

SEPTIC SYSTEM

OWNER'S GUIDE



BROUGHT TO YOU BY:



FIEDLER'S
Your Pumping Specialists

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OWNER'S GUIDE DISCLAIMER:

This Septic Guide is intended for educational purposes only. While Fiedler Your Pumping Specialists, Inc has made reasonable efforts to ensure the accuracy of the information provided in this guide, it is not responsible for any damages resulting from reliance on the information. Please consult with your septic contractor or permitting agency if you have specific questions related to your system and its management needs. Fiedler Your Pumping Specialists, Inc. reserves the right to make additions, changes, or corrections to this guide at any time and without notice.

INFORMATION WITHIN THIS GUIDE WAS COMPILED FROM A VARIETY OF RESOURCES INCLUDING THOSE BELOW:

Minnesota Pollution Control Agency-MPCA: <http://www.pca.state.mn.us/>

University of Minnesota OSTP: <http://www.septic.umn.edu>

Minnesota Onsite Wastewater Association: <http://mowa-mn.com>

MN rules 7080: <https://www.revisor.mn.gov/rules/7080/>

I HAVE WASTEWATER BACKING UP... WHAT NOW!?

If you have wastewater backing into your home or outside, we can help!

If your alarm went off or you have wastewater backing up into your home or is ponding by your septic tank don't panic! The first thing you need to do is stop using water, which should prevent more water from entering your home. The second thing you need to do is call our main number **320-252-9916**.

If your issues or alarms are occurring during the middle of the night, stop using water immediately. Most of the time there is nothing our maintainers can do after dark, as we are not able to visualize anything within your system in the dark. Most of the time if you have no water running within your home to your septic tank, you should have not water backing up into your home from your septic tank. If you feel there is water going into your system from an outside source contact us during the night, otherwise shut off any internal water and call us in the morning.

During your call with us, we will walk you through your system and provide a free consultation over the phone to trouble-shoot your system. We are normally able to tell you what may be wrong with your system. We will let you know if we believe you need your tank pumped or if there is some other service we recommend.

To assist us in troubleshooting your system, you will need to know following answers before you call:

- 1) **Do you have inspection pipes or do you have manholes in your septic tank?**
 - a) If you have a manhole cover, what are you were able to see? Can you see the inlet and outlet?
 - b) Do you have inspection pipes only? If so, we will usually not be able to visualize anything within your tank and you will need to start by having your tank pumped.
- 2) **Does you have pumps outside your house? If so,**
 - a) Did your alarm sound? When?
 - b) Is your lift pump constantly running? If yes, there may be something obstructing the flow or the pump is not functioning as it should.
 - c) If the pump is constantly running, unplug it or turn it off to prevent damage to the pump before calling us.
 - d) If you have an alarm, you generally have 24-48 hours before you may have backing up. You should be able to call us in the morning.

- 3) **If you know nothing about your system, never fear, we will do what we can to help you!**

SERVICES WE PROVIDE

Septic Pumping- The complete removal of solids and wastewater from the septic tank. We will backflush or use a "Crustbuster" to break up the sludge and scum to allow for total clean out. According to the MPCA, septic tanks should be maintained at a minimum of every 3 years.

Lift pump troubleshooting and Replacement-We are able to provide pump maintenance to most residential lift pumps. We stock many floats, alarms and pumps to handle almost any issue.

High-pressure water jetting-Is an efficient and environmentally safe way to clean sewer pipes. Using ordinary water with state-of-the-art equipment, flexible hoses, and a special nozzle. This equipment will thoroughly clean the inside of most septic pipes. With this same equipment and hot water, we are able to also open most frozen lines using this equipment. (See our handout "Issues with septic systems in the winter" for more information related to winter septic issues)

Riser and Cover Installation- We use the Seal-R rings and cover system. This method replaces your concrete riser and cover and brings your manhole to the surface. This ensures no ground water enters your system. This product meets all state guidelines and the covers blend in nicely with most lawns. This service is not available when the ground is frozen.

