

## **Direct Payment Checks for Payment of Taxes**

Payment of the Combined Town and County Tax and School Tax bills can be made by direct payment checks; commonly referred to as online banking or electronic payments. To avoid paying a penalty, homeowners planning to authorize their banks to pay their tax bills should do so well ahead of the payment deadline. These bank payments could take two weeks or more to reach your local Tax Receiver.

Many taxpayers think this transaction is done electronically. It generally is not. Banks and credit unions mail their payments from processing centers. Often the checks lack U.S. postmarks due to banks having either pre-sorted first class or bulk-mailing permits. With no discernible postmark, Tax Receivers must to go by the date that the payment is received in their office.

Homeowners whose mortgage holders pay their taxes through an escrow account need not be concerned. 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, tax payers can avoid unnecessary additional penalty fees.

1. Review the Payment Instructions on the back of your bill for the type of payment you plan to make and the specific time parameters.
2. Make sure you allow more time than you need. Don't wait until the last minute to authorize the payment.
3. If possible, ask someone at your bank what is a reasonable amount time to expect the payment to reach your Town Tax Receiver.

I hope this information will make your online electronic payment an interest free one.

Donna K. Curry  
Parma Town Clerk/Receiver of Taxes