a component unit of **CITY OF NOME**P.O. Box 70 • Nome, Alaska 99762 • (907) 443-NJUS • Fax (907) 443-6336

December 24, 2015

IMPORTANT INFORMATION RELATING TO NJUS CREDIT & DEBIT CARD ACCEPTANCE EFFECTIVE IN 2016 A CONVENIENCE FEE WILL BE CHARGED TO CARD USERS BY PROCESSOR

This will update information included on your November 30, 2015 statement relating to changes associated with use of debit or credit cards for payment of utility bills. You were advised that with new standards and security requirements, the processing company NJUS has been using to process plastic credit and debit cards was discontinuing their service in 2016 and another processing company would be used

- The new processing company will charge the customer a convenience fee equal to 2.75% of the amount being charged to a CREDIT OR DEBIT card. If a customer uses a plastic card, this will reflect as an additional separate charge on your card or bank statement, and is not a fee that is charged or received by NJUS.
- The processor switch was initially to be effective January 1, but to give customers an opportunity to consider
 whether they wish to change their payment method, and to allow that information to be returned to us, <u>the</u>
 <u>changeover has been rescheduled to occur on January 16, 2016</u>.
- FOR DEBIT CARD USERS, where funds are being withdrawn from your bank account at the time of the
 transaction, you can avoid the processing fee by instead having NJUS process the payment as an ACH
 (automated clearing house or "E-check") an electronic bank process where the funds still come out of the
 same account. To use this option and avoid the fee, you must provide your bank routing and account
 number, instead of your debit card number.
- CREDIT CARD USERS can also elect to change over to the ACH process to avoid the separate 2.75% charge from the processing company. Again, this requires bank routing and account number from which the funds are to be withdrawn be provided to NJUS to replace the credit card being charged.

The form included with this mailing is only required for those customers who currently use a card to "auto pay" their bill and wish to continue to do so. Unless we receive the new authorization form back by January 16, we will be removing you from "auto pay". This form can be used to designate an ACH payment in replacement of your recurring credit card payment and can also be used for customers who are not currently on "auto pay", but who would like to begin this payment option.

The form is not required for customers who make payment by phone or in person at our customer service office. Customers who phone or come in to pay with a credit/debit card will be advised of the applicable fee and must provide verbal confirmation to continue processing, acknowledging the convenience fee will also be charged to their debit or credit card. Phone or in-person customers may also use the ACH process by providing the bank routing and account information to our customer service agent.

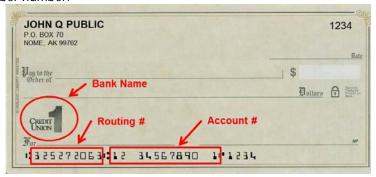
FOR CUSTOMERS ON "AUTO PAY" NOW, THE NOVEMBER 30, 2015 STATEMENT WILL BE PROCESSED IN THE NORMAL FASHION ON DECEMBER 26 and the 2.75% fee will NOT apply.

For those who wish to change to or enroll in "auto pay" using ACH/"E-check", on the back of this letter are some examples of how to easily locate bank routing and account information for a checking account:

Providing reliable utility services to system rate payers efficiently and economically by prudently operating and maintaining system assets in a fiscally responsible manner

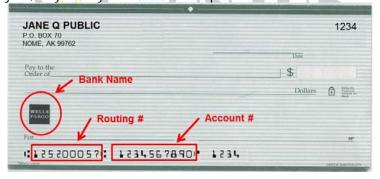
FOR CREDIT UNION 1 MEMBERS:

- The routing # [325272063] is the same for all Credit Union1 accounts.
- To have payment come from your checking account, enter the 11-digit number (do not include spaces) from the bottom of your check.
- If you have a share (savings) account only, not a checking account, enter your 6-digit member #.
- If you have <u>more than one type of account</u>, such as a share (savings) and a checking account, provide your 6-digit member # PLUS "S__" (where the blank indicates the CU1 account designation, found on your bank monthly statement) from which you wish the funds to be withdrawn. Typically a share (savings) account is "S1" and checking is "S78". If you have any questions, please confirm with CU1 the correct "S" number to include after member number.



FOR OTHER BANKS (and using Wells Fargo as an example):

- You may use any US bank or credit union, but must include the bank name, appropriate routing and account numbers.
- Funds can be withdrawn from a savings or checking account.
- The locations of the routing and account number are highlighted below.
- All Wells Fargo Bank accounts do NOT have the same routing number. The number of digits in their account numbers is typically 10, so you may have an unfilled space on the form.



Your completed Authorization Form can be returned:

- By personal delivery to our Customer Service Office in the BSNC ("Old Federal") Building, Suite 110. (The
 downtown office will be open all day from 8am-4:30pm during the month of January.)
- By FAX to (907) 443-2601
- By e-mail as an attachment sent to <u>customer.service@njus.org</u>.

We will do our best to make this transition smooth for you, our customers. Please give our Customer Service Office a call at (907) 443-6310 if you have any questions or need assistance in the sign-up process.

Best wishes for the holidays. Our offices will be closing at 12noon on Christmas Eve and will be closed on Christmas Day. We will also be closing at 12noon on New Year's Eve and be closed New Year's Day.