

What You Need to Know About Direct Payment Checks

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To avoid paying a penalty, homeowners planning to authorize their banks to pay their School bill should do so well ahead of the October 1st deadline and the Town & County by February 1st. These bank payments could take two weeks or more to reach your local Tax Receiver. A lot of taxpayers think it is done electronically, it is not. Banks and Credit Unions mail their payments from processing centers. The checks lack postmarks due to the banks having either pre-sorted first class or bulk mailing permits. Without a discernible postmark, we have to go by the date the payment is received in our office. **Homeowners whose mortgage holders pay their taxes through an escrow account need not worry.** The delay in tax payments received applies only to individuals authorizing their banks to withdraw money from their accounts to pay their property taxes.

By following the tips below, you can avoid the unnecessary additional penalty fees.

Here are a few tips for Property Owners:

1. Make sure you allow more time than you need. Don't wait until the last minute to authorize the payment.
2. If possible, ask someone at your bank what is a reasonable time to expect the payment to reach your Town Tax Receiver.

I hope that by providing you with this information, your payment will be an interest free one.