

## PREPAY SERVICE AGREEMENT

Rutherford Electric is providing the PrePay billing option so you may structure your payment schedule to meet your budget needs, readily view your daily usage, and receive account status notifications and alerts. This option does not require a normal security deposit and is not subject to any delinquency fees or late payment charges.

This agreement is an option available, if feasible at the location, to residential and non-demand general service accounts.

### **How to Convert from Standard (postpaid) to PrePay Service:**

When an existing active account is converted to PrePay service, the existing deposit (if applicable) will be applied toward the required \$30 security deposit plus any outstanding balance with the remaining credit applied to my PrePay service.

Any previously billed or unbilled amounts owed to the cooperative must be paid before an account is converted to PrePay. As an alternative, and at the discretion of the Cooperative, we can convert this account to a debt management account with 30 percent of all future PrePay account payments applying to the previous balance. The maximum amount of money that can be converted to debt management is \$500.

### **PrePay Service Program Overview:**

To initially activate a PrePay account, a prepayment of \$50.00 and a security deposit of \$30.00 are required along with the \$10.00 standard membership fee and \$30.00 connect fee. This \$50.00 prepayment will be applied as a credit toward future energy use.

All charges for kilowatt-hour (energy) usage will be applied on a daily basis. I understand that I will be charged a flat monthly basic facilities charge, including a \$6.00 per month additional base charge, and any other applicable charges such as Security Lights will be prorated and applied on a daily basis.

Members who receive PrePay electric service are solely responsible for managing their account, maintaining a positive balance, and ensuring the alert notification settings are accurate. If your contact information is not correct, important account status notifications may not be received. To help ensure alert notifications can always be delivered, members should maintain up-to-date email and text messaging information on their account.

It is the member's responsibility and choice to communicate PrePay program details to other adults at the residence.

***I understand that my electric service will be subject to immediate disconnection any time my account does not have a positive balance. (I will not receive any "Notice of Disconnection" prior to the disconnection.) I understand that medical conditions, being over 65 years of age and/or inclement weather will not postpone disconnection.***

I understand disconnections will be made by a remote switch installed at the meter and that no Rutherford EMC employee will be visiting my home for disconnection or payment. I understand that REMC is not responsible for damage resulting from the automatic reconnection of my service. I also understand that tampering with or preventing the operation of the disconnect switch will be considered power theft and subject to fees and fines as appropriate.

In the event of disconnection, and subsequent to reconnection; payment must be made for any unpaid daily charges that have accrued prior to disconnection; as well as payment to establish a minimum positive balance of \$30.00 on the account.

*(Note: For accounts with debt recovery in effect, unless specified otherwise, 30 percent of all payments apply to debt recovery/70 percent towards future power usage).*

If an account is disconnected and does not reactivate within five (5) days, the account will be considered inactive and the cooperative will mail a final bill to the last known address on file.

PrePay accounts are not eligible for time extensions, payment arrangements, budget billing or bank draft. Energy assistance pledges and/or payments are applied to your account when payment is received.

I understand that I will not receive a monthly billing statement or eBill notification. My account history-usage-charges, payments and balance will be available via the internet or through an Interactive Voice Response System (IVR).

In the event of a returned check, the check will be immediately charged back to the account with a returned check fee. If this puts the account in the negative, service will be disconnected within 24 hours.

Service terminated at the request of the member will receive a full refund of any remaining credit on the account.

I understand that at any time I may elect to convert my account to a standard (postpaid) service. At such time the Cooperative may require full payment of a normal security deposit plus any monies owed for continued service.

Rutherford Electric reserves the right to modify the Service Rules and Regulations at any time without prior notification. Current Service Rules and Regulations governing PrePay billing may be found on the Cooperative's website at [www.remc.com](http://www.remc.com) under the "About Us" tab.

The phone numbers provided by the member may receive telephone calls placed by an auto-dialer and shall be kept current by the member.

**I certify that I have read this agreement (or had it read to me) and that I agree to these rules as well as all service rules and regulations and am requesting to establish PrePay electric service from Rutherford Electric Membership Corporation.**

**Name: (print)** \_\_\_\_\_ **Account #:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**REMC Representative:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Alerts and Reminders for this account number will be sent to:**

Cell phone number for text messages: \_\_\_\_\_

Cell phone provider: \_\_\_\_\_

E-mail if available: \_\_\_\_\_

Low Balance Amount Notification: \_\_\_\_\_

## My PrePay Service Account

### **How do I make a payment?**

1. For credit/debit card and echeck payments go to [www.remc.com](http://www.remc.com) and click Pay Online or dial - 1-800-228-5331, 1-800-521-0920, 1-800-228-9756.
2. Come into the office.
3. Mail (as long as it will make it before you run out).
4. Office night drop.

