

Welcome to

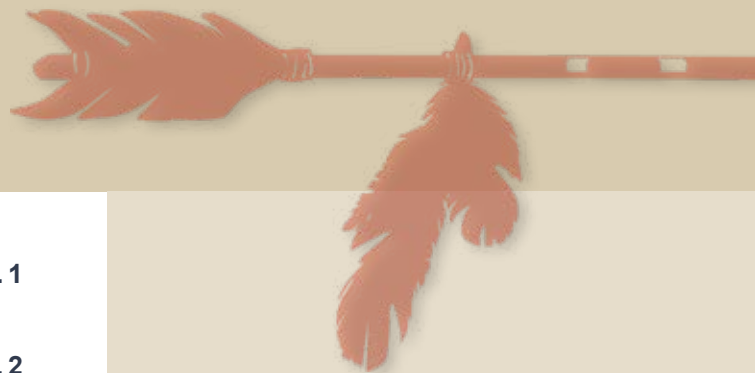
ARROWCREEK



come for the views

stay for the lifestyle

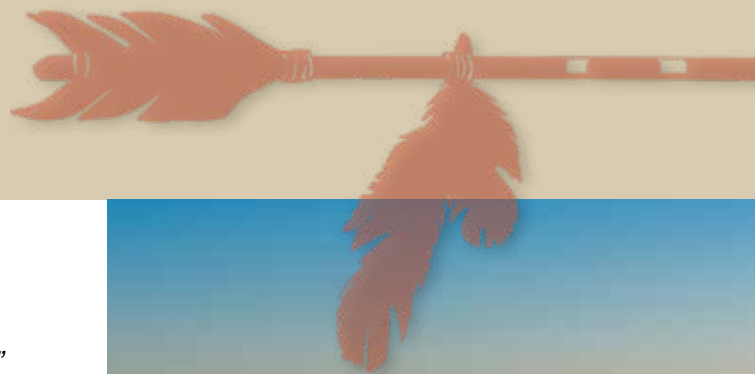
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Introduction



Welcome to ArrowCreek

We say; *“Come for the views, stay for the lifestyle”* and we mean it. Our community is filled with wonderful views, kind neighbors, and tremendous amenities.

We hope that you keep this book in a place that you can refer to it on a regular basis. It's filled with phone numbers, contacts, and information about your community.

It's also filled with information for the Truckee Meadows, the unofficial term given to the Reno/Sparks area and the surrounding valleys, as well as Northern Nevada. You can find out more about the world renowned events that take place each year, area resources, and even how to enroll in local schools.

Lastly, we have made it easy for you to get more information about your community. The Residents' Center at ArrowCreek is there for you. Access is easy for our residents and you're welcome to use the facilities year-round.

Welcome to ArrowCreek. Please take a moment to familiarize yourself with this information and if you have any questions or would like more information about the community, you can always visit our community website at **ArrowCreek.com**



Amenities



Our community is filled with amenities. The most obvious is the Residents' Center. But you will also find trails, numerous parks, and dedicated open space.

The Residents' Center is open 5:00 am – 10:00 pm, seven days a week.

At the Residents' Center:

- Three Swimming Pools
- Year-Round Hot Tub
- Fitness Room: Treadmills, Elliptical Machines, Weights
- Tennis Courts
- Pickle Ball Courts
- Basketball Courts
- Playgrounds
- Multipurpose Room for private classes such as: Yoga, Pilates, Dance, Fitness
- Open Grassy Lawn
- BBQ and Picnic Area
- Coffee Bar

Outside the Residents' Center:

- Three different parks
- Walking Paths
- MasterTrail Network
- Art Installations
- Workout Circuit
- Bocce Courts

Other amenities may have been inadvertently omitted.



HOA

Contact Info

Just because you have a wonderful list of amenities doesn't mean you automatically know how to use them or who to contact at the association to get involved. Below is a list of contacts for ArrowCreek's Homeowner's Association as well as the Management Company.

Community Management

- Marian Young - Community Manager
Associa Sierra North
- Office Phone: 775.626.7333
- Email: acservic@associasn.com
- Address: 10509 Professional Circle, #200, Reno, NV, 89521

Marian is the contact for the HOA and is a wealth of information. She can get you in contact with the Board, committees, staff, and much more.

Residents' Center

- **Brenda Rodriguez:** Residents' Center Coordinator
- Residents' Center phone: 775.850.4620
- Email: acresident@sbcglobal.net

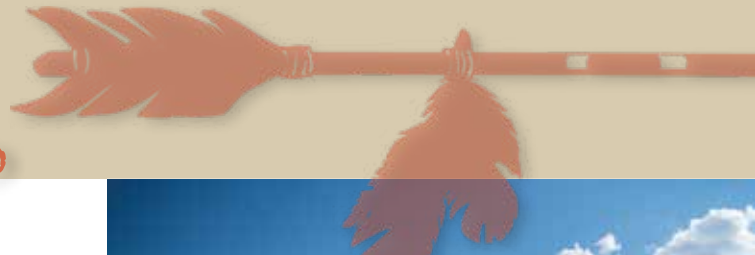
Residents may use this contact for room reservations, key cards, and center activities. It works best to make an appointment.

