

RALLS COUNTY

***** MISSOURI *****

Tax Installment {Pre-Payment} Program

Automated Payments (ACH Debits)

Monthly Budget Pay (Pre-Payment) Plan

The Monthly Budget Pay Plan (Budget Plan) is a free service that is offered by the Ralls County Collector's Office to help taxpayers budget their tax payments. Many people prefer to budget their money on a monthly basis, such as house payments, the car payment, groceries, phone bill and so on. Now you can pay your real estate or personal property taxes each month too and avoid being surprised when the tax bill shows up.

Monthly Payments (Pre-Payment)

You make monthly payments that are then applied to your tax bill. This program is designed to help you plan and save for your taxes before they are due. To enroll and sign up now for the Monthly Budget Pay (Pre-Payment) Plan, and/or additional information or to download an installment plan agreement form, please click on the following link www.ralscountymo.net to the Ralls County Collector's Office. We will **only** accept automated payment from your bank.

Installment Program (Pre-Payment) sign-up form: Please download this form and fill out the appropriate information and return to the collector's office. Property account numbers and bank account and routing numbers will be necessary.

Installment Program (Pre-Payment) Fact Sheet: Click here for answers to frequently asked questions regarding paying your taxes using Tax Installment (Pre-Payment) Program.

Your payments will be based on the amount you paid for the previous year taxes. There will be eleven equal installments, with the twelfth and final installment being the balance of the tax due. Taxes not paid in full by December 31st will result in late penalties and fees being charged which will be the responsibility of the taxpayer; and the payment plan may be terminated.

Real estate and personal property taxes are eligible for installment payments at this time. There is a \$200.00 minimum amount on personal and on each real estate. Payment plans will be set up for each individual account. Delinquent taxes are not eligible for the payment plan. For example, your 2021 real estate taxes must be paid before enrolling in a payment plan for your 2022 real estate taxes.

If you currently escrow your real estate taxes with a mortgage company or related servicing company, you will not be able to set up a payment plan for that particular parcel of land at this time. Remember, payment plans will be set up for each individual account regardless of the number of properties you own.

Sign up now to pay your 2022 Ralls County taxes on a monthly installment basis. Please visit the Ralls County Collector's office at 311 S. Main St, New London, MO 63459



Working Today For A Better Tomorrow

Tara Comer
311 S. MAIN ST.
P.O. BOX 340
New London, Mo. 63459
Phone: 573-985-5621
email: rallscoll@rallscountymo.gov
www.rallscountymo.net

**Tax Installment (Pre-Payment) Program
Automated Payments (ACH Debits) Fact Sheet**

What is the "Automated Clearing House (ACH)"?

This service allows you the option of having your (current) county tax payments automatically deducted from your bank account at one of the payment options that you specify. ACH is identical to the process used by any individuals to pay mortgage and insurance payments. **NOTE: This service is only for current taxes not delinquent taxes.**

Can payments for other county services be made through the ACH service?

At this time, only payments for (current) taxes can be made.

What are the benefits of using this service?

Once you sign up for ACH, you never have to worry about missing a tax due date and incurring late payment charges. If you choose the monthly installment option for taxes, the financial burden is spread over several months, and in addition to the convenience, you have a reduced expense of check writing, and your postage costs are also decreased. Your paid tax receipts will be mailed to you when transactions are completed.

How many options for taxes do I have with this service?

Monthly Option - which are made in 11 installments for equal amounts, with the 12th and final installment made for the balance of the tax due.

Is there a minimum amount to use the ACH service Tax Installment (Pre-Payment) Program?

Yes, there is a \$200.00 minimum amount for Real Estate taxes and a \$200.00 minimum on Personal Property taxes.

Is there any charge to me for using this service?

No. This is a free service offered for your convenience.

How is my automatic deduction calculated?

Your tax installments will be based on the previous year's tax totals, the balance of the actual tax due will be reflected in your last installment payment.

What is the procedure if I miss a payment?

