



Tired of spending time writing a check each month for your utility bill? **South Alabama Utilities** will be offering a new benefit, **DIRECT DRAFT**. Instead of mailing a check each month for your bill, a debit will be made directly to your checking accounts for your monthly utility service! You will continue to receive an invoice indicating the day your account will be drafted and as a reminder to enter the amount in your check register, but you'll no longer have to hassle with writing a check or looking for stamps.

Direct Draft is beneficial and convenient.

- Saves time and one less check to write each month.
- The debit is identified on you bank statement each month.
- Paying bills with checks can be a big hassle. For each bill, you have to write a check, find a stamp, or make a trip to purchase stamps. No more searching for stamps or worrying about remembering to mail in your payment each month.
- Since Direct Payments are made automatically, you don't have to be in town to pay your bills. This is perfect if you travel on business or go on a vacation.
- Mailing a payment just a few days late, or if the payment is lost in the mail, may result in late fees.
- Save money on check printing and postage cost.

Direct Draft is safe and free.

- As a consumer you are protected from unauthorized debits to your account and in the case of an error can return any draft to your account up sixty days for the draft date.
- The Federal Reserve protects your interest as a consumer through Regulation E, which governs electronic debits to your account.

You can use your existing bank account; it is not necessary for you to use a particular financial institution. To start taking advantage of the convenience of Direct Draft, simply sign below and attach a voided or cancelled check. Return this form to **South Alabama Utilities** as soon as possible to take advantage of this new membership benefits.

Continue to pay your monthly utility statement until the message "THIS ACCOUNT WILL BE PAID BY BANK DRAFT" appears on your statement. It may take up to thirty days before bank draft becomes effective.

Authorization for Direct Draft

I authorize **South Alabama Utilities** to debit my account using Direct Draft for my monthly utility bill(s) each month and to make any necessary adjustments in case of error. I have attached a voided or cancelled check (please do not attach a deposit slip since they do not contain the necessary information needed to use this service) with my name and the name of my bank printed on it. I will notify **South Alabama Utilities** in sufficient time to change the drafting instructions if I will be changing my bank or account number.

SIGNED _____ DATE _____

ACCOUNT NUMBER(S): _____