



Expert Knowledge - Exceptional Service

Dear Resident,

This letter is to inform you of the payment options that we offer.

### **PAYMENT OPTIONS**

- Recurring ACH. Pay through auto debit. Your payment is initiated by us on the 5th of every month through your checking or savings account. *(form on other side)*
- ACH Payment "On Request". Contact us directly and make an ACH payment during regular business hours. *(form on other side)*
- WIPS (Walk in Payment Service). Walk in to over 18,000 CheckFreePay agent locations. Example: Walmart, and make a payment with cash. Some agents also accept debit card. Contact Terra to get set up with a WIPS card. Questions-See attached FAQ or call the office. *(Please note: WIPS payments can NOT be processed at the Terra Properties office)*
- Check or Money Order (Payable to Property where you reside)
  - Send payment to lockbox:
    - The Bank of Edwardsville
    - PO Box 384
    - Edwardsville, IL 62025
  - Pay at the office. Cash is also accepted but can only be accepted in exact amount. Over payments will be applied to next month rent.
  - Use the drop box - located to the left of Terra Properties office front door (located in Highland). Payments received after 5 pm will be dated the next business day.

### **OTHER IMPORTANT INFORMATION**

- **DO NOT SEND CASH IN THE MAIL!**
- We **Do NOT** accept credit or debit card payments.
- Please make **check/money order payable to the property where you reside.** (Not to Terra Properties)

Please call the accounting department if you have any questions.

Sincerely,

Accounting Department ext 607 or 623

Terra Properties Inc.

110 Executive Drive Highland, IL 62249  
PH: 1-800-763-8669 FX: 1-618-654-1480  
[mail@terra-properties.com](mailto:mail@terra-properties.com)  
[www.terra-properties.com](http://www.terra-properties.com)

*Terra Properties Inc. is an equal opportunity provider.*



Revised 7/01/2017



Expert Knowledge - Exceptional Service

“Recurring” or “On Request Payment” ACH Authorization Form

Payment can be set up to be automatically debited on the 5th of each month or you can contact us at your convenience to make an “On Request ACH Payment.” Both options use your bank account information, account number and routing number. Just complete and sign this form to get started! No stamps. No hassle. Quick and Easy.

Here’s How “Recurring ACH Payments” Work:

Your account will be charged the amount of your current lease or association fee for each billing period. Payment is debited on the 5th of the month, using account noted below. If the 5th falls on a weekend or holiday, your payment will be executed on the next business day. Charges other than lease/association fees will not be debited unless requested and are subject to late fees if not paid by the terms. You agree that no prior-notification will be provided. Recurring option is only offered on the 5th.

Here’s How “On Request ACH Payments” Work:

Contact us during regular business hours to request a payment to be initiated, using the account noted below. Payment Requests received before 2:30 PM CST will be dated and posted to your account on the next business day. Payment Requests received after 2:30 PM CST will be dated and posted to your account in two business days.

Please complete the information below:

I \_\_\_\_\_ authorize Terra Properties to charge my bank account, indicated below. (full name)

Name of property and unit number where you live \_\_\_\_\_

Billing Address \_\_\_\_\_

Phone# \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Email \_\_\_\_\_

Choose ACH Option: [ ] Recurring To begin the 5th of (month/year) \_\_\_\_\_

[ ] On Request

Account Type: [ ] Checking [ ] Savings

Name on Account \_\_\_\_\_

Bank Name \_\_\_\_\_

Account Number \_\_\_\_\_

Bank Routing # \_\_\_\_\_

Bank City/State \_\_\_\_\_



Please attach a voided check or saving deposit slip with your account number and routing number.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

Terra Properties Inc. is an independent managing agent.

