

DIRECT DEBIT IS NOW AVAILABLE

Fosterburg Water District is now offering a new payment option for your water utility bill. You may now opt to pay through direct debit of your checking or savings account. The funds will be withdrawn on the due date, thus avoiding late fees. You must complete an application for each account you have with Fosterburg Water District.

IS THERE A FEE TO UTILIZE THE DIRECT DEBIT PROGRAM? No, there is no fee associated with the Direct Debit Program.

WHEN WILL MY INITIAL DIRECT DEBIT OCCUR?

Once your completed enrollment is received, it will undergo a "pre-notification" process where a test transaction (zero dollar amount) is created and used to verify the accuracy of the account information provided. Should the pre-notification test fail (due to an incorrect account number or bank transit routing number) you will be notified and asked to provide the correct information prior to commencing automatic payments. You will know when automatic direct debit payments are scheduled to begin when you receive your water bill and it indicates "MEMO BILL – DO NOT PAY". Please continue to make normal payments as you have been until that time.

WHEN WILL FUNDS BE DEBITED FROM MY ACCOUNT?

The total amount due on your water bill will be transferred from your bank account on the due date listed on your water bill.

WHO IS RESPONSIBLE FOR THE AVAILABILITY OF FUNDS?

You are responsible for having enough money in your designated account on your payment date for the usage billed. It is your responsibility to review your bill prior to the automatic bank draft date. As with checks returned for insufficient funds, there is an NSF charge (currently \$20.00) plus late fees on all returned items. Direct Debit Pay will be cancelled if two payments are returned within a twelve (12) month period.

WILL I HAVE A RECORD OF PAYMENTS?

Your monthly bank statement will indicate the amount and date of your automatic transfer. If a question arises regarding your transfer or if the amount differs from your bill, please notify us and your financial institution immediately.

HOW MAY I TERMINATE MY DIRECT DEBIT AUTHORIZATION?

Your direct debit service will remain in effect unless we receive written notice from you at least ten (10) days prior to the next scheduled due date. Additionally, you must provide the same notice if you are closing or have closed your bank account.

WHAT IF I THINK MY BILL IS INCORRECT?

For questions concerning the correctness of your water bill, contact the office as soon as you receive your water bill. Every effort will be made to make any necessary corrections before the due date. Also, if you do not see the "MEMO BILL – DO NOT PAY" on your water bill, the automatic debit on your bank statement, or the amount is not correct, contact your bank and Fosterburg Water immediately.

CAN I CANCEL A SINGLE PAYMENT WITHOUT DISCONTINUING THE DIRECT DEBIT SERVICE ALTOGETHER?

Yes, but if you exceed two cancellations within a twelve (12) month period, you will be automatically terminated from the program. To cancel a single payment call Fosterburg Water at least ten (10) days prior to your due date and request that your automatic payment be cancelled for that billing period. You will need to provide your bank and water account numbers for verification. Keep in mind that you will be set up for Direct Debit for subsequent billing periods unless you have been terminated from the program.

QUESTIONS?

If you have any questions concerning this program, please contact Fosterburg Water District at 618 259-0935.

FOSTERBURG WATER DISTRICT

3216 Main St. – Fosterburg, Alton IL 62002
618 259-0935

APPLICATION FOR AUTOMATIC DIRECT DEBIT

Please check one:

Purpose of form New Applicant Change Request Cancel Auto Debit

Customer Name(s) _____ Water Account Number _____
(A separate application is needed for each water account)

Service Address _____ City _____ Zip _____

Daytime Phone _____ Email Address _____

Please provide the following information about your bank account:

(In addition, you must attach a voided check below)

Name(s) on the Bank Account _____ Bank name _____
_____ Bank Phone Number _____

Please check one: Checking Savings

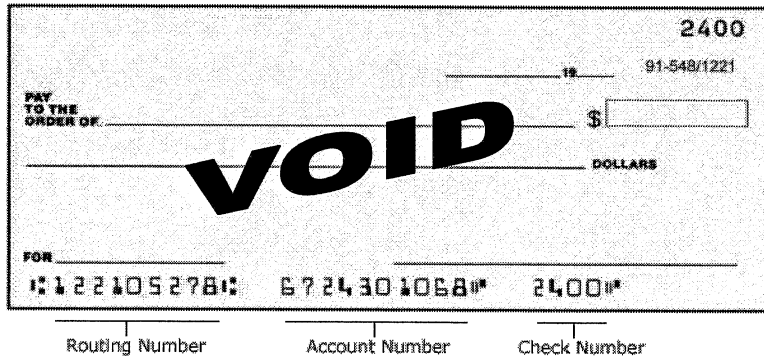
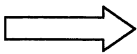
Routing Number _____ Account Number _____
(see diagram below) (see diagram below)

I/We hereby authorize Fosterburg Water District to automatically deduct from the bank account specified for the full amount of charges incurred at the above service address and that payment will be deducted on the due date of the bill. It is understood that I/we will be subject to a returned check fee and penalties if insufficient funds are available at the time of the electronic fund transfer. It is further understood that I/we have the right to receive notice of the amount of each payment deduction, and that each bill, marked with *MEMO BILL – DO NOT PAY*, received from Fosterburg Water, will constitute such notice. This authorization will remain in full force and effect for this address until Fosterburg Water receives written notification from me/us of its termination, allowing for reasonable time to act on the request. I/We may suspend payment by notifying Fosterburg Water a minimum of 10 days before an amount is to be debited from the bank account. It is understood that if the bank is changed or closed, a new application must be completed. I/We also understand Fosterburg Water reserves the right to cancel this service for any account for any reason.

I/We have read and hereby agree to this authorization agreement.

Signature(s) _____ Date _____
_____ Date _____

**ATTACH YOUR
VOIDED BLANK
CHECK HERE**



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618 259-0935

DIRECT DEBIT CANCELLATION AUTHORIZATION

Customer Name(s) _____

Address _____

Water Account Number(s) _____

Daytime Phone Number _____

Effective Date of Cancellation Request _____

Effective beginning on the date listed above or date received, whichever is first, I hereby authorize Fosterburg Water District to cancel the automatic debit of my monthly water bill at the following:

Name(s) on the Bank Account _____

Financial Institution Name _____

Checking/Savings Account Number _____

Routing Number _____

Customer Signature (s) _____

Date _____

OFFICE USE

Received by _____ Completed by _____ Date _____