

STOP WRITING CHECKS!
AUTOMATIC PAYMENT PLAN
✓SAFE ✓CONVENIENT ✓CONFIDENTIAL

PRIVACY POLICY

Welcome to the *Automated Payment Plan (APP)*. Below you will find our privacy policy regarding any personal information you may supply to the LC Dept of Utilities. Our goal is to protect your information in the process of enrolling you in the APP service.

Information required for enrolling in automated payment:

Automated Payment Plan (APP) is a service provided by LC Dept of Utilities to debit a customer's banking institution account to pay water and sewer bills. Enrolling in APP requires customers to provide personal and banking information to LC Dept of Utilities (LCDU) in order to establish the service.

The enrollment process is for the initial setup of your service. All future contact concerning the service should be made directly with LCDU. This site does not provide for future accessing of your information once the enrollment has been completed. To initiate this service, the "Automated Payment Plan Authorization Agreement" must be completed and mailed to LCDU for processing. You can find the agreement following the Frequently Asked Questions section.

Use and Security of Banking Information:

The banking information that you are providing includes the routing number and transit number of your bank or financial institution, your account number and the type of account. The LCDU will take reasonable steps to protect this information from unauthorized access. In addition, this information will be used by LCDU only to set up this APP service.

How your information is used:

Name, address, and telephone number

It is necessary to obtain the information above to identify you in the process of setting up the APP service. This information also may be used to contact you to obtain missing information in order to complete the enrollment.

FREQUENTLY ASKED QUESTIONS

Questions & Answers:

Q What is the Automated Payment Plan?

A It is an automatic method of paying your quarterly water/sewer bill. It is similar to direct deposit of social security checks or payroll checks, except the APP pays your water/sewer bill by debiting your checking or savings account.

Q Will it cost me anything to sign up for this payment service?

A No. There is no charge for this service to the customer.

Q What are the benefits of paying with the APP?

A It is a convenient, easy way to pay your water/sewer bill without taking the time or trouble to write and record a personal check, find an envelope and stamp, and mail the payment. It is an automatic way to pay your bill when you are out of town.

Q How do I sign-up?

A Complete the attached Authorization Agreement Form. If bills are going to be paid out of your checking account, attach a voided check and mail completed form to:

LAKE COUNTY DEPARTMENT OF UTILITIES
c/o Patricia Graham - APP
P O Box 8005
Painesville, OH 44077-8005

Q When will this take effect?

A Please continue to pay until notification is made on your bill. Please allow two billing periods before the APP becomes effective.

Q How will I be notified of my bill amount and when my checking or savings account will be automatically debited?

A After you return the authorization form to LCDU and your banking information is confirmed accurate, you will be notified on your bill. The message on your bill will read:

"NOTICE: THIS BILL IS PROVIDED FOR YOUR RECORDS AND REQUIRES NO PAYMENT. A CHARGE OF (Amt due) WILL BE SENT TO YOUR BANK ON (The Due Date)."

Q If I have a credit on my account will I be reimbursed through the APP?

A No. Credit will be applied to water/sewer account on future billings. If you have a large credit that will take time to be absorbed through future billings, call a LCDU representative for a possible refund.

The message on your bill will read:

"NOTICE: THIS BILL IS PROVIDED FOR YOUR RECORDS AND REQUIRES NO PAYMENT. YOUR ACCOUNT HAS A CREDIT BALANCE. NO CHARGE WILL BE SENT TO YOUR BANK."

Q How will I know that my bill has been paid?

A Your water/sewer payment will be reflected as a separate item on your checking or savings account statement.

Q Whom do I contact if I disagree with the amount of my water/sewer bill, and wish to put a Hold on the APP until further research?

A Call LCDU @ (440)350-2070, (440)918-2070 **no later than five days prior to the due date.** A billing representative will assist you. Let the clerk know you are on the APP and would like to put a hold on the payment.

Q If I am moving out of the service area or moving to another LCDU service area will my Final Bill or Period End Bill be paid through the APP service?

A No "Final or Period End Bills" will be considered in the APP. This will avoid problems that arise when a bank account has been closed prior to the due date or duplicate payments made by a Title Company or customer.

A If you are moving to another LCDU service area and wish to continue the APP service, a new authorization agreement form would need to be completed.

Q What happens if I change banks or close my account?

A As soon as you know that you will be changing or closing your account, contact LCDU. If you wish to continue paying by the APP, an authorization form for your new bank account must be completed.

Q Can I stop this payment service at any time?

A Yes, you have complete control with the APP. You can stop this service at any time by notifying LC Dept of Utilities.

Q Can I continue the APP service if the funds are not on deposit in my account on the designated day the APP is executed?

A The service for APP will be terminated effected the funds became insufficient. There will be a \$25.00 Charge to the customer to absorb the additional expenses incurred by the department.

Automated Payment Plan Authorization Agreement

Name: _____ Water Account# _____
Sewer Account # _____

Service Address _____ City _____

To Start Automatic Payment Plan (APP):

I, _____ authorize _____
(Checking/Savings Account Holder's Name) (name of bank or financial institution)

to debit my account listed below for water/sewer bill payments to the Lake County Department of Utilities as they become due. The withdrawal that I am authorizing by signing this will continue until or unless I notify the LCDU in writing to stop. I also understand that if the necessary funds are not on deposit in this account on the date designated to execute the automatic withdrawal, the LCDU reserves the right to terminate my participation and to recover any expenses incurred by the LCDU because of my actions. I understand and agree to provide this information to the LCDU and I also understand that this information will be used by the LCDU only for purposes of the APP.

(Signature)

Please deduct the water/sewer amount due on the due date from (check one):

- Checking Account No.:** _____ ➤ **Attach a voided check**
(Bank: Routing and Account Number)
- Savings Account No.:** _____ ➤ **Attach a statement or letter from your bank**
(Bank: Routing and Account Number)

(name of financial institution)

(your name)

(address of financial institution)

(your mailing address)

(city-state-zip)

(city-state-zip)

(phone number of financial institution)

(your phone number)

Mail completed form to:
Lake County Department of Utilities
C/O Patricia Graham – APP
P O Box 8005
Painesville, OH 44077-8005