



**Peggy Campbell**

Buchanan County Collector  
411 Jules St, Ste 123  
St Joseph, MO 64501

With the current tax collection season in full swing, it is important that I receive your application and get it into the system before the end of the year. So, to make sure that your application gets our attention – please return it in the enclosed **COLORED** envelope. A white envelope will get lost in the regular payments.

Thank you for your attention to this and thank you for your interest in the program.

Sincerely,

Peggy Campbell

Check List before sealing envelope:

Voided check

Application filled out, signed and specifying which property to be enrolled



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411 Jules St, Ste 123

St Joseph, MO 64501

816-271-1401

[Collector@co.buchanan.mo.us](mailto:Collector@co.buchanan.mo.us)

### **Tax Installment Program**

Sign up now to pay your 2020 Buchanan County Real Estate taxes on a monthly installment basis. Contact Peggy Campbell at the collector's office at 816-271-1401 if you have questions not covered in the enclosed information. **Enrollment is open until December 31, 2019. Payments will be deducted the 5<sup>th</sup> of each month starting with January 5<sup>th</sup>, 2020.**

Your payments will be based on the amount you paid for the real estate taxes the previous year. For 2020, there will be ten (10) equal payments, with the eleventh and final installment being the balance of the tax due.

We will only accept automated payment from your bank account. Please contact our office for further information regarding payment. If you are planning to sign up for the automated payment, you must fill out and sign the Automated Payment Service authorization and agreement form to enroll in the installment plan. Please read the Installment Program fact sheet for additional information regarding the automated payment process.

Real estate taxes only are eligible for installment payments. Payment plans will be set up for each individual parcel of land owned. Delinquent real estate taxes are not eligible and all real estate taxes must be current to be eligible for the program. For example, your 2019 taxes must be paid before enrolling in a payment plan for your 2020 taxes.

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

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**What is the "Automated Payment Service" (APS)?**

This service allows you the option of having your future county real estate 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 Buchanan County real estate taxes can be made. You must have all prior real estate taxes paid before participating in the monthly installment plan.

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

By participating in the monthly installment option for paying your real estate taxes, the financial burden is spread over several months instead of the entire amount being due December 31<sup>st</sup>. Your paid tax receipts will be mailed to you when the payment transactions are completed.

**Am I required to sign up for this service?**

No. This is voluntary and your choice to enroll.

**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 real estate tax amount. For 2015, there will be ten (10) equal monthly installments with the eleventh and final installment being the balance of the tax amount due.

**What is the procedure if my account is insufficient?**

An account with insufficient funds or closed will result in an immediate termination of the program. A \$25.00 fee will be charged if we are unable to process an installment payment due to the account being closed or insufficient.

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

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

**How do I cancel or make changes to my automated payment plan?**

Taxpayers that wish to cancel or amend an installment plan must submit their request in writing to the Buchanan County Collector's office. Please make written requests no less than five (5) 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, do I have to submit an authorization form for each parcel?**

No. You may submit one APS authorization form for all parcels you wish to enroll assuming that all payments will come from the same account listed on the authorization. However, you must be sure to include all parcels you wish to pay through APS on the form. If different accounts will be used, then submit one APS form for each account listing the parcels to be paid from each 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 (beginning in January) on the 5<sup>th</sup> of the month and will show on your bank statement.

**If you have any other questions about participating in the option to pay your real estate taxes in monthly installments, please contact Peggy Campbell at (816) 271-1401 or by email at [Collector@co.buchanan.mo.us](mailto:Collector@co.buchanan.mo.us) or by mail at 411 Jules St, Suite 123, St Joseph, MO 64501.**



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### **Authorization Agreement for Automated Payments (APS Debits)**

I (we) hereby authorize the Buchanan County Collector, hereinafter called 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 APS transactions to my (our) account must comply with the provisions of U.S. law. All account changes must be in written form. The taxpayer understands that failure to notify the COLLECTOR 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 agreement until further notice. **(Voided Check is required)**

\*Bank: \_\_\_\_\_  
\*City: \_\_\_\_\_ \*State: \_\_\_\_\_ \*Zip: \_\_\_\_\_  
\*Routing # \_\_\_\_\_ \*Account # \_\_\_\_\_  
\*Account type \_\_\_\_\_ (checking/savings)

This authorization is to remain in full force and effect until the COLLECTOR has received written notification from me (or either of us) of its termination or amendment, no less than five (5) working days before the due date as to afford the COLLECTOR and DEPOSITORY a reasonable opportunity to act on it.

\*Name(s) \_\_\_\_\_  
\*Mailing Address \_\_\_\_\_  
\*City, State & Zip Code \_\_\_\_\_  
\*Signature(s) of account holders \_\_\_\_\_  
\*Date \_\_\_\_\_  
\*Your Daytime Phone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
**\*Parcel #(s) & Site Address(es) of property(ies) in the program**

#### **REQUIRED ITEMS**

Note: There will be a total of 10 equal monthly installments for 2020 based on the amount of taxes that was paid for 2019 with the 11<sup>th</sup> and final payment being the balance of the tax due.