

Inverness Water System *AutoPay* Electronic Payments Authorization

Name _____
Service address OR Water System account number _____
Phone _____ Name of your bank _____
Name on bank account _____
Bank 9-digit routing number _____ Your bank account number _____

I wish to have payments for my Inverness P.U.D. Water System bills withdrawn automatically from my bank account as noted above (or from a voided check I have enclosed).

Please also sign me up for Paperless Billing using the following email address:

My email address is: _____

Authorization Agreement for IPUD's *AutoPay* Automatic Cash Transfer

I hereby authorize the financial institution I have named on this application to charge the account I have specified for payment on my Inverness P.U.D. Water System bimonthly invoice. I agree that each such charge to my account shall be the same as if I had signed a check to pay my bill. I have the right to stop *AutoPay* payment of a charge by notifying Inverness Public Utility District at least seven (7) business days before the due date of the bill. I may elect to discontinue my enrollment in this *AutoPay* plan at any time by providing seven (7) business days' advance notice.

Signature _____ Date _____

Return this electronically signed form by email to billing@invernesspud.org
or by mail (with a voided check) to Inverness P.U.D. Water System, PO Box 469, Inverness CA 94937

*Here's how *AutoPay* works...*

You will receive your water bill as usual in the mail (or by email if you also sign up for Paperless Billing). The bill will tell you how much water you used, how much you owe, and the date on which your bank account will be charged for your payment – typically, 21 days from the statement date. On the payment due date, your bank will use the Automated Clearing House (ACH) system to automatically transfer the amount of your bill from your account to the IPUD's bank account at Bank of America – just as if we had deposited a check that you had written.

Can I cancel participation in the *AutoPay* program?

Of course. You can opt out at any time just by notifying us (to stop an already scheduled payment, you must notify us at least 7 business days before the scheduled payment date).

Can I cancel an individual payment?

Yes. Just let us know at least 7 business days before the scheduled payment date.

Is the email bill the same as a mailed paper bill?

Yes. An emailed bill looks just like the paper bill and provides all the same information.

If I sign up for Paperless Billing, can I go back to receiving my bills by mail?

Yes, just give us a call and ask to cancel Paperless Billing.

Can I receive an email bill as well as a hardcopy bill in the mail?

Unfortunately, the system we use isn't set up to provide both. You must use either regular mailed bills or emailed bills. And, we can accommodate only one email address per customer account.

Is *AutoPay* safe?

A check you write and an *AutoPay* payment both use the same ACH system to transfer funds between your bank and ours. The difference is that an *AutoPay* transfer is entirely electronic, without the physical exposure and error-prone human handling of a paper check.

What happens if I don't have sufficient funds in my bank account to cover the amount of my water bill?

It's the same as when a written check is returned for Nonsufficient Funds. No payment will be credited to your Water System account, we will notify you of the situation, and you will be charged our \$25.00 refused payment charge.

To participate in *AutoPay* ...

Simply complete the electronic payments authorization at the top of this sheet and return it to us with a voided check from your checking account. Also indicate if you want to receive your water bills the eco-friendly way by email instead of as a paper bill in the mail (be sure to include your email address!).