

ROCKBRIDGE COUNTY PUBLIC SERVICE AUTHORITY

AUTOMATIC RECURRING BANK DRAFT SERVICE

FREQUENTLY ASKED QUESTIONS

What is the Automatic Recurring Bank Draft Service?

This service allows automatic bank drafting from your checking or savings account to assure that your bill is paid in full and on-time every billing, even if you are out of town. This convenient service is free, and is the same kind of service many people use to make mortgage or insurance payments.

Why would I want to be enrolled in the Automatic Recurring Bank Draft Service?

It saves time & money! It eliminates check writing, trips to the office to pay your bill and the cost for postage. Your bill is paid automatically on the due date, which eliminates the possibility of late fees or reconnection fees, provided you maintain sufficient funds in the bank to cover your bills.

Is the Automatic Recurring Bank Draft Service safe & secure?

Yes. Both the Rockbridge County Public Service Authority and our financial institution are required to keep your banking information strictly confidential.

How do I begin the process?

To become a bank draft customer, we need two things: the completed application for automatic recurring bank draft and a "voided" check from your checking account or a bank document showing your name, routing number and savings account number.

When will my account be drafted?

The initial set-up for the bank draft will take approximately ten (10) business days. You will receive a message on your bill when participation in the service has been confirmed. After the enrollment in the service your account will be drafted for the exact amount of your bill on the due date of your bill. You will continue to receive your bi-monthly bill by mail, on which the amount to be drafted appears.

What is the cost?

Participation in the service is free.

Where can I get an application?

Applications are available on the county website, our website or in our office.

Do I have to use a certain bank to participate?

No, virtually every bank has this capability.

Do I have to reapply each year?

You do not have to reapply each year. Once you enroll, the service continues from year to year until you request it to be terminated.

How do I know when the service has been activated?

You will see the following notice on your bill: "Do not pay. Your account will be drafted."

What happens if there is not enough money in my account?

The automatic bank draft will be presented to your bank *once* for processing. If your financial institution does not pay the draft due to insufficient funds, closed account, or any other reason and returns it to the Authority, we will charge your account the current returned check fee and process it in the same manner as a returned check. You must pay the new balance in cash. If you have not paid in full by the due date on the Past Due Notice, your service will be disconnected.

How do I change or cancel my participation?

If you decide to discontinue participation in the recurring bank draft service or change banks, please use the application for automatic recurring bank draft form again. We require you submit your change or cancel request at least ten (10) business days prior to the due date on your bill. Staff will not process such a request made via telephone.

What happens if I have questions about my bill?

If you have a question about your bill, call us at 540-463-4329.

Can payments for other County services be made through this service?

No, only your water and sewer bills can be paid this way.

What if I have multiple account numbers or service locations?

You must fill out one application per account number. If you have multiple service locations associated with one account number, you must list all the service addresses on one application. Each service location will be shown on your bank statement as a separate draft.