Corporation of the Township of Essa
5786 County Road 21
Utopia, Ontario
L0M 1T0

Where Town and Country Meet

Telephone: (705) 424-9770
Fax: (705) 424-2367
Web Site: www.essatownship.on.ca

PRE-AUTHORIZED PAYMENT PLAN FOR TAX PAYMENTS

WHAT IS A PRE-AUTHORIZED PAYMENT PLAN?
If you have a bank account with chequing privileges at any financial institution, trust company, or credit union, you can take advantage of this system. Just complete and sign the authorization form at the bottom of this page, tear it off, and return it with a sample cheque marked "VOID". This will serve as the Township's authorization to automatically withdraw your tax payment from your bank account on a **MONTHLY** or **DUE DATE** basis depending on the option selected.

WHAT ARE THE BENEFITS?
The Pre-Authorized Payment Plan will:
- allow you to make smaller, more regular payments of your property taxes
- eliminate writing, stamping and mailing cheques
- eliminate the time, effort and cost of making payments at our office or local bank
- avoid keeping track of due dates and the potential for missing payments
- avoid the risk of last cheques or mail delays
- avoid interest charges associated with the above

HOW DOES THE PLAN WORK?
In order to accommodate as many taxpayers as possible, we are offering three different options under the Pre- Authorized Payment Plan. Please review the options and select one from the reverse side.

RULES AND CONDITIONS OF PLAN:
1. There will be a $20.00 handling charge for any payment request that is refused by your bank due to insufficient funds or a closed account. A second occurrence will will automatically cancel your pre-authorized payment arrangements. The Township of Essa does not assume responsibility for receipt of inaccurate banking data. Any outstanding amounts will become due immediately.
2. You must provide the Township with written notification of any change in bank accounts or residence, or the sale of your property. A lawyer's letter is not sufficient.
3. Should your banking information change at any time a new Pre-Authorized Payment form must be completed.
4. Supplementary tax bills must still be paid directly to the Township office.
5. I may revoke/cancel my authorization at any time, within ten days prior to the due date, by providing written notice to the Township of Essa.
6. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with the PAD agreement.

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COMPLETE ALL INFORMATION BELOW, SIGN, TEAR OFF & RETURN TO THE TOWNSHIP OF ESSA WITH A CHEQUE MARKED "VOID"

I hereby authorize the Township of Essa to withdraw payments from my bank account to pay my taxes in the following manner: (choose one of the following options)

☐ equal monthly payments January to October and the balance in November withdrawn on the last banking day of each month
the regular tax installments on the regular due dates

☐ monthly payments in the pre-authorized amount of $_____ to clear my arrears. This amount has been discussed with, and approved by the Township of Essa, Treasury Department. Payments will be withdrawn the last banking day of each month

Roll Number _____ Date:_____

List all Roll #'s if you own more than one property. If you do not know your Roll # phone the Township office at (705) 424-9917, ext. 202 or 106.

Name (s) **(print)** _____

Type of Service: Personal _____ Business _____

Address _____

Phone Number: (Bus.)_____ (Res.)_____

Financial Institution (FI):_____

FI Account Number:_____ FI Transit Number:_____ FI Bank Number:_____

Authorized Signature: _____ Date:_____

Personal Information contained in this form is collected under the authority of the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c. M56 and will be used only for the purposes for which its collection was intended. Questions about this collection should be directed to the MFOI Coordinator at the Township of Essa.

PLEASE DON'T FORGET – TO ATTACH A CHEQUE MARKED "VOID"

PRE-AUTHORIZED PAYMENT PLAN FOR TAX PAYMENTS

OPTION 1 - EQUAL MONTHLY PAYMENTS FOR CURRENT TAXES

This option is available to taxpayers who have no arrears. Ten percent (10%) of your previous years's taxes will be withdrawn each of the first ten months – January to October. If there is an increase in the tax rate or adjustment for the current year, the balance will be withdrawn in November. There will be no payment in December.

A letter will be sent in January to the current year to indicate what the 10 monthly payments for the year will be. An interim bill will be issued, but only for purposes of information, since the monthly payments cover those amounts. When the final tax bill is issued in August, it will indicate what the total year's taxes are and what the payment balance in November will be.

OPTION 2 - PAYMENTS ON THE REGULAR DUE DATES

This option is for taxpayers who have no arrears and wish to continue to pay the four tax installments but have them paid directly out of their bank account. The interim and final tax bills will still be issued to you, so you will know the installments' amounts and the due dates for the automatic payments to be withdrawn.

OPTION 3 – MONTHLY PAYMENT OF ARREARS

This option is available to taxpayers who have arrears on their tax account. In order to implement this option you must contact the Treasurer, or Tax Department to discuss your level of arrears. The monthly amount to be paid must be at a level that will pay your account in a reasonable amount of time. Consequently, the amount must be agreed upon by both parties to ensure funds will be available and the account does get paid. Interest will still be calculated on outstanding amounts. The authorization agreement should not be sent until the mutually agreed upon monthly amount is determined and written in the appropriate space. Once the tax account is paid in full then you would be able to choose Option 1 or Option 2.

TAX BILLING DUE DATE SCHEDULE 2010

		TAX DUE DATES
Interim Billing March 2010	1st Installment	March
	2nd Installment	June
Final Tax Billing August 2010	1st Intallment	September
	2nd Installment	November

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COMPLETE ALL INFORMATION SIGN, TEAR OFF & RETURN TO THE TOWNSHIP OF ESSA WITH A CHEQUE MARKED "VOID"

RETURN BY DECEMBER 31ST, OF THE CURRENT YEAR TO BE INCLUDED IN THE NEW YEAR'S PLAN

Send completed Pre-Authorization form and your "VOID" cheque to:

TOWNSHIP OF ESSA
Treasury Department
5786 County Rd 21
UTOPIA, Ontario
L0M 1T0

Please call the Township office at (705) 424-9770 if you have any questions.

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