Septic System Certification/Inspection-If you are selling your home or obtaining a building permit, you may be required by your county to have your septic system inspected and updated to current rules and standards. Once your certification is complete and you have paid for your services, we will submit the required documents to your

SEPTIC SYSTEM BASICS

A septic system, when performing properly, safely treats and disposes of your sewage without creating any danger to your health or to the environment. If the septic system is not functioning properly, it can cause health concerns for you, your family and any pets in the yard. Therefore, it is a good idea to understand how your septic system works and what you can do to ensure it continues to work properly.

A professionally designed, installed, operated and maintained septic system can provide economical and effective wastewater treatment for many years if maintained appropriately. Pathogens and solids are removed and destroyed by filtration and naturally occurring microscopic organisms. Nutrients are removed, absorbed by soil particles, or taken up by plants.

How A Septic System Works

The purpose of on-site disposal systems is to provide for the treatment of household waste using natural processes. A septic system with an absorption field is the most common method for treating waste from a rural residence.

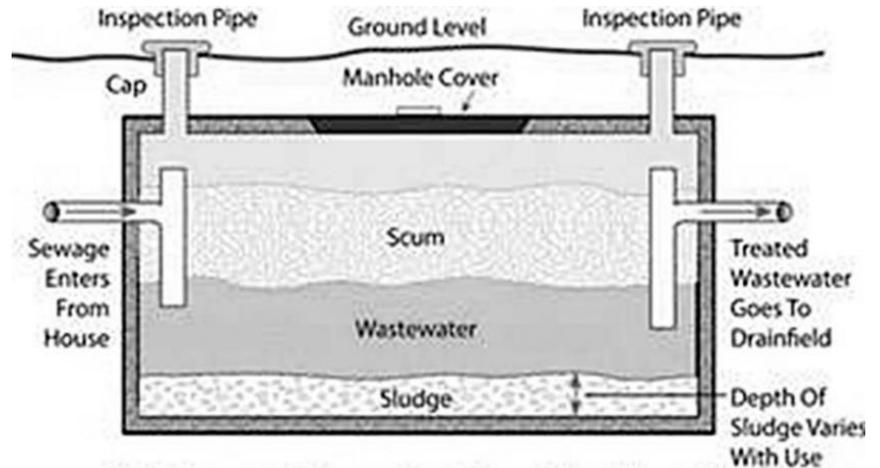
A typical septic system has three main components:

- Plumbing collection system**
- Septic tank**
- Drainfield**

Plumbing: Wastewater Collection

All wastewater containing human wastes, nutrients, dirt, and other contaminants must be collected and delivered to the septic tank and drainfield for treatment and disposal. All water used in bathing, toilets, laundry, and dishwashing must be treated by the system. Drains allowing wastewater to enter the system should be equipped with strainers or other filtration devices to reduce the amount of food particles, hair, and lint entering the system.

Minnesota's rules require all wastewater to be treated. However, water from roof drains, basement drainage sump pumps, hot tubs, Reverse osmosis systems, water softeners that regenerate and swimming pools should not be drained into the septic system. These large volumes of "clean water" will overload the system.



Schematic of a Septic Tank

Original and remodeled plumbing systems must be correctly designed and installed to allow trouble-free operation. **Before** remodeling, consider the impact of these changes on your septic system- **Shortly after** remodeling you should consider pumping your system to ensure cleaning products, paint from brush/roller washing are removed from the system as they may cause issues with bacterial growth in your system if not removed.

Septic Tank: Wastewater Separation

The purpose of the septic tank is to separate the solids from the liquids and begin the process of breaking down contaminants. The septic tank is a buried, watertight container typically constructed of concrete, steel, fiberglass, or polyethylene. They can range in size from about 1,000 to 2,500 gallons or more.

On average a family of 4 will refill a tank within 1-3 weeks of having their tank pumped.

