

Q. I have more than one service location. Can I use BDP for each account?

A. Yes; however, an authorization agreement needs to be completed for each service location.

Q. What if I do not have sufficient funds in my account to allow for a debit to my bank account?

A. The City will treat an insufficient draft the same as if a check were returned for insufficient funds. You will be notified by letter to pay the outstanding amount. If payment is not made the outstanding amount will be added back to the account, which may then be subject to termination of services for non-payment. You will also be responsible for any returned check fees, penalties, and other late fees as a result of the insufficiency and non-payment. After two returned debits you will be removed from the BDP, and the account flagged "cash only".

Q. How will I know that my financial institution paid my bill?

A. The paid draft will appear as a line item on your bank statement.

Q. What if I change financial institutions?

A. If you should change financial institutions, contact the Customer Service office as soon as possible so that records can be updated. It will be necessary to complete a new authorization form for the new financial institution information and provide a "Void" check on the new account.

Q. Can I cancel the bank Draft Plan at any time?

A. Yes. Notify the Customer Service in writing by mail or fax as soon as possible to ensure the pre-authorized debit can be stopped before the next scheduled billing cycle.

You can have the payment for your monthly utility account automatically drafted from your bank, credit union or other financial institution. You can also take advantage of the City's **Equal Pay Plan** when you sign up for the automatic Bank Draft Plan.

Enrollment in the **Bank Draft Plan** is easy. To sign up for the **BDP**, complete the authorization agreement, attach a VOID check and return by mail or in person to:

City of Danville
Customer Service Division
Charles H. Harris Financial Services Center
311 Memorial Drive
Danville, VA 24541

Another convenient pre-authorized payment plan is the **Equal Pay Plan**, which provides the utility customer a method to budget for the utility bill by paying an equal amount each month.

To request additional information about either of these pre-authorized payment plans visit the Customer Service Division in the Charles Harris Financial Service Center at 311 Memorial Drive or call 434-799-5155.



CITY OF DANVILLE, VIRGINIA



BANK DRAFT PLAN

The City of Danville provides a pre-authorized method of payment for monthly utility accounts, the Bank Draft Plan.

In order to answer some of the questions you may have about this service, we have included this "Question and Answer" format along with the authorization agreement.

For more information, visit the Customer Service Division located in the Charles H. Harris Financial Service Center, 311 Memorial Drive, or call 434-799-5155.

A Service Provided by:
Danville Utilities
Customer Service Division

and

Finance Department
Central Collections Division

CITY OF DANVILLE BANK DRAFT PLAN

AGREEMENT FOR PRE-AUTHORIZED PAYMENT

Q. What is the BDP program?

A. The BDP program allows the City of Danville utility customers the ease and convenience of pre-authorized payment for utility service accounts. You no longer have to worry about writing or mailing a check for utility service or standing in line at the payment window.

Q. How does the program work?

A. Upon completion of the authorization agreement, the City will notify your financial institution that you wish to have your utility payment drafted directly from your checking or savings account. Each month we will notify your financial institution of the amount to be drafted from your account. Your financial institution will then draft this amount from your account and forward it to the City.

Q. How will I know what amount will be drafted from my account?

A. You will receive your regular statement each month, showing actual consumptions and charges so that you will know the amount that will be drafted from your account. If you participate in the Equal Pay Plan the amount drafted each month will be the same.

Q. If I already participate in the Equal Payment Plan, can I use the BDP also?

A. Yes. You will need to complete an authorization agreement for bank draft and your equal pay plan amount will be debited on the due date.

Q. How will I know when my account will be debited?

A. The due date for your account is indicated by the "pay amount by this date" on your utility bill. Your account will be debited on this "pay by" due date each month.

I hereby authorize the City of Danville to initiate debit entries for payment of utility services to my checking account indicated below and the financial institution named to debit same to my account each month. I also authorize the City of Danville to draw drafts or other debit entries to my account to make corrections when necessary.

Your Financial Institution Information:

NAME: _____ CITY/STATE _____

TRANSIT NUMBER/ABA # _____ A/C # _____

ACH CUSTOMER NAME _____

(if different from name on the utility account)

This authorization is to remain in full force and effect until such time as I provide written notice of its termination and in such time and manner as to affect the City a reasonable time to act on it. A customer has the right to stop payment of a debit entry by notification to the financial institution prior to charging the account. After the account has been charged, a customer has the right to have the amount of erroneous debit immediately credited to his account by the financial institution up to 15 days following issuance of statement or 60 days after the charges, whichever occurs first.

I understand and agree that I am responsible for any increase in the monthly debit amount to the level of consumption of services or the rate, which may be established from time to time for such services, or the amount determined under the Equal Payment Plan by the Customer Service Division.

I understand and agree that I will be responsible for, and will pay any late fees, penalties or "returned item" fees which may be assessed for each debit that is returned to the City of Danville as a "Returned Item".

Further, I understand if I have drafts returned as "Insufficient Funds", my account will be flagged "Cash Only", and I will be removed from auto draft.

NAME _____ DATE _____

ADDRESS _____

UTILITY ACCOUNT # _____

SERVICE LOCATION _____

SIGNATURE _____

Please Attach a Void Check