



OKALOOSA COUNTY WATER & SEWER BANK DRAFT

Frequently Asked Questions

For Electronic Funds Transfer (Debits)

HOW DOES IT WORK?

When you sign up for Okaloosa County's Water & Sewer's Bank Draft Plan, your monthly bill from OCWS will be paid automatically by your bank, credit union, or savings and loan association on the due date shown on your bill.

HOW LONG DOES IT TAKE TO GO INTO EFFECT AFTER I ENROLL?

Enrollment takes one full billing cycle or approximately one month. Please remember to keep making monthly payments until your utility bills says "Bank Draft - Do Not Pay".

WILL I STILL RECEIVE A BILL?

Yes. You will continue to receive a monthly notification showing the month's usage and the total amount due which will be automatically be deducted from your bank account. Your monthly bank statements should also show the amount deducted.

WHAT IF THERE ISN'T ENOUGH MONEY IN MY BANK ACCOUNT?

The draft is treated as a check by your bank and OCWS. If there are insufficient funds in your account to cover the amount of your bill on the date your account is drafted, the draft will be treated the same as a returned check and will be subject to the same charges as a returned check.

WHAT IF THERE IS A PROBLEM WITH MY BILL?

Contact us. We'll check your account and make any necessary adjustments as well as reconcile changes with the bank.

WHAT IF I HAVE A QUESTION ABOUT MY BILL?

Call or stop by our office located at 1804 Lewis Turner Blvd. Our telephone number is (850) 651-7171. Our Customer Service Representatives will be happy to answer your questions or assist you with your bill.

Your routing number and account number may appear in a different order on your check. Please note the symbols below, and remember that a routing number is always nine (9) digits long. If you have any questions, please contact your financial institution.

The image shows a sample check from ABC Corporation, 123 Main Street, Anyplace, NJ 07000. The check number is 1234. The payee is ANYTOWN BANK, Anytown, MD 20000. The check features a MICR line at the bottom: **⑆ 234 56 789 ⑆ 000⑆ 234 56 789 ⑆ ⑆ 234**. Three yellow callout boxes identify the components:

- Routing Number:** ⑆ 234 56 789 ⑆
- Account Number:** 000⑆ 234 56 789 ⑆
- Check Number:** ⑆ 234