

**RESOLUTION 26-02**

**WHEREAS**, the Murray Board of Trustees was notified by Cornerstone Bank regarding notification from Epcor (Electronic Payments Core of Knowledge) of a change to an ACH Rule which will be effective June 19, 2026. This rule requires all Originators of ACH transactions to establish and implement fraud-monitoring processes; and

**WHEREAS**, the Murray Board of Trustees, in order to comply with the ACH Rule, devised policies and procedures concerning the Debit Authorization process for customers pertaining to the payment of monthly water, sewer, and trash billing.

**NOW, THEREFORE, BE IT RESOLVED**, by the Chairperson and Board of Trustees of the Village of Murray, Nebraska, that the "ACH POLICY FOR AUTO WITHDRAWAL" policies and procedure document attached hereto will be adopted and incorporated herein by this reference.

PASSED AND APPROVED this 10<sup>TH</sup> of MARCH, 2026.

  
\_\_\_\_\_  
Jeff Anderson, Chairman

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 10<sup>TH</sup>  
day of MARCH, 2026.

ATTEST:

  
\_\_\_\_\_  
Shelli S. Hayes, Clerk

(SEAL)

# Village of Murray, Nebraska

PO Box 79, 106 W Main

Murray NE 68409

402-235-2119



*Jeff Anderson*

Chairman

## **ACH POLICY FOR AUTO WITHDRAWAL**

### Customer requirements to open/maintain an ACH Automatic Withdrawal for Utilities:

New ACH customers must use Village's official Debit Authorization Application Form which must be signed by both the customer and Clerk. The form must include a voided check blank or a letter from the financial institution verifying that the account is owned by the customer.

The customer must provide a photo ID to the Clerk to verify the Identified Customer. The Clerk will retain a photocopy of the photo ID to be kept with the ACH application and account verification document.

No person other than the Identified Customer may discuss or make changes to the ACH account through verbal or written communication with the Clerk. The Clerk will verify the identity of the customer prior to continuing communication.

Customers wishing to make changes to their banking information are required to complete a new application form and provide a voided check or a verification letter from the financial institution. This new form will be attached to the previous form and kept together in the Active ACH file.

ACH payments returned as "Insufficient Funds" or "Uncollectible Funds" will not be resubmitted as an ACH transaction. The customer must provide the payment in the form of cash, credit card, or money order, and must pay the returned check fee and any applicable late fees to satisfy the total amount due on the account. After two (2) ACH payments are returned as insufficient or uncollectible in any one (1) calendar year, the account will be removed from ACH and payment must be made by cash, credit card, or money order. After a six (6) month satisfactory payment history, the customer may reapply for automatic debit by completing a new application form with a voided check or bank letter.

The customer is responsible for contacting the Clerk if the customer wishes to cease the automatic ACH withdrawal. Upon termination of utility services and payment of final billing, the customer's request for ACH withdrawal will be terminated.

Clerk duties upon application:

Clerk will receive a completed Debit Authorization Form, a voided check or verification letter from the financial institution, and a photo ID from the applicant.

The banking information will be entered into PowerManager billing software on the customer account.

Personal accounts will be entered as PPD (pre-arranged Payment or Deposit), and Commercial accounts will be entered as CCD (Cash Concentration or Disbursement). There will be no requirement to pre-note accounts.

Debit Authorization Application Forms will be kept in a file named "Active ACH File," and they will be filed alphabetically by customer name.

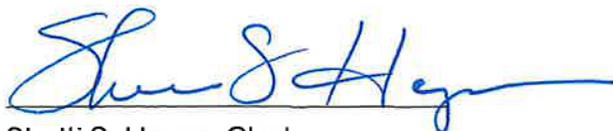
Terminated ACH Debit Authorization Forms must be kept on file for two (2) years in a file named "Terminated ACH File" and filed alphabetically by customer name.

If a customer "revokes" a payment, or it is marked "Payment Stopped," or it is marked "Customer Advises not Authorized," the customer must provide a new Debit Authorization Form which shall be signed and dated after the date of the returned payment in order to reinstate future automatic ACH withdrawals. Clerk must verify the identity of the customer requesting the reinstatement.

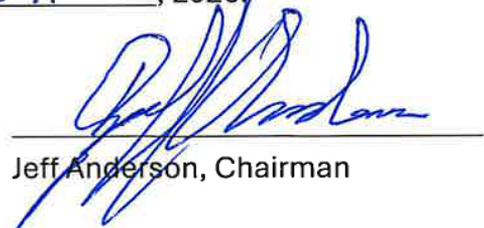
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A copy of this ACH Debit Policy will be provided to each customer upon application.

Signed into policy this 10<sup>TH</sup> day of MARCH, 2026.



Shelli S. Hayes, Clerk



Jeff Anderson, Chairman

(SEAL)