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HOA

Contact Info



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Security

- **Rick Reyome:** Director of Security
- Gatehouse phone: 775.850.4450
- Email: acsecure@msn.com

Vacation Patrols are available to residents. Please provide the following information:

- Address
- Dates
- Best contact information for you/house sitter

Security will conduct two extra patrols per day to check on properties while residents are out of town: Morning (5 am–7 am) and Swing (1 pm–9 pm).

The patrol will look for the following problems that can be seen from the street including:

- Water Leaks
- Broken Windows
- Open Doors
- Tripped Alarms
- Cars Parked in Driveway

Residents can stop by the gate house and fill out a vacation request form or email security.



Phone numbers at a glance:

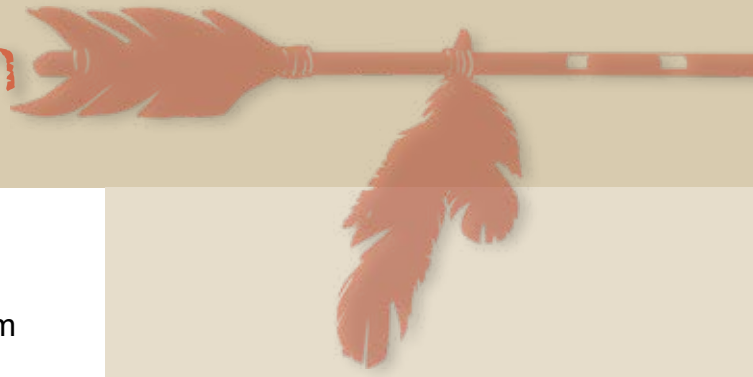
Residents' Center
775.850.4620

Security
775.850.4450

Community Management
775.626.7333



Communication



Communication with a community is critical. In order for each resident to know everything from a pending emergency evacuation notice to the next residents party or committee meeting a number of different outlets have been created to help communicate with each resident and homeowner.

- Arrowcreek.com – This is the official website for the ACHOA. Along with current information the “Suggestions” Page is a way to communicate with the ACHOA Board of Directors, Community Manager, General Manager and committees. Also, local weather and a webcam are found there as well.
- Town Square – Establishing a Town Square account allows you to access private information about ACHOA and specific accounting. You can go to the website to set this account up.
- VOLO Village – Creating a VOLO Village account will enable you to receive timely communications concerning emergency events via text or email.
- Quick Pass – Creating a Quick Pass account allows you to get your guests through the gate more smoothly. More information is available in the back of this booklet.

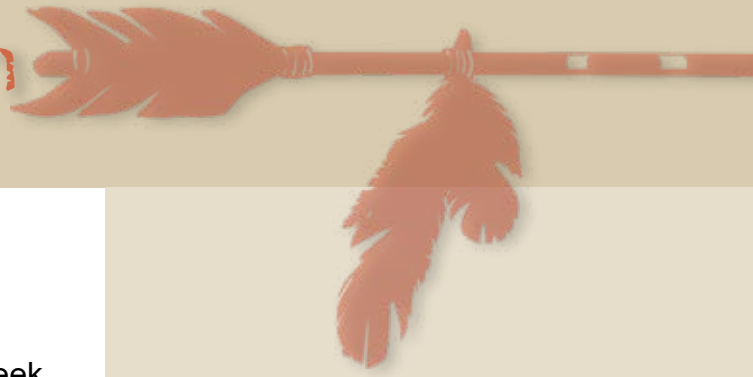
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*Different outlets have
been created to help
communicate with
each resident and
homeowner*



Communication



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- Traditional Mail – When you move to ArrowCreek the community management will establish the best way to mail any ACHOA specific documents via mail as required by NRS 116.
- Front Gate Entrance – Important information could be as easy to come by as your daily commute. The sign at the front gate is always changing and has the latest information on fundraising, events, or voting inside the community. (See photo.)

If you feel you are not receiving information about the community, you are encouraged to reach out to community management at acservice@associan.com, to better establish the best form of communication with your household. It is important that no one in the community is left out when critical information needs to be provided.



Committees



Volunteers are essential to the success of any community. Homeowner talents are a valuable resource. We hope you will consider volunteering for a committee.

Current ArrowCreek HOA Committees:

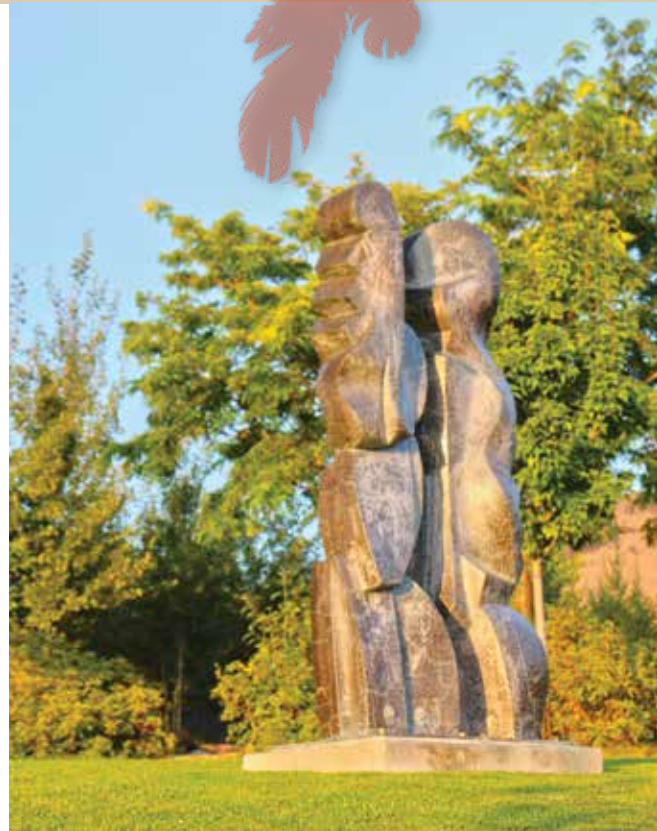
- Administrative
- Budget & Finance
- Communications
- Fuels Management
- Governing Documents
- Landscape
- Reserve
- Safety
- Social & Events

