

# MARSHA L. COMBS-SKINNER

Chapter 13 Standing Trustee  
Central District of Illinois

## AUTOMATIC DEBIT

The Trustee offers a way to automatically make monthly Chapter 13 payments by debiting your checking account each month for the amount of your Plan payment. This service may benefit you because:

- You won't have the worry about remembering to send your payments each month;
- You will save time and money since you won't have to run out to purchase and mail a Money Order or Cashier's Check each month;
- Your employer will not receive a Wage Deduction Order unless you default on your payments; and
- **Most importantly, you'll never have to worry about being behind in your Plan payments.**

Should you wish to participate in this program, please return the completed Authorization Form to our office. **You may choose either the 5<sup>th</sup> or the 17<sup>th</sup> day of the month for your payment to be debited, regardless of your actual payment due date.** Please attach a voided check to the Authorization Form. We cannot process debits without first receiving a voided check. After the Trustee's Office receives the Authorization Form, a written notification will be mailed notifying you of the date on which the automatic debits will commence.

In the event the amount of your Plan payment changes during the life of your plan, you will receive notice from the Trustee's Office 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 up the missed payment using a Money Order or Cashier's Check in addition to reimbursing our office for any fees our bank may charge. If an automatic payment is returned a second time, the agreement will be terminated, and this service will no longer be available to you. All future payments must thereafter be made via a Wage Deduction Order, Money Order or Cashier's Check or ePay.

Once this service is established, there are three ways to terminate the automatic debit:

1. Your case is dismissed, converted to another chapter of the bankruptcy code, or upon completion of all Plan payments;
2. Your automatic payment is returned more than once; or
3. You voluntarily terminate the agreement. There is a Termination Form attached to this letter. Please keep the Termination Form for future use. Once our office receives a signed Termination Form, we will immediately terminate the automatic debits from your checking account and you then must go back to making all

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future payments via Wage Deduction, Money Order, Cashier's Check, or ePay. Once you voluntarily terminate this service, the procedure cannot be reestablished.

If you have any questions regarding this program, please call our office and speak with one of our representatives.

**\*\*\* NOTE: PLEASE SEND THE AUTHORIZATION FORM  
TO THE CORRESPONDENCE ADDRESS –**

**MARSHA L. COMBS-SKINNER  
CHAPTER 13 STANDING TRUSTEE  
P.O. BOX 349  
NEWMAN, IL 61942**

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