

**FILLMORE COUNTY
AUTOMATED CLEARING HOUSE
PAYMENTS POLICY & PROCEDURES**

POLICY

It is the policy of Fillmore County to accept payments for property tax through Automated Clearing House (known as ACH), as per Minnesota Statute 471.381 subd.2. The cost to participate in the ACH payment program is free of charge. However, if at anytime an enrollee does not have sufficient funds to cover the payment or the account has been closed, they will be terminated from the program, and the payee will be charged \$25.00 for a non-sufficient funds fee.

ACH DEFINITION

ACH Processing (ACH – Automated Clearing House) is processing that occurs between a nationwide network of financial institutions that send electronic messages, via telecommunication lines instead of paper (checks), to transfer money between two parties. The most common ACH transactions are direct deposits, pre-authorized debits, cash concentration, and corporate to corporate payments.

PROCEDURES

- The ACH program is administered and maintained by the office of the Fillmore County Auditor/Treasurer.
- Any individual may request to make payment by ACH.
- The proper forms are required to be filed with the office of the Fillmore County Auditor/Treasurer.
- The forms require banking information, payment type detail, and a voided check provided by the payee. The form must be signed. All applications for the program are required by May 1st and October 1st prior to a scheduled debit.
- The office of the Fillmore County Auditor/Treasurer prepares a file for the banking institution, which is the receiving bank, prior to the payment date. This file includes names, bank account and routing numbers and amounts to be debited. Payment will be taken out of taxpayers accounts on the day the taxes are due.
- An email reminder will be sent on the 10th of May, 10th of October, and the 10th of November if the payee has provided the email address on the Authorization for Direct Payment form. This notice will only be a reminder that the property taxes will be paid by ACH and the date of the withdrawal from the payee's account. It is the responsibility of the payee to make sure the email address is current.
- The office of the Fillmore County Auditor/Treasurer verifies all incoming ACH payments, processes payments and issue appropriate receipts.
- Enrollees will remain in the program until a written request to withdraw is received by the office of the Fillmore County Auditor/Treasurer, or until they are required to terminate due to a violation of the program. The office of the Fillmore County Auditor/Treasurer will give written notification to individuals of their inability to remain in the program.