If you are interested in volunteering for a committee please complete an interest form and email it to acservic@associasn.com. Your information will be forwarded to your committee of choice.

The committee will review your interest and you should be contacted by a committee or board member with the timing of any appointments.

There are several interest groups that have been informally created by ArrowCreek residents. They include: hikers/walkers, tennis, pickleball, bridge, spinning, motorcycling, art guild, crafting, etc.

For a complete list please contact the Residents' Center Coordinator or refer to the website.



*Email completed
interest forms to:*

acservic@associasn.com



Architectural Design Review Committee ADRC



The Architectural Design Review Committee or ADRC is a group of owner volunteers appointed by the ArrowCreek Board of Directors. This committee is tasked with making sure that all exterior modifications to any lot inside the gates of ArrowCreek are in compliance with the guidelines created by this body.

They include the following areas of review:

- Submittal process
- Timelines for completion
- Construction rules and requirements
- Fines and construction penalties
- Plan review process
- Site development
- Architectural design
- Remodels and additions
- Landscape design

The goal of this committee is to help guide the homeowner to create a harmonious community with a pre-approved set of parameters for improvements to your property.

The ADRC meets on the second Wednesday each month. Any homeowner may submit a project submittal form by the first Wednesday of each month.

The ADRC periodically revises the guidelines and are subject to change by the committee. For more information about the ADRC you may download the entire guidelines and forms from the ArrowCreek website.



For more information

contact Associa Sierra North

775.626.7333

email acservice@associasn.com



Education



ArrowCreek is a part of the Washoe County School System. Washoe County operates on a modified traditional calendar with school beginning in early August and ending in early June. Below are a list of the schools that ArrowCreek is zoned for as well as regional private and charter schools.

Washoe County School District

Headquarters

- 775.348.0200
- 425 E. Ninth Street, Reno, NV, 89512
- WashoeSchools.net

Hunsberger Elementary School

- 775.851.7095
- 2505 Crossbow Court, Reno, NV, 89511

Marce Herz Middle School

- 775.851.5629
- 13455 Thomas Creek Road, Reno, NV, 89511

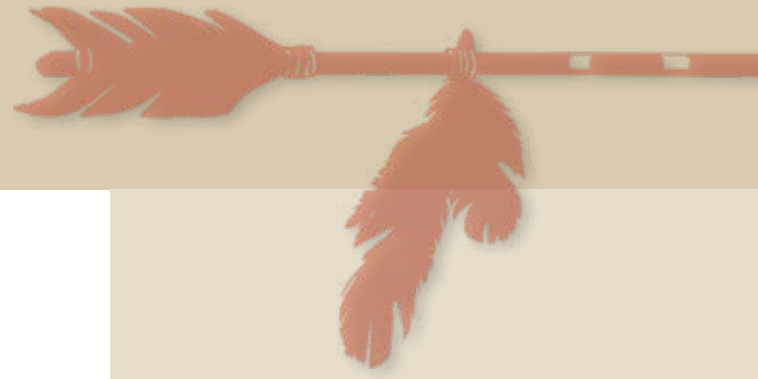
Galena High School

- 775.851.5630
- 3600 Butch Cassidy Way, Reno, NV, 89511

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Education



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Regional Charter and Private Schools

Doral Academy Nevada; Grades 5 — 8

- 775.453.4239
- 3725 Butch Cassidy Drive, Reno, NV 89511

Sage Ridge School; Grades 4 — 12

- 775.852.6222
- 2515 Crossbow Court, Reno, NV 89511

Advanced Education

University of Nevada at Reno

- 775.784.1110
- UNR.edu

Truckee Meadows Community College

- 775.673.7000
- TMCC.edu

*Living in
ArrowCreek
offers a variety of
educational choices*



Area events



Northern Nevada is known around the world for its variety of events that happen all year-round. Here is a list of featured events that make living in Northern Nevada so unique. Dates shown are 2018.

- **Artown**
Month of July
- **Lake Tahoe Shakespeare Festival**
Early July — Late August
- **Hot August Nights**
First Full Weekend in August
- **Burning Man**
Labor Day Weekend
- **Best in the West Rib Cook-off**
Labor Day Weekend
- **Great Reno Balloon Race**
Weekend after Labor Day
- **National Championship Air Races**
Weekend after Balloon Races
- **Street Vibrations Fall Rally**
Last Full Weekend of September
- **The Great Italian Festival**
Columbus Day Weekend

For more information and event details:

VisitRenoTahoe.com



*We love the
biggest little city
in the world!*



The Club at ArrowCreek

Inside the gates of ArrowCreek is Northern Nevada's only 36-hole private country club. With the groundbreaking in the fall of 1996 and the first competitive rounds played in 1999, 20 years of history is now a part of the Club.

