



Automatic Funds Transfer (AFT) Authorization Form

I do hereby authorize the City of North Lauderdale to automatically withdraw funds monthly for payment of my utility bill from the bank account indicated below. The withdrawal will occur approximately on the due date shown on my utility bill. This authorization shall remain in effect until the City of North Lauderdale receives written notification from me terminating this authorization for Automatic Funds Transfer. I have the right to discontinue participation in the AFT program by notifying the Utility Customer Service Office in writing at least 7 days prior to the due date of the payment. I understand that I remain responsible for the timely payment of my bill by the due date. I also understand that both the Financial Institution and the City of North Lauderdale reserves the right to terminate this payment plan or my participation at any time. A fee will be charged by the City of North Lauderdale for all transactions resulting in dishonored payments in addition there may also be fees from your Financial Institution for dishonored payments. I further understand the City of North Lauderdale cannot reverse amounts already deducted from my account. I am responsible for notifying Utility Billing at least 15 days prior to the bill due date if I believe there is an error in the billed amount.

New Account **Stop Account** **Change Account**

Utility Account Number: _____

Utility Account Name: _____

Service Address: _____

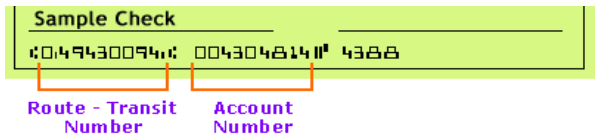
Contact Phone Number: _____

Financial Institution: _____

Name on Account: _____

Routing Number: _____

Account Number: _____



Note: You MUST attach a VOID pre-printed check or account withdraw form

Print Name: _____

Signature: _____ **Date:** _____



Frequently Asked Questions Regarding AFT

What is AFT? You can now pay your water bill without writing a check . . .With AFT, you'll save time, save postage costs and eliminate writing checks. Your bill payment will be made automatically by a direct debit to your bank account.

Will I still get a utility bill each month? Yes, each month we will send you a bill or e-bill if enrolled. On the bottom of all the bills that are included in the AFT program is a reminder "**Bank Draft – Do Not Pay**".

How long will it take to process my application? The time will vary between 30-45 days. You should continue to pay all bills that do not have the reminder "Bank Draft – Do Not Pay" on the bottom of the bill.

What happens if I feel I have been over-billed? You may contact the City in writing or call the Utility Billing Department at 954-722-3800 prior to 15 days of the bill date; the AFT can be delayed. However, misuse of this privilege may lead to removal from the bank drafting program.

When will the money be withdrawn from my bank account? The funds will be debited from your bank account on your bill due date.

What happens if I do not have the funds in my account when the City charges it? The draft will be viewed by the City as a check payment and will be processed as if you paid with an NSF/dishonored check. A service fee (as listed below) or 5% of the draft amount, whichever is larger, will be billed to your account. Additionally, should you have two returned items within a year, you may be removed from the AFT process and become a cash only account.

NSF/Dishonored Fee Schedule is as follows:

If face value does not exceed \$50 = \$25 dollar fee

If face value is more than \$50 but does not exceed \$300 = \$30 dollar fee

If face value is more than \$300 = \$40 dollar fee or 5% of the draft amount, whichever is larger.

What happens if I change banks? If you change banks, you will need to notify us in writing and complete a new automatic funds transfer (AFT) application form with the new bank information within 5 business days of the AFT date. Any late fees, bank fees, or administrative fees will be the responsibility of the owner if updated information is received less than 5 business days of the AFT date and/or a draft is already in progress.

Can I cancel bank drafting? You can discontinue automatic funds transfer (AFT) by notifying the City in writing and completing a new automatic funds transfer (AFT) application in such a manner to afford the City no less than 5 business days prior to that AFT date. Any late fees, bank fees, or administrative fees will be the responsibility of the owner if updated information is received less than 5 business days of the AFT date and/or a draft is already in progress.

How do I enroll? Complete the Automatic Funds Transfer (AFT) Authorization Form and, attach a void pre-printed check or withdraw form. Any changes to any portion of the account must be made in person at: City of North Lauderdale–701 SW 71 Avenue, North Lauderdale, FL 33068-2395 (954) 722-3800