

Village of Mount Prospect Water / Sewer / Refuse Direct Debit FAQ

Mount Prospect offers a direct debit payment option for your Water / Sewer / Refuse utility bill. You may opt to pay through direct debit of your checking or savings account. The funds will be withdrawn on the due date, thus avoiding late fees. If the due date falls on a weekend or holiday, your account will be debited on the following business day.

Is There A Fee To Utilize The Direct Debit Program?

No; there is no fee associated with the Direct Debit Program.

When Will My Initial Direct Debit Occur?

Once your completed enrollment form is received, it will undergo a “pre-notification” process where a test transaction (zero dollar amount) is created and used to verify the accuracy of the account information provided. Should the pre-notification test fail (due to an incorrect account number or bank transit routing number) you will be notified and asked to provide the correct information prior to commencing automatic payments. You will know when automatic direct debit payments are scheduled to begin when you receive your utility bill and it indicates “**Bank Draft – Do Not Pay**”. Please continue to make payments until that time.

When Will Funds Be Debited From My Account?

The determined amount will be transferred from your bank account on the due date listed on the utility bill. If the due date falls on a weekend or holiday, your account will be debited on the following business day.

Who Is Responsible For The Availability of Funds?

You are responsible for having enough money in the designated account on your payment date for the actual or estimated usage billed. It is your responsibility to review your bill prior to the automatic bank draft date. If you foresee an issue with the amount to be debited, it is necessary for you to contact us @ 847-392-6000 at least ten (10) days prior to the scheduled bank draft date. As with checks returned for non-sufficient funds, there is a \$20.00 returned item charge for all returned items. Direct Debit Pay will be canceled if two payments are returned within a twelve (12) month period.

Will I Have A Record of Payments?

Your monthly bank statement will indicate the amount and date of your automatic transfer. If a question arises regarding your transfer or if the amount differs from your bill, you must notify us and your financial institution within sixty (60) days of the date of the questioned statement. Your financial institution will advise you of your rights concerning the error.

How May I Terminate My Direct Debit Authorization?

Your direct debit service will remain in effect unless we receive written notice from you ten (10) days prior to the next billing date. Additionally, you must provide the same notice if you are closing or have closed your account.

Questions

If you have any questions concerning this program, please contact Utility Billing at (847) 392-6000.