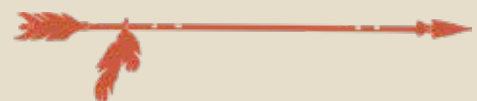
The club, locally owned and professionally managed by Troon Golf, features two courses: the first is known as the Legend, so named as it was designed by Arnold Palmer. The second is the Challenge, co-designed by major champion Fuzzy Zoeller and architect John Harbottle. Both courses have six sets of tees for all levels of play. Along with the 36 holes of golf, you will find a resort-style pool with food service. While enjoying the sun, you can reserve a private cabana and have your lunch served at the same time.

Currently the club has separate levels of membership that fall into two separate categories: Full Club Member and a Sports Family Membership which does not include golf but includes all other privileges.

Membership at the Club at ArrowCreek is separate from the ArrowCreek HOA. Monthly memberships are available by contacting the Membership Director, **Walsh Trujillo** at 775.850.4471, ext.222.

For more information, visit:

TheClubatArrowCreek.com





ArrowCreek is bordered by the Tahoe Forest and with that comes wildlife entering the community. While we can't control the movement of wild animals we can give some suggestions on how to deal with these animals.

Larger Animals

- **Bears** are occasionally seen in the community. Black bears will become a nuisance if they continually obtain food from garbage cans and other means. Homeowners are advised to put trash cans out the morning of collection (Mondays) and avoid putting them out the night before.
- **Mountain Lions** are infrequent visitors to ArrowCreek. If seen, Nevada Department of Wildlife should be notified at **775.688.1331**. They will advise on the necessary tips.
- **Coyotes** are seen frequently in ArrowCreek these animals are not removed by the local animals services from the area or private property. NDOW does manage the coyote population in the state of Nevada. It's advised to keep household animals inside and not unsupervised even in fenced areas around each home.

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- **Deer** frequent the grounds around ArrowCreek. Seen as pests by some residents for eating flowers and leaving remains, they are not considered a threat to the general population and will scatter once spooked by humans or animals.

Residents are responsible for any issue regarding wild animals on their property. The Nevada Department of Wildlife is a good resource.

Animal contact numbers:

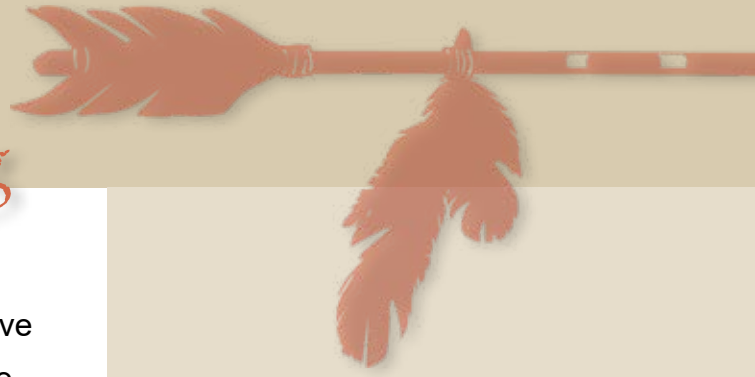
- **Nevada Department of Wildlife**
775.688.1331
NDOW.org/NevadaWildlife
- **Washoe County Animal Services**
775.322.3647
- **Reno Snake Rescue**
775.750.5537
SnakeBusters.com



*Deer frequent the
grounds around
ArrowCreek.*



Rubbish & Recycling



In ArrowCreek, Tuesday is garbage day, a service provided by Waste Management. Please do not leave containers out overnight. Every other Tuesday, Waste Management picks up recycling along with traditional curbside pickup. But other resources exist for large rubbish and non-traditional recycling.

There are also concerns about animals getting into the trash and receptacles blowing over. Bear proof containers are available through Waste Management and are highly recommended. To assist with this problem, place containers out for pick up the morning of collections and be sure to bring containers in immediately after collection. Another helpful remedy is to bag and tie all loose trash (bagging does not apply to recyclables) and make provisions on windy days to secure your container.

Keep Truckee Meadows Beautiful (KTMB) is a nonprofit dedicated to beautification, advocacy, cleanups and education since 1989. Following are a number of organizations provided by KTMB that will help to remove and recycle unwanted items and keep them out of landfills.

Appliances/Scrap Metal

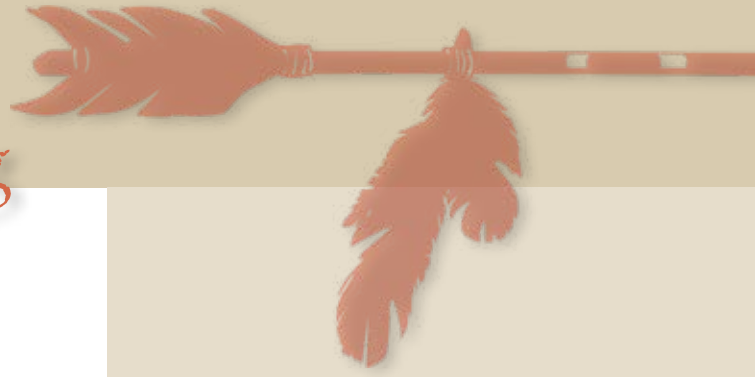
- NV Recycling: 775.888.9888
- Western Metals Recycling: 775.358.8880
- Schnitzer Steel: 775.331.2267

