

Public Comments Received for Case Number: 2024-00202
Response Tuesday, October 20, 2026

Your comments in the above referenced matter have been received and will be placed into the case file for the Commission's consideration. Please cite the case number in this matter, 2024-00202 in any further correspondence.

The documents in this case are available at: [View Case Filings for: 2024-00202 \(ky.gov\)](#).

Received through Public Comments

Monday, October 19, 2026

From: Joy Lee
City: Frankfort
State: Ky
Zip: 40601

Comments:

This is a comment about Farmdale Water District regarding its repeated unauthorized ACH withdrawals from a previously authorized business bank account, despite numerous requests over approximately 12 months to stop withdrawing funds from this account.

Beginning in April 2026, Farmdale Water District began making ACH withdrawals from a business bank account that was previously used for payments but was no longer authorized for automatic withdrawals. Since that time, I have contacted Farmdale repeatedly, both verbally and in person, explicitly instructing the company to discontinue all automatic withdrawals from this account.

Despite these repeated requests, Farmdale has continued withdrawing money without my authorization.

In July 2026, I personally visited Farmdale Water District's office and spoke with two employees regarding this ongoing problem. I specifically requested that all banking information associated with the old business account be removed from their records and that no additional ACH withdrawals be initiated.

During that visit, I was told that the banking documents were being placed in the shredding bin for destruction. Based on those assurances, I reasonably expected that the matter had finally been resolved.

However, on September 8, 2026, Farmdale Water District once again initiated an ACH withdrawal from the same business account, despite my repeated instructions and the assurances provided by its employees.

Even more concerning, in July 2026, Farmdale initiated three separate ACH withdrawals that did not correspond to the outstanding balance on my water account. When I questioned office employees about these transactions, they stated that they did not know why the money had been withdrawn.

I find this response extremely troubling. A regulated utility company should be able to explain

every withdrawal it initiates from a customer's financial account, including the amount, purpose, authorization, and billing records supporting each transaction.

This is not an isolated billing mistake. This is a repeated pattern of withdrawing money from a business bank account after the account holder has expressly revoked permission to do so.

My concerns include:

1. Farmdale's continued initiation of ACH withdrawals after authorization was explicitly revoked.
2. The failure to honor numerous verbal and in-person requests to remove my banking information.
3. The three unexplained ACH withdrawals in July 2026 that did not correspond to my water bill.
4. The September 8, 2026 withdrawal occurring after employees assured me in July that my old banking documents were being destroyed.
5. The apparent lack of adequate internal financial controls, accountability, and procedures for protecting customer banking information.

I believe these actions raise serious concerns regarding Farmdale Water District's financial practices, customer protections, and compliance with applicable electronic funds transfer and banking authorization requirements.

It is unacceptable for a utility provider to repeatedly access a customer's business bank account after being expressly instructed to stop. It is equally unacceptable for employees to be unable to explain why their company has withdrawn money from a customer's account.

I have made numerous good-faith attempts to resolve this directly with Farmdale Water District. Those attempts have failed.

I request actions taken by the Commission and Farmdale Water District to investigate. Frankfort Plant Board needs to fully take over Farmdale Water District.

Service List for 2024-00202

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