

# TAX INSTALLMENT PROGRAM FACT SHEET

## **What is the "Automated Payment Service"?**

This service allows you the option of having your county Real Estate and/or Personal Property tax payments automatically deducted from your bank account on a monthly basis. APS is identical to the process used by many individuals to pay mortgage and insurance payments.

## **Can payments for other county services and taxes be made through the APS service?**

At this time, only payments for Cass County property taxes can be made. You must have the current year Real Estate and Personal Property taxes paid before participating in the monthly installment program. For example, your 2015 Real Estate taxes must be paid before you can begin making monthly payments for the 2016 Real Estate taxes.

## **What are the benefits of using this service?**

Once you sign up for APS, you never have to worry about missing a tax due date and incurring late payment charges. By participating in the monthly installment option for paying your property taxes, the financial burden is spread over several months instead of the entire amount being due December 31st. And in addition to the convenience and reduced expense of check writing; your postage costs are also decreased. Your paid tax receipts will be mailed to you when the payment transactions are completed.

## **Is there any charge to me for using this service?**

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

## **How is the monthly charge to my account calculated?**

Your monthly installments will be based on the previous year's tax amount. There will be ten equal monthly installments with the eleventh and final installment being the balance of the tax amount due.

## **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 termination of said payment plan. An account with insufficient funds or closed will result in an immediate termination of the program.

## **How do I sign up for the service? Do I have to re -apply each year?**

Simply complete and sign an authorization form for APS service and return it to our office. You do not have to re-apply each year once you enroll in the program. The service continues from year to year until you request it to be terminated by written notification to the collector's office.

## **How do I cancel or make changes to my Tax Installment Plan?**

Taxpayers that wish to cancel, amend, or suspend an installment plan must submit their request in writing to the Cass County Collector's office. Please make written requests no less than five working days before the due date as to afford a reasonable opportunity to act on it.

## **If I own more than one parcel of Real Estate and have more than one Personal Property account, do I have to submit an authorization form for each one?**

No. You may submit one APS authorization form for all the accounts you own assuming that all payments will come from the same bank account listed on the authorization form. However, please be sure to include all Real Estate parcels and Personal Property accounts you wish to pay through APS on the form.

If different bank accounts will be used, then please submit one APS form for each bank account listing the tax accounts to be paid from each bank account.

**How will I know when my service has been activated and I am enrolled in a payment plan?**

Once we receive the signed enrollment form for APS, monthly payments will be deducted from your bank account either on the 5th or the 20<sup>th</sup>, whichever date you designated. A confirmation sheet will be mailed to you detailing your information.

**If you have any other questions about participating in the option to pay your property taxes in monthly installments, please contact the Collector 's Office at (816) 380-8377 .**