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*Keep Truckee
Meadows
Beautiful is a
nonprofit dedicated
to beautification,
advocacy, cleanups
and education.*

Rubbish & Recycling



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Household Batteries/Lightbulbs

- Batteries Plus: 775.825.0566
- Lowe's: 775.824.4750
- Home Depot: 775.851.6000

Cardboard/Plastic

- Earth First Recycling: 775.626.2286

Computers

- Lifecycle Solutions: 775.391.1319
- New 2U Computers: 775.329.1126

Household Hazardous Waste / Paint /Pesticides

- H2O Environmental: 775.351.2237

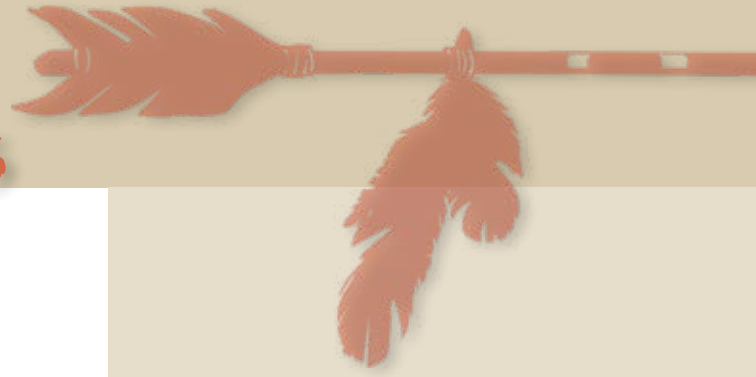
For more information and an extensive recycling guide you can visit: **KTMB.org/recycle**

**An extensive recycling
guide is available at:**

KTMB.org/recycle



Helpful numbers



- **Emergency Services:**
911
- **Washoe County Sheriff (non-emergency):**
775.328.3001
- **Truckee Meadows Fire Protection District:**
775.326.6000
- **Road Conditions:**
511 or 877.687.6237
- **NV Energy (Gas/Electric):**
775.834.4444
- **Waste Management (Trash/Recycle):**
775.329.8822
- **Truckee Meadows Water Authority (TMWA):**
775.834.8080
- **Washoe County Utility (Sewer):**
775.954.4601
- **St. Mary's Hospital:** 775.770.3000
- **Renown Medical Center:** 775.982.4100
- **VA Hospital:** 775.786.7200
- **Washoe County Health Department:**
775.328.2575



Wildfire information

If you see the start of a wildfire, call 911. While it is extremely rare that a wildfire could enter the community, it's key to always be prepared.

Here are some tips for reporting wildfires:

What is the Size?

- Small Spot: about the size of campfire
- Large Spot: about the size of a bonfire
- If larger than a bonfire, describe the fire in square feet or acreage

What type of fuel is burning?

- Grass, weeds, and hay are light fuels
- Sagebrush and vegetation about 3-5 feet tall are medium fuels
- Forested or wooded areas are heavy fuels

What is the rate of spread? How fast is the fire growing?

- Slow or no spread
- Moderate is about a jogging speed
- Fast is about running speed

What is threatened?

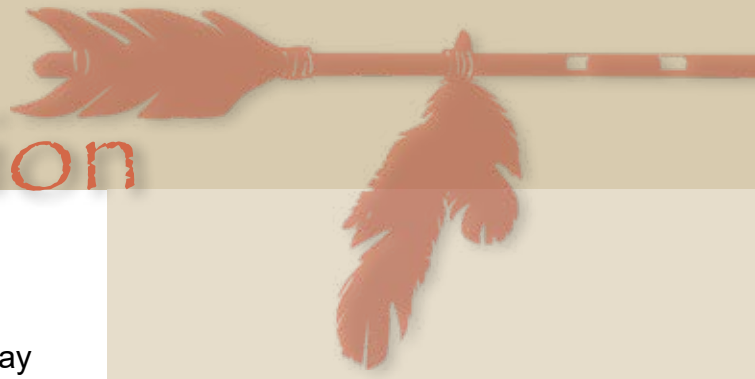
- Are there any structures nearby?
- Is the fire moving towards structures? Is one structure at risk or an entire subdivision?
- Is the fire moving toward livestock?
- Is the fire moving toward any outside tanks, like propane or fuel?



**Truckee Meadows Fire
Station 36 is located
at the corner of
Arrowcreek Parkway &
Thomas Creek Road.**



Wildfire evacuation



Wildfire Evacuation Checklist

It will likely be dark, smoky, windy, and hot. There may be airborne burning embers, no power or telephone, and poor water pressure. Remember, there is nothing you own worth your life. Please evacuate when asked.

Review this information to prepare yourself for a quick and safe evacuation.

What to wear:

- Wear only cotton or wool clothes, including long pants, long-sleeved shirt or jacket, a hat and boots
- Carry gloves, a handkerchief to cover your face, water to drink and goggles.
- Keep flashlight and portable radio with you at all times.
- Tune into a local radio station and listen for instructions.

