

.... IMPORTANT CUSTOMER NOTIFICATION

EFFECTIVE MAY 1, 2009 NEW CHECK PAYMENT CONVERSION PROCESS

The City of Hermantown will be utilizing a new check conversion process beginning May 1, 2009 which authorizes us to process your information from your check as an electronic fund transfer.

This new service option is called Smart Decision. National Automated Clearing House Association Operating Rules and Regulation E allows the City to convert your check as a **one time** electronic fund transfer to be withdrawn from your account the **same day** we receive your payment. This is not a recurring debit program. We need a monthly check to initiate each payment. You still control the timing of your payment by paying with a check.

If you have any additional questions, please call the Utility department at
(218) 729-3600.

CITY OF HERMANTOWN