



## Welcome to the Convenience Of Automatic Bill Pay!

## Here's How Our Bank Draft Works

Your monthly bill will be paid automatically by your financial institution on the due date shown on your bill (except holidays and weekends, when it will be paid the following business day).

It's easy to sign up. Just complete and return this form by mail or fax.\*

The Automatic Bank Draft Payment Program will begin after we've processed your application. Your monthly bill will show the amount to be deducted, giving you confirmation of the transaction.

Our normal maximum transaction limit is \$1,500. However, if you would like a higher amount, please enter it here:

\* Although it's not required, you may want to include a voided check to ensure the accuracy of your bank account information and to expedite processing of your application. Please see the example below.



By enrolling in the Automatic Bank Draft Payment Program, I acknowledge that I have received, reviewed, and agree to the Terms of Authorization. I acknowledge the debit to my account will reflect "Georgia Natural-UTIL" as the creditor. I authorize Georgia Natural Gas to automatically charge my account in the amount of the total amount due for that period, unless otherwise specified herein, and acknowledge this agreement will remain in effect until cancelled by myself, Georgia Natural Gas, or my financial institution. I can cancel my agreement at any time by calling the Customer Care Team at the telephone numbers listed below or by writing to P.O. Box 440667, Kennesaw, Georgia 30160-9512.

Date \_\_\_\_\_

**PLEASE MAIL OR FAX YOUR  
COMPLETED APPLICATION TO:**

## Georgia Natural Gas

P0 Box 440667

Kennesaw, GA 30160-9512

Fax: 1-877-281-5775

# QUESTIONS?

## Call our Customer Care Team

**Monday – Friday 7 a.m. to 8 p.m. and Saturday 8 a.m. to 5 p.m.**  
**770.850.6200 or 877.850.6200.**

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### **Automatic Bank Draft Payment Program Terms of Authorization**

Once you are enrolled in the Automatic Bank Draft Payment Program with Georgia Natural Gas (GNG), your access to and use of this program is subject to the following Terms of Authorization and all applicable federal and state laws. These Terms of Authorization apply exclusively to your access to, and use of, automatic bank draft payment and do not alter in any way the terms and conditions of any other agreement you may have with GNG for products, services, or otherwise, including, but not limited to, the provisions of your customer contract with GNG regarding arbitration and waiver of class action law suits. You must agree to these Terms of Authorization to enroll in the Automatic Bank Draft Payment Program. Please retain these Terms of Authorization for your records.

1. *Authorization.* By selecting automatic bank drafts as your payment method, you hereby authorize your bank or financial institution to make preauthorized electronic bill payments on a monthly basis to GNG by debiting the bank account that you specified on your enrollment form. This authorization will remain in effect until you notify GNG, as provided below, to cancel it. Your bill will notify you of your enrollment in the automatic bank draft payment program. You agree to be bound by any rules your financial institution requires for pre-authorized electronic funds transfers and/or that your debit card issuer requires for pre-authorized debit card transactions. You are responsible for all fees charged by your financial institution associated with the pre-authorized payment option.
2. *Verification of Automatic Bank Draft.* If you would like to verify that a transfer has been made, you may do so by calling GNG at 770-850-6200 or 1-877-850-6200.
3. *Rejection of Automatic Payments.* If your bank or financial institution rejects any specific transfer for any reason, GNG may assess a charge for insufficient funds. You must update all changes to your checking/savings account or debit card information by notifying GNG in writing at P.O. Box 440667, Kennesaw, Georgia 30160-9512 or by calling GNG at 770-850-6200 or 1-877-850-6200. If you do not update your checking/savings account or debit card information and GNG is unable to withdraw funds from your debit card, checking or savings account for the amount due on your GNG account, you may be subject to applicable late fees, returned item charges and any fees or charges assessed by your financial institution.
4. *Cancelling Authorization.* You may cancel authorization for automatic bank draft by notifying GNG in writing at P.O. Box 440667, Kennesaw, Georgia 30160-9512 or by calling GNG at 770-850-6200 or 1-877-850-6200 at least three (3) business days before the next scheduled date of a transfer.
5. *Variation of Payment.* The transfers made through the automatic bank draft program may vary. If there is a variation in the monthly amount to be transferred, GNG will provide you with a notice of this amount to be transferred in your monthly billing statement, or otherwise in writing, at least ten (10) days prior to the date of such transfer. You will have the ability to stop payment on such transfer up to three (3) days prior to the date of such transfer. The amount debited from your bank account every month will be the then current balance on your monthly billing statement, unless we otherwise notify you of a variation in your current balance (e.g., in connection with the issuance of a credit to your account) as explained above.
6. *Resolving Errors.* If you notify GNG that an error involving a transfer has occurred, GNG will investigate promptly and, except as otherwise provided, will determine whether an error occurred within ten (10) business days of receiving a notice of the error. GNG will report the results to you within three (3) business days after completing its investigation, and will correct the error within one (1) business day after determining that an error has occurred. If GNG is unable to complete its investigation within ten (10) business days, GNG may take up to forty-five (45) days from receipt

of a notice of the error to investigate and determine whether an error occurred, in accordance with 12 CFR § 205.11.

7. *Change in Terms and Error Resolution Procedures.* GNG reserves the right to change these terms or terminate this program at any time. Notice may be given on or with your statement or by other methods. If a change in these terms and conditions will result in (1) increased fees to you; (2) increased liability to you; (3) fewer types of available electronic fund transfers; or (4) stricter limitations on the frequency or dollar amount of transfers, GNG will mail or otherwise deliver a written notice to you at least twenty-one (21) days before the effective date, unless otherwise provided for in 12 CFR § 205.8. Additionally, GNG will send a reminder of the Automatic Bank Draft Payment Program's error resolution procedures to you at least annually, in accordance with 12 CFR § 205.8. These terms do not in any way terminate, amend or modify other terms, agreements or policies that apply to your GNG account or any GNG services you receive or other agreements you may have with GNG.
8. *Liability for Unauthorized Transfers.* If GNG does not complete a transfer to or from your account on time or in the correct amount according to these Terms of Authorization, GNG will be liable for your losses or damages. However, GNG will not be liable in instances such as the following: (1) if, through no fault of GNG, you do not have enough money in your account to make the transfer; (2) if you have an overdraft line and the transfer would go over the credit limit; (3) if circumstances beyond GNG's control (such as fire or flood) prevent the transfer, despite reasonable precautions taken by GNG; or (4) any other exceptions stated in any agreement you may have with GNG.
9. *Disclaimer.* THE AUTOMATIC BANK DRAFT PAYMENT PROGRAM IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND GNG DISCLAIMS ALL WARRANTIES EXPRESS OR IMPLIED.