

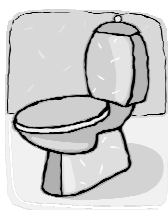
Introducing the City of Vernon AUTO-DEBIT PROGRAM

For automatic payment of your charges for City:

WATER



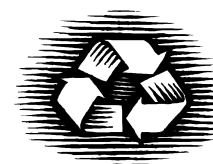
SEWER



GARBAGE



RECYCLING



It's fast, free, and convenient

- ❖ Just complete the form provided, attach a void cheque and drop off or mail it to us
- ❖ Your utility payments will be withdrawn from your account on each billing due date

Benefits to You

- ❖ Your utility bill is always paid on time, so no interest charges
- ❖ No administrative charges
- ❖ No more mailing cheques or waiting in line

COMMON QUESTIONS AND ANSWERS

What is the Utility Auto-Debit Program?

This voluntary program authorizes the City of Vernon to automatically withdraw your utility account balance from your bank account on each billing due date (approximately every three months). Customers enter into the program by providing bank account information as well as a void cheque (for chequing accounts) or bank, transit, and account numbers (for savings accounts).

Will I get charged interest if I am on the plan?

No. As long as you are on the auto-debit plan, your automatic payment will be processed on the due date resulting in no interest charges.

Can I cancel?

Yes, you can cancel at anytime, you must give written notice to the City of Vernon, Finance Department.

Will I still receive bills? How will I know that my bill amount will be withdrawn automatically after I sign up?

You will receive your Utility bills as usual, however, the comments section of the bill (in the top right hand corner) will indicate \$xx.xx will be automatically withdrawn from your bank account. The payment will automatically come out of your account on the due date as indicated on the bill.

What if I don't have enough money in my bank account on the withdrawal date?

The current charge for dishonored payments will apply. If an account has more than one NSF charges in a year, the account maybe removed from the auto-debit program.

Can I pay a set amount each month?

No, however if you wish to pay installments please check with your financial institution for automated payment options.

How do I make changes to my auto-debit account, need to contact City Hall?

You must contact the City of Vernon Utility Department in any of these circumstances:

- ◆ Selling your property
- ◆ Stopping payment
- ◆ To cancel your enrollment in the plan
- ◆ Changing bank, branch, or account

CITY OF VERNON
UTILITY AUTO-DEBIT (PREAUTHORIZED PAYMENT)
AUTHORIZATION FORM

Application Date: _____ Utility Account: # _____ Folio: _____

Billing Period: **Please Check the Quarter you would like this change to take effect.**

<u>Quarter</u>	<u>Bill mailed out</u>	<u>Bill due this month</u>
<input type="checkbox"/> January-March	April	May
<input type="checkbox"/> April-June	July	August
<input type="checkbox"/> July-September	October	November
<input type="checkbox"/> October-December	January	February

IMPORTANT: This program will begin for the next possible billing withdrawal, if you require further information contact the City of Vernon directly and ask for a Utility Clerk.

Civic Address: _____ Phone#: _____

Registered Owners: _____

I/We hereby authorize (name of Financial Institution) _____

Branch address _____, Bank account number _____

To debit my/our account as indicated above, the **balance owing** on the above noted utility account on or after each Utility billing due date. All payments are to be made to the City of Vernon.

Signature: _____ Date: _____ Signature: _____ Date: _____

For a joint account, all depositors must sign if more than one signature is required on cheques issued against the account.

- Your treatment of each payment shall be the same as if I/we have personally directed you to pay as indicated and charge the amount specified to the account of the above signed. This authorization may be cancelled any time upon sufficient written notice. Any deliver of this authorization to you constitutes delivery by the above signed.

Mail: City of Vernon Finance Department
 3400 – 30th Street
 Vernon, BC V1T 5E6

Phone: (250) 545-1361
 Email: finance@vernon.ca
 Webpage: www.vernon.ca

TERMS AND CONDITIONS OF CUSTOMER'S AUTHORIZATION
TO THE CITY OF VERNON

Please read and initial below, and include a blank cheque marked "VOID"

 Initial I/We understand that the utility auto-debit (pre-authorized payment) plan is for the convenience of the property owner. The City of Vernon relies on the representation constituted by this authorization that the property owner's bank account shall be in good standing with sufficient funds to cover such pre-authorized withdrawals as they become due and payable.

 Initial I/We understand the pre-authorized cheque will be drawn and presented to their bank on each utility billing due date for the property shown above, to cover payment due on the property owner's utility account on such due date.

 Initial The current charge for dishonored payments will apply. The City of Vernon maintains the authorization to terminate this contract at any time.

 Initial When Selling Your Property: The registered owner or their lawyer MUST terminate the utility auto-debit, at least 10 working days before the due date, by providing written authorization to the City of Vernon Finance Department. **The sale of the property does not automatically stop this program**.

"Personal information contained on this form is collected under the *Freedom of Information and Protection of Privacy Act* and will be used only for the purposes of responding to your request".