

## FREQUENTLY ASKED QUESTIONS

*Bill paying made easy with*

# *AutoPay*

With Auto Pay it's easier than ever to pay your water and sewer bill. Your payment is automatically deducted from your bank account each month. There are no stamps, special trips or hassles.



### The Easy Way to Pay *Automatic Payments*

- **Saves time.** Nobody likes to spend time writing checks and filing statements. Automatic bill paying eliminates that chore.
- **Saves postage.** Every time you pay a bill automatically you save the cost of a first-class stamp. True, it's only a few cents, but they do add up over time.
- **You can't forget** to pay your bill. You might have been sick or on vacation. Or just forgot. Or maybe the bill gets lost in the mail. It happens. But most people who write checks sooner or later manage to miss a payment. The computers that pay your bill automatically never sleep, get sick or take holidays.
- **Avoids late payment penalties and fees.** Because you're never late you avoid late payment penalties and fees. You'll also avoid the hit to your credit score.
- **Predictable finances.** With paper bills you never know exactly when a check will clear your bank and be charged to your account. With automatic payment you'll know. That might not be important if you carry a sizeable balance in your account, but could be critical if you run low.
- **More convenient.** The bottom line is that automatic bill payments are more convenient. They do make life a little less complicated for you.
- **It's free.** There are no fees required for this service. The City will pay all fees.

### Questions

1. How do I sign up?  
Fill out the attached form, attach a voided check or a copy of a check and send it to:  
  
City of Prospect Heights  
8 North Elmhurst Road  
Prospect Heights, IL 60070  
  
or  
  
e-mail to: [ktrausch@prospect-heights.org](mailto:ktrausch@prospect-heights.org)
2. Can I send a deposit ticket?  
No! Some banks do not include their routing number on their deposit ticket which is the information needed by the City.
3. What if there is an error on my bill?  
Call the City Hall as soon as you discover the error, but no later than five working days before the bill due date. The City will not deduct any amount from your account until the error is corrected.
4. How long will it take for the automatic payment to take effect?  
It will take approximately 4-6 weeks for automatic payments to begin. Notification will be on your water and/or sewer bill.
5. What day would my bank account be deducted?  
Your account will be deducted on the bill due date.
6. What if I have more questions?  
Call the City of Prospect Heights at 847-398-6070 and ask for the Water/Sewer Department.

# Authorization Agreement

# Automatic Bill Pay (Auto Pay) Terms and Conditions

Place  
Stamp  
Here

Complete this form to enroll in the Automatic Payment Plan. Enclose a voided check or a copy of a check which indicates the checking/savings account to be debited.

By signing, I authorize the City of Prospect Heights to begin automatic withdrawals from my checking or savings account, indicated below, and authorize the financial institution or credit union named to deduct from my account payments to City of Prospect Heights. I understand this authorization is subject to the terms and conditions of the Auto Pay Authorization Agreement as shown on the reverse side.

Customer Name

Service Address

City State Zip

Water Account #

Sewer Account #

Bank Name

Bank Routing Number

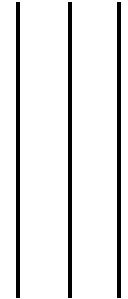
Bank Account Number

Type: Checking  Savings

Customer's Signature Date

The following terms and conditions ("Terms and Conditions") apply to your application for and use of the automatic monthly payment service ("Auto Pay") provided by City of Prospect Heights. The City of Prospect Heights reserves the right to change these Terms and Conditions at any time and without warning.

- 1. YOUR RESPONSIBILITIES. You agree to provide (a) true, accurate, current, and complete information when applying for, modifying information of, or using Auto Pay, (b) not to misrepresent your identity, and (c) not to use Auto Pay for any illegal purpose. Your use of Auto Pay constitutes your consent to be bound by these Terms and Conditions as they may be updated or modified by City of Prospect Heights.
- 2. AUTOMATIC PAYMENTS. Automatic payments will be deducted from your bank account on or within two business days after the due date indicated on your monthly billing statement.
- 3. CHANGES. You may ask City of Prospect Heights to add or substitute accounts at any time during your use of Auto Pay.
- 4. BANK CHARGES. You agree to pay all applicable bank charges for any automatic payment that is returned unpaid to City of Prospect Heights. You must notify City of Prospect Heights when you change or close the authorized bank account(s).
- 5. DISCLAIMER OF WARRANTIES. You expressly understand and agree that your use of Auto Pay is at your sole risk. The Auto Pay service is provided on an "AS IS" and "AS AVAILABLE" basis. The City of Prospect Heights expressly disclaims all warranties of any kind, express or implied. City of Prospect Heights does not warrant that Auto Pay will meet your requirements or that Auto Pay will be uninterrupted, timely, secure, or error-free. To the extent that any part of this section is not consistent with any other part of these Terms and Conditions, this section will control.
- 6. LIMITATION OF LIABILITY. City of Prospect Heights will reimburse you for wrongful debits made as a result of an error by City of Prospect Heights and actual bank charges incurred as a result of that error. City of Prospect Heights shall not be liable for any other damages of any kind or character, including any direct, indirect, incidental, consequential, special, or punitive damages resulting from (a) any wrongful debit, (b), your use of or inability to use Auto Pay, (c) unauthorized access to or alteration of your transmission or data, or (d) any other matter relating to Auto Pay.
- 7. TERMINATION. You or City of Prospect Heights may terminate this agreement at any time for any reason by notifying the other party. Termination will be effective within five business days after receipt of notification.
- 8. GOVERNING LAW. These Terms and Conditions shall be governed by the laws of the State of Illinois. These Terms and Conditions constitute the entire understanding between you and City of Prospect Heights for use of Auto Pay.



Automatic Payment Program  
City of Prospect Heights  
8 North Elmhurst Road  
Prospect Heights, IL 60070