When the wastewater enters the first chamber, its velocity slows so that the heavier solids can settle out of the water into the bottom of the chamber, and lighter materials can float to the surface. The accumulation of settled solids at the bottom of the tank is called **sludge** and the lighter solids (greases, fats and soaps) which form a mass on the surface of the liquid in the septic tank is called **scum**. In between the sludge and scum is liquid waste or Wastewater.

Micro-organisms, like bacteria, and other natural processes act to decompose the waste materials in the liquid waste. Incoming water should be held in the tank for at least 24 hours in order to improve settling. Up to 50 percent of the solids will decompose into liquids and gases. This is the first step in the process of purifying your household wastewater.

When the first chamber of the tank becomes filled, the liquid waste begins to fill the second chamber. The chambers of the septic tank are designed to prevent the movement of sludge and scum to the second chamber, allowing only the movement of liquid. Once the second chamber is filled, and more wastewater enters the first chamber, an equal amount of the partly-treated liquid waste flows into the second chamber, this causes an equal amount of liquid to flow out of the second chamber into the drainfield. The water flowing out into the drainfield is called **effluent**. This is often referred to as **primary treatment**.

Bacteria in the septic tank prepare the wastewater for final treatment in the drainfield. In the separate chambers, are Baffles and/or filters. These act to prevent sludge and scum from leaving the tank and flowing into the drainfield area.

The Drainfield: Water Distribution

The majority of the treatment of the wastewater occurs in the drainfield. A gridwork of perforated pipes in the drainfield evenly distributes the effluent over the natural soil or imported fill. Gravel supports and forms an envelope around the pipe, to help protect it from roots and burrowing animals. The perforations in the pipe allow the effluent to escape to the soil.

Uncompacted, unsaturated, undisturbed soil must surround the soil treatment system. This system is typically referred to as **secondary treatment** and may be a series of trenches.

As the effluent filters through the soil, micro-organisms in the soil digest and remove the remaining impurities (such as suspended solids, organic chemicals and viruses and/or bacteria). There are millions of naturally-occurring beneficial microscopic organisms in every tablespoon of soil.



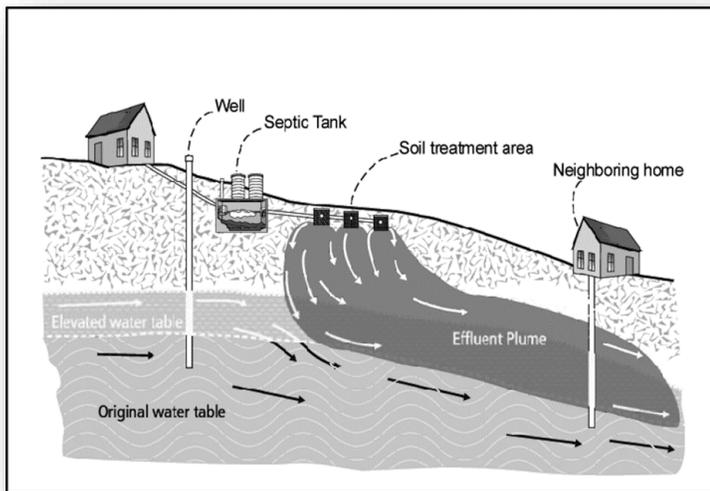
A **biomat**, or thin layer of fine solids, dead bacteria, and soil bacteria forms where the sewage meets the soil. This biomat layer regulates how fast liquid passes out of the trench or bed into the soil so the soil beneath the trench remains unsaturated. Once the wastewater goes through the biomat layer and the three feet of unsaturated soil, most harmful pathogens have been destroyed.

Mound Systems may be required in areas of high permeability or if the area has a high water table, the effluent can reach the groundwater before it is fully treated. This type of system requires a hydraulic pump sometimes referred to as a "lift station" to ensure uniform distribution of effluent over a drainfield.

