over \$100 million in FDIC protection
- » CINC Systems Partner Bank Solution

\$100+ MILLION IN FDIC INSURED DEPOSIT SOLUTIONS



LOCAL LOCKBOX

We know timely payment processing and ease of accessibility is of critical importance. We capture payments close to home at a centralized location in Tampa as opposed to out of state. This can provide faster mail-time delivery and improved processing to help credit deposits sooner and better avoid late fees.



**CINC SYSTEMS
SERVES MORE THAN
16,400 ASSOCIATIONS
AND 1.95 MILLION UNITS
ACROSS 26 STATES**

CINC
systems

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Since implementing CINC, we have saved the equivalent of SIX full-time employees each year.

DEREK GREENE

President & CEO, Community Association Management

**ONE FLORIDA BANK WILL OFFER CINC SYSTEMS
PRICING DISCOUNTS IN EXCHANGE FOR YOUR
PRIMARY CORE DEPOSIT RELATIONSHIP**

CINC SYSTEMS: A SINGLE SOLUTION FOR THE COMMUNITY ASSOCIATION INDUSTRY

CINC Systems is the industry-leading provider of premium association management accounting software. CINC is an all-in-one, cloud-based platform that allows users to manage every level of their business, combining integrated banking, association management communication, cloud accounting and treasury management solutions.

CINC helps your organization increase efficiencies and enable profitable growth by automating everyday tasks. As the only fully-integrated accounting, banking and property management software package with a single point of access, it provides a highly efficient solution, cost savings, and ability to scale to your organization. You may find you can streamline your operational tasks and reduce your workload, allowing you to make efficient staffing decisions as you grow.

And with CINC's integrated communication platform, you'll enjoy faster financial reporting and easier workflow management while your associations' board of directors and homeowners will have stronger communication tools through a community portal and management company-branded homeowner app.

**INDUSTRY-LEADING
CINC SYSTEMS
PROVIDED TO YOUR
ASSOCIATION BY
ONE FLORIDA BANK**

CINC's integrated payments platform provides accounting, payments, online banking and treasury management system integration options to include:

- » Payments (validation information, payment data, check & coupon images, ACH drafts)
- » Credit and debit card payment processing
- » Vendor ACH
- » Funds Transfers (Internal and external)
- » Daily Transactions & Balances
- » Bank Statements (Single access for all statements)
- » Cleared Check Images
- » Check & ACH Returns
- » Remote Deposit Capture Integration

**CINC'S INNOVATIVE
SYSTEMS CAN MATCH 98%
OF PAYMENTS RECEIVED
WITHOUT COUPONS.**

\$2.8 BILLION IN PAYMENTS PROCESSED ANNUALLY



ADVANCED COMMUNICATION AND PROPERTY MANAGEMENT TOOLS

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We continually win contracts over our competition with the ease of producing reports, the transparency in accounting and the easy access to the community websites. All integrated and user friendly!

KEN KOUSHEL

Owner, Mortgage Realty Group Management

CINC SYSTEMS PLATFORM: LEADING TECHNOLOGY FOR YOUR PROPERTY MANAGEMENT TEAM

Better engagement, better experience

Empower your boards and improve the homeowner experience with customized website portals and apps that improve communication and real-time access to important information:

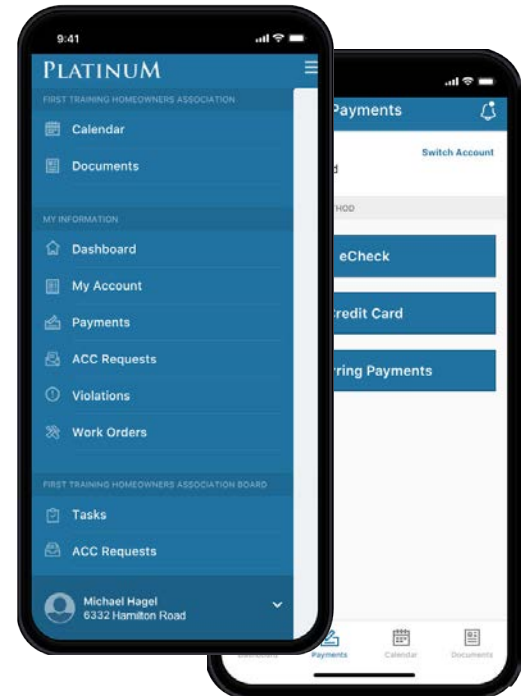
- » Multi-channel communication with boards and homeowners
- » Automated billing and fee management
- » Multiple workflows in one place – work orders, tasks, violations, architectural review requests, maintenance calendar and more

Improved Property Management Tools

With fully integrated association management, accounting and banking software running seamlessly on a single intuitive platform, you can focus on growing your business.

- » Track homeowner correspondence
- » Daily bank reconciliation
- » Streamline board review process
- » Simplify month-end reporting
- » Financial Statements on-time by the 10th business day of the month

The CINC Systems platform gives you immediate access to your financial and community information. Your board and homeowners can connect, pay and review important documents.



CINC's Treasury Management solutions include:

- » Account reconciliation
- » Positive Pay
- » Remote Deposit Capture
- » Reporting (extremely deep library of reports that can also be customized)
- » Online Banking
- » Single Sign-on to all applications





**ONE FLORIDA BANK HAS THE
CAPACITY TO LEND UP TO \$20 MILLION
TO ANY ONE ASSOCIATION.**

ASSOCIATION LENDING

One Florida Bank offers a clear difference for association firms looking to grow. Our relationship-based approach to banking and local leadership means when you're ready for a maintenance or new development project, we're ready to help.

Our lending team can help you find the right loan designed to meet your organization and your community's long-term goals. We have simplified the loan process in ways tailored to the needs of community association management companies.

- » Quick loan underwriting process
- » Local decision making
- » Ability to lend up to \$20 Million to any one association
- » No application fee
- » No prepayment penalties
- » Competitive rates & terms

Loan Opportunities for Homeowners

Our lending team offers in-house or conventional, FHA, VA and USDA mortgage loans, Home Equity Line of Credit (HELOC), with construction-to-permanent loans, lot and bridge loans available.

COMMUNITY FOCUSED FOR COMMUNITY ASSOCIATIONS

IMPROVE AND GROW

Our Association Program lending team can help you plan for routine maintenance and future projects, including:

- » Improvements – clubhouse, pool, new structures, common areas, landscaping, painting and other amenities projects
- » Repair & replacement – roofing, balconies, siding, decks, paving, roadway and parking areas, stairs, mechanical systems and other long-term maintenance plans
- » Insurance deductible/premium financing
- » Working capital line of credit – flexible planning for purchases or vendor payments
- » Purchase equipment & fixed assets
- » Real estate purchase or refinance
- » Corporate credit cards & purchasing cards (P-cards, cash rebate for qualifying purchases)
- » Reserve replenishment
- » Code Improvements - security and/or fire suppression systems



Community Association Management Program

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Orlando, FL 32806

844.529.8490

One Florida Bank Branches:

Apopka Branch

21 E. Third Street

Apopka, Florida 32703

407.693.0610

Longwood Branch

1145 W. State Road 434

Longwood, FL 32750

407.693.0665

Chipley Branch

1385 Main Street

Chipley, Florida 32428

850.415.6870

Oviedo Branch

77 Geneva Drive

Oviedo, FL 32765

321.765.6442

Downtown South – Orlando Branch

1601 South Orange Ave.

Orlando, Florida 32806

407.693.0601

Winter Park Branch

531 West Morse Blvd, Suite 100

Winter Park, Florida 32789

407.693.0621



Member
FDIC

