

UTILITY DIRECT PAY

Utility Direct Pay (UDP) is a simple way to pay your utility bill from your checking or savings account without additional charges.

With UDP you can:

- Have a safe and secure payment
- Eliminate the need to write checks
- Save time and money – it's automatic and free
- Avoid lost or delayed checks in the mail
- Avoid late fees and potential loss of service

Signing up is simple:

1. Complete the Authorization Agreement.
2. Attach a 'Voided' check or savings deposit slip from the account you want to use.
3. Return the form and voided check/deposit slip to the city office.
4. Include the payment for the current bill.

The Process:

After signing up, withdrawal will be established for the next billing cycle (approximately 30 days.) Your payment will be withdrawn from your bank account and your bill will indicate "Utility Direct Pay" above the amount due. Your financial institution will automatically withdraw your payment from your account within five business days prior to the bill's due date indicated on the billing statement.

Every billing period we will continue to read your meter and send a bill, detailing the charges and amount to be automatically withdrawn from your account.

If for any reason you question the amount of the billing, you must contact North Ogden Utilities immediately so any necessary adjustments can be made before withdrawal notification is sent to your financial institution.

Thank you for your interest in Utility Direct Pay. If you have any questions or would like additional information, please call: (801)782-8111.

UTILITY DIRECT PAY TERMS AND CONDITIONS

(Customer should retain for their records)

1. This agreement is subject to the Terms and Conditions of the Automated Clearing House (ACH) with regard to electronic fund transfer (EFT) between banks and bank accounts.
2. This agreement shall remain in full force and effect until the customer or the North Ogden City terminates the agreement. Termination must be in writing at least 15 days prior to any scheduled payment date. If the account is closed, by either party, this agreement shall terminate automatically.
3. This agreement only applies to the financial institution and account noted below. If the customer changes banks or bank accounts and wants to continue using the UDP program, the customer must sign a new authorization agreement. Changing financial institutions or accounts within an institution shall constitute a termination of this agreement. If the customer account is closed without notice, the account will be subject to returned - item fees.
4. The customer will pay a \$20 returned-item fee equivalent to the City's returned check fee for any automatic debit entry that is returned to the North Ogden City. If payment is returned more than once in a twelve-month period, North Ogden City reserves the right to discontinue the customer's participation in the UDP program.
5. North Ogden City will reimburse the customer for any amounts wrongfully debited from the customer's checking or savings account. North Ogden City shall not be liable for any other actual, incidental, consequential, or special damages resulting from any wrong debit from the customer's account.
6. Upon acceptance and testing of the UDP payment option for this account, North Ogden City will use reasonable efforts to request utility payment on behalf of the customer through ACH. However, it shall remain the responsibility of the customer to pay the utility bill by cash or check if the UDP payment transfer is not successful. North Ogden City will use its best efforts to notify the customer of any rejection or processing problem.

(Cut and return lower section for enrollment)

NORTH OGDEN CITY "UTILITY DIRECT PAY" AUTHORIZATION AGREEMENT

Utility Account # _____

Customer Name _____

Service Address _____

Home/Cell Phone# (____) ____ - ____ Work Phone# (____) ____ - ____

Banking Institution Name _____

Checking/Savings Account # _____

PLEASE READ

I authorize North Ogden City Corporation to initiate debit entries to my checking or savings account and authorize the financial institution indicated to debit my account for payment of my North Ogden City utility account. I understand the authorization is subject to the terms and conditions of the UDP program that I read above.

Customer Signature _____ Date _____

Signature is mandatory and must match the name on the voided check.

Please attach voided check or savings deposit slip. Sign and return this form to:

North Ogden Utilities
165 E. Lomond View Drive
North Ogden, UT 84414

For Office Use Only

UDP Setup Completed by _____
Date Setup Completed _____