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COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION OF KENTUCKY

IN THE MATTER OF:

ELECTRONIC BEECH GROVE WATER)
SYSTEM, INC. FOR WATER LOSS)
REDUCTION PLAN, SURCHARGE AND)
MONITORING) CASE NO. 2022-00318

BEECH GROVE WATER SYSTEM'S
RESPONSE TO COMMISSION STAFF'S FOURTH REQUEST
FOR INFORMATION

BEECH GROVE WATER SYSTEM, INC. (Beech Grove Water) submits its response to Staff's fourth request for information as follows:

1. Refer to the December 14, 2023, monthly report filing. Explain why \$705.03 was used from the surcharge account to pay for Comcast Cable expenses without seeking approval from the Commission.

RESPONSE: The debit to the account was unauthorized and Beech Grove Water has filed a dispute with the bank. See attached.

1 DORSEY, GRAY, NORMENT & HOPGOOD
2 318 Second Street
3 Henderson, Kentucky 42420
4 (270) 826-3965 Telephone
5 (270) 826-6672 Telefax
6 Attorneys for Beech Grove Water System, Inc.

7
8
9 By


10 J. Christopher Hopgood
11 chopgood@dkgalaw.com
12
13

14 VERIFICATION

15 I, SHEILA MURPHY, office manager of BEECH GROVE WATER
16 SYSTEM, INC., hereby verify that the information contained in the foregoing response is true
17 and correct to the best of my information and belief.

18 
19 SHEILA MURPHY

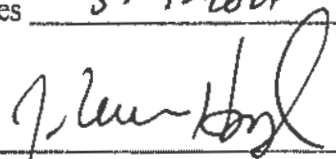
20
21 STATE OF KENTUCKY

22 COUNTY OF HENDERSON

23 The foregoing was signed, acknowledged and sworn to before me by SHEILA
24 MURPHY, for and on behalf of BEECH GROVE WATER SYSTEM, INC. this 21st day
25 of December, 2023.

26 My commission expires 5-3-2024




Notary Public, State of Kentucky at Large



MEMBER FDIC

ACH CLAIM RESOLUTION

BEECH GROVE WATER SYS INC
445 STATE ROUTE 56 N
CALHOUN KY 423279597

December 21, 2023

RE: Acct. ending in 5438

Please be advised, Independence Bank has completed its investigation into the payment error(s) reported by you on the account referenced above. Based on the results the following action was taken:

Date	Settled Amount	Disputed Amount	Merchant	Credit Amount	Claim Status
Nov 20, 2023	\$705.03	\$705.03	COMCAST CABLE	\$705.03	Approved

If your claim has been approved, please allow 24 hours for your credit to be applied to your account.

If you have any questions, please call us at 877-621-1776.

Sincerely,

Nickie Ward

ACH Dispute Analyst

INDEPENDENCE BANK
 SEBREE
 308 U S HIGHWAY 41
 SEBREE KY 42455
 Tel: (270) 835-9900

2119 635 1102

BEECH GROVE WATER SYSTEM INC
 WATER SURCHARGE FEES



Statement Date: 11/30/2023

Account No.:

Page: 1

SMALL BUSINESS CHK - INT SUMMARY

Type: REG Status: Active

Category	Number	Amount
Balance Forward From 10/31/23		38,489.95
Debits		0.00
Automatic Withdrawals	1	705.03
Automatic Deposits	1	3,925.30
Interest Added This Statement		1.69
Ending Balance On 11/30/23		41,611.91
Annual Percentage Yield Earned	0.05 %	
Interest Paid This Year	9.88	
Average Balance (Collected)	41,164.16	

ALL CREDIT ACTIVITY

Date	Description	Amount
11/08/23	MOVE MONEY FROM REGULAR CHECKING TO SURCHARGE	3,825.30
11/09/23	ACCOUNT-INTERNET TRANSFER FROM CHK 5320 TO CHK 5436 48919/4	
	INTEREST PAID	1.69

ELECTRONIC DEBITS

Date	Description	Amount
11/20/23	COMCAST CABLE	705.03

DAILY BALANCE SUMMARY

Beginning Ledger Balance on 10/31/23 was 38,489.95

Date	Balance	Date	Balance	Date	Balance
11/08/23	42,315.25	11/20/23	41,610.22	11/30/23	41,611.91

Transfer

Confirmation #:

