



## **BANK DRAFT QUESTIONS AND ANSWERS**

**Q. How does Automatic Bank Draft work?**

- A) You will receive your Union County Public Works bill as usual each month. A message will be printed on the bill stating your account will be drafted for the net amount of the bill. The draft will occur on the due date. If the date is on a Saturday, Sunday or a holiday, the draft will occur on the prior workday. The Automatic Bank Draft fund transfer will be shown on your bank statement like any other transaction.

**Q. What if I disagree with the Automatic Bank Draft amount shown on my bill?**

- A) You have up to 7 days from the billing date to contact Union County Public Works concerning the bill discrepancies. If the matter is not settled to your satisfaction before the draft date, your account will be removed from the Automatic Bank Draft plan for that month and will resume when investigations are completed.

**Q. What if I don't have enough money in my account to pay my monthly Automatic Bank Draft?**

- A) Automatic Bank Draft payments returned for insufficient funds will be subjected to the same charges for a returned check. If your account cannot be deducted due to insufficient funds twice within 12 months, your account will be removed from the plan.

**Q. What if I have a question about the Automatic Bank Draft amount deducted?**

- A) If you believe your Automatic Bank Draft transfer is incorrectly recorded on your statement, contact Union County Public Works (704-296-4210) and we will initiate an investigation.

**Q. How do I join the Automatic Bank Draft plan?**

- A) You are eligible to join the Automatic Bank Draft plan if you have a checking account with a financial institution that is a member of the Automated Clearing House Association. Customers who are "cash only" will not be eligible for the Automatic Bank Draft. Simply complete the authorization form and return it to Union County Public Works with a canceled or voided check for initiation.

**Q. When will the Automatic Bank Draft plan begin?**

- A) If you would like your account to be drafted for your current billing, the Bank Draft Authorization form must be received by Public Works five days prior to the bill due date. Bank Draft Authorization forms received after the deadline date will be processed the following month. Once the Automatic Bank Draft is set up, your account will be drafted each month on the due date. If the due date is on a Saturday, Sunday or a holiday, the draft will occur on the prior workday.

**Q. How do I stop the Automatic Bank Draft if I have changed my bank or if I am moving?**

- A) Please notify Union County Public Works (704-296-4210) at least 15 days prior to the due date for the bank draft.