



Wapello Rural Water Association Direct Payment Program

With the WRWA free **Direct Payment Program**, customers can simply notify monthly bill paying, while saving time and money having their water bill automatically withdrawn from their financial institution. There are benefits for our customer and WRWA:

- No check to write
- No postage to pay
- No more monthly trips to pay your water bill in person
- No more late fees
- Away from home, bill will be paid
- Eliminate lost payments
- Reduce administrative and clerical processing costs in our office

Direct Payment Program

To sign up for the Direct Payment Program, an application must be completed and returned with a voided check. The voided check will provide WRWA the information needed to set up a direct payment account. Customers associated with the Direct Payment system will continue to receive a monthly bill, but it will state "Direct Payment will deduct on the 15th of the month." All customers will receive their bills around the 1st of the month and should have ample time to look over their bill and plan for the automatic payment. If there is a problem with your bill you will need to contact the WRWA billing department. On the 15th of the month, the payment will be deducted from your account. If the deduction date falls on a weekend or holiday, the account will be debited on the next business day.

Terms of the Direct Payment Agreement

Availability of Funds

Customers are responsible for having enough money in the indicated account on the payment deduction date. If the transaction cannot be processed for any reason, a past due notice will be mailed and the customer must make a payment at the WRWA office. Customers are responsible for all fees charged, should payment be returned for any non-payment reason. These fees will include late fees and non-payment fees. The Direct Payment service will be cancelled by WRWA if three payments are returned in a twelve-month period for non-payment.

Record of Payment

The amount and date of your automatic payment will be shown on the customer's regular bank statement, which is the proof of payment. If the amount differs from the bill the customer must notify WRWA and their financial institution.

Customer Termination

This authorization will remain in effect until WRWA receives notice from the customer ten (10) days prior to the requested cancellation date. The customer must sign a cancellation form obtained from the WRWA office.

Stop Payments

A customer must advise WRWA of any request to stop payment. You may stop payment by notifying your financial institution at least three (3) business days prior to the payment. However, if a stop payment is requested, the customer is responsible for any changes this may involve.

Bank Account Changes

To ensure timely payment, the customer must notify WRWA of any account changes and submit a new authorization form. The changes need to be done ten (10) days prior to the deduction date.

Program Termination

This program will remain in effect until WRWA sends written notice to a customer thirty (30) days prior to the termination date of this program.