The total tax bill is due by December 31st. Failure to make a scheduled payment may result in late charges and/or the termination of said payment plan. A \$25.00 fee will be charged if we are unable to process an installment payment due to the account being closed or insufficient funds.

If I choose to make my payments monthly through the service, will interest be paid on those funds deducted before the due date of my bill?

No, while this is a free service for your convenience, it does require administrative effort of the county's part. The interest earned will be administered the same as other county interest bearing accounts.

How do I terminate my ACH service Tax Installment (Pre-Payment) Program?

This Authorization is to remain in full force and effect until Collector has received written notification from taxpayer as signed below of its termination no less than ten working days before the due date as to afford the **Collector** and **Depository** a reasonable opportunity to act on it.

How do I sign up for the Service? Do I have to reapply each year?

Simply complete an authorization form and return it to our office. You do not have to reapply each year once you enroll in the program, the service continues from each year until you request it to be terminated by written notification to the Collector's Office.

How will I know when my service has been activated?

It takes approximately 6 - 10 days for us to activate your ACH service. Once this has been done the amount of the tax bills for which you choose to pay through ACH will be specially marked and payment will be made through the ACH service.

Is there a Deadline to sign up?

If you have any other questions about participating in the option to pay your taxes in monthly installments, please visit the Collector's Office.



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Tax Installment (Pre-Payment) Program

Authorization Agreement for Automated Payments (ACH Debits)

I (we) hereby authorize **RALLS COUNTY COLLECTOR** to initiate debit entries to my (our) Checking Account/Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called **DEPOSITORY**, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. Law. The taxpayer understands that failure to notify the Collector's Office of any account changes, which result in a payment not being honored by the financial institution, may result in late penalty and interest charges for which the taxpayer will be responsible. By signing this authorization form, the taxpayer agrees to participate in the **AUTOMATED PAYMENT SERVICE** program as outlined in this payment agreement until further notice. **(Voided Check is required)**

Your Account will either be debited or credited on the 5th or 20th of the month.

Bank _____

City _____ State _____ Zip Code _____

Routing Number: _____ Accounting Number _____ Account Type _____

This authorization is to remain in full force and effect until **COLLECTOR** has received written notification from taxpayer as signed below of its termination no less than five working days before the due date as to afford **COLLECTOR** and **DEPOSITORY** a reasonable opportunity to act on it.

Name(s) _____

Mailing Address - - - - -

Date _____ Signature(s) _____

Phone Number _____ Email _____

Account numbers and Dollar Amounts for each Tax bill from Preceding Year that will be Used

(Additional sheet is included if more account numbers are needed)

EACH ACCOUNT MUST BE AT LEAST \$200.00

Account# _____

Amount\$ _____

IMPORTANT: CURRENT TAX AMOUNTS WILL BE DEBITED OR CREDITED TO THIS ACCOUNT IN December ACCORDINGLY UNLESS OTHERWISE NOTIFIED TO MAKE BILLS CURRENT.

NOTE: ALL WRITTEN DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

SAVINGS DEPOSIT SLIP OR VOIDED CHECK MUST BE ATTACHED TO AUTHORIZATION FORM

A \$25.00 FEE WILL BE CHARGED IF WE ARE UNABLE TO PROCESS AN INSTALLMENT PAYMENT DUE TO THE ACCOUNT BEING CLOSED OR INSUFFICIENT FUNDS, AND THIS WILL ALSO RESULT IN TERMINATION OF THE PROGRAM.

Tax Installment (Pre-Payment) Program

Automated Payment Service (ACH Debit)

ADDITIONAL ACCOUNTS

Account numbers and Dollar Amounts for each Tax bill from Preceding Year that will be Used

Account# _____	Amount\$ _____
Account# _____	Amount _____
Account# _____	Amount _____
Account# _____	Amount _____
Account# _____	Amount\$ _____
Account# _____	Amount\$ _____
Account# _____	Amount\$ _____
Account# _____	Amount\$ _____