



**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBIT)**

**The Heritage At Buckingham In Avon**

I (we) hereby authorize The Heritage At Buckingham In Avon, hereinafter called COMPANY, to initiate debit entries to my (our) bank account indicated below, hereinafter called Depository, and to debit the same to such account. This authorization is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Unit Number:** \_\_\_\_\_

**Address:** \_\_\_\_\_

\_\_\_\_\_

**Email Address:** \_\_\_\_\_

**Home Phone Number:** \_\_\_\_\_

**Work Phone Number:** \_\_\_\_\_

**Bank your account is with  
(Depository):** \_\_\_\_\_

Type of account (circle one):                      **CHECKING**                      **SAVINGS**

**PLEASE ATTACH A VOIDED CHECK HERE**

***THERE IS A 2 MONTH DELAY BEFORE THE FIRST  
PAYMENT IS PROCESSED FOR YOUR UNIT AFTER  
SUBMITTING YOUR REQUEST.***

*Please Return Completed Form To:*

**Imagineers, LLC - 635 Farmington Avenue - Hartford, Connecticut 06105**

**What is Direct Debit?**

Direct Debit is a program offered by Imagineers and your association that allows you to pay your monthly fees without writing a check and sending it to Imagineers. You might have heard of similar programs that are sometimes called “automatic bill payer” services.

**How does Direct Debit work?**

The Direct Debit program works by automatically debiting your bank account the exact amount of your association fee on the same day (or next business day) of every month.

**So I won’t have to remember to send in the association fee every month?**

Yes. As long as you remain a participant in the Direct Debit program. As a participant, your bank account will be debited for the exact amount of your association fee each and every month. You will no longer have to worry about sending in a payment should you forget, be on vacation or run out of stamps.

**Is there a charge for using Direct Debit?**

No. Neither Imagineers nor your association charges for this convenience.

**Is the Direct Debit program optional?**

Yes. You do not have to participate in the program, but doing so will help ensure your peace of mind by knowing that your monthly association fees have been paid accurately and on time.

**Will the program work with my bank?**

Yes. The program works with any bank that is a member of the ACH system (and almost every bank in the U.S. is a member).

**Must I use a special account?**

No. A special account is not needed. You may use either your existing checking or statement savings account.

**Is signing up easy?**

Yes. Simply complete the enclosed form with an attached voided check and return it to the address indicated at the bottom of the form.

**If I return the form, when will the Direct Debit program start?**

There is a two month delay before the first payment is processed for your unit after submitting your request.

**When will my association fee be debited from my bank account?**

The fee will be debited from you bank account on the 5<sup>th</sup> (or next business day) of every month. If the 5<sup>th</sup> is a Saturday, the transaction would be on the next business day.

**What happens if there isn’t enough money in my account to cover the association fee on the 5<sup>th</sup>?**

The association and the banks will treat this situation as if you bounced a check. You will receive a statement from Imagineers notifying you of the situation. In addition to listing the outstanding association fee, the statement will include a \$10 preparation fee and a \$15 insufficient funds fee.

**Will Imagineers attempt to debit my account again if the first attempt failed due to insufficient funds?**

Yes. If the account is not paid in full by the 15<sup>th</sup> of the month, we will automatically attempt to debit your account again for the association fees and additional charges. If your account does not have sufficient funds at that time, you will be sent another statement at a fee of \$10 and incur another insufficient funds fee of \$15.

**If the second attempt to debit my account fails due to insufficient funds, will Imagineers try to debit my account a third time?**

No. We will not try to debit your account again until the 5<sup>th</sup> of the following month when you will owe two month’s of association fees plus additional late charges.

**What happens if the association fee should change?**

Should the association fees change or special assessment be charged in the future, we will automatically debit your bank account for the new amount. Before the new amount is debited, you will receive a letter from the association notifying you of the change as part of the association’s normal communication with all owners..

**If I sign up for Direct Debit and later change my mind, can I switch back to my old method of sending in a check?**

Yes. Simply notify Imagineers in writing that you no longer wish to participate in the Direct Debit program. You would need to do so 30 days prior to the date you wish to terminate the service. That will provide Imagineers, your association and the banks time to cancel the automatic transaction. You can then send in your manual check, which is due on the 1<sup>st</sup> of every month.



**Suppose I have more questions? Who do I call?**

Please call Imagineers at (860) 247-2318 and ask for the Accounts Receivable Department. We will be happy to help you.