

ACH/ Direct Payment Program for Utility Bills

Ways to Pay Your Utility Bill

The City currently accepts cash, checks, money orders, and ACH transactions as ways to pay your utility bill. We do not process any transactions via debit or credit cards.

What is ACH?

ACH stands for Automated Clearing House. It is an electronic clearing and settlement system used for financial transactions by US banks and other institutions.

How Does it Work?

You enroll in the program and each month the City will initiate a debit to your checking or savings account electronically in the amount that is due on your utility bill. It's that easy! Once you have signed up for the program, the City will continue to deduct the amount of your utility bill from your checking or savings account each month until you notify us to stop.

How Do You Enroll?

To enroll, you must complete an authorization form for each utility account you would like to have paid via ACH. If you have more than one utility account, you must complete more than one form. Along with the completed form, you must attach a voided check or proof of account ownership, routing number and account number. A deposit slip is not acceptable.

Enrollment forms are available on our website or at City Hall. You may request to have one mailed to you if you are unable to complete the form during business hours.

You may enroll or withdraw from the program at any time but please be aware of the time requirements as explained in the ACH Policy.

If you have any questions about the ACH Program, please call City Hall, 515-543-5716.

Automated Clearing House and Insufficient Funds Policy

The following are policy guidelines for the use of Automated Clearing House Debit transfers for the direct payment of customer utility accounts:

- Utility bills due: 20th of each month.
- ACH Payment date: 15th of each month. If the 15th falls on a non-banking day, the ACH payment draft will occur on the next banking day.
- If a customer is interested in paying their utility bill via electronic ACH Debits, they are required to fill out an authorization form for each utility account they would like to have paid electronically. The authorization form must be returned to City Hall 7 days before the ACH date.
- Any changes to the ACH authorization, enrollment or withdraw, must be in writing and sent to/dropped off at City Hall, 421 Main, Box 38, Duncombe, IA 50532 and must be received no less than 7 days before the ACH Payment date. No verbal changes will be allowed.

In the event the ACH draft initiated by the City is rejected due to insufficient funds, the following will occur:

- Immediate removal from the ACH program and ineligibility for 1 year.
- The only acceptable forms of payment will be cash/money order for 1 year.
- \$30 insufficient funds charge assessed to utility account.
- Immediate payment of the unpaid utility bill amount, the insufficient funds charge, and late payment fee (when applicable) will be required.
- If the unpaid utility bill, insufficient funds charge, and any applicable late fees remain unpaid by the 30th of the month, the water service will be disconnected, and a \$50 non-payment fee will be assessed to the account.
- The service will remain disconnected until the account is brought current.