

MARSHA L. COMBS-SKINNER

Chapter 13 Standing Trustee
Central District of Illinois

PAYMENT TYPES

Quick Reference Guide

Your first payment is due 30 days after the day your Bankruptcy petition was filed. It is your obligation to ensure that all payments are made by you, or your employer, and properly credited by the Trustee. A list of all the payments you have submitted to the Trustee can be found at www.NDC.org. If you notice any errors, contact the Trustee's Office as soon as possible. The Trustee offers four different payment options: Wage Order, Automatic Debit, ePay, or direct payment. If you fail to make the payments as indicated in your Plan, your payments are not received by the Trustee, or your payments are not properly credited to your account, the Trustee, or any creditor in your case, may file a Motion to Dismiss. Additionally, if you miss a payment or a payment is returned for insufficient funds, the Trustee may file a Wage Order with the Court.

AUTOMATIC DEBIT

Automatic Debit is an agreement between you and the Trustee, where you authorize the Trustee to automatically take your regular monthly payment directly from your checking account. You may choose either the 5th and/or the 17th of the month. Should you wish to participate in this program, please return a completed authorization form to the Trustee's Office and attach a voided check. In the event the amount of your Plan payment changes during the life of your Plan, you will receive notice from the Trustee together with an authorization for payment changes which you will need to complete and return to our office.

If at any time an automatic payment is returned, you will be notified in writing. You will then be required to make the missed payment using a money order or cashier's check. You will also be required to reimburse the Trustee's Office for any fees that the Trustee's bank may charge. If an automatic payment is returned a second time, the agreement will automatically be terminated, and the Automatic Debit service will no longer be available to you.

Benefits:

- you don't have to worry about remembering to send your payments each month
- save time and money
- you won't have to worry about being behind in your monthly payments

EPAY

EPay is a flexible payment system, where you go online and schedule your own payments to be sent directly from your bank account. It is a quick and convenient payment method, with a minimal fee. For more information about ePay, or to sign up, please visit <http://www.ch13cdil.com/epay.html>.

For questions or help, please, call our office at, (217) 837-9730, ext. 209, e-mail us at epayquestions@ch13cdil.com, or visit <http://www.ch13cdil.com/epay.html> to view our Information page to further help you.

Benefits:

- make payments from any location at any time of day (internet access required)
- save time and money by not having to purchase and mail cashier's checks or money orders
- payments made before 5:00pm will be credited to your bankruptcy case the next business day

WAGE ORDER

A Wage Order is a Court Order sent to your employer that requires your employer to deduct your Chapter 13 payments from your paycheck and send the payment directly to the Chapter 13 Trustee. If you change jobs at any time during your case, please notify the Trustee's Office immediately so that a new Wage Order can be presented to your new employer.

It is important that both you and your employer understand that the Wage Order is not a garnishment. The Bankruptcy Code permits a Bankruptcy Court to issue a Wage Order as an aid in the efficient administration of Chapter 13 cases. When you voluntarily filed your Chapter 13 case, all of your future income became subject to the Court's exclusive jurisdiction for the duration of your Chapter 13 case. If your employer has any questions, he or she may call the Chapter 13 Trustee's Office for an explanation.

The Trustee strongly encourages you to choose a Wage Order, because a higher percentage of cases, where the Debtor volunteers for a Wage Order, complete successfully.

Benefits:

- your employer makes your payment directly to the Trustee for you
- you don't have to worry about making monthly payments
- if your plan payment changes, it is adjusted as needed

DIRECT PAYMENT

In the event that you are unable to participate in the Automatic Debit Program or that you are not a wage earner, for example, if you are self employed, unemployed, retired, or under special circumstances, then you may make payments directly to the Trustee. All payments should be made payable to Marsha L. Combs-Skinner, Chapter 13 Trustee. In order to ensure proper processing, please make sure your name and case number appear on your payment. **Payments must be made through Money Order or Cashier's Check, the Trustee does not accept personal checks or cash.** All Payments should be mailed to: **Marsha L. Combs-Skinner, Chapter 13 Standing Trustee, P.O. Box 1133, Memphis, TN 38101-1133.**