



GOOD TO KNOW INFORMATION

ADMINISTRATION & HOMEOWNER SERVICES

Important reminders, useful insights, and community information to keep residents informed, prepared, and *in the know*

GUEST PASSES

If you're expecting family or friends, please obtain **Guest Passes** in advance to avoid lines.

- **Guest Card Form** is available [here](#)—print and complete it before visiting Homeowner Services.
- **Guest Definition:** Individuals staying in your household while you are in residence, for up to 30 days per year.
- **Reminder:** Guests must have a pass to use amenities if unaccompanied. A Guest Pass is also required at the Fitness Activity Center, along with a \$10 daily fee.

SPEED LIMIT 25MPH

Please remember: the speed limit in Cottonwood and Palo Verde is **25 MPH**—no exceptions.

With walkers, pets, bikers, and golf carts sharing our roads, safety comes first, even when you're on a schedule.

When driving, please:

- Stay alert to your surroundings
- Follow all road signs
- Use turn signals
- Watch your speed

Thank you for helping keep our community safe

BIKING & WALKING

We do not have sidewalks in our community. Please take extra caution when walking or biking using these tips

When walking:

- Wear light or reflective clothing
- Carry a flashlight if in the dark
- Make eye contact with drivers
- Keep pets on a short, reflective leash
- Walk facing traffic, near the curb

When biking:

- Use a bike light & rear reflectors
- Wear light-colored or reflective clothing
- Stay alert to traffic behind you (a mirror helps)
- Ride near the curb, the same way as traffic

BE SURE TO HAVE ID AND CELL PHONE WITH YOU

GET READY FOR THE 2026-2027 GOLF SEASON: CONNECT, PLAY, AND BELONG!

It's time to gear up for an exciting 2026–2027 golf season at Cottonwood Palo Verde! Purchasing your Annual Membership is more than just securing time on the fairways—it's your doorway to a vibrant, connected community of friends and neighbors who share a passion for the game. Memberships can be purchased using cash, debit, check, or credit card (a 3% service fee applies to credit card transactions). Beat the crowds by stopping by either Pro Shop to get signed up and say hello to our dedicated Pro Shop team, who are eager to help make this your best golfing season yet.

GOLF PATHS

- **Golf course paths are for golfers only**—no walking, jogging, biking, or dog walking at any time
- This rule is **enforced 24/7**, including at night. Violators will be asked to leave
- For walking and exercise, please use the Five Lakes paths in Cottonwood

PET OWNERS

- Please be a responsible pet owner—always clean up after your pet
- Pets **must be leashed at all times** and walked along designated paths, not near the greenbelt fence
- HOA rules prohibit unsanitary conditions on common property and will be enforced

SEND US YOUR FEEDBACK

You may have seen an uptick in QR codes around our community, they play an important role in shaping the future of our community. You'll find QR codes posted throughout our community including at the clubhouses, in our communications, golf courses and pro shops, and in our dining facilities. Please send us your feedback!

our input is very important and your feedback is an excellent means of voicing concerns, compliments, thoughts, etc.

You can fill out the questionnaire using one of the following options:

- Scan the QR codes with your smartphone camera
- On our website
 - [here](#) for General Comments
 - [here](#) for Food and Beverage Comments

General Comments



Food & Beverage



LOST AND FOUND

The San Tan Gate provides a secure location for items that are lost or found and is open 24 hours for your convenience

Homeowners must give a description of the missing item prior to release. Call (480) 895-6846

BEFORE YOU REMODEL BE SURE YOU COMPLETE THE APPLICATION

Planning an exterior upgrade, new landscaping, or home addition? Submitting an Architectural Control Committee (ACC) application before starting work—or pulling county permits—is essential to protecting your investment.

The formal approval process requires detailed project plans, material specifications, and property surveys. Obtaining ACC approval first ensures your project complies with community standards and prevents wasted time or non-refundable permit fees if plans require adjustments.

Bypassing this process carries serious risks. Unapproved construction leads to formal violation notices, recurring fines, and the potential requirement to dismantle unapproved work at your own expense. Always secure ACC approval first to keep your project moving smoothly and stress-free.

