

Frederick County Division of Utilities and Solid Waste Management

Application for Recurring Electronic Fund Transfer

Please provide your water/sewer account information as shown on your bill and bank account information to be used for the Recurring Electronic Fund Transfer (REFT):

Full Name (as shown on the bill): _____

Account/Customer ID: _____

Service Address: _____

Service City/State : _____ Zip Code: _____

Cell Phone: _____ Home Phone: _____

E-Mail Address: _____

Bank Name: _____

Account Type to be used: Checking Savings

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 within two (2) days of the due date 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 send *completed application* to DUSWM:

- By mail: Frederick County DUSWM
 ATTN: Electronic Fund Transfer
 4520 Metropolitan Court
 Frederick, MD 21704
- By fax: (301) 600-2998
- By e-mail: WaterSewerForms@FrederickCountyMD.gov

The following message will appear on your DUSWM water and/or sewer bill: "YOU ARE ENROLLED IN AUTO BANK DRAFT." 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 within two (2) days of 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. **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.
5. **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.**
6. **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.
7. **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).
8. **DUSWM's Cancellation Option:** DUSWM reserves the right to cancel this agreement upon written cancellation notification to the REFT payment participant.