LOCATING YOUR SYSTEM COMPONENTS

Your System

Most people have never seen their septic system, and if the system is properly maintained, most will never need to see it. A septic system, as previously noted, is generally composed of two main parts: a watertight septic tank and a network of perforated pipes, called a drainfield. All these parts are buried under your lawn so you may not even be aware of them. Your septic system receives all the wastewater from your house, including toilets, showers, sinks, dishwasher, washing machine, etc. and purifies that water so it is safe to re-enter the ground water system.



Locating Your Septic Tank & Drainfield

Locating a tank and drainfield can, at times, be difficult even for a trained professional. You might see lids or manhole covers for your septic tank. However, older tanks may be harder to find because there may be no visible parts.

To locate your drainfield, look for clues such as shallow, parallel depressions, which may mark the drainfield trenches. It is unlikely that a drainfield could have been installed among large trees or in very rocky areas.

The septic contractor who installed your system will also more than likely have a copy of your septic system specifics.

Often a septic professional can tell where everything is just by the lay of the land. If they can't spot it by eye, they may have the tools necessary to help find them.

Many county planning and zoning offices keep a map of all septic systems in the county.

Your best option to know exactly where your system is after it has been located is to have us bring your covers to the surface with the type of riser and cover below. Contact us today if you would like a quote on this service. Our covers can save you a lot of time and money in the future. Especially if your tank needs to be accessed in the winter!



**Ask us
about cover
and riser
Installation /
Replacement!**

SEPTIC SYSTEM MAINTENANCE

Proper Maintenance of Your System

As a homeowner, you are responsible for the maintenance of your septic system according to Minnesota rules. If properly designed, constructed and maintained, your septic system should provide long-effective treatment of household wastewater. Your system should be maintained according to MPCA guidelines at least every 3 years. A malfunctioning system is not only a health hazard to your family and your neighbors, but will likely harm surface and ground water resources, and cost you thousands of dollars to repair or replace. Keep in mind, if you sell your home, your septic system must be in good working order and may require a septic certification.

Pumping the Tank

Septic systems cannot dispose of all the material that enters the system. Solids that are not broken down by bacteria begin to accumulate in the septic tank and

eventually need to be removed. As the septic system is used, sludge will build up in the bottom of the septic tank. The rate of the build-up will depend on the size of your tank (bigger is better), the volume of wastewater entering the tank, and the volume of solids in the wastewater stream.

If the sludge is allowed to accumulate to the height of the outlet pipe, it could flow into the next chamber and then out into the drainfield. The pipes in the drainfield can become rapidly clogged by sludge. When the pipe is all blocked and the wastewater can no longer flow into the soil, it will seep to the surface of the ground, or worse yet, back up into your house. If your Drainfield pipes become totally clogged, there is no quick fix; the entire system must be dug up and replaced.

Properly designed tanks have enough capacity for up to three years of average use before needing service. It is

important to understand septic tanks ALWAYS appear full because both the inlet and the outlet are at the top of the tank.

Pumping should be more frequent for a smaller tank, where more people are living in the house or for houses with garbage disposals. The best time to clean out the tank is summer to mid fall. At these times, the ground will not be frozen, allowing easier access to the tank, and the biological activity in the tank can re-establish itself before it gets too cold (micro-organisms like it warm).



PREVENTIVE MAINTENANCE

Care for Your Drainfield

The drainage field is an often overlooked aspect of the septic system, yet it is more important than the tank for the proper operation of the entire system. The area over the drainfield should have a good cover of grass. Good ventilation and adequate sunlight should also be maintained to promote evaporation. This



means that you should avoid constructing parking areas, patios, tennis courts or decks in the area of, or over, the drainfield. The weight of such constructions could crush the pipe in the drainfield preventing it from working properly. Covering the drainfield could also prevent oxygen from getting into the soil. Micro-organisms responsible for digesting the waste material need oxygen to survive and function.

Homeowners can take measures to ensure their drain field is properly maintained.

