Payroll Deducted Trustee Payments

Monthly Payment: \$	_Term/Months:
Case Number:	

Your payroll department will be notified of your Chapter 13 Bankruptcy payments to the Trustee. A portion of your monthly payment will be deducted from every paycheck and will be sent to the Trustee.

Pay Frequency ☐ Weekly (once a week) ☐ Bi-Weekly (every 2 weeks) ☐ Semi-Monthly (twice a month) ☐ Monthly (once a month)

Pay Schedule		
Amount	Pay Dates	
	-	
\$		
\$		
Ψ		

It may take a few pay periods for your employer to begin deducting your plan payments. It is your responsibility to monitor your paycheck to be sure the money is being deducted.

If money is not deducted from your paycheck the next time you are paid, you must begin making payments by one of the following three options. (See options below)

Temporary Option 1: Bank Draft- "TFS Bill Pay"

Visit <u>www.tfsbillpay.com</u> to create an account and make payments from your bank account to <u>Todd</u> <u>Johns, Trustee</u>. To make one time payments until the payroll deduction takes effect follow the directions on the back of this page. (Do not set up a recurring payment schedule)

Temporary Option 2: Mail Money Order to Trustee

You must purchase a money order or cashier's check, and bring it to our office. Personal checks are not allowed. Make the money order or cashier's check payable to <u>Todd Johns, Trustee</u>. Write your <u>full name</u> and <u>case number</u> on the money order. Mail to:

Todd Johns, Trustee P.O. Box 2218 Memphis, TN 38101-2218

Make a photocopy of the completed money order your purchased and keep both the copy and the receipt.

Temporary Option 3: Bring Money Order to Our Office

You must purchase a money order or cashier's check, and bring it to our office. Personal checks are not allowed. Make the money order or cashier's check payable to <u>Todd Johns, Trustee</u>. Write your <u>full name</u> and <u>case number</u> on the money order. Please have the money order filled out before you bring it to the office.

Instructions for Temporary Bank Draft (TFS Bill Pay)

- 1. Log on. Visit <u>www.tfsbillpay.com</u> and click on the orange button labeled "SIGN UP today".
- **2.** Create an account. Enter your name and email address to start setting up your account on TFS. You will receive a verification email that will let you log in.
- **3.** Case Information. Once you log in, click "Enroll in Trustee Pay" and enter your case number.
- **4.** Profile. Confirm your personal information. This data is pulled directly from the Court records, so it should be accurate.
- **5.** Account Information. Enter your account info, payment amount, and payment schedule. (*Payments will take 5 business days from when they are initiated to arrive at your Trustee's office. Business days don't include weekends and bank holidays, so please plan accordingly.)*
- **6.** Verification. Review your account information, select the check boxes, provide the "digital signature" at the bottom of the page, and click "Enroll in Trustee Pay".

How can I monitor my Chapter 13 case?

To monitor your case go to the following website and create a member login: www.ndc.org

This website allows you to review the payments received by the Trustee, the claims that are being paid, and the balance that is owed. One of the responsibilities of being a Chapter 13 debtor is to make sure that your Trustee payments are made on time, every month and in the correct amount. If your payments are made by payroll deduction, it is YOUR responsibility to ensure that your payroll deduction has been taken out of your check correctly and sent to the Trustee on a MONTHLY basis. Please keep in mind that if you have elected to have your plan payments deducted from your payroll check, that it may take up to six weeks for the deduction to begin. During this time it is very important that you make your Trustee payment directly.

Ensuring that your bankruptcy plan payments are current is essential. If there is a substantial change in your financial circumstances and you will not be able to make your Trustee payment, please contact our office so that we may try to help you.