

**SAY YES TO DIRECT
PAYMENT!**

**NO CHECKS!
NO STAMPS!
NO TIME!
NO TROUBLE!**

**Detach Form and return with
Voided Check or Savings
Deposit slip**

Keep this copy for your records

Say YES to Direct Payment

Initial Payment

You will know that automatic payments are scheduled to begin when "Direct PYMT" is printed on your bill.

Record of Payment

Your monthly bank statement will indicate the amount and date of your automatic transfer. Retain this record as proof of payment for future reference regarding your billing. If a question arises regarding your transfer or if the amount differs from your bill, you must notify us and your financial institution within sixty days of the date of the questioned statement. Your financial institution will advise you of rights concerning an error.

Availability of Funds

You are responsible for having enough money in the account you designated on your payment date. As with checks returned for non-sufficient funds, there is a \$25 NSF charge on all returned automatic payments for non-sufficient funds. Direct Payment may be canceled if two payments are returned with a 12 month period.

Payment Date & Amount

The payment amount will be clearly stated on your quarterly utility statement. Payment is made approximately 10 days from the billing date.

Termination

Your service will remain in effect unless we receive written notice from you 10 days prior to the next scheduled billing date or until your service is terminated. Additionally, you must provide the same notice if you have closed your bank account.

Account/Address Change

Notify the City of Altoona of any account or address changes as soon as possible for uninterrupted billing.

Questions

If you have any questions concerning this program, please contact the Customer Services Office at (715) 839-6092

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Direct Deposit is our new payment service that makes it more convenient for you to make your utility payments to the City of Altoona. Your utility payments can now be made automatically from your checking or savings account. The bank account used to pay your utility bill is authorized by you, and there are no checks to be lost, stolen, or delayed in the mail.

To sign up for the convenient Direct Payment service, simply complete and return the authorization form. Please include a voided check or savings deposit slip with the completed form. This service will begin with your next billing.



**City of Altoona
Customer Service Office
1303 Lynn Avenue
P.O. Box 8
Altoona WI 54720
(715) 839-6092**

Frequently Asked Questions

About

DIRECT PAYMENT

What is Direct Payment?

Direct payment is an *automatic* bill payment method. Your utility bills are paid automatically from your checking or savings account. You don't have to write checks!

What is the advantage of Direct Payment?

It saves time! It saves work! It simplifies your life! Paying bills is a time-consuming chore.

How much does Direct Payment cost?

It doesn't cost money. It saves money! There is no charge for the Direct Payment Service. Plus you save the cost of stamps, checks and envelopes.

I have my paycheck (or Social Security check) deposited automatically into my bank account. Is Direct Payment anything like Direct Deposit of payroll?

Yes! It's the same process in reverse. Instead of deposits being made to your account, payments are made from it. Both Direct Deposit and Direct Payment are made through an automated clearing house (ACH), a national electronic payment system.

How can you take money out of my account?

Only with your authorization. No one is allowed to collect payments from your account automatically unless you specifically authorize it. Direct Payment is safe and accurate. You will know the Direct Payment service is active when DIRECT PYMT is printed on your quarterly utility statement.

My utility bill is a different amount every quarter. How will I know how much I owe?

We'll continue to send you the quarterly utility statement with the same detailed information about your charges. If you have a question regarding them, just call us at (715) 839-6092.

If I don't write checks, how do I keep my checkbook balance straight?

The amount of your payment will be clearly displayed on your quarterly utility statement. Your billing statement will be sent at least 10 days before the payment is made so you can deduct it from your check record correctly.

What if I try Direct Payment and don't like it?

You can cancel your authorization for automatic payments at any time by notifying us in writing. But, once you've enjoyed the convenience, time and money savings from Direct Payment, we doubt you'll want to go back to paying bills the hard way.

How do I sign up for Direct Payment?

Complete and sign the attached authorization form and return it to us with a voided check or savings deposit slip. It's that easy!

AUTHORIZATION FORM

Customer name (as on bill)	
Service Address	
Mailing Address (if different)	
Daytime Phone Number	Utility Account # (from utility statement)
Financial Institution's Name	
Financial Institution's Address	
I authorize the city of Altoona to initiate entries to my (our) utility account as described above. This authority is to remain in full force and effect until the city has received written notification from me (or either one of us) of its termination in such time and manner as to afford the city a reasonable opportunity to act on it.	
Signature	Date
Signature (Optional for Joint Bank Account)	
Attach a voided check or savings deposit slip.	