



City of Los Banos

At the Crossroads of California

AUTOMATIC BILL PAY

The Automatic Bill Pay is designed to make paying your utility bill easier and more efficient. When you are on the plan, you continue to receive your monthly utility billing, but you don't have to send a check for payment. The amount of the bill is automatically withdrawn from your checking account on the due date.

- * It Eliminates check writing and postage
- * It reduces paperwork
- * It saves you valuable time
- * It minimizes the chances of a lost or late payment
- * Your payment is made automatically when you are traveling or on vacation
- * Your in control of your payment

How does the Automatic Bill pay work?

You will receive your utility bill as usual each month. The net payment amount will be automatically deducted from your checking account on the due date of the statement. The automatic payment will be shown on your bank statement like any other transaction.

When will the Automatic Bill Pay begin?

Upon receipt of your authorization form, we will begin drafting your account for the next monthly billing. It is very important that you allow ample time for us to process your request. Continue paying your utility bill in the usual manner until you see this notice "AUTO BANK PAYMENT" on your utility bill. As authorized, payment by electronic transfer will be made from your bank on the 5th or 20th of the month depending on your due date.

How do I join the Automatic Bill Pay?

You are eligible to join the Automatic Bill Pay if your financial institution is a member of the Automated Clearing House Assoc. Almost all banks, savings and loans, and credit unions are member of the Automated Clearing House Assoc. Complete the authorization form and return it with a canceled or voided check for initiation.

If you have questions please call City Hall @ 827-7000

What if the bank statement shows a different amount than my utility bill? Is it safe?

Contact us as soon as you discover any discrepancy so we may investigate the problem. Yes it is safe. The City of Los Banos is authorized by you to withdraw only the amount of your utility bill on the due date.

What if I disagree with the amount shown on my utility bill?

Contact us at least 10 business days before the next due-date and ask to have the bill reviewed. We will make certain the automatic payment does not occur until all of your questions have been answered to your satisfaction.

When does the money have to be in my account for an automatic payment?

Your bank account must hold the full amount of your bill, in **available** funds, on the due date of your bill.

What if I don't have enough money in my account to pay my monthly automatic payment?

Automatic payments returned for insufficient funds will be subject to charges similar to those of a returned check. If your account cannot be deducted due to insufficient funds three times within 12 months, your account will be removed from the plan.

How do I stop an automatic payment or cancel my participation in the plan?

Simply contact us. The stop payment or cancellation order must be received at least 10 business days before the due date.

Is there a charge for the automatic payment plan?

There will be no charge to you by the City of Los Banos; however, your bank may charge you a fee. You should check with your bank beforehand.

What if I move or change bank accounts?

Contact us for a new authorization form.

AUTOMATIC BILL PAY APPLICATION & AGREEMENT

Send this application and your voided check to the City Of Los Banos, Attn: Finance Dept @ 520 J St, Los Banos CA 93635. Thank you.

Name

Service Address

Telephone #

Utility Cust ID #

Print Name

Date

Signature

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