



Town of Rutland 250 Main Street, Rutland, MA 01543

Frequently Asked Questions

TOWN OF RUTLAND 250 Main Street, Rutland, MA 01543-1397

How to Pay a Bill in the Town of Rutland

The Collector's Office collects all types of tax bills as well as water/sewer bills. These bills may be paid in any of the following ways:

In Person

To pay your bill in person, you must visit the Collector's Office in the Community Hall during regular office hours, which are 8:00 a.m. to 4:30 p.m. Monday thru Thursday; closed Friday. If you want a receipt for your payment, bring the ENTIRE BILL to the office and the staff will stamp your copy. If you do not ask for a receipt at the time you make payment, we cannot provide one at a later time.

By Mail

To pay by mail, send the remittance copy of the bill along with your check or money order to the Town of Rutland, PO Box 397, Fitchburg, MA 01420. Your check or money order should be made payable to the *Town of Rutland* and the bill number written in the "memo" area of the check. If a receipt is desired, send the entire bill plus a self-addressed, stamped envelope for mailing the receipted copy back to you.

Pay Bills On-Line

Real Estate, Personal Property, Motor Vehicle Excise, and Water/Sewer bills may be paid on-line using a town-sponsored site that can be accessed from the Home Page of this web site. You may pay on-line either by having your payment electronically deducted from your checking account, or by using your credit card. If you wish to take advantage of this convenient method of paying your bills, go to the Home Page and click on the button marked "Tax Collector Online Payments." The Town's pay on-line system is run by UniBank and is a secure site. Payment information is not stored by either the Town of Rutland or UniBank.

Payment by Electronic Debit from Your Checking Account: You should have your bill and your checkbook in front of you for reference before you begin the process. You will be guided through a series of steps so that your payment is deducted directly from your checking account and sent electronically to the Town's account. If you wish, you may request that an e-mail be sent to your computer to confirm that the payment information has been received by the bank. There is a \$0.25 charge for this service.

Pay by Credit Card: You may also pay by using your credit card. Be advised, however, that the "merchant fees" which the credit card companies charge for this service, and which would ordinarily be paid by a retail store as part of the cost of doing business, must be paid by you as a "convenience fee" if you choose to make your payment by credit card. If you choose "Pay by Credit Card" in the drop-down box, a separate box will display the amount of the convenience fee that will be charged and added to your payment. In this way, you will know ahead of time exactly how much the fee is so that you can decide if you want to complete the credit card transaction or use another method to pay your bill.

Please note that **any payment not received by the appropriate due date is subject to interest** from the due date to the date of payment and will not be accepted without the interest payment. Please contact the Collector's Office before paying a bill after the due date as interest accrues daily. **Overdue bills cannot be paid on-line.**

Also, **demand** bills will be sent on delinquent accounts adding an additional charge of \$25.00 per bill. Payment of the demand bill is due within fourteen days of the demand issue date.

The following action will be taken for **overdue demand** bills:

Motor vehicle bills will be forwarded to our deputy collector.
Real estate bills will be subject to advertising and, eventually, tax taking.
Water/Sewer bills issued one year prior to the fiscal year will be added as liens against the February quarterly real estate taxes.

Real Estate bills may be paid through the Collector's Office throughout most of the collection year. After the processing for tax takings has begun, payments will be accepted only in cash, bank check or certified check through the Treasurer's Office.

Personal Property tax bills and *Motor Vehicle Excise* bills may be paid through the Collector's Office up until the time that warrants are issued and they have been turned over to the Deputy Collector's Office for collection. If you have received a warrant for a delinquent Personal Property tax or Motor Vehicle Excise bill, you may pay by clicking on the link for the Deputy Collector's website and following the instructions for payment.

Partial payments are unacceptable. Questions regarding this issue should be addressed to the Collector's Office.

Errors and/or Insufficient Funds: The confirmation that you will receive from UniBank verifies only that the bank has received your payment information, but does not confirm the electronic transmission of funds. Occasionally, we are notified that a transaction has been reversed because an invalid account or routing number was used. In this situation, we must also reverse the payment, leaving your bill unpaid. If this happens, we will notify you by U.S. mail so that you can reissue the payment either on-line or by sending a check to the Collector's Office. If an on-line payment must be reversed due to insufficient funds, the Town of Rutland will charge the statutory penalty of \$25, just as we would for a check returned for this reason.

Bank On-Line Payment Systems

Some residents prefer to pay their municipal bills by using on-line systems offered by their bank. **We do not recommend this type of payment because no bill is remitted with the payment**, and because the on-line payment vendors have informed us that they discourage their customers from using their services to make payments to governmental units. We will accept these payments, however, provided that we can immediately determine for whom and for what type of bill the payment is being remitted. If we cannot make such determination, we will mail your check back to you and ask that you return it with the appropriate bill form.

In order to avoid having these types of checks returned to you, please make sure that it is clear:

- **what type of bill** is being paid (real estate tax, excise or water/sewer)
- you include the **bill number and year** if payment is being made on a real estate tax or excise bill (real estate tax and excise bill numbers change every year, so you should verify the bill number each time you make a payment)
- you include the **account number** if payment is being made on a **water/sewer bill**
- your **name and address** are prominently displayed on the check

Cash Payments

Please do not send cash by mail. If you wish to pay in cash, the safest way to do so is to visit the office during normal business hours and bring the ENTIRE BILL so that a receipt for the cash payment can be returned to you.

Checks

The Town of Rutland accepts only checks that are made payable to "Town of Rutland". We do not accept checks made payable to a third party, even with an endorsement. This is simply good business practice. Most of the time, we can accept personal checks in payment of your bills. The following occasions are exceptions. In these cases, delinquent taxpayers would have received letters advising them as to the acceptable methods of payment.

- If your property is in the process of a tax taking, we will accept payment only by cash or bank check or certified personal check. Please call if you are unsure.
- If you have been marked at the Registry of Motor Vehicles and cannot renew either your license or automobile registration because of an outstanding Motor Vehicle Excise bill, you can pay marked bills by credit card on-line at the Deputy Collector's website. You can link to that website by clicking the button: Deputy Collector for Rutland.

Insufficient Funds Checks

Any check which is returned to this office and, for whatever reason, is not honored by the payer's bank, will be subject to the statutory penalty as outlined in Massachusetts General Laws, Chapter 60, Section 57A. The penalty is 1 per-cent of the face value of the check, with a minimum charge of \$25.00.

You will be asked to submit a certified bank check or money order for the total amount made payable to the Town of Rutland. If the payment due date has passed, interest and all other applicable fees will be charged to the account.

Credit Card Payments

Payment by credit card may be made only through the on-line payment system. A convenience fee will be charged by the credit card company and must be paid by the bill payer.

Timely Payments

Payments must be received in the Collector's Office by the due date in order to be considered "on time." **Postmarks are never accepted.** This policy is in accord with the rulings of the Massachusetts Department of Revenue on what constitutes "timely payments."