

CHAPTER 13 TRUSTEE
EASTERN DISTRICT OF KENTUCKY

You can now have your plan payment deducted from your checking account automatically each month.*

**Subject to approval by the Trustee.*

Simply fill out and sign the enclosed form, attach a voided check, and return it to: Chapter 13 Trustee EDKY, PO Box 2204, Lexington KY 40588-2204.

You may choose to have the payment deducted on either the 10th or the 25th of each month. The full amount of the payment will be deducted at one time. We cannot deduct a half payment on the 10th and the other half on the 25th.

If the 10th or the 25th falls on a weekend day or holiday, the withdrawal will be made on the next business day.

If your plan payment changes, the Trustee will automatically change the amount deducted from your checking account. However, if your plan or other court order obligates you to make a lump sum payment by a certain date, for example, your tax refund or proceeds from a lawsuit, you will need to make that payment directly as the Trustee's office will not know how much to deduct from your account.

If you change banks, it is your responsibility to notify the Trustee's office and to fill out another authorization form if you want your payments deducted from your checking account at your new bank.

If any two (2) drafts are returned by your bank as unpaid for any reason (NSF, closed account, etc.), the Trustee's office will discontinue the bank drafts, and you will be required to make plan payments thereafter by cashier's check or money order. *The Trustee reserves the right to reject your request for automatic bank draft if the Trustee has received an NSF check from you.*

The Trustee will stop automatic bank drafts: when you complete all payments under your plan; if your case is dismissed; or if your case is converted to another chapter. However, bank drafts cannot be stopped within five (5) business days before the scheduled withdrawal date. Funds deducted after the date of completion, dismissal, or conversion will be refunded to the debtor by check issued at the end of the month.

You may stop the bank drafts at any time by sending written notice at least ten (10) days before the next withdrawal date to: Chapter 13 Trustee EDKY, PO Box 2204, Lexington KY 40588-2204.

To avoid missing a month's payment while your request for an automatic bank draft is processed, you must continue making your payment until it is actually deducted the first time from your checking account.