[Link to Application](#)

ADMIN CENTER: DROP BOX

For your convenience, a Drop Box is located east of the entrance of the John R. Dobson Administration Center

This box is provided for homeowners to drop off HOA paperwork, such as their dues assessments and comment cards when the office is closed

COMMUNITY GARAGE SALE COMING SOON

Get your treasures ready for the Cottonwood Palo Verde Fall Community Garage Sale on Saturday, November 14th.

- Items for sale must be contained in the garage or driveway.
- Homeowners are responsible for their own advertisement. Signs will be allowed on this day only and one self-supporting “tent” style Garage Sale sign, no larger than 25”x24”, is permitted on a homeowner’s property. **HOMEMADE SIGNS ARE PERMITTED.** Sale items must be kept in your garage or driveway and removed by 3pm.

COMMUNICATIONS

Community updates are shared daily through multiple channels, including email, our website, digital screens near or inside our facilities, weekly eNewsletters, printed newsletter, signs, flyers, meetings and more.

To stay up to date with the latest information, please be sure to subscribe to our marketing email communications [here](#)

KEEP IT CLEAN, KEEP IT WEED-FREE!



WEED-FREE YARDS KEEP COMPLIANCE AWAY!

FINANCIAL SUSTAINABILITY NOTICE: CREDIT CARD PROCESSING FEE POLICY

Currently, the HOA absorbs roughly \$175,000 annually in credit card merchant processing fees—an operational cost that equates to approximately \$46 per home each year paid out of general community funds. Unchecked, absorbing these processing fees directly impacts our overall community budget. By transitioning to this standard practice, we align with modern payment standards so that card processing costs are borne solely by the credit cardholder rather than distributed across every homeowner in the community.

Starting October 26, a Credit Card Surcharge will roll out across all HOA facilities. While this policy is already in effect at our Golf Pro Shops, we want to remind golfers of available payment options for golf cart registration fees, pro shop purchases, and annual golf memberships.

Payment Method Rules & Options

- **Credit Cards:** Subject to the 3% surcharge across all association transactions
- **Debit Cards:** No surcharge. Paying with a debit card remains completely fee-free across most operational checkouts. (Note: Debit cards are not accepted for HOA assessment payments or Golf Annual Memberships)
- **Cash & Physical Checks:** Always 100% fee-free across all departments
- **Prepaid HOA Gift Cards:** Purchasing or reloading a gift card using a credit card incurs the 3% surcharge. However, loading funds via cash or debit incurs zero fees, and spending your gift card balance anywhere in the community incurs no extra charges

IMPORTANT DEPARTMENTAL GUIDELINES

Annual Golf Memberships & HOA Dues Assessments

- **ACH Direct Payment (Fee-Free):** Members may utilize our convenient, fee-free ACH electronic payment program. Please note: Updated ACH authorization forms are required to enroll or register for this program
- **Credit Cards:** Credit cards are accepted for assessments and annual golf memberships, but will be subject to the 3% surcharge
- **Debit Cards:** Not accepted for HOA assessment payments or Annual Golf Memberships

Fitness Center Payments

- The Fitness Center checkout counter will not accept credit card payments directly
- If you wish to pay for a Fitness Center service or fee with a credit card, please process your payment at the Front Desk in the Administration Building first. Present your transaction receipt at the Fitness Center to finalize your registration or access

Signs will be posted prior to Monday's rollout. Residents can expect to see this updated procedure applied across association operations, including our Pro Shops, food and beverage venues, Homeowner Services, and event ticketing.

Thank you for your understanding and support as we work together to keep community expenses equitable and financially sustainable for everyone!

Additionally, we are pleased to announce that we **now accept all major credit cards**, including Visa, Mastercard, Discover, and American Express!

WENDY LAHR - HOMEOWNER SERVICES ATTENDANT



Wendy is one of our key Homeowner Services Attendants and has been with the HOA since August of 2023. From the beginning, Wendy has made a positive impact with both homeowners and the HOA team. She greets everyone with a smile and takes time with each homeowner to make them feel important. Over the years, Wendy has taken on new responsibilities including homeowner orientations and updating the front office procedures manual.

Wendy's positive attitude, dedication, energetic spirit, and willingness to help whenever and wherever needed make her an invaluable member of our team, and we are thrilled to recognize her outstanding contributions.

Congratulations Wendy on being our September Employee of the Month.