



# Community Association Banking

**Efficient Decision-Making. Dedicated Service. Tailored Treasury Solutions.**

At **Modern Banking Group**, we understand the unique operational and financial needs of community associations, HOAs, condominiums, co-ops, and property management firms.

Our experienced banking team delivers responsive service, secure deposit solutions, and cash management tools designed to help associations operate efficiently while protecting and maximizing reserve funds.

## Banking Solutions for Community Associations

### Deposit & Reserve Solutions

- ▾ Operating Accounts
- ▾ Reserve Accounts
- ▾ IntraFi® ICS® & CDARS®  
FDIC-insured deposit options
- ▾ Competitive Money Market &  
CD solutions
- ▾ Multi-account relationship structuring

### Treasury Management Services

- ▾ Online & Mobile Banking
- ▾ ACH & Wire Services
- ▾ Positive Pay Fraud Protection
- ▾ Remote Deposit Capture
- ▾ Lockbox Services
- ▾ Account Analysis & Earnings  
Credit Options

### Dedicated Relationship Support

- ▾ Direct access to experienced bankers
- ▾ Responsive onboarding  
and implementation
- ▾ Customized account structures
- ▾ Ongoing treasury reviews and support

## Why Associations & Property Managers Choose Us

- Relationship-focused banking • Local decision-making and personalized service • Flexible treasury solutions
- Fraud prevention tools • Competitive deposit products • Experienced support team

## Serving

- ▾ Homeowners Associations (HOAs)
- ▾ Condominium Associations
- ▾ Cooperative Buildings
- ▾ Property Management Companies
- ▾ Commercial Associations
- ▾ Real Estate Ownership Entities

## Let's Connect

Whether you're reviewing your reserve strategy, evaluating treasury services, or looking for a more responsive banking partner, we'd welcome the opportunity to discuss your needs.

**- Community Association Banking Team**

### Modern Banking Group

Arlene Santiago

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VP, Commercial Markets

Tailored banking solutions for community associations and property management professionals.

