Dear Homeowners.

As you know, Serge has left our company and we are in the process of making some accounting changes that will make our bookkeeping more efficient in the coming years. As a result, we are no longer going to accept payment through Mutual of Omaha. Most of you are already submitting your checks directly to Carnelian Woods or are submitting your payment via electronic transfer through your bank directly to the Wells Fargo, Carnelian Woods checking account. Those that are using the Mutual of Omaha payment method or are writing checks to Carnelian Woods NOW have (2) methods to make your HOA payment:

You can write a check to, Carnelian Woods, for the amount listed on the Invoice and mail it to:

Carnelian Woods P.O. Box 68 Carnelian Bay, CA. 96140

OR

You can use the Zelle Electronic Banking system. Perry Fox, our Treasurer, has set up the Carnelian Woods Wells Fargo checking account on Zelle. Below are the instructions on how to make an electronic payment through Zelle.

Log into Zelle

Enter Name -> Perry Fox

Enter email address -> teresacarnelianbay@gmail.com

Enter the amount on the Invoice

Under Memo list -> Name as it appears on the Carnelian Woods Roster Unit Number Invoice Number (type the information with spaces)

If your bank has a dollar limit for a first-time transaction with Carnelian Woods, you will need to make (2) transactions (example: \$1,000 for the first transaction and \$578 for the second transaction). The next time you use Zelle to pay your HOA dues it will allow you make the complete payment.

We are sorry for any inconvenience that might cause, but it is in the best interest for Carnelian Woods to financially transact in this manner. From this date forward, we will no longer be accepting HOA dues or Invoices for work performed through Mutual of Omaha (CIT).

Respectfully,

Celia Barry

President, Carnelian Woods