

## **SAVE CHECKS – SAVE TIME – SAVE POSTAGE**

We have had several inquiries concerning automatic-deductions for retiree premium payments. **At present, we do not have this capability.** *However* – you may have another option so you will never have to write another check...

**Many banks offer on-line bill pay services. This means you can add YCCD as a payee, and set up automatic payments so your bank will cut and mail a check to us each and every month!**

### *Steps for Automatic Bill Pay By Bank*

- 1* Contact your bank or credit union to see if an on-line bill-pay service is offered. If you are already registered for online access with your bank, log in and see if you can locate the option to sign up.
  
- 2* Log into the bank website and follow the instructions given by the bank to locate the bill pay option. Enter in your bills following the prompts.
  - Enter YCCD as the name of the person you are sending money to, PO Box 4065, Modesto, CA 95352 as the address to send the payment, the amount to send, and the date the payment should be sent.
  - Enter “Your Name-Retiree Payment” in the comment.
  - Set up monthly frequency to pay through September of the following year.  
**Remember – payments are due by the 1<sup>st</sup> of each month for that month, and are considered “late” after the 15th!**
  
- 3* Every September, adjust the premium payment (if necessary) when you receive your updated premium amount that goes into effective October 1<sup>st</sup> each year.
  
- 4* Make sure you check with Jackie Hernandez at (209) 575-6588 that first month to make sure there weren't any issues with the payment arriving.

**We hope this makes your life easier.  
Please use this service if it available at your financial institution,  
so you never have to write another check!**