



# PAY YOUR VILLAGE WATER BILL\* EASILY AND AUTOMATICALLY!



No more check writing! No more postage! No late payments! You can pay your Village of St. Charles water and sewer bill automatically from your bank account using an easy and convenient program called Auto-Draft, an electronic funds transfer program. **All you have to do is complete and return the bottom portion of this page along with a voided check or deposit slip from your bank account.**

## Frequently Asked Questions

**WHAT IS THE AUTO-PAY PROGRAM?** Auto-Pay allows your water and sewer bill to be automatically paid from your savings or checking account. When you sign up for the program, your utility bill will be paid on the date it is due.  
**WHAT ARE THE ADVANTAGES OF AUTO-PAY?** Automated payment plans offer you the convenience of making time-sensitive payments without having to write a check. Even if you are away, your water and sewer bill will be automatically paid from your savings or checking account.  
**HOW SECURE AND RELIABLE IS IT?** Auto-Pay is a secure, reliable way to pay your water and sewer bill. When you authorize Auto-Pay, you are giving the Village of St. Charles permission to withdraw the amount of each Village utility bill from your checking or savings account. The withdrawals are done by your financial institution. Your monthly bank statement will indicate that the withdrawal has been made.

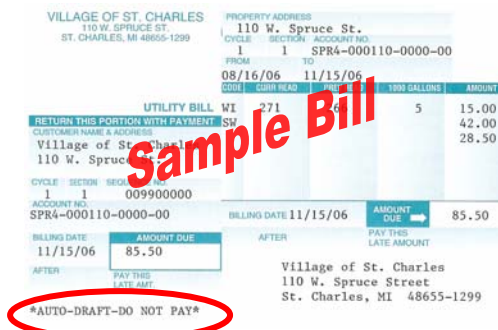
**WILL I STILL RECEIVE A WATER/SEWER BILL?** Yes. You will still receive a bill indicating that your designated savings or checking account will be bank drafted (or drawn) on the due date indicated on your bill.

**HOW WILL I KNOW WHEN I'M ENROLLED AND THE AUTOMATIC PAYMENTS WILL BEGIN?** You will know you're enrolled by the text "Auto Draft-Do Not Pay" on your water and sewer bill (see right). The Village's Water Department also will contact you to confirm your enrollment and to notify you of the billing cycle when the first automatic payment will occur.

**WHAT HAPPENS IF A PAYMENT IS REJECTED?** Payments may be rejected by your financial institution because of insufficient funds, closed/unauthorized accounts, or for other reasons. Check with your financial institution for possible fees it may impose if your payment is rejected.

**WHAT IF MY BANKING INFORMATION CHANGES?** Please notify the Village of St. Charles Water Department of a change in banking information by resubmitting the form below with the updated information, including the date the change is effective. *NOTE: If an automatic payment fails because the Village was not informed of a bank account change, customers will be assessed the 10% penalty for payment after the due date.*

**WHO DO I CONTACT FOR MORE INFORMATION?** For further information about this great time-saving service, please contact the Village of St. Charles Water Department at 989-865-8287 or e-mail us at [autodraft@stcmi.com](mailto:autodraft@stcmi.com).



## Auto-Pay Enrollment Authorization – Water and Sewer Bill

I authorize the Village of St. Charles to initiate withdrawals from my account at the financial institution named in this application for payment of my quarterly utility bill (water and sewer, if applicable). This authorization will remain valid until the Village of St. Charles, my financial institution, or I revoke it.

I understand the Auto-Pay program is an alternative method of payment only and does not otherwise affect my rights or the rights of the Village of St. Charles or my financial institution with respect to each other. I further understand the Village of St. Charles and my financial institution reserve the right to terminate the Auto-Pay program and/or my participation in it. If I wish to discontinue participation in the Auto-Pay program I shall do so by notification in writing to the Village of St. Charles Water Office at the address provided at the bottom of this form.

Please check if:  you are a new applicant **OR**  there's been a change in your banking information below (date change is effective \_\_\_\_\_)  
(If you have multiple accounts that you want enrolled in Auto-Pay, please list them on lines a, b, and c below)

Service Address(es): a) \_\_\_\_\_ b) \_\_\_\_\_ c) \_\_\_\_\_

Your E-Mail Address: \_\_\_\_\_ Your Phone No: \_\_\_\_\_

Financial Institution: \_\_\_\_\_ Bank account type from which payment will be drafted:  Checking **or**  Savings

Authorized Account Holder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name of Authorized Account Holder: \_\_\_\_\_

**Please attach voided check (if checking account is selected) or voided deposit slip (if savings account is selected). A voided check or deposit slip MUST be attached to enroll in the Auto-Pay program.**

Mail completed form to: Village of St. Charles Water Department, 110 W. Spruce Street., St. Charles, MI 48655-1299  
\*If you receive a Village of St. Charles water/sewer bill, you are eligible to enroll in the Auto-Pay program.