



## City of Winter Springs Utilities

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### **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 detail 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-testing with the customer's bank, as the City deems necessary.

Bank Draft Authorization form and Bank Draft Policy are also available on the City's website at [www.winterspringsfl.org](http://www.winterspringsfl.org) search "Bank Draft"