

You have questions... we have answers.

How does DIRECT PAY work?

After enrollment in **Direct Pay** (direct payment from your checking account) you'll continue to receive your itemized monthly water bill. Ten (10) days after the bill date, your checking account will be automatically debited for all charges shown on your bill. Of course, you can still call the Santa Margarita Water District if you ever have questions or concerns about your bill.

Who is eligible to be part of DIRECT PAY?

Direct Pay is open to all residential and business customers billed by the Santa Margarita Water District. Customer's account must be in good standing without any existing payment arrangements, and no more than one returned check within the last twelve-month period.

What does it cost me to be part of DIRECT PAY?

There is no charge from the Santa Margarita Water District to participate. However, some financial institutions may charge a fee for electronic fund transfers. **Ask your bank about any possible fees.**

After I'm enrolled, how do I change information on my DIRECT PAY enrollment?

Call the Santa Margarita Water District at (949) 459-6420 to notify us of changes (bank account information, address, etc.). Inaccurate information may result in payments being refused by your financial institution. The Santa Margarita Water District will not be responsible for losses which result from inaccurate information or failure to provide us with timely notification of changes.



What happens in the event of a rejected payment?

Payments may be rejected by your financial institution because of insufficient funds, closed/unauthorized accounts or other reasons. Check with your financial institution for possible fees it may impose. If your payment is rejected, the Santa Margarita Water District will charge a standard non-sufficient funds processing fee on your next water bill. The Santa Margarita Water District reserves the right to terminate your participation in **Direct Pay** if your payment is rejected more than once within a twelve-month period.

How do I stop being a part of DIRECT PAY?

You may cancel your participation at any time by calling the Santa Margarita Water District at (949) 459-6420. Termination will become effective within ten (10) business days after we receive your notification.

Come up for air from your water bill with DIRECT PAY.

(949) 459-6420



Santa Margarita Water District

Application & Agreement



Yes! I want to sign up for DIRECT PAY and have my monthly water/sewer payment transferred automatically from my account. Enclosed are:

- 1) Completed application; 2) A voided check

Please complete this form, make a copy for your records, attach a VOIDED check from your bank account, and mail to P.O. Box 7005, Mission Viejo, CA 92690. Attn.: Customer Relations

Name (please print name as it appears on your water bill)

Service Address (please print)

City Zip

Telephone Number (daytime)

Santa Margarita Water District's Account # (as it appears on your bill)

Financial Institution (please print)

Routing & Transit Number, plus Checking Account Number
(all the numbers on the bottom of your check)

For the purpose of making my/our monthly water/sewer bill payment, I/we hereby authorize Santa Margarita Water District (SMWD) to make electronic debit entries to the account I/we have in the herein named financial institution and authorize the financial institution to honor these entries and debit my/our account. I/we understand that I/we must continue to remit my/our monthly payment by check until such time as I/we receive written confirmation from SMWD of the date **Direct Pay** will begin.

I/we understand the authorization is to remain in full force until SMWD has received written notification of its termination, at least 72 hours in advance of next scheduled payment, I/we also understand SMWD may stop my participation in this service if necessary.

Print Name

Your Signature Date

Co-Signature (if required) Date