Prepare family members/pets:

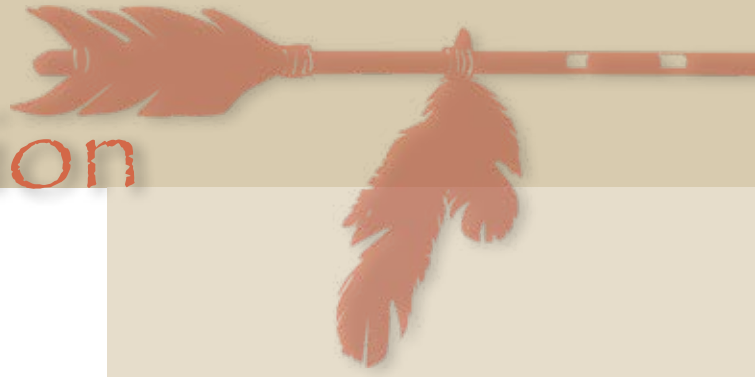
- If possible, evacuate all family members not essential to preparing the house for wildfire
- Plan several evacuation routes from your home
- Designate a safe meeting place and contact person
- Relay your plans to the contact person
- Evacuate pets whenever possible. Never turn animals loose.

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*Remember, there
is nothing you own
worth your life.
Please evacuate
when asked.*



Wildfire evacuation



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Prepare Vehicle:

- If you can lift your garage door manually, place vehicle in the garage pointing out with the keys in the ignition and disconnect the electric garage door opener. If not, park in your driveway facing out.
- Roll up windows
- Close the garage door, but leave it unlocked
- Place essential items in the car
- If you do not drive, make other arrangements for transportation in advance

To-Go Bag:

- Important documents (bank, IRS, trust, investments, insurance, birth certificates, medical records)
- Credit/Debit Cards
- Medications
- Prescriptions Glasses
- Driver's License
- Passport
- Inventory of home contents (video in advance is advised)
- Photographs of exterior of the house and landscape
- Cell phone and charger/portable battery
- Personal Toiletries

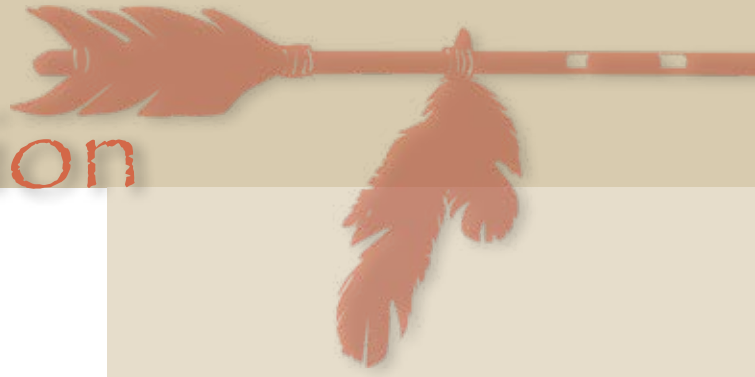
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**Learn how to live more safely
with the threat of wildfire:**

www.livingwithfire.info/



Wildfire evacuation



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- Enough clothing for 3 – 5 days
- Family heirlooms, photo albums, videos

Inside the Home:

- Close all interior doors
- Leave a light on in each room
- Remove lightweight, non-fire-resistant curtains and other combustible materials from around windows
- Close fire-resistant drapes, shutters, and blinds
- Turn off all pilot lights
- Move overstuffed furniture, such as couches and easy chairs, to the center of the room
- Close fireplace damper
- Close any doggie-doors

Outside the Home:

- Place combustible patio furniture in the house or garage
- Shut off propane at the tank or natural gas at the meter
- Close all exterior vents, doors, and windows
- Prop a ladder against the house to provide firefighters with easy access to the roof
- Make sure that all garden hoses are connected to faucets and attach nozzles set on “spray”
- Leave exterior doors and gates unlocked

