

THE CITY OF LITCHFIELD IS NOW ACCEPTING AUTOMATIC (ACH) PAYMENTS!

Why spend time writing checks month after month? ACH Debit allows you to rest easy because it's safer than checks or cash. It allows you to make payments, on time, automatically, on the due date.

Frequently Asked Questions

Q. What is ACH?

A. ACH (Automated Clearing House) is a method of moving money between banks. You give authorization one time, and from then on the bank pays your bill automatically each month/quarter/annual/one time.

Q. How do I benefit from the ACH Debit?

A. It saves worry, aggravation and money. You no longer have to worry about getting your check written, mailing, or delivering your payment. The bill will always be paid on time. You will save money on checks and you don't have to worry about your payments getting lost.

Q. Can I use any bank?

A. Yes, we can charge any checking or savings account in the United States.

Q. How do I pay more than one payment?

A. Fill out one Authorization for Direct Payments (ACH Debits) for each payment.

Q. When will the money be taken from my account?

A. Once you have completed the Authorization, payments can begin immediately. If the due date falls on a Saturday, Sunday or a bank holiday, your account will be charged the **PREVIOUS** business day.

Q. Is there a cost to use the ACH debit payment plan?

A. The City of Litchfield will not charge you a fee for ACH debit payments, and it is unlikely that your financial institution will charge you a fee (provided there are funds available). However, please check with your financial institution regarding any fees they may charge for this service, for which you will be responsible.

Q. Will there be a charge for Non Sufficient Funds (NSF)?

A. ACH payments returned for insufficient funds will be charged a \$25 fee.

Q. How do I sign up?

A. You will need to complete and sign the form "AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS (ACH DEBITS)", attach a voided check (for checking accounts) or deposit slip (for savings accounts) and return to the City of Litchfield.

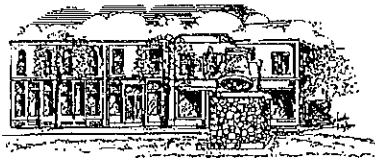
Q. How can I stop making ACH debit payments?

A. Notify us in writing by completing a new Authorization Agreement for ACH Debits at least thirty (30) days prior to a scheduled ACH transaction should you wish to stop ACH debit payments.

Q. How can I change the bank account from which ACH debit payments are withdrawn?

A. Notify us in writing by completing a new Authorization Agreement for ACH Debits at least thirty (30) days prior to a scheduled ACH transaction should you wish to change the ACH debit payments to a different bank account on all future bill payments.

The form, "AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS (ACH DEBITS)" is printed on the reverse of this page.



CITY OF LITCHFIELD

"COMMUNITY OF ECONOMIC EXCELLENCE"

221 Jonesville Street • Litchfield, Michigan 49252 • (517) 542-2921

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS (ACH DEBITS)

For Payment Of:

Name: _____

Address: _____

UB/Tax Account#: _____ Account Type: _____
I.E. Utility Billing, Tax, Etc.

I (we) hereby authorize the City Of Litchfield, hereinafter called **COMPANY**, to initiate debit entries to my (our) Checking/Savings account indicated below and the financial institution name below, hereinafter called **FINANCIAL INSTITUTION**, to debit the same to such.

FINANCIAL INSTITUTION

NAME _____

CITY _____ STATE _____ ZIP _____

TRANSIT/ABA NO. _____

ACCOUNT NUMBER _____ ACCOUNT TYPE _____

This authority is to remain in full force and effect until **COMPANY** and **FINANCIAL INSTITUTION** have received written notification from me (or either of us) of its termination in such time and in such manner as to afford **COMPANY** and **FINANCIAL INSTITUTION** a reasonable opportunity to act on it.

NAME _____ SOC. SECURITY # _____

NAME _____ SOC. SECURITY # _____

DATE _____ SIGNED X _____

DATE _____ SIGNED X _____