

# **ELECTRONIC FUNDS TRANSFER AND “CLICK-TO-PAY” PAYMENT OPTIONS**

## **FREQUENTLY ASKED QUESTIONS ABOUT EFT**

### **Q. WHAT IS EZ-EFT?**

- A. EZ-EFT or Electronic Funds Transfer is a paperless alternative to writing checks. You simply pre-authorize your payments to be made automatically and electronically by your financial institution.

### **Q. WHAT DOES THIS PROGRAM OFFER ME?**

- A. It allows you to make your payments automatically without having to remember and write checks, each month. EZ-EFT payments happen on time, every time.

### **Q. WHAT DOES THIS SERVICE COST?**

- A. It doesn't cost you anything. You receive all these benefits absolutely free.

### **Q. WHY SHOULD I USE THIS SERVICE?**

- A. For convenience. This process saves our customers time and money.

### **Q. HOW DO I KNOW MY PAYMENTS WILL BE MADE ON TIME?**

- A. This service is provided by CheckFree, the nation's leading provider of electronic funds transfer. They guarantee proper processing of your payment to assure authorized application of funds in your account.

### **Q. HOW WILL I KNOW WHEN MY PAYMENT IS GOING TO BE TRANSFERRED FROM MY ACCOUNT?**

- A. The transfer is made the same day each month.

### **Q. HOW WILL I KNOW MY PAYMENT HAS BEEN MADE?**

- A. Your payment is clearly itemized on your bank statement.

### **Q. WHAT IF I DON'T HAVE ENOUGH MONEY IN MY CHECKING ACCOUNT TO COVER THE PAYMENT ON THE DUE DAY?**

- A. Your financial institution charges the same overdraft fees as for a normal transaction with insufficient funds. The advantage of using EZ-EFT is that the payment is deducted from your account on the same day of every month, making it easy for you to plan ahead.

### **Q. WHO HAS ACCESS TO MY ACCOUNTS?**

- A. Only you and your financial institution—no one else. To use EZ-EFT, you authorize your financial institution to make the payments. Your financial institution automatically makes your payment on your behalf, but only with your authorization. Consumer safeguards for EZ-EFT make it more secure than conventional forms of payment.

**EZ-EFT (Electronic Funds Transfer) is the easiest  
Way for you to pay your monthly bills.  
It's simple, secure...and best of all FREE!**

**HOW DOES EZ-EFT WORK?**

Once you enroll in EZ-EFT, your financial institution will automatically send us your payment from your checking or savings account (your choice) on the day it is due.

**WHAT ABOUT SECURITY?**

Payment is made by your financial institution only with your authorization. What's more, federal consumer safeguard regulations are even more stringent for EZ-EFT than when you pay by check, which means that EZ-EFT is more secure than conventional checking.

**Convenience** – EZ-EFT reduces the time and hassle of paying bills. Automatic payment means never having to remember make a payment again.

**Control** – You determine which account to use.

**Value** – Not only is this service free, but it saves you time and money and simplifies your busy life.

**“CLICK-TO-PAY”** is a method of payment that allows you to pay your monthly bill on-line after receiving an e-mail invoice on the 25<sup>th</sup> of each month. Payment must be made no later than the 10<sup>th</sup> of the month the money is owed for; you input your own information and initiate the payment.

If you are interested in paying by semester (see “Tuition Schedule”), this is done via “Click-to-Pay” as well.

**YOU MUST CHECK YOUR PAYMENT PREFERENCE ON YOUR CHILD'S ENROLLMENT FORM BEFORE TURNING SENDING IT TO:**

Ann Stover-Wyatt  
Southview Elementary  
7 S. Campus Dr.  
Kearney, MO 64060  
Fax: 816-628-6173