### **What happens if my power is disconnected?**

You will not be charged a reconnect fee. However, you have to make a payment of \$30.00 plus any amount past \$0 to be reconnected. No one will come to your house to connect or disconnect you. This is done automatically. You will not be able to ask for an extension of time before disconnection.

### **What if my cell phone number or e-mail address changes?**

Remember, it is up to you to keep Rutherford EMC informed of any changes to your information. The PrePay system needs a cell phone number for text messages or an E-mail address for E-mail alerts to remind you when your account's balance gets low. You will risk being disconnected without any notice if these items are not correct.

## PrePay for Your Electric Service

Rutherford EMC is now offering PrePay Metering Service to residential and non-demand general service accounts. This option offers the flexibility of purchasing your electricity when you want and in the amount you choose. If you are interested in this new service please contact any of our offices for more information.

### Do I have to pay a deposit or fees with PrePay?

This service does not require the normal security deposit and is not subject to any delinquent fees or late payment charges. However, to initially activate an account, a prepayment of \$50.00 and a security deposit of \$30.00 are required along with the \$10.00 membership fee and \$30.00 connect fee.

The \$50.00 prepayment will be applied as a credit toward future energy use.

### Do I get a bill?

No, with Prepay instead of receiving a paper bill, usage is calculated daily and you purchase electricity as you need it with cash, check, debit or credit card. Payments can be made anytime by phone or online or during normal operating hours at one of our offices.

### How much money should I keep in my PrePay account?

That's entirely up to you! You create the program that fits your budget and make purchases on your own timetable. You can purchase enough electricity to last a day, a week, a month or more.

### Can I switch my traditional account to PrePay?

Yes, just ask a representative at your local Rutherford EMC office about the benefits of PrePay.

### How do I stay informed about my account balance?

When you set up your PrePay account, you will be asked whether you want to receive messages about your account by text or email. You can also check your balance online.

### What if my account runs low?

First, you will receive a low balance alert by text or email. You set the method and level at which you want to be notified.

**If your account balance falls below zero, your meter will stop and the power will turn off.** Before reconnection, payment must be made for any unpaid daily charges that have accrued prior to disconnection, plus payment of \$30.00 to establish a minimum positive balance on the account. However, purchasing power is easy and reconnection is almost immediate. You can pay 24 hours a day by phone, online, or during operating hours at one of our offices.

### Will I lose my capital credits?

No! With PrePay, you're still a Rutherford EMC member. You still accumulate capital credits based on the amount of electricity you purchase and receive your portion of capital credit funds as they are "retired" over time.

*A PrePay Service Agreement Form must be completed in one of our offices by the person requesting PrePay Service.*

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_ E-Mail address: \_\_\_\_\_

Cell Phone Provider: \_\_\_\_\_

### Prepay Alerts and Reminders Preferences

These alerts and reminders can be modified later. It is the member's responsibility for ensuring the alerts and reminder settings are accurate.

| Alert Type                    | Description  | Text Message             | Email                    |
|-------------------------------|--|--------------------------|--------------------------|
| Account Profile Change        | Alert the customer when the profile is updated                             | <input type="checkbox"/> | <input type="checkbox"/> |
| Returned Check Alert          | Alert the customer when a check is returned/rejected                       | <input type="checkbox"/> | <input type="checkbox"/> |
| Payment Confirmation          | Remind the customer when bill is paid                                      | <input type="checkbox"/> | <input type="checkbox"/> |
| Service Connected             | Alert the customer when the service has been connected                     | <input type="checkbox"/> | <input type="checkbox"/> |
| Service Disconnected          | Alert the customer when the service has been disconnected                  | <input type="checkbox"/> | <input type="checkbox"/> |
| Service Reconnected           | Alert the customer when the service has been reconnected                   | <input type="checkbox"/> | <input type="checkbox"/> |
| Low Balance Threshold Reached | Alert me when there is less than _____ left in my PrePaid metering account | <input type="checkbox"/> | <input type="checkbox"/> |
| Balance and Usage Alert       | Alert the customer each day with PPM balance and usage                     | <input type="checkbox"/> | <input type="checkbox"/> |
| High Usage Alert              | Alert the customer when usage reaches _____                                | <input type="checkbox"/> | <input type="checkbox"/> |
| Pending Auto Disconnect       | Alert the customer when the service is to be disconnected                  | <input type="checkbox"/> | <input type="checkbox"/> |