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TREASURER

**ARLINGTON COUNTY, VIRGINIA**  
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**AUTOMATED BANK DEBIT SERVICE  
(ABD)  
RIGHTS AND OBLIGATIONS**

As an Automated Bank Debit Service (ABD) participant, you become bound by certain obligations and are entitled to certain rights. These rights and obligations are summarized below.

- There is no charge for participating in the ABD program.
- You may cancel your participation in ABD directly from your CAPP profile or by sending an email to [capp@arlingtonva.us](mailto:capp@arlingtonva.us). Notification of cancellation must be received no later than five business days prior to the next scheduled debit in order for the cancellation to be effective for the current debit.
- You may choose to pay your real estate taxes, personal property taxes, business tangible taxes, and or utility (water, sewer, and refuse) bills.
- You are protected from any consequences for late and missed payments due to system or network failures under the provisions of Regulation E of the Federal Reserve System.
- You are obligated to ensure that sufficient funds are in your account on the transfer date. Payments rejected by your financial institution due to insufficient funds may result in a late payment penalty required by law and/or returned check charge. You will be automatically dropped from the ABD program after two rejected transactions.
- You must notify our office if the account from which ABD transfers were being made is closed or changed, even if the new account is with the same financial institution. ABD transfers rejected due to a closed account may result in a late payment penalty as required by law and/or a returned check charge and may result in your being dropped from the program.
- All taxes and utility charges must be current before enrollment can occur.

**To participate in the ABD program to pay your real estate taxes, you may select one of two payment options:**

1. **Bi-annual:** The full amount of your tax installment will be transferred from your designated bank account not earlier than June 15<sup>th</sup> and October 5<sup>th</sup> due dates. If this day shall fall on a weekend or a holiday, the debit will occur the next business day. The last day to apply online or by paper application for the bi-annual option is May 31<sup>st</sup>, for the first installment and September 15<sup>th</sup>, for the second installment. Dates are subject to change and are at the discretion of the Operations' Deputy and Assistant Deputy. You will receive a debit notice approximately one month prior to

June 15<sup>th</sup> and October 5<sup>th</sup> indicating the amount to be automatically deducted from your bank account.

2. **Monthly Payments:** This option allows you to pay a monthly amount towards your real estate taxes and, if enrolled by November 1<sup>st</sup>, payments will be divided into 12 monthly installments. You may still enroll after November 1<sup>st</sup>, however, this will decrease the number of payments, consequently increasing the monthly debit amount. The monthly debit amount will be determined by using the previous year's taxes. This amount will be divided by the number of monthly debits that will occur until the October 5<sup>th</sup>, payment deadline. After the new tax rate is set in May, the debit amount is adjusted starting with the June 5<sup>th</sup> debit and you will be notified by mail. Debits for the monthly option will occur on the 5<sup>th</sup>, of every month. If this day shall fall on a weekend or holiday, the debit will occur the next business day. You will be notified by mail in October regarding your debit amount for the next year's taxes. You must notify our office if you are selling the property, so that we may promptly remove it from the ABD program.

**To participate in the ABD program to pay your utilities (water, sewer, and refuse):**

- You will receive quarterly debit notices indicating the amount to be automatically deducted from your bank account approximately one week prior to the scheduled debit. The electronic transfer will not be done earlier than the 25<sup>th</sup> day of the month in which your bill is due.
- You must notify our office if you are selling the property. The Utilities Services Office will send a prorated final bill which will be deducted on the 11<sup>th</sup>. Your bank account will be debited for the final bill unless you send a request to be deleted from the ABD program at least five business days prior to the final bill debit date.

**To participate in the ABD program to pay your vehicle personal property taxes:**

- The full amount of your tax will be transferred from your designated bank account not earlier than the October 5<sup>th</sup> due date. You will receive a debit notice approximately one month prior to the due date indicating the amount to be automatically deducted from your bank account.

**To participate in the ABD program to pay your business tangible taxes:**

- The full amount of your tax will be transferred from your designated bank account not earlier than the September 5<sup>th</sup> due date. You will receive a bill approximately one month prior to the due date indicating the amount to be automatically deducted from your bank account.

Joining the Automated Bank Debit Service is a smart move. If you have further questions, please call (703) 228-3702.

email: [capp@arlingtonva.us](mailto:capp@arlingtonva.us) phone: (703) 228-3702 fax: (703) 228-7081  
Visit us on the Web at [www.arlingtonva.us/treas](http://www.arlingtonva.us/treas)