

## **AUTO PAY PROGRAM**

AUTO PAY is our bill payment service that makes it more convenient for you to pay your monthly City of Wheaton Water/Sewer bill. With today's hectic lifestyle, we were looking for a way to ease your burden of making your monthly payment to us. That is why we have established AUTO PAY.

### **How the Bill Payment Service Works**

Your monthly water/sewer payment is automatically deducted on the bill due date each month from a checking or savings account you have authorized the City to charge. You will continue to receive your monthly billing statement detailing usage for your records, but you will not need to submit a payment. AUTO PAY will do it for you. This program eliminates the hassles of check-writing and mailing payments so enroll for AUTO PAY today. Simply complete the Automatic Payments request with the required information. By submitting the Automatic Payments form you are authorizing the City of Wheaton to initiate ACH transactions for the bank account listed for the amount owed on your water/sewer bill.

If you have any questions about this process, please feel free to call (630)260-2024.

## **Auto Pay Agreement and Disclosure Statement**

### **Initial Payment**

Once your completed payments request is received by the City, it will undergo a "pre-notification" process where a test transaction is created and used to verify the accuracy of account information provided. Should the pre-notification test fail (incorrect account number or transit routing number) you will be notified and asked to provide corrected information prior to beginning automatic payments. Each pre-notification test takes approximately 7 to 10 days to complete. The AUTO PAY service is set-up to be effective each time a bill is processed by the City. The City bills monthly on the 15th. AUTO PAY may take up to two billing cycles to become active. You will know that automatic payments are scheduled to begin when your monthly bill indicates "AUTO PAID" on your payment stub.

### **Stop Payments**

Stop payments can be issued up to three days prior to your payment date. As with checks, you are responsible for any charges associated with the stop payment. You may be required to provide written confirmations of the stop payment to your financial institution. Please contact the City of Wheaton if you have requested a stop payment. Once you issue a stop payment, you still remain responsible for paying the bill on time and will be subject to penalties for late payments.

### **Availability of Funds**

You are responsible for having adequate funds in the account you designated on your payment date. As with checks returned for non-sufficient funds or accounts being closed, there is a \$25.00 charge on all returned automatic payments due to non-sufficient funds or accounts being closed. At the City's discretion AUTO PAY may be canceled if two payments are returned within a 12 month period.

**Payment Date**

The balance due on your bill will be transferred from your bank account on the bill due date. If the bill due date falls on a weekend or holiday, your account will be debited on the following business day.

**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 account.

**Bank Account/Address Change**

Complete an Automatic Payments request on-line to change bank information or contact the City of Wheaton directly to process these changes in order to maintain uninterrupted billing and ACH payment service.

**Questions**

If you have questions concerning this program, please contact the Finance Department at (630)260-2024