

PAYING YOUR NORTH OGDEN CITY UTILITY BILL JUST GOT EASIER

Dear North Ogden City Utility Customers:

In response to many requests from you, we are happy to introduce a new payment option called Utility Direct Pay (UDP). UDP is an easy way to automatically pay your North Ogden City utility bill from your checking or savings account without additional charge.

With UDP you can:

- ✓ Eliminate the need to write checks.
- ✓ Save time and money-it's automatic and it's free.
- ✓ Avoid any lost or delayed checks in the mail.
- ✓ Have a safe and secure payment.
- ✓ Avoid late fees and potential loss of service.
- ✓ Automatically pay while traveling for business or pleasure.
- ✓ Save the cost of checks, postage and trips to the city office.

The process:

Beginning with the first month that your payment will be withdrawn from your bank account, your bill will indicate "Utility Direct Pay" above the amount due. **Your financial institution will automatically withdraw your payment from your account approximately five (5) business days prior to the bill's due date.**

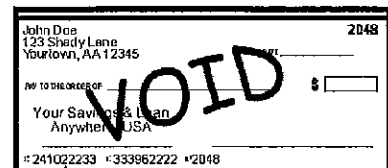
Every billing period we will continue to read your meter and send a bill, detailing the charges and amount to be automatically withdrawn from your account.

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

The UDP payment option is open to all residential and commercial customers with an account in good standing, and ...

Singing up is easy:

1. Complete the Authorization Agreement.
2. Attach a 'Voided' check from the account you want to use.
3. Return the form and voided check to the city office.
Withdrawal will be established for the next billing cycle.
(approximately 30 days)
4. Don't forget to include your payment for the current bill.



Thank you for your interest in Utility Direct Pay. If you have any questions or would like additional information, please call 737-9835.

**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 funds transfer (EFT) between banks and bank accounts.
2. This agreement shall remain in full force and effect until the Customer or 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.
4. The customer will pay a 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. **Automatic payments will be debited from the customer's bank account within five business days of the payment due date indicated on the billing statement.**
6. 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 checking or savings account.
7. 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 Phone # _____

Work Phone # _____

Banking Institution Name _____

Checking Account # _____ or Savings Account # _____

I authorize North Ogden City Corporation to initiate debit entries to my checking or savings account indicated here and authorize the financial institution (bank) indicated to debit my account for payment of my North Ogden City utility account. I understand this authorization is subject to the term and conditions of the UDP program.

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 505 East 2600 North, North Ogden, UT 84414

For Office Use Only

UDP Setup Completed by _____

Date Setup completed _____

UDP Terminated by _____

Date Terminated _____