

Pearl River Central Water Association

Member Notice: Credit Card Processing Fees

Why Credit Card Processing Fees Are Now Being Charged

For many years, Pearl River Central Water Association has absorbed the cost of credit and debit card processing fees on behalf of our members.

Every time a card payment is made, the credit card processor charges a transaction fee. Based on recent records, these fees have cost the Association approximately **\$25,000 per year**. In the past, the Association paid those costs out of operating funds.

Going forward, third-party convenience fees will be passed directly to the members who choose to use card payments. This allows Association funds to be used where they benefit all members, including system maintenance, water service improvements, daily operations, and long-term infrastructure needs.

The Association does not profit from these convenience fees. They are charged by the payment processor for the use of card payment services.

Payment Options

No Charge

- Cash payments in the office
- Check payments in the office, by mail, or drop box
- ACH / bank draft payments

Convenience Fee Applies

- Credit card payments
- Debit card payments
- Online card payments through the customer portal

Why This Matters

This change helps keep the cost of card payment convenience tied to the members who choose to use that service, rather than spreading those processing costs across all members.

It also helps preserve Association funds for priorities that serve the full membership, including repairs, maintenance, service reliability, and future improvements to the water system.

Thank you for your patience and understanding as we continue working to provide more convenient service options while being responsible with Association funds.