



City of Winter Springs Utilities

1126 EAST STATE ROAD 434
WINTER SPRINGS, FLORIDA 32708
Utility Billing Phone: (407) 327-5996 / Fax: (407) 327-4754
e-mail: utilitybills@winterspringsfl.org

Bank Draft Authorization Form

Please initial ONE of the requested actions below:

ESTABLISH NEW DRAFT _____ MODIFY EXISTING DRAFT _____ CANCEL EXISTING DRAFT _____

Official Use: *Existing acct* Y/N _____ AFW Y/N _____

Utility Account Number: Customer # _____ Account # _____

Customer Name: _____ Telephone (____) _____ - _____

Mailing Address: _____

Service Address (if different): _____

NEW or MODIFIED DRAFTS ONLY:

Please enter ALL information very carefully. Your bank can help provide you with this data.

Bank Name: _____ Bank Address: _____

Customer Bank Acct # _____ City _____ State _____ Zip Code _____

Bank Routing # _____
(9-digit routing number)

Please attach a VOIDED CHECK or SAVINGS DEPOSIT SLIP for account verification

BE ADVISED that the routing number on the check is NOT always the proper routing number for bank draft purposes. Your bank can assist you with this data. _____ (INITIAL HERE)

I authorize the City of Winter Springs Utility Department to send my utility bill to the above-named financial institution for direct payment from my account. By signing this authorization, I attest that I have reviewed and agree to the terms and conditions of the City of Winter Springs' Bank Draft Policy. Further, in making this authorization, I agree that each payment shall be the same as if it were an instrument personally signed by me. This authority is to remain in effect until revoked by me in writing, pursuant to the Winter Springs' Bank Draft Policy. In addition, I understand that I must notify the City of any billing disputes no later than eleven (11) days after the bill date on my utility bill to prevent the bank draft from being processed. I understand that failure to notify the City of billing disputes within this time period may result in the bank draft being processed as regularly scheduled.

Customer Signature _____ Date _____

PLEASE BE ADVISED - Bank Drafting may begin as early as your next bill due date. Once established your bill will indicate: *BANK DRAFT – DO NOT PAY*. However, your utility bill may have already been generated at the time the bank draft is established. You may receive one bill without the wording *BANK DRAFT – DO NOT PAY*. You should assume that the bank draft will occur on your bill due date. DO NOT submit payment. In the event of timing issues with the bank draft, any late fees incurred as a result of the initial establishment of the bank draft will be waived.



CITY OF WINTER SPRINGS, FLORIDA

1126 EAST STATE ROAD 434
WINTER SPRINGS, FLORIDA 32708-2799
Telephone (407) 327-1800

BANK DRAFT POLICY Approved pursuant to Resolution #2011-45

On September 12, 2011, the City of Winter Springs City Commission approved the Bank Draft Policy below.

The use of bank draft to pay a utility account is encouraged by the City of Winter Springs. Any utility customer ("customer") who desires to use bank draft shall be required to sign an appropriate authorization form before bank draft commences.

Every customer should have the opportunity to participate. An account must be in good standing and shall not have a chronic payment history in order to be eligible for automatic bank draft privileges. A chronic payment history is defined as four (4) or more returned payments in any 12-month period.

Any account deemed ineligible for bank draft will be notified by the City.

Bank draft will be for the entire monthly balance due and any outstanding charges. Partial bank drafts will not be accepted.

Funds will not be debited from a customer's bank account for at least fourteen (14) days after the bill date on the utility statement. The bank draft shall become due immediately upon the City's submission to the City's banking institution.

Billing disputes must be received in writing by the City no later than eleven (11) days following the bill date on the utility statement to prevent the bank draft from being processed. All bill payments during the time period of the dispute must be paid by means other than the automatic bank draft. Customers shall be required to provide a detailed explanation for the dispute. Notification of a billing dispute received after the deadline could result in the bank draft being processed for that bill.

Bank draft will continue until cancellation notice is received from the customer. Bank draft cancellation must be received in writing by the City no later than eleven (11) days following the bill date on the utility statement to prevent the bank draft from being processed.

A customer shall not temporarily suspend a bank draft. Any written request received by the City to suspend a bank draft for one month will be deemed a cancellation request, unless said suspension is required to change banks or prevent fraud on the customer's bank account.

Any bank draft returned for insufficient funds will result in NSF fees. Customers having chronic payment history may lose bank draft privileges consistent with section 19-97 of the Winter Springs City Code. Further, an interruption in utility service could occur, **in which case, disconnection, reconnection and any other applicable fee may be assessed to the customer's account, as authorized by the City Code.**

If an existing bank draft customer desires to change banking institutions, the bank change must be received by the City in writing, no later than eleven (11) days after the bill date to avoid a bank draft on the account on file with the City. In the event of extraordinary circumstances including, but not limited to, fraud and closing of a bank, exceptions to this rule may be made by the City. However, if eleven (11) days notice is not provided, the City cannot guarantee the cancellation and/or modification of the customer's bank draft.

All past due billings must be paid in full before a customer enrolls in the bank draft program.

All customers participating in the bank draft program must permit the City to conduct pre-draft testing with the customer's bank, as the City deems necessary.

**IF YOU WOULD LIKE TO HAVE A COPY OF THE SIGNED AUTHORIZATION FORM
AND BANK DRAFT POLICY PLEASE CHECK THE BOX.**

Also available on the City's website at www.winterspringsfl.org under "Forms and Publications – Water/Utility Billing Department – Bank Draft Policy."