ACH Payment Policy

Why Offer ACH Payments?

The Ingham County Treasurer offers automatic bank account (ACH) payments to ease delinquent taxpayers’ ability to meet their tax obligation.

Who Can Participate in the ACH program?

Initially, the ACH Program will be offered to homeowners/individuals on signed official payment plans with the Ingham County Treasurer. Once the program is successfully running, the Ingham County Treasurer may expand the offer for one-time payment withdrawals for delinquent taxpayers.

Signing-up for the ACH Program:

Property owners must remit completed Authorization for Automatic Payment of Delinquent Property Taxes from your Bank Account (ACH) form along with a copy of their voided check to obtain routing number.

Stopping an ACH Payment:

Temporary Stop:

If an ACH Program participant realizes they will not have enough money to cover a scheduled payment, he/she can stop an ACH payment by requesting a temporary ‘hold’ on their account. Requests for the ‘hold’ must be received at least two (2) days prior to scheduled withdrawal. A ‘hold’ is valid for 1 scheduled withdrawal.

The participant must complete and return the Change of Status Form.

Permanent Stop:

If an ACH Program participant wishes or needs to stop participation in the program he/she must request cessation in the program at least two (2) days prior to the scheduled withdrawal.

The participant must complete and return the Change of Status Form.
Change of Account Information:

ACH Program participants must provide account changes at least two (2) days prior to the scheduled withdrawal. There may be a delay in ACH payments if new account routing information is needed.

The participant must complete and return the Change of Status Form and a new Authorization for Automatic Payment of Delinquent Property Taxes from your Bank Account (ACH).

Insufficient Funds (NSF) Payments/Penalties:

In the event of an NSF incident, the Ingham County Treasurer will assess a $10 penalty. A written notice of the NSF fee will be sent by first class mail to ACH participant.

Disqualification from ACH Program:

The participant is allowed a maximum of three (3) insufficient fund or stopped payments, or any combination thereof, per forfeiture year cycle (i.e. March 1, 2017 through March 31, 2018).

Notification of the automatic disqualification will be sent to the ACH participant via first class mail.

Duration of Individual ACH Program Participation:

Participation in the program will continue until:

1. Delinquent property tax obligations are fulfilled.
2. Program participant voluntarily withdraws
3. Program participant is disqualified by Ingham County Treasurer
4. ACH Participant’s Account closed

Payment Plan Individuals who voluntarily withdraw or are automatically disqualified may maintain their Payment Plan status by continuing “good faith” payments on their delinquent taxes.

Property owners maintain full liability of all delinquent property taxes and accruing interest, fees and penalties.

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