

DIRECT PAYMENT

There's no easier way to pay.

Reasons to sign up for Direct Payment:

- No checks to write
 - No worries about making payments on time
 - No late fees
 - Save money on envelopes and postage
 - More secure than checks
 - Payments automatically recorded on your bank statement
 - IT COSTS YOU NOTHING!
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Frequently Asked Questions About Direct Payment

Q. What is Direct Payment?

A. With Direct Payment, your payment is automatically deducted from your checking or savings account.

Q. What is the advantage of Direct Payment?

A. You can avoid the hassle of writing and mailing checks. You never have to worry about making payments on time. It's more secure than checks. It simplifies your life!

Q. How can you transfer money from my bank account?

A. Your account is only debited if we have your authorization to do so. The authorization form asks for your bank account number and routing number, as well as your signature.

Q. What if I change bank accounts?

A. Notify us and we will give you a new authorization form to complete.

Q. When is the Direct Payment transferred from my account?

A. On its due date. You never have to worry about forgetting a payment or mailing it on time.

Q. If I don't write checks, how do I keep my checkbook balance straight?

A. Since your payment is made at a pre-established time, you simply record it in your check register on the appropriate date. Your payments will also be recorded for you on your bank statement.

Q. Without a canceled check, how can I prove I made my payment?

A. Your bank statement gives you an itemized list of Direct Payments. It is your proof of payment.

Q. Is Direct Payment risky?

A. It's less risky than check payment. It cannot be lost, stolen or destroyed in the mail, and it has an extremely high rate of accuracy.

Q. How much does Direct Payment cost?

A. It costs you nothing! Plus you save the cost of stamps, checks and envelopes.

Q. What if I try Direct Payment and don't like it?

A. You can cancel your authorization by notifying us any time. But, once you've enjoyed the convenience and savings of Direct Payment, we doubt you will want to go back to writing checks.

Q. How do I sign up for Direct Payment?

A. It's easy. Just ask us for an authorization form, complete and sign the form, then return it to us along with a voided check or savings deposit slip.

SIGN UP TODAY.

Authorization forms are available upon request.

Payments made to our office via Direct Payment are transferred through the Automated Clearing House (ACH) Network by Vanco Services, LLC. The operating rules and guidelines governing the ACH Network are set by the National Automated Clearing House Association (NACHA). Vanco is a member of the Upper Midwest Automated Clearing House Association (UMACHA) and has over 15 years of experience processing electronic transactions through the ACH Network.

 **Direct Payment**
Simple Safe Secure