



Utility Billing Division  
901 N.W. 66<sup>th</sup> Avenue, Margate, FL 33063  
Phone: (954) 884-3666  
Fax: (954) 969-3424  
Website: [www.margatefl.com](http://www.margatefl.com)

**DO NOT EMAIL THIS FORM**

## **AUTOMATIC DEBIT (ACH) AGREEMENT**

### **SECTION I (PLEASE CHECK ONE)**

**UTILITY ACCOUNT NUMBER:** \_\_\_\_\_

#### **AUTHORIZATION TO START AUTOMATIC (ACH) DEBIT:**

☐ I hereby authorize the City of Margate to initiate debit entries and to initiate to my bank account indicated below and the financial institution named below, to debit to such account. This authority is to remain in full force and effect until the City of Margate has received written notification from me of its termination in such time and in such manner as to afford the City of Margate and the financial institution named below a reasonable opportunity to act on it.

**NOTE:** A void check must be attached; deposit slips cannot be accepted.

Your first bill after the ACH Debit has been setup will be pre-noted (tested). If the pre-note is successful, your ACH Debit will be in effect on the second bill. The message: "The total amount due will be debited from your bank account on the due date shown above" on your water bill will indicate activation.

#### **AUTHORIZATION TO TERMINATE AUTOMATIC (ACH) DEBIT:**

☐ I hereby request to cancel the automatic bank draft from my bank account listed below effective this date. I am aware that if the bank draft has already been processed, this request will not be effective until the next month's bill.

### **SECTION II CUSTOMER INFORMATION (PLEASE PRINT)**

<b>NAME</b>	_____		
	Last	First	MI
<b>SERVICE ADDRESS</b>	_____		
	Number	Street	
	City		State
	ZIP Code		
<b>PHONE</b>	_____		
	( )	( )	( )
	Home	Work	Cell

### **SECTION III BANK INFORMATION (PLEASE PRINT)**

☐ Checking, *or* ☐ Savings

<b>FINANCIAL INSTITUTION</b>	_____	
	Name	Branch Location
<b>ADDRESS</b>	_____	
	City	State
	ZIP Code	
<b>ROUTING #'S</b>	_____	
	Transit/ABA# (9 positions)	Account #

**Customer Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**GO GREEN - sign up for e-Billing!**

\_\_\_\_\_

Email Address

## **Frequently Asked Questions Regarding Bank Drafting**

### **What is Bank Drafting?**

You can now pay your water bill without writing a check . . . Bank Drafting is a new payment option designed to make water bill payment more convenient and efficient. With bank drafting, you'll save time, save postage costs and eliminate writing checks. You also won't have to worry any longer about late payments due to your busy schedule or while you're away from home, because 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. On the bottom of all the bills that are included in the bank drafting program is a reminder "**Paid by Bank Draft**".

### **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?**

If you contact the City in writing within 15 days of the bill date, the automatic bank draft 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 20 days after the **bill 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 a NSF check. A \$30 service charge 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 bank drafting process.

### **What happens if I change banks?**

If you change banks, you will need to notify the City in writing via email to [waterbills@margatefl.com](mailto:waterbills@margatefl.com) at least 72 hours prior to the next due date. You will also need to complete a new bank draft application to draft funds from your new bank account.

### **Can I cancel bank drafting?**

You can discontinue bank drafting by notifying the City in writing via email to [waterbills@margatefl.com](mailto:waterbills@margatefl.com) at least 72 hours prior to the next due date.

### **How do I enroll?**

Complete the Bank Draft Application and attach a voided check.

Mail the completed Application to: City of Margate, 901 N.W. 66<sup>th</sup> Avenue, Margate, FL 33063, or fax to (954) 969-3424. **DO NOT EMAIL THE FORM.**