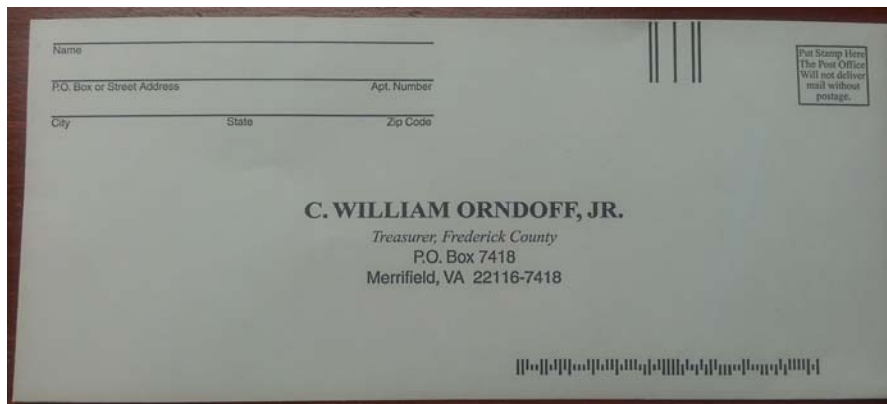


Treasurer's Office Payment Processing New Address for Tax Payments

Written by Angela Whitacre, Deputy Treasurer, Frederick County Treasurer's Office

For the December 2012 tax season, the Treasurer's Office has made a change to our process. In previous years, all payment processing has been handled in-house. This had been very cost effective method for us. However, our equipment has reached the end of its useful life (more like "obsolete" according to the repairman). Like everything else, the new equipment is extremely expensive.

An alternative that we found was outsourcing this to our bank, which has its own lockbox service. The only apparent difference to taxpayers will be the address on the return envelope included with the tax bills. It is



now the Merrifield Post Office, which is the office that processes our local mail. The actual turnaround time should not be affected and could possibly be even faster.

The advantages for considering this process are no new equip-

ment cost and better time management. The new process will allow our staff to concentrate on serving walk-in taxpayers, email inquiries, and mortgage companies. We believe that we owe it to our taxpayers to be efficient and cost-conscious. We are confident this will be a success.

Frederick County Taxes Don't Pay More Than You Have To!

Written by Angela Whitacre, Deputy Treasurer, Frederick County Treasurer's Office

Do you want to avoid the last minute scramble to come up with a tax payment? Consider our prepayment plans. Prepayment plans allow you to resolve your tax liability in installments (weekly, biweekly, monthly). Prepayment plans can be estimated for personal property tax, real estate tax, or both. In order to enroll on prepayment, all accounts must be current. Please note that the formal due dates (June 5th and December 5th) are still effective with prepayment plans. Any balance after the due date will be subject to penalty

and interest. Using a prepayment plan allows you to pay smaller amounts over a greater period of time to reduce the impact on your budget. Prepayments can be made using our website, in person, or through the mail just like other payments.

Another way to reduce the amount you pay is to avoid late charges. Penalty and interest are charged the day after the taxes are due. If a taxpayer does not have the cash, credit card payments offer a reasonable option. An average tax bill of \$300 would be \$338.25 after it was

three months delinquent. That same tax bill would only be \$319.61 if paid timely with a credit card (18% interest, 3 months), a savings of \$18.64.

Finally, if you know that you are not going to be able to pay your tax bill, you should contact our office to see if you qualify for a delinquent payment plan. These plans can limit the collection fees incurred on your account, saving you money.

For information on all these options, please visit our website at www.fredtax.com

The only difference to the taxpayer is that the address on the return envelope is now the Merrifield Post Office
