

## **Online Directions for Twelve Mile Ridge HOA through SmartStreet (powered by Banc of California)**

***This is NOT a third-party website; this is the website for the HOA's bank and funds go directly into the HOA's account.***

1. go to [www.hoabankservices.com](http://www.hoabankservices.com) – this will direct you to SmartStreet
2. Left center click on button that says "Make Payment"
3. You have two options here (if you do not already have a log in):
  - a. Make on time payment as guest – this is if you do not want to save an online profile, you will need to enter your banking information every time when using this option.
  - b. register an account – you must use this if you want to set up recurring automatic payments. You can also use this even if you will go in every month to process a payment, but it will save your banking information so you will not need to enter it every time. **NOTE:** you will need to remember your username and password.  
Management is not privy to this information.
4. No matter which option you select the first thing asked will be the Homeowner Association Name, you will type in Twelve Mile Ridge, then select Twelve Mile Ridge (Lexington, SC). When you continue Association Management Professionals name will come up underneath Ruston's name.
5. You will then enter your ID Account #, this will be your street number only. Hit CONTINUE
6. Next step will be different depending on if you are setting up a profile to register or making a payment as a guest. Just follow prompts and enter the information needed.

**Please be aware that if you pay using your bank account and routing number (echeck) there is no fee for this service. If you use a debit or credit card there is a small surcharge that the bank charges.**

If you have any questions, you can call the office or you call Smart Street directly at 888-705-0600.

***BE AWARE - this system does not give you the amount you owe. You need to input what you are paying. Just because this system says ZERO when you log in, does not mean you have a ZERO balance. To see what you owe you need to have an active portal in the management software. If you have not logged in to Appfolio before, please contact the office for an activation link.***