

**DeSoto Water Utilities
Customer Service**

Bank Drafting/How it works

The City of DeSoto offers you the ability to pay your utility charges by having your checking or savings account drafted for the amount due each month. This service allows you the freedom to pay your bill without having to write a check, and best of all, it happens automatically. There is no need to hurry to the post office or to City Hall to make a payment. All you have to do is make sure that sufficient funds are available on the day the City of DeSoto drafts your account.

How to begin.....

Attach a **voided check** to your application. This serves two purposes:

1. The check verifies your intent to have the specific account drafted each month.
2. The check provides the information necessary to set up your account for drafting

Monthly Water Statement

You will continue to receive a monthly utility bill indicating water consumption, amount owed and due date. The total amount of your bill is electronically deducted from your checking account approximately **ten days before the due date** printed on the bill or the next business day.

Your bill will indicate that electronic bank drafting is effective with the statement:
“BANK DRAFT- DO NOT PAY”

Returned Checks

Fees of \$20.00 for each “Insufficient Funds” will be assessed by the city. The city will remove your account from bank drafting for one insufficient fund within a 12 month period (1 year). You will then be ineligible to participate in bank drafting for the next 12 months.

Cancelling Bank Draft

To remove your account from the bank draft, written authorization must be received in the Utility Billing department at least 30 days prior to the effective due date.

Please notify us immediately if you close the bank account you specified for automatic drafting. Depending on when we are notified, we may be unable to stop the draft process. While we understand that unforeseen circumstances may arise, we need to be notified as soon as possible. We will do everything possible to accommodate our customers in unusual circumstances.

Cancelling Water Service

If you request that your water service be turned off, the next billing generated for your account will automatically revert back to a **manual payment status**. This is done in order to properly credit your account with the outstanding deposits. Often, accounts that are closed will generate a smaller bill, or depending upon the timing, may be eligible for a credit once the deposit held on the account is applied to the balance.

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Authorization Agreement for Automated Bank Draft

I authorize the City of DeSoto to initiate debit entries to my account indicated below:

Account information:

Financial Institution: Name/Location: _____

Account Number: _____

Transit Routing Number: _____

Type of Account: Checking _____ Savings _____

Personal Information:

Print Full Name

Utility Account Number

Service Address

Telephone Number

Signature

Date

Note: Please submit a voided check that will be used to verify transit routing number and account number information.