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*Are you
prepared?*

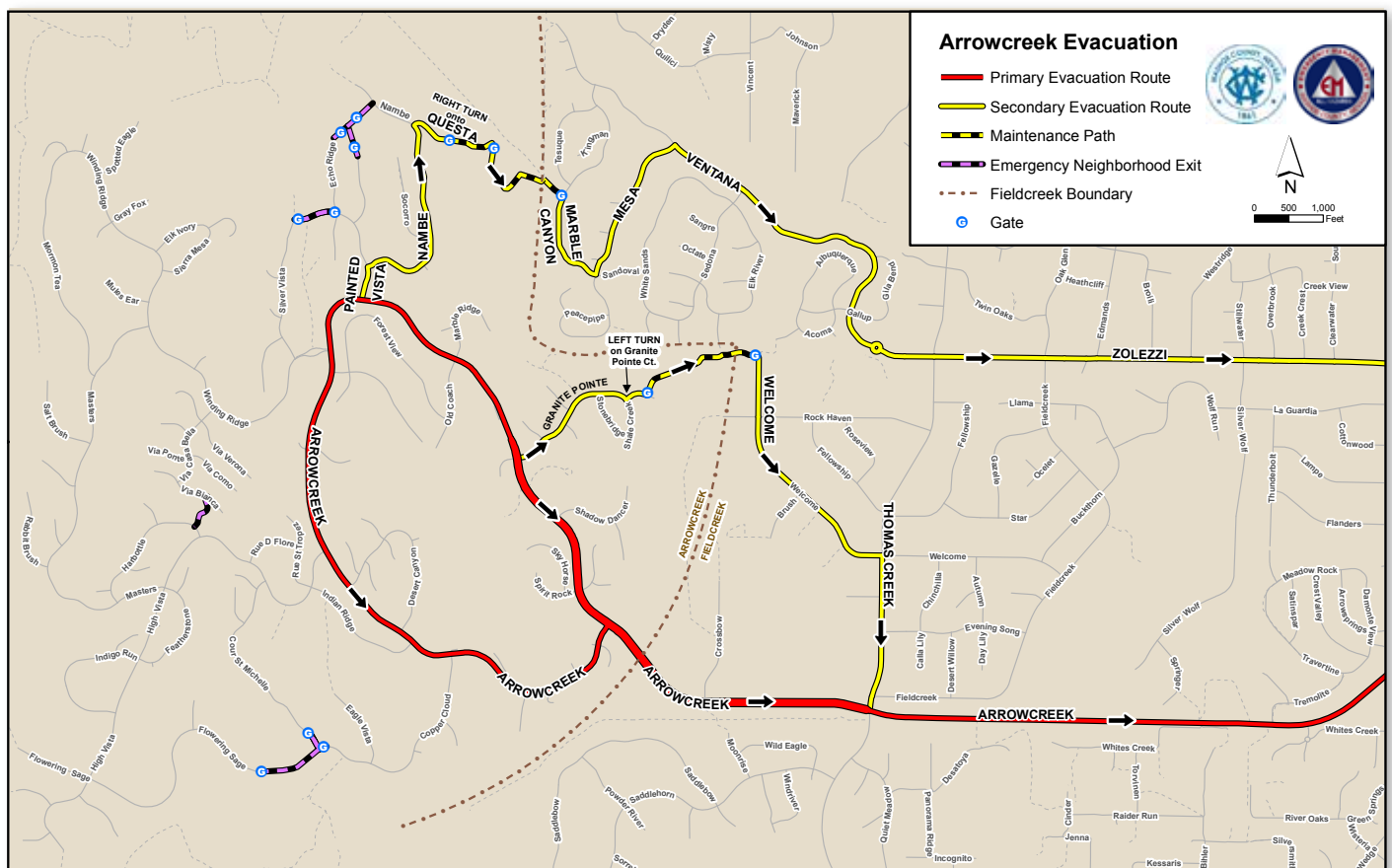


Wildfire evacuation

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- Turn on outside lights
- If available and there is time, cover windows, attic openings, and vents with plywood that is at least one-half inch thick
- Fill trash cans and buckets with water and place where firefighters can find them

Evacuation Map



Forms & Quick Pass

ArrowCreek has a few forms for each of our residents so that we can keep track of our community. We ask that you register guests for both their convenience as well as a better understanding for the security of our community.

The forms include:

- **Family guest list:** Please include all family members that will be visiting the area
- **Vehicle Registration:** This is for all vehicles that will be regularly passing through the gates.
- **Vacation Notification:** This allows our security to check on the safety of your home while you are away.

The security team and HOA management take the privacy of each resident seriously and these forms will not be shared with anyone outside of the security team at ArrowCreek.

Quick Pass

This is another way to quickly add and manage visitors coming into the community. Each resident will have an application for registration and be able to notify the front gate of any guests, vacation plans, and changes in their homes, online or with the QuickPass App for your smart phone.

- Visit: www.QuickPass.us/member/sign-in

To get started contact Rick Reyome, Director of Security (775.850.4450) or email: acsecure@msn.com

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Family / Guest / Visitor List



Please Print Clearly

Resident Information:

Name: (Last, first): _____ Date: _____

ArrowCreek Address: _____ Lot #: _____

Mailing Address *(If different than property)*

Telephone: (Home) _____ (Cell) _____

If renting or leasing, owner information:

Name: (Last, first): _____ Phone: _____

Family & Guest List

For family, *please list below all residents living at property, regardless of age.*

For guests, list all guests you would like on your Permanent List.

(Persons listed below will be granted access 24 hours a day 7 days a week without verification)

Last Name	First Name	Added/Initials	Deleted/Initials

Password Question: _____ Password: _____

I understand and agree that the Arrow Creek Homeowners Association, its members and directors may not be held liable for any access given or denied which agrees or conflicts with these instructions.

Signature of homeowner or authorized agent: _____ Date: _____

Return this form to Security at the Gatehouse, 2650 Arrow Creek Parkway, Reno, NV 89511

Property Owner / Tenant Vehicle Registration Application



☐ Property Owner

☐ Tenant / Renter (Copy of Lease Required)

Instructions:

- Please complete this form legibly to ensure uninterrupted entry into the community.
- You must also attach a copy of each vehicle's registration to the application. Only vehicles registered to the property owner or tenant will receive a transponder.
- Property Owners and tenants are required to purchase the transponder, attach a check or money order payable to the ArrowCreek Homeowner's Association for the amount equal to the number of transponders requesting times the cost of the transponder (\$25.00 for each transponder).
- You can stop at the Gatehouse and check if your application has been approved and your transponders are ready for installation. ***There are always things happening in the community. To keep you up to date please provide your email address(es) in the box below.***