- **NEVER** park vehicles or place other large objects on the drain field, as this can compact the soil and reduce its ability to treat wastewater. It may also damage the network of drain pipes within the field, causing them to need to be replaced.
- Effluent from sump pumps and roof drains should **NOT** be discharged in the vicinity of the drainfield, as this could keep the soil saturated, reducing its capacity to absorb the waste water and causing it to puddle on the surface, creating an environmental and health hazard.
- Check for depressions in the drainfield where surface water can collect, surface should be dry.
- Keep your septic tank cover accessible for inspections and pumping. Also make sure your cover is level with the surrounding soil to discourage

puddling. If the drainfield is on a sloping site, surface water diversion may need to be considered.

- Cover the drainfield with a grass cover to prevent erosion and remove excess water.
- Avoid planting water-loving shrubs (especially willows and poplars) with deep root systems or trees near the drainfield, as roots could damage the pipes, or they could change moisture levels within the soil causing it to be less effective.
- Do NOT water the grass over the drainfield. The additional water may interfere with the ability of the soil to absorb liquids and break down waste.
- Do not make or allow repairs to your septic system without obtaining the required permits. Use only professionally licensed septic contractors when needed.



Control Water Usage

Average indoor water use in the typical single-family home is 60-100 gallons per person per day. Leaky toilets can waste as much as 200 gallons per day.

Every time you put water into the septic tank, that same amount of water moves into the drainfield. So, the faster you put the water into the tank, the faster it moves into the leaching bed. However, it takes time for the solids to settle out of the liquid waste and for the micro-organisms to digest the solids.

Signs of Septic System Failure

Some of the warning signs that your septic system may be failing include the following:

- The grass over the drainfield may have a different color or look to it than areas of the lawn
- The ground around the septic tank or over the drainfield may be soggy or feel spongy to walk on. ~Toilets, showers and sinks may back up or may take longer than usual to drain.
- Occasional sewage odors may become noticeable, particularly after a rainfall.
- You may notice significant algae growth in or around nearby lakes or water bodies.

The longer the **retention time**, (the time that the wastewater is allowed to remain in the septic tank), the more separation and settling that occurs. If you cause the water to move too quickly through the system, less

“processing” and settling occurs before the water reaches the drainfield and the effluent may be discharged to the soil while still containing pollutants in unacceptable concentrations. Insufficient settling can lead to prematurely clogged drainfields and expensive repairs.

- High levels of nitrates, bacteria or other contaminants may be found in nearby well water.
- Pools of water or soggy spots, foul odors, and/or dark gray or black soils in the area of your drainfield.
- Water may surface over the drainfield during heavy rain or when doing laundry.
- Sewage backs up into the lowest drains in the house.
- Gurgling of drains, slow drainage (check for clogs and ensure roof vents are open first).



