



March 6, 2009

Dear Utility Customer:

The Village of Howard Water, Sanitary Sewer and Storm Water Utilities continue to seek ways to lower customer costs and reduce rates. The Water Utility is currently working with the Wisconsin Public Service Commission (PSC) on a lower water rate for 2009. We expect to receive communication from the PSC within the next two months on a decision about a lower rate.

One way to lower administrative costs for the utilities is for customers to utilize an ACH (Automated Clearing House) payment method. (Staff members spend up to 4 hours a day processing utility payments – with ACH, no staff time is spent on receipts.) Under an ACH payment method, monthly bills are automatically withdrawn from your checking account. The Village currently has about 1,000 customers (out of about 7,000 customers) using this system. We are asking all customers if they would sign-up for this method of payment. We have enclosed an ACH sign-up form in this mailing. Complete the form and mail, email or fax (see below for addresses and number) to the Village Hall and you will be setup on the next monthly billing for ACH payments. Payments are deducted from your account on the 19th of each month (unless the 19th falls on a weekend then the withdrawal would occur on the following Monday).

Another way to lower administrative costs is to receive your monthly bill by email. Emailing invoices has no cost for the utilities versus mailing 12 monthly invoices. If you are interested in this service, please complete the enclosed form titled "Authorization for Emailing Utility Bill."

If you should have questions on the monthly billing, ACH payments or the emailing of monthly bills, please feel free to contact Nicole Hylok, Account Clerk for the utilities at 434-4642.

Sincerely,

Christopher A. Haltom, CPA
Executive Director of Administrative Services

Fax number: 434-4643

Email: nhylok@villageofhoward.com

**AUTHORIZATION OF DIRECT PAYMENT
FOR Village of Howard UTILITY CUSTOMERS**

The undersigned authorize the Village of Howard to draw by electronic funds transfer from the checking or savings account named below at the financial institution named below, for the amount billed as a water/sewer customer of the Village of Howard. I/we understand that the Village of Howard may discontinue use of the automatic withdrawals at any time. I/we understand that I/we must cancel this authorization at least one week before an anticipated billing and that the Village of Howard will make such notice effective within 5 business days. I/We agree to pay any fees for non-sufficient funds or for submitting an incorrect routing number or bank account number to the Village of Howard.

Your Name(s) Phone No. – Home Work/Cell

Your Water/Sewer Service Address

Your Water/Sewer Account Number

Bank Name Bank Routing Number

Checking or Savings Account # Checking Savings

Signature(s) (of all parties authorized to withdraw funds from above named account) Date

You will continue to receive statements of your account reflecting the amount to be withdrawn from your checking/savings account listed above. You will need to notify the Village of Howard upon making changes to your account. You have the option to stop payments on your account but you will be liable for any fees charged for stop payments and any unpaid bills that result from such action. If funds are not available on your account and the Village is charged for insufficient funds, you will be held liable for such fees. This authorization will remain in effect until the Village receives written notice from you to cancel at least one week prior to issuing a billing.