I understand that this authorization for both Recurring ACH and On Request ACH will remain in effect until I cancel it in writing, and I agree to notify Terra Properties in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date. I understand that Terra Properties has the right to cancel this contract at any time. If dates fall on a weekend or holiday, I understand that the payments will be executed on the next business day. For ACH debits to my checking/savings account, I understand that because these are electronic transactions, these funds may be withdrawn from my account as soon as the above noted periodic transaction dates. In the case of an ACH Transaction being rejected for Non-Sufficient Funds (NSF) I understand that Terra Properties may at its discretion attempt to process the charge again within 30 days, and agree to an additional charge for each attempt returned NSF and a late fee which will be initiated as a separate transaction from the authorized recurring payment. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law. I certify that I am an authorized user of this bank account and will not dispute these scheduled/requested transactions with my bank; so long as the transactions correspond to the terms indicated in this authorization form.

110 Executive Drive Highland, IL 62249
PH: 1-800-763-8669 FX: 1-618-654-1480
mail@terra-properties.com
www.terra-properties.com



Terra Properties Inc. is an equal opportunity provider.



Revised 7/01/2017

---

## Resident Questions and Answers

### Q: How do I make a payment with my WIPS card?

**A:** Go to the customer service center of a participating agent or store and present your WIPS card and payment. Tell the agent:

- You want to make a payment.
- The biller is called **WIPS Rent Payments**.
- The number on the card (is your account number).
- How much you want to pay.

Keep your receipt—it is your only proof of payment. These instructions are also printed on the WIPS card.

### Q: How do I get a WIPS card?

**A:** Contact your property manager to request a WIPS card.

### Q: How do I find the nearest participating agent or store where I can use my WIPS card?

**A:** Go to [www.checkfreepay.com/agentlocator](http://www.checkfreepay.com/agentlocator). In the **Please select Biller** field, select **WIPS Rent Payments**. Enter the ZIP code of the property where you live to see a list of nearby participating agents. Major national retailers including Kmart and Wal-Mart accept WIPS rent payments through the CheckFreePay network.

### Q: What does it cost to make a payment with WIPS?

**A:** There is a minimal transaction fee each time that you use your WIPS card, generally \$3.00.

### Q: Do I need to present my WIPS card when making a payment?

**A:** Yes. Your WIPS card has an identifying number printed on it that is required to properly credit your rent payment.

### Q: Do I need to present any additional information when making a payment?

**A:** Besides the physical WIPS card, some retail agents require personal identification such as name, address and phone number to properly credit your rent payment

### Q: Will the participating agent or store know how much I owe?

**A:** Make sure that you know how much you need to pay for your rent before arriving at the participating agent or store location. Agents may not have access to this information.

### Q: My rent is due today. Can I make a same-day payment?

**A:** Payments will generally post in the early morning hours of the following day. Make sure, however, to check with your property manager for specific posting times.

- Payments received before 6 PM CST post to your account with same date as payment, and be viewable on your account on the next day.
  - Payments received after 6 PM CST will post to your account with the next business day date, and will viewable on your account in 2 business days.
-

**Q: What happens if I forget to include my transaction fee when I make a payment?**

**A:** Your account will only be credited for the amount that you pay. If you have not included the transaction fee with your rent payment, the agent will deduct the fee from your payment amount. In this scenario your rent will not be paid in full and the property manager may consider it to be late.

**Q: What if I overpay? Can I get a refund?**

**A:** Any overpayment will be considered a credit with your property manager. Refunds are not possible with WIPS.

**Q: Can I use my WIPS card and pay with a check, money order, debit card, or credit card?**

**A:** WIPS agents generally only accept cash. However, some agents will accept debit cards.

**Q: Does every household member need a WIPS card?**

**A:** Only those household members (roommates) making rent payments will need a WIPS card. A transaction fee will apply each time that a WIPS card is used.

**Q: What if my WIPS card is lost, stolen or damaged?**

**A:** You can get a new card from your property manager. There may be a charge or replacement fee. Because lost or stolen cards cannot be used for any purpose other than to pay your rent, your card is not valuable to others.

**Q: What if I move?**

**A:** Your card is only good for your specific apartment. If you move between units within the same property or to another property that is managed by the same property management company, the property manager will issue you a new WIPS card.

**Q: Can I make any other payments besides rent with my WIPS card?**

**A:** No. You may only pay for charges that you owe to your property management company with your WIPS card.