2974127

Date:

12/14/2023 5:30:18 PM

Description:

Internet Transfer From CHK [REDACTED] To CHK [REDACTED]

From:

Main Checking [REDACTED]

Amount:

- \$3,869.23

To:

Surcharge Acct - [REDACTED]

Amount:

+ \$3,869.23

<  **Independence Bank**

Statement of Account #5438

\$705.03

Statement of Account
for the month of

August 2007

Statement of Account
for the month of

August 2007



MEMBER FDIC

Written Statement of Unauthorized Debit (ACH)

Name: BEECH GROVE WATER SYS INC

Account Number: 15145438

Nov 20, 2023	\$705.03	\$705.03	COMCAST CABLE
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I (the undersigned, hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit(s) to my account, (ii) the debit(s) was not authorized, and (iii) the following, to the best of my ability to identify, is the reason for that conclusion:

(Please select the option that best fits your reason for dispute.)

- I did not authorize the party listed above to debit my account. (R10; R05 if CCD/CTX to consumer account)
- I revoked authorization I had given to the party to debit my account before the debit was initiated. (R07 if PPD, TEL or WEB entry only)
- My account was debited before the date I authorized. (R11)
- My account was debited for an amount different than I authorized. (R11)
- My account was debited, but the corresponding payment was not credited to my account with the party listed above. (R11)
- I did authorize the party listed above to debit my account, but they have exceeded the permissible attempts to collect. (R11)
- My check was improperly processed electronically (Check one of the following)

For ARC, POP and BOC Entries Only.

- The debit was not properly authorized by the party listed above in accordance with the requirements of the ACH Rules. (R10)
- The check was ineligible to be initiated as an ARC, POP, or BOC entry. (R11)
- The amount of the ARC, POP, or BOC entry was not properly obtained from the check. (R11)
- Both the check and ARC, POP, or BOC entry to which it relates have been presented for payment. (R37)

For RCK entries only:

- The check was ineligible to be initiated as an RCK entry. (R51)
- Notice was not provided to the party listed above in accordance with the requirements of the ACH Rules. (R51)
- Signatures on the check to which the RCK entry relates were not authentic or authorized, or the check was altered. (R51)
- The amount of the RCK entry was not accurately obtained from the check. (R51)
- Both the RCK entry and the check to which the RCK entry relates have been presented for payment. (R53)

SIGNATURE

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit(s) above was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Sheila Murphy

Note to Account Holder:Your account will be promptly recredited unless otherwise notified by the Financial Institution.

Note to Bank Employee:Provide a copy of the Written Statement to Account Holder.

Document Set (for BEECH GROVE WATER SYSTEMS INC)

Final Audit Report

2023-12-20

Created:	2023-12-20
By:	Independence Bank Treasury Management (tmsupport@1776bank.com)
Status:	Signed
Transaction ID:	CBJCH8CAABAAGsgYWm5EO30zVhdBkIM43ig4R-V-Xu

"Document Set (for BEECH GROVE WATER SYSTEMS INC)" History

Document created by Independence Bank Treasury Management (tmsupport@1776bank.com)
2023-12-20 - 9:43:18 PM GMT - IP address: 63.147.94.131

Document emailed to beechgrovewaters@bellsouth.net for signature
2023-12-20 - 9:43:22 PM GMT

Restricted visibility Email viewed by beechgrovewaters@bellsouth.net
2023-12-20 - 9:45:37 PM GMT - IP address: 69.147.86.248

beechgrovewaters@bellsouth.net authenticated with phone by verifying one-time code sent to the phone number +X XXX-XXX-5738
2023-12-20 - 9:46:34 PM GMT

Signer beechgrovewaters@bellsouth.net entered name at signing as Sheila Murphy
2023-12-20 - 9:49:46 PM GMT - IP address: 98.72.239.159

Sheila Murphy (beechgrovewaters@bellsouth.net) has explicitly agreed to the terms of use and to do business electronically with Independence Bank
2023-12-20 - 9:49:48 PM GMT - IP address: 98.72.239.159

Restricted visibility Document e-signed by Sheila Murphy (beechgrovewaters@bellsouth.net)
Signature Date: 2023-12-20 - 9:49:48 PM GMT - Time Source: server- IP address: 98.72.239.159

Agreement completed.
2023-12-20 - 9:49:48 PM GMT