Please Print Clearly

Property Owner Name _____ Phone # _____ Cell # _____

Property Address _____ Lot # _____

Mailing Address (If different than property) _____

Owner Email _____

Tenant/Renter _____ Phone # _____ Cell # _____

Date Lease Began / Date Lease Ends _____

Tenant Email(s): _____

Vehicle Information						Shaded Areas to be Completed by Management only	
1) Registered Owner:			License Plate Number:		State:	Facility Code:	Tag Number:
Year:	Make:	Model:	Color:	Vehicle Registration Verified:		Installed by:	Function Check:
2) Registered Owner:			License Plate Number:		State:	Facility Code:	Tag Number:
Year:	Make:	Model:	Color:	Vehicle Registration Verified:		Installed by:	Function Check:
3) Registered Owner:			License Plate Number:		State:	Facility Code:	Tag Number:
Year:	Make:	Model:	Color:	Vehicle Registration Verified:		Installed by:	Function Check:
4) Registered Owner:			License Plate Number:		State:	Facility Code:	Tag Number:
Year:	Make:	Model:	Color:	Vehicle Registration Verified:		Installed by:	Function Check:

I accept responsibility for all vehicles registered to my address. I will not hold the ArrowCreek Homeowner's Association responsible for any damage to my vehicles due to my failure to adhere to the entrance procedures. I authorize the ArrowCreek HOA to use the provided contact information to notify me/us about HOA business/events.

Signature _____ Date _____

Vacation / Out of Town Notification



Date Leaving:	Date Returning:
Name	
Address:	
Home Telephone:	Cell:
Emergency Contact:	Telephone:

House Sitter:	Telephone:
Vehicle Information:	
Local Contact Person:	Telephone:
Address	

Comments / Additional Information:

Signature

Date



Log in to **QUICKPASS®** at www.quickpass.us/member/sign-in on your computer or by using the QUICKPASS® app on your iPad, iPhone or Android Phone (some updates cannot be completed on your Smart Phone). This link takes you directly to the login page.

LOGIN Page: Type in your user name and password. (Once you log in, you may check "keep me logged in" and you won't have to re-enter your password each time you login to this site).

My User Name:

My Password:

After you login, you will be taken directly to your account **OVERVIEW** page with your home address and information on the left top of the screen and a complete listing of your contact information, current approved visitors, events, residents, and vehicles (with and without transponders for the main gate).

PLEASE check that all information on this page is correct and that phone numbers are listed in the order of call priority. Emergency contacts and off-site mailing address should also be listed here.

ADD or UPDATE Visitor List: Choose type of visitor (One Time, Temporary, Duration, or Permanent). NOTE: Temporary visitors are deleted at midnight. **On right side of screen, click on:**

Quick Add (to add a new visitor) or

Manage (to change a current visitor's status)

Add visitor's name and other requested information based on type of visitor. Vendors such as UPS, USPS, Utility Companies, etc do NOT need to be added to your individual account. You will want to add house-keepers, gardeners, etc.

FOR EVENTS: Scroll down main account overview page to "Events" section. In Events section, click on **Manage** to add Event Name, date, time and list of the first and last names of visitors invited to the event.

FOR RESIDENTS: Scroll down main account overview page to "Residents" section in the menu bar at the top of the page. In the "Residents" section, Click on **Manage** to add (or update) the names of residents of your home.

NOTIFICATION: If you wish to be notified of visitor arrivals by e-mail or text message, you may indicate that for each specific visitor or, if you want to be notified for all visitors, check the box next to GLOBAL NOTIFY on the top right side of your overview page.

NOTES: If you will be away for an extended absence or have special instructions, enter these in the **NOTES** section (top menu bar in the middle).

VACATIONS: Enter into NOTES under the title "Vacation" **OR** Print out and complete Vacation / Out of Town Notification form found on ArrowCreek HOA website and take to Guard Gate 2.

Setting up your QUICKPASS® Account

Contact AC Security by e-mail at acsecure@msn.com to request your **QUICKPASS®** temporary username and password. Include your first and last name, address, and phone number in the Email. After you receive your temporary ID and password, login to QUICKPASS® at www.quickpass.us.

To change temporary password:

Go to "My Account" and expand the "User Logins" section. Passwords are case sensitive and may be up to 12 characters long including both alpha and numeric characters. You may also change your user name in this section.

PLEASE contact AC Security for help with setting up your account, if you have any questions or have any other problems.

Multiple User Login's

You may add multiple users / logins by clicking on the '+' button on the "User Logins" tab in the "My Account" section and then on the **"Add Logins"** tab in that section. Each new login requires an associated e-mail address. Anyone with a login will be able to add, modify, or delete visitors.

Recover Password

If you forget your password, you can click the **"Forgot Password?"** option on the **QUICKPASS®** website for help and follow instructions.

Vehicles

You may scroll down on Overview Screen to the Vehicles section to review your current vehicle information. You will need to complete and return to Security the Property Owner/Tenant Vehicle Registration Application form found on ArrowCreek HOA website (or obtain from Guard gate) to register new vehicles with Security. A completed form and fee payment is required to obtain a transponder.

SECURITY:

Phone: 775.850.4450

Rick Reyome, Director of Security

E-mail: acsecure@msn.com

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