

**JDH ASSOCIATION MANAGEMENT COMPANY**  
**15201 East Freeway, Suite 205**  
**Channelview, Texas 77530**  
**(281) 457-5341**

Terms of Automatic Draft

The **Courtyards of Detering Place** Association now offers automatic direct draft ("Automatic Draft") for periodically recurring payments such as the monthly maintenance fee. You do not need to be an owner to pay on account for the dues of a unit in the **Courtyards of Detering Place** Association.

You must designate a bank account, usually a checking account. Direct debit is done as an Electronic Funds Transfer (EFT) between banks via the Automated Clearing House (ACH) of the U.S. Federal Reserve Bank. Please note it is different from online banking options commonly offered by local banks as "Bill Pay" which are just a convenient form of writing checks online. Some even offer the extra convenience of pre-scheduling recurrent payments. \_\_\_\_\_ will receive those payments as regular checks and they do not qualify as Automatic Draft.

Debit from your bank account occurs on the tenth day of every month.

Automatic Draft is not available for lump sum payment of the special assessment, lump sum pre-payment of the maintenance fees or other miscellaneous payments. The limitation ensures that the debits are predictable every month and will not create unnecessary insecurity of the chance of unexpected debits to your account.

Enrollment requires submission of the completed and signed Automatic Draft Application. A copy of a voided check from the same account must be included. The application is reviewed for approval. Debits will not start until all previous dues to the **Courtyards of Detering Place** Association are current.

If your bank does not honor the direct draft due to insufficient funds (NSF), changed account, closed account or other reasons, you are responsible to make the payment and a \$25.00 failed draft fee by check or money order. Repeated draft failures will place your Automatic Draft enrollment status for review by the management of the **Courtyards of Detering Place** Association.

Notice of changes of banking institution or account number must be made 30 days prior to the next draft. Notice must be in writing delivered in person, by mail, email or fax.

Termination of Automatic Draft may occur at any time by your financial institution, **Courtyards of Detering Place** Association, or you. Notice of cancellation of Automatic Draft enrollment must be made 30 days prior to the next draft date.

Notice of change or cancellation must be in writing and delivered in person, by mail, email or fax. Notice is not final until you have received a confirmation from the **Courtyards of Detering Place** Association Management.

Please be meticulous in providing the complete and correct information to prevent problems with your timely enrollment.