



**Garfield**  
*Charter Township*

SERVING THE CITIZENS OF NORTHERN MICHIGAN

# Options for Tax Payment Methods

**A Guide to Making Tax  
Payments by Credit or Debit  
card or Automatic Bill Payment  
(ACH) or Electronic Withdrawal  
from Checking or Savings**

Charter Township of Garfield  
3848 Veterans Drive  
Traverse City, MI 49684  
(231) 941-1620  
[www.garfield-twp.com](http://www.garfield-twp.com)

There are multiple options available for you to use when paying your property taxes. Some have fees attached, due to bank charges that cannot be absorbed by the Township. Here is a brief description of each payment option.

### **FREE OPTIONS:**

- **Cash or check**—Pay in person at the Township offices during regular business hours (Monday through Thursday 7:30am to 6:00pm, CLOSED FRIDAYS) or send by mail to the Township, or leave in our secure gray drop box located by the front door of the Township offices building.
- **Automatic Bill Payment or ACH**—You can sign up in advance to have your tax payments automatically deducted out of your checking account on a predetermined date that is slightly prior to the tax due date. Your signed authorization form sets all future tax payments to be deducted this way until you revoke authorization in writing.

### **PAY OPTIONS**

- **Credit Card or Debit Card**—Pay with your VISA, MasterCard, Discover Card or American Express Card using one of these methods. A *3% convenience fee* will be added.
  - *Use the Township website* to pay online anytime. Go to the Township website: [www.garfield-twp.com](http://www.garfield-twp.com) then click the link “pay your taxes here” and follow the instructions.
  - *At the Township Treasurer’s Office* you can pay with your credit card in person during regular Township office hours.
- **Electronic withdrawal from checking account**—Pay by electronic withdrawal from your checking account using the same methods as a credit card:
  - online Twp website: [www.garfield-twp.com](http://www.garfield-twp.com)
  - in person at the Township Treasurer’s officeYou must have your bank’s routing number and your account number ready. All electronic withdrawal transactions will be charged a *flat fee of \$3.00 per transaction*.

## AUTOMATIC BILL PAYMENT PROGRAM

With automatic bill payment (ACH), you can have your property taxes automatically paid from any participating bank or credit union account. Simply complete the Authorization Form below, return it with a voided check attached, and start enjoying the benefits:

^No check to write   ^No postage for mail   ^No trip to the Twp office   ^No late payments if out of town, sick or just forgetful.

You only need to make sure that there is enough money in your account to cover the bill and then remember to record the payment in your account records. For additional information regarding this service, please contact the Treasurer's office at (231) 941-1620 or visit our website: [www.garfield-twp.com](http://www.garfield-twp.com)

### QUESTIONS AND ANSWERS

How long does it take to get on the plan? The last date to sign up for automated bill payment is fourteen business days prior to the date of the ACH withdrawal.

What if I have a question concerning the amount of my bill? Contact the Treasurer's office at least ten business days prior to the date of the ACH withdrawal.

What if there isn't enough money in my account? If there are insufficient funds in your account on the date of the ACH withdrawal, your payment will be treated similarly to a check with insufficient funds. The payment will be voided and a \$25 NSF fee will be added to your total due. You will also be responsible for late interest or penalty if you do not make other arrangements to pay the taxes by the due date.

Can I withdraw from the program? Yes. Notify the Treasurer's office in writing when you wish to discontinue this service. Your letter requesting withdrawal must be received ten business days prior to the date of the ACH withdrawal.

When will payments be deducted? The date of the ACH withdrawal for Summer taxes is Sept. 10th; for Winter taxes on either Dec. 27th or Feb. 10th—whichever date you chose on your Authorization Form.



**CHARTER TOWNSHIP OF GARFIELD**  
3848 Veterans Drive  
Traverse City, MI 49684  
Ph: (231) 941-1620

### AUTOMATIC BILL PAYMENT (ACH) AUTHORIZATION FORM

Parcel #: 28-05-\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_

Name (as on tax bill): \_\_\_\_\_

Property Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_

Other Phone: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Bank Phone #: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Bank Routing #: \_\_\_\_\_

Your Checking Account #: \_\_\_\_\_

(A voided check must be attached with this form.)

Date for withdrawal from bank account:      Summer Taxes = September 10th (or next business day)

Winter Taxes = (choose one)      \_\_\_\_\_ December 27th    or      \_\_\_\_\_ February 10th (or next business day)

I authorize the Charter Township of Garfield Treasurer's office to deduct the amount of my property tax payment from the account designated above. I understand that there must be sufficient funds in my account on the above withdrawal dates; and that the Township will only make one attempt to debit my account. I understand that my failure to have sufficient funds available will result in an NSF fee of \$25 added to my tax bill; and that I may incur late interest or penalty added to my taxes due if I do not make other arrangements to pay the taxes by the due date in the event that there are not enough funds in my account. I understand that this authorization will remain in effect until I notify the Township in writing to discontinue this payment service.

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

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