TROUBLESHOOTING GUIDE

Problem	Risk	Potential Causes	Potential solutions
Sewage surfacing in the yard	Human contact with sewage is a serious public health threat	excess water use - System blockages - Undersized soil treatment area - Pump failure or improper operation	Fix leaks - Install water-saving fixtures - Clean septic tank and check - Fence off the area until problem is repaired by a septic professional
Sewage Odors - Indoors	Toxic gasses can cause discomfort and illness	Improper plumbing - Sewage backup in house - Unsealed basement sewage pump - Dry Drain - Roof vent pipe blocked - recent remodeling	Clean tank and check pumps - Check and replace damaged caps - Repair and replace system - ensure there is water in all floor drain traps -look for blocked roof vent
Sewage Odors - Outdoors	Major nuisance, but usually no serious health risks	Source other than owners system - Sewage surfacing in the yard - Unsealed covers - Short roof vent - Improper seal around piping or electrical conduit in lift pump	Clean tank and check pumps - Check and replace caps - Repair or replace systems - ensure sealed manhole access - extend roof venting - add carbon filter to roof vent
Distribution pipes or Frozen Drainfield	System may be inoperable	Lack of snow cover - water standing on pipes, lack of drain back, undersized pump - heavy foot or vehicle traffic over drainfield area - lack of vegetation - low flow rates - leaking plumbing - cracked pipes or manhole - saturated system -High efficiency furnace condensation	Check piping and pumps - keep vehicles and people off system - increase water use and temp in winter - DO NOT use antifreeze or salt or other additives in your system - Do NOT continually run water - You may need to operate the Septic tank as a holding tank - Do NOT build a fire over the system -reroute furnace piping. Consult a professional Immediately!
Power Failure	If you have a lift pump you need power to remove any water from your tank	Natural disaster - electrical line cut - Fuse breaker tripped	Verify fuse / breaker operational - Report power outages to electrical co. If power is restored and issues remain you should contact a septic professional to evaluate.
Roots in tank or plugging pipes	Roots can cause blockages leading to back up inside or outside the home	Components of system not sealed - Old piping in need of replacement - Components located near water loving trees	Confirm where roots are growing in - Seal or replace areas where roots are getting in - Contact a septic professional capable of cutting and removing roots.
Lack of vegetation over system	System may look unappealing Erosion of soil cover may result in damage to system components	Vegetation not properly established - Cover material may not be suitable to support vegetation - Vegetation planted may not be appropriate	Consult a septic professional or landscaping expert - Plant and maintain vegetation appropriate for climate, location and soil conditions - Stop mowing over system at end system mid sept
Alarm Activated	Could result in, surfacing of effluent or back up of effluent into the home	Pump failed - Fuse/Breaker Tripped - Pump unplugged - Controls/floats are malfunctioning - High water use - Effluent screen plugged	Control water use - Check breaker and plug ins - Fix leaks in plumbing - Contact a septic professional - Normally a system has 24-48 hours of minimal water use available after alarm goes off.

COMMON QUESTIONS ABOUT RESIDENTIAL SEPTIC SYSTEM

I woke up to my septic alarm going off in the middle of the night!

Systems vary, however, in general, if you stop using water you should have no further water backing up into your home. If you have a pump and it alarms you normally have 24-48 hours of minimal water use before you will have issues. Our first advice, in every situation, is to tell you to stop using water. Make sure all of your water is off in your home, once you stop using water no water should continue backing up, now you can call us in the morning. Because we are normally not able to visualize anything at night in a septic system it doesn't make sense to pay extra to have us out in the middle of the night. Note: Fees may be close to double if we are required to come out after hours or in the middle of the night.

I only have white pipes sticking out of the ground. Can you service my system through these?

According to MN rule 7083.0770, Septic "maintenance" is to be done through manhole covers. This ensures the entire tank can be visualized during services by the maintainer. However, if a tank only has inspection pipe access at the surface, though not optimal, a homeowner may request services be completed through these pipes. At the time of appointment scheduling, inquiry is made regarding inspection pipe vs manhole access to every system. If a customer requests inspection pipe pumping, we will request they sign a form and return it to us for our required files. Fiedler Your Pumping Specialists, Inc. is not responsible for any damage to yards, landscaping, sprinkler systems or electrical systems due to any probing, digging or otherwise altering the ground to access septic tanks. Covers on septic tanks wear and breakdown over time. As a result these covers may crack/break upon removal. Fiedler's is NOT responsible for any damage to manhole covers related to removal or replacement during maintenance.

How do I find the maintenance hole cover?

We require the tank to be marked or easily visible upon our arrival. The location of the maintenance hole cover will vary by tank manufacturer. However, the cover typically will be located either in the center of the tank or at the middle of each end of the tank. Your Installer may have provided a location map. Your local unit of government may also be able to provide this for you. Please note we charge an additional fee for locating covers or need to do any digging or probing to locate your manholes at the time of tank cleaning. If we arrive on site and are unable to locate your tank in a timely manner, you may be charged our time for searching as well as a rescheduling/cancellation fee if we are unable to locate your system.

How often should I pump my septic tank?

