



Township of Michipicoten
Pre-Authorized Tax Payment Plan
AUTHORIZATION AGREEMENT



I/We, the undersigned, hereby authorize the financial institution (identified below) to draw payments from the account (identified below) payable to the Township of Michipicoten for payment of municipal property taxes. Please print or type.

Property Roll No 5776-000- - -	Property Address	Mailing Address
Property Owner Name	Daytime Phone No.	Residence Phone No.

Financial Institution

Name of Institution	Transit No.
Bank No.	Account No.

The following information is only required if a void cheque is not being submitted.

Name of Institution	Address	Phone No.
Name of Official	Title	Signature

I/We have read the attached Pre-Authorized Tax Payment Plan Terms and Conditions and understand and accept the terms of participating in this plan.

Authorizing Signature(s)

Note: If more than one signature is required for the account, **all must sign this agreement.**

Signature 1	Signature 2
Date	Date

Send this completed form and a VOID Cheque to: Finance Department, Township of Michipicoten
P. O. Box 500
40 Broadway Avenue
WAWA, ON P0S 1K0

Plan Options	Plan A	Plan B	Plan C
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Information is collected under the authority of the Municipal Act, 2001, S.O., c.25, Section 342, and will be used to determine eligibility for enrolment in a Pre-Authorized Tax Payment Plan.

Pre-Authorized Tax Payment Plan Terms and Conditions

Enrollment:

- The customer must complete and sign an enrollment form.
- Should more than one signature be required on cheques issued against the account, all depositors must sign the application.
- The customer certifies that their bank account is in good standing with sufficient funds to cover pre-authorized payments as they come due.
- A void Cheque must be attached.
- No enrollment fees.
- A separate enrollment form must be completed for each property.
- Payment plans are not transferable to other properties. A new enrollment form must be completed for each property.

Missed/Returned Payments:

- An NSF service charge will be levied for any payment that does not clear the account. This charge is subject to change without notice.
- The unpaid taxes shall be subject to penalties if overdue.
- Missed payment installment must immediately be paid to date.
- The plan will be terminated if two (2) debits or installments are returned due to non sufficient funds in a calendar year and ratepayer must pay balance as is due.

Change of Address/Ownership/Payment Plan:

- Written notice is required for the following:
 - Change of mailing address
 - Cancellation of the Pre-Authorized Payment Plan
 - Change in banking information. A void cheque must accompany the notice of a new bank account with the appropriate signatures included on the notice.
 - Written notice must be provided at least 30 days prior to the next withdrawal date.
 - Failure to notify the Township may result in the cancellation of the Pre-Authorized Payment plan.
- The Township would require written consent from the property owner's Mortgage company, if applicable.
- Should the property owner or lawyers not notify the Township of a change of ownership, upon receipt of notification of change of ownership, the Pre-Authorized Payment Plan will be immediately cancelled.

Other:

- Supplementary bills or other charges cannot be paid by Pre-Authorized Payment. These amounts must be made by another payment option.
- Credit amounts remain on the account. Refunds are only issued by request. The refund amount must be larger than \$50.00.

Plan Options:

Plan A:

Installment Due Date Plan for Properties that are not in arrears.

- Payments in the exact amount of the interim and final installments are withdrawn directly from property owners bank account on the dates indicated. Four installment due dates.
- No penalty/interest added as paid by due date.

Plan B:

Ten (10) Monthly Payment Plans for Properties that are not in arrears.

- This plan runs from January to October of each year in ten (10) monthly payments. There are no deductions for the months of November and December.
- Applications must be received by November 15 to have next year's property taxes withdrawn over 10 payments.
- The first six (6) payments (January-June) will be an estimated equal monthly amount and are based on last year's tax rates and assessment. Once the final billing amount is known, the last four (4) payments (July-October) are adjusted to reflect the current year's taxes, less the amount already paid in the current year.
- Payments are withdrawn on the fifteen of each month.
- No penalty/interest added:
 1. providing a benefit to property owner
 2. encourage tax accounts to be kept current
 3. minimal penalty/interest not charged
 4. offset by more ratepayers keeping taxes current

Plan C:

Monthly Arrears Payment Plan for Properties in tax arrears.

- Customers must enter into an acceptable payment schedule with the Treasurer.
- This plan does not supersede any other tax payment agreements or tax registration processes.
- Agreed upon monthly payments withdrawn from customer's bank account.
- Penalty/interest will be added based on existing policy.
- Interim, Final Tax Bills and Monthly Statements will be issued.
- Once the account is paid to date, the ratepayer may choose the Monthly or Due Date Plan Option as above.
- Payments are withdrawn on the fifteen of each month.

Questions:

For further information on the Pre Authorized Payment Plan, please contact our Revenue Services at the Finance Department, Town Hall:

Pre-Authorized Payment Plan
Finance Department
Revenue Services
Township of Michipicoten
40 Broadway Avenue
P. O. Box 500
WAWA, ON P0S 1K0
Phone: (705) 856-2244
Website: www.wawa.cc

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