Frederick County Division of Utilities and Solid Waste Management
Application for Recurring Electronic Fund Transfer

Please print or type the following as shown on your water and/or sewer bill from Frederick County Division of Utilities and Solid Waste (DUSWM):

Full Name (as shown on the bill): _____

Account Number: _____72-999-_____-_____

Service Address: _____

Service City/State : _____ **Zip Code:** _____

Daytime Phone No.: _____

Please provide the following information about your checking or savings account:

Bank Name: _____

Account Type to be used: ☐ **PERSONAL Checking** ☐ **PERSONAL Savings**
(DUE TO BANKING REGULATIONS BUSINESS ACCOUNTS CANNOT BE USED)

Bank Account Number: _____ **Bank Routing Number** _____

I, _____, authorize Frederick County DUSWM or its agent to automatically deduct payment from the account specified, for water/sewer charges incurred at my service address. I understand that payments will be deducted on the due date as indicated on my bill. I also understand that I will be subject to additional bank and administrative fees if insufficient funds are available at the time of the electronic fund transfer. I further understand that I have the right to receive notice of the amount of each payment deduction, and that each bill I receive from DUSWM will constitute such notice. Should I wish to cancel my authorization for electronic fund transfer, it is my responsibility to contact DUSWM in writing at least two weeks prior to my next bill date.

Authorized Signature: _____ **Date:** _____

Printed Name: _____

Please mail ***completed application*** to:

Frederick County DUSWM
ATTN: Electronic Fund Transfer
4520 Metropolitan Court
Frederick, MD 21704

Please allow up to 4 weeks to test and implement Electronic Fund Transfer (EFT) for your account. Your account balance must be completely cleared before the EFT process can be initiated. You will see a message on your DUSWM water and /or sewer bill indicating that the bill will paid by EFT, along with the date of the transfer. Please continue to pay your bill manually until this message appears on the bill.

Frederick County Division of Utilities and Solid Waste Management
Recurring Electronic Fund Transfer (REFT) Rules and Regulations

1. **Authorization:** By completing this agreement, you are authorizing the Frederick County Division of Utilities and Solid Waste Management (DUSWM) to make your quarterly, monthly, or non-routine water/sewer bill payments by transferring funds from your bank account to the DUSWM.

2. **Disclosure:** Your bank or financial institution is required by law to provide you with detailed disclosures explaining your rights and obligations regarding the automatic transfer of funds. Recurring Electronic Fund Transfer (REFT) participants should carefully read the information provided by their bank.

3. **Confirmation:** Your bill for water/sewer services and fees is your written notification of the transaction. **The total current charges amount printed on the face of the bill will be transferred from your bank account on the due date indicated on the bill.** On the top of the bill stub and in the bill message, you will be notified that the REFT payment option is in effect. Bills issued prior to the initiation of REFT payment must be paid by manual check, money order, credit card, or cash.

4. **Implementation:** Your account must have a zero balance before the REFT payment plan will be implemented. The initial "set-up" for direct debit takes about 4 weeks; therefore automatic debiting should begin within the NEXT 2 billing periods. If a REFT payment message does not appear on the bill stub and in the message column of either of these bills, the charges must be paid by check, credit card, money order or in person with cash.

   If the REFT payment message is not reflected on either bill, please call 301-600-2354 for assistance.

5. **Payment Date:** If your scheduled payment transfer date falls on a weekend or legal bank holiday, the withdrawal will occur on the next regular business day.

6. **Transfer Errors:** Check your bank account to verify the date/amount of any of the DUSWM's automatic transfers. If an error occurs, contact your bank and the DUSWM.

7. **Variable Payments:** Based upon the services billed, under the terms of this agreement, it is understood that DUSWM payments may vary. Unlike car or mortgage direct debit payments, water consumption and wastewater treatment services fluctuate from billing period to billing period. This authorization allows DUSWM to adjust the amount drafted from your bank account to accommodate changes in usage and charges. **If you receive multiple bills in one billing period, or a bill amount is extraordinary, immediately contact us at 301-600-2354.**

8. **Customer's Cancellation Option:** You have the right to stop an existing or future transfer of money by notifying DUSWM in writing ten (10) business days prior to the payment transfer date. You must also notify your financial institution of this action. Once the REFT payment plan has been terminated, an application to reestablish the REFT payment plan must be resubmitted.

9. **Unpaid Transfer Requests:** If your bank returns a transfer without payment, DUSWM has the right to assess a reasonable fee equal to the fee charged for returned checks. The REFT payment participant is then responsible to immediately remit full payment and the unpaid transfer fees with certified funds (cash, cashier's check or money order).

10. **DUSWM's Cancellation Option:** DUSWM reserves the right to cancel this agreement upon written cancellation notification to the REFT payment participant.