

# CCCS ELECTRONIC PAYMENT SERVICE (EPS) RULES AND REGULATIONS

- **If you are a new client with CCCS your first deposit is due in the form of a money order, cashier's check or personal check. Enrollment in EPS is available for subsequent deposits according to the following regulations.**
- There are two dates to choose from for your electronic withdrawal. If your program due date is the 5<sup>th</sup> of the month, choose the 2<sup>nd</sup>. If your due date is the 20<sup>th</sup>, your EPS withdrawal will be the 16<sup>th</sup>. If you have any questions about your due date please contact Client Services at the number below.
- Allow approximately 25 days minimum for enrollment in our EPS service. CCCS will mail you a notice of activation letter that will list your first withdrawal date. Until you receive this notice, please make your normal CCCS payment in the form of a money order, cashier's check or personal check.
- The enrollment form can only be processed if your **voided blank personal check for checking accounts, or blank deposit slip for savings accounts,** is attached. All information regarding your bank account is strictly confidential and will only be used to enroll you in this service.
- You must notify Client Services regarding any changes needed to your monthly CCCS deposit amount **three business days prior to your scheduled monthly withdrawal date.** For all changes, please be sure you speak directly to Client Services to ensure that all necessary paperwork is completed and processed.
- If a creditor requests an increase in their monthly payment amount, notify Client Services to increase your monthly EPS payment. You will be responsible to notify our Client Services that your deposits are made via EPS.
- You must notify Client Services regarding any bank information changes 30 days prior to your next scheduled withdrawal date. Please contact Client Services for further information.
- **If for any reason CCCS receives a non-sufficient funds (NSF) notification from an attempted withdrawal OR a stop payment is initiated on your bank account, CCCS will immediately terminate your EPS service.** Payments will then be required in the form of money order, cashier's check or personal check for your monthly deposit. After three consecutive months of successful remittance via money order, cashier's check or personal check, you may be eligible one time to request re-enrollment in the monthly EPS service.
- To terminate EPS service for any reason, you must speak directly to Client Services. It is recommended that you also provide written notification to CCCS of this termination. We must receive your notification three business days prior to your next withdrawal date.

Please address your notice to:

LSS Financial Counseling Service of MN

P.O. BOX 306

Duluth MN 55801-0306

**Phone (218)529-2255 or 1-800-764-0351 Fax (218)529-2285**