

INSTRUCTIONS ON HOW TO FILL OUT THE AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS
(ACH DEBITS [MONTHLY BANK DRAFTS]).

Next to Customer Name enter your name.

Next to Customer ID Number: Enter your water system account number. If you don't know it call 318-316-5438 and we will be glad to give it to you.

Preceding Checking Account or Savings Account place a check mark next to the type of bank account that we will be drafting from.

Enter the Bank's name that you want us to draft from next to Depository Name. If that bank is a branch of the main bank enter the branch name next to Branch: Example: Southern Heritage Bank, Olla Branch. Enter the City where your bank is located along with the State and Zip. Then enter your banks routing number next to Routing Number. If you don't know the routing number you can look on one of your checks and it usually a seven to ten digit number that is usually the middle number on the bottom of your check. Many banks in this area routing numbers start with 1111xxxxxx. Enter your bank account number that you want your monthly water system payments to be drafted from.

Next print you name next to Name(s) and your water system account number next to ID Number. Then on the next line Sign and Date the form.

At the bottom of the form next to Southern Heritage Bank Account we will enter the water system's account number that your draft will be deposited into on the 20th of each month.

You do not need to fill out the Date of Month to Post (that will always be the 20th of the month) or the Beginning, Ending and Amount\$ since your amount of payment will normally vary according to the amount of water consumed. You will continue to get a monthly water bill but the accounts that are set up on Monthly Draft will have PAID BY DRAFT printed on your billing card. By getting a month bill you will be able to know how much was drafted from your account. Each month before we upload the Bank Draft information we print out a report and look for any abnormally high bills so that we can contact that customer and make sure that it's ok to draft that amount. If not we can remove your monthly draft from the list and you may elect to pay in some other way than having your account drafted for that amount. If at any time an amount is drafted that you do not want drafted we have the capability to reverse the draft and put the money back into your account at your request. Your draft amount will just be charged back to your water system account if this occurs.