**CONSUMER AUTHORIZATION FOR DIRECT PAYMENT VIA ACH (ACH DEBITS)**

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.

I (we) authorize City of Pierson to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits1) as follows:

Select One:

* Checking Account
* Savings Account

at the depository financial institution named below (“DEPOSITORY”). I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Depository Name Routing Number

Account Number

Amount of debit(s) or method of determining amount of debit(s) [or specify range of acceptable dollar amounts authorized]: .

Date(s) and/or frequency of debit(s): monthly (on or about the 5th of the month) .

I (we) understand that this authorization will remain in full force and effect until I (we) notify City of Pierson, in writing to City Hall PO Box 20 Pierson IA 51048, that I (we) wish to revoke this authorization. I (we) understand that the City of Pierson requires at least 20 days prior notice in order to cancel this authorization.2

Name(s) (Please Print)

Date Signature(s)

1. The NACHA Operating Rules do not require the consumer’s express authorization to initiate Reversing Entries to correct erroneous transactions. However, Originators should consider obtaining express authorization of debits or credits to correct errors

**Tired of forgetting you pay your water bill? Tired of Late payment fees? The City is now offering ACH payment options. Complete the form on the reverse side and return it to City Hall. Even if you are already signed up for automatic payments you still need to complete the form to continue with automatic payments. Payments will be debited from your account on or after the 5th of each month (depending on the weekend or holidays)**

**What is an ACH payment?**

 Put simply, an ACH payment is a kind of electronic bank-to-bank transfer made via the ACH network, rather than card networks like Mastercard or American Express. There are two main types of ACH payment: Direct Deposits (deposit payments from businesses or governments to employees or consumers) and Direct Payments (the use of funds for making payments either by organizations or individuals).