EMAIL

From FCS Community Management (eastmountain@hoaliving.com)

To East Mountain homeowners

Date Thu, Oct 12, 2023, 9:39 AM MT

Subject Vantaca Pay - Further Clarification

Dear Homeowner:

We would like to apologize for the October 6th email you received concerning Vantaca Pay. There were multiple formatting errors and oversights that may have caused confusion or doubt. Additionally, the message looked as though it came from your Association, when this is, in fact, a payment processing vendor change. Please know we value open communication and financial transparency, and our intention is to correct these mistakes. We are taking necessary precautions to avoid a similar mishap now and in the future.

Transition Summary: The current payment processing vendor, Zego, recently announced significant increases to their fees. To ensure the impact of increases are as minimal as possible for homeowners, we will switch to a new payment processing vendor (from Zego to Vantaca Pay), effective **November 1, 2023**.

Only homeowners currently making payments via eCheck or credit/debit cards will be affected and will need to set up their online payment method, with Vantaca Pay, after November 1st. Homeowners making eCheck or credit/debit card payments will notice a small processing fee increase. Vantaca Pay will be integrated into your homeowner portal and provide the ability to pay your assessments via Google Pay and Apple Pay. **Homeowners who currently make payments via Auto-Draft or check do not pay a processing fee and will be unaffected by this change.**

What does this mean for you? *Depending on how you choose to pay your Association's assessments, you may experience an increase in processing fees and need to take action on your account:*

- **Credit/Debit Card and eCheck Payments:** If you plan to make payments using one-time and recurring eChecks or credit/debit card, you must do the following after our November 1st transition to Vantaca Pay:

1. Log into your account at portal.hoaliving.com
2. Accept the terms and conditions
3. Set up your online payment method by navigating to “Make a Payment”
4. OPTIONAL: Set up automated text reminders by going to “Profile” > “Communication Settings”

Fee Changes*: Previously, Credit/Debit Card payments incurred a 3.5% processing fee. The new rate will be 3.95%. Previously, eCheck payments incurred a $2.95 processing fee. The new rate will be $3.95. Please keep in mind these increases are significantly lower than the increases owners would have experienced with the current payment processing vendor, Zego.*

Additional Communication: *Individual communications may occur via text and/or email for homeowners currently set up on recurring payments (eCheck or credit/debit cards) to ensure there is awareness of the change prior to it going into effect.*

- **Those Currently Enrolled in Auto-Draft Payments:** The current auto-draft program is run independently of the payment processing companies and therefore there is no change to this program.

- **Mailed Check Payments:** We will continue to accept written checks, with no processing fee, mailed to the PO box, for all payments to your Association.

Once again, we apologize for any confusion caused by the previous Vantaca Pay announcement email. Our teams are happy to answer your questions and assist you going forward.

Sent by FCS Community Management - management for:

East Mountain Owners Association
(801) 256-0465 | www.hoaliving.com

Saved from David McLaughlin’s email on November 4, 2026 for the East Mountain HOA site. Owner names in greetings, account numbers and private email addresses are removed.