Variables such as how many people reside in the home, garbage disposal use, age of the system, how much entertaining is done, etc. affect the time in which solid waste accumulates in the septic tank. The Minnesota Pollution Control Agency, MPCA, currently recommends a septic tank be cleaned out at least every three years. After your services, our Maintainer will provide a recommendation for your systems specific needs. If you install or have a garbage disposal the septic tank should be cleaned every year regardless of how many people live in the home.

How will you clean my septic tank?

Your tank contents will be agitated either by backflushing or with the use of equipment called a crustbuster. The maintainer will determine which method of agitation he will use once he has visualized the contents of your tank. Once agitated the contents of your tank will be removed from our tank using one of our vacuum trucks.

I had my septic tank pumped a little over a week ago and it is FULL again! Why?

As wastewater is discharged from the house, the tank can fill back up in 1-3 weeks depending on water use. As Wastewater fills your tank it will begin to flow into the next tank or to the treatment area, depending on what type of system you have. The rate at which the tank fills up depends on the gallons per day that your family uses. On average 1 person uses 75 gallons of water per day. If a water from outside your tank is seeping in from the outside this is an issue you will need to discuss with your maintainer!

The alarm on my septic just started sounding! Does this mean it is time to clean my tanks?

The alarm on your lift station is **NOT** a signal to have your septic tanks cleaned. However, many customers wrongly assume this is the purpose of the alarm. This alarm is alerting you that the lift station pump is not working correctly. It may mean a float switch has failed and is not turning the pump on or the pump has failed, or it may simply mean there is no power to the pump. A Trained Maintainer will usually be able to troubleshoot and repair the problem. You will need to minimize your water use until the repair can be made.

In a new system or when my tank has been pumped what should I put in my septic tank to "start" it?

A "starter" is not needed or recommended for bacterial action to begin in a septic tank. Many bacteria are present in the waste material discharged into the tank and should thrive under normal conditions. Additives should **NOT** be used as they can cause the accumulated sludge in the bottom of the tank to increase in volume and may result in sludge flushing out into the drainfield, which can cause plugging of soil media pores. Alert your maintainer if you or any of your family have medical conditions requiring extended antibiotic use or if someone is on Chemotherapy or radiation as they may recommend increased tank maintenance / monitoring.

Can I plant trees or plants on my mound?

This is not recommended. First of all you NEVER want to dig up the treatment area or disrupt the construction of the mound. Root growth in the mound may also impair the ability of the system to do its job. The best idea is to seed or sod the area. You should keep the area mowed and not water it. Certain trees, shrubs, or flowers may be planted at the toe or base of the mound at the original grade. A plant specialist will be able to tell you which plant varieties have the least amount of invasive root structure.

I don't want to look at concrete covers in my yard. Can I bury them?

It is best if all maintenance can be completed through a maintenance cover. The reason for this is to ensure immediate access to the tank in the event there are issues of water backing up. Some customers camouflage their covers with a decorative planter, mock rock, or other landscaping products. The main thing is to ensure your cover remains accessible to your maintainer year round. With this in mind, many of our customers have us install poly covers to ensure easy access year round in the event of an emergency. Call us for a quote! 320-252-9916

Why won't the driver drive on my lawn to get closer to the tank, they did before!? I don't want to pay the extra hose fee!

This policy was changed because several customers became upset when our trucks left ruts in their yard even though they gave permission for us to drive in their yard. Because of these complaints, we will no longer drive on any lawn unless a customer is adamant about it. If a customer requests us driving on their lawn they will be required to sign the invoice prior to services indicating this request. Customers with this request assume all liability for this request. In the event our truck gets stuck in the customers yard the customer will also be responsible for tow truck charges

Why is there a finance charge on my month end statement?

Please see the last page of this handout for detailed billing policy information.



**THANK YOU FOR BEING
A LOYAL CUSTOMER!**



IF YOU ARE A CUSTOMER WHO ALWAYS PAYS THEIR BILLS IMMEDIATELY, WE GREATLY APPRECIATE IT AND YOU NEED NOT READ FURTHER!

~ALL OTHERS, PLEASE READ THE FOLLOWING FOR PAYMENT INFORMATION~

We believe Service Agreements with our customers should be as simple as possible.

It is our job to provide Quality Septic services to our customers as requested. In return, we expect customers to pay us upon completion of these services.

We do not require reminders to show up on the day we are scheduled. Thus, we do not believe a customer should require several reminders to pay us for these same services.

If Customers expect us to be available for emergent Septic Services whenever they may call. We, in turn, request immediate payment for these emergent services.

Late payments from customers can cause a burden on a small business. Due to this, we now require payment at the time of services for any customer who has been chronically late in paying for services in the past

Customer Credit terms / Payment Policy

Invoicing: Unless discussed prior to services, residential invoices are immediately provided to the customer after completion of services. If requested, we will send a residential invoice via USPS or via e-mail as directed by the customer.

Due date: Payment is due upon completion of all services, regardless of when the customer receives their physical invoice. Payment is required to be to our office within thirty days after service to prevent late / finance charges.

Septic Certifications: Documentation related to Septic Certification projects will be provided to the customer and submitted to the county only after payment has been received. Any customer defaulting on this payment will be responsible for any late fees and or fines assessed by the county. Certification service Customers must provide us with valid credit card information when scheduling these projects.

Late fees/Finance charges: Customer late fees will be automatically calculated by our bookkeeping software and added to the customer account if payment has not been received by the office within thirty days. Month end Statements will be sent via e-mail or USPS depending on the information provided by the customer at the time of scheduling. Late fees will accrue from the date of service at a rate of 1.5% per month. Customers will not be sent a separate invoice with finance charges; these charges will automatically be added to the accounts month end statement. Current finance charges are assessed at 1.5% per month with a minimum monthly fee of \$2.00 per account. The purpose of late fees and interest is to assist in defraying the costs associated with collecting late payments.

Late fee history and consequences: We are not in the business of loaning money. Therefore, any customer who is delinquent on their account for 3 full months past his/her service date, will no longer be extended credit of any kind and will be required to pay for their service in full at the time of all future services. If a customer has failed to pay 5 months after service, they will be removed from our companies Service reminder program. After 6 months of delinquency, any customer with an open account WILL be forwarded to collections and added to our "Never service list". We reserve the right to share this list with other local septic companies at their request.

NSF / Insufficient Funds-Check processing: If any customer pays for services with a Bank payment that is not valid (NSF check): We will attempt to contact the customer immediately via telephone or by e-mail to collect on this account. This customer will be billed any fees we have been assessed by our financial institution as well as an additional \$20-\$50 fee to cover our clerical costs associated with bookkeeping management of this delinquency.

Credit Card-insufficient funds: If any customer requests automatic processing of payments on a credit/debit card, we will make every attempt to accommodate. If a customer's credit card is declined for payment, we will contact the customer by telephone or by e-mail to discuss. As above with NSF checks, if we are charged any fees related to this issue by our financial institution, we will in turn charge the customer these fees and also add an additional \$20-\$50 fee to cover clerical costs associated with bookkeeping management of this delinquency.

Collections and Attorney fees related to nonpayment: As a reminder, any customer who requests services is also providing an implied agreement they are responsible for all debts related to this service. If a customer refuses to pay for services in the time frame listed above, or does not respond to our calls or e-mails related to this issue, we will make every attempt to collect the debt, to the point of forwarding this account to a collection agency and/or taking this issue to court. Per Minnesota rules, customers are responsible for paying all debts related to completed services, including any attorney fees and subsequent court costs associated with failure to pay for services rendered.

E-mails and Payment addresses: It is the customers responsibility to ensure updated contact information has been provided for our records. In the event a lack of updated information is the cause for any finance charges, the customer remains responsible for paying these fees.