DISCONNECT POLICY

Members' payments for electric service are due and payable upon receipt of the bill. Information about the due date, delinquent date, late charge, and date service may be disconnected if payment is not received is included on all electric bills.

The due date listed on the bill is the date that the bill must be paid to avoid a late charge. The due date listed on a bill applies only to the current amount due. It does not apply to a past due balance. The past due balance is already late and is due immediately without further notice. The Cooperative sends one 48-hour cut-off notice prior to disconnection of services, which appears on every electric bill.

A. <u>Disconnect with Prior Written Notice:</u>

The Cooperative may disconnect electric service for the following reasons:

- 1. Nonpayment of a delinquent account.
- 2. Misrepresentation of identity for the purpose of obtaining electric service.
- 3. Unauthorized interference, diversion or use of the Cooperative's service situated or delivered on or about the individual's premises.
- 4. Failure to comply with the terms and conditions of a deferred payment agreement made in accordance with these rules.
- 5. Refusal to grant a duly authorized representative of the Cooperative access to equipment upon the premises at reasonable times for the purpose of inspection, maintenance or replacement when the Cooperative has given the member reasonable notice of the need for such access and the time of visitation.
- 6. Violation of other rules of the Cooperative, which adversely affects the safety of the member or other individuals, or the integrity of the Cooperatives delivery system.
- B. <u>Disconnect without Prior Notice</u>: The Cooperative may terminate electric service without prior notice when:
 - 1. A condition exists that is immediately dangerous or hazardous to life, physical safety, or property.
 - 2. Upon order of a Court, or any other authorized public authority.
 - 3. If such service is obtain fraudulently or without authorization of the Cooperative.
 - 4. Payment for a disconnected service is made with a check returned for any reason, including insufficient funds.

C. **<u>Delinquent Accounts</u>**: Certain protections apply only to residential electric services.

1. Applies to all Accounts:

- a. Delinquent accounts will only be disconnected between 8:00 a.m. and 3:00 p.m. on Monday through Thursday.
- b. All delinquent accounts may be disconnected remotely.
- c. All applicable charges, including late fees, may be collected before any delinquent account will be reconnected. The Cooperative reserves the right to require an additional security deposit.

2. Residential Accounts:

- a. Delinquent residential accounts will not be disconnected if doing so would create a "life threatening situation" as set forth in the Cooperative's Life Threatening Situations Policy.
- b. Delinquent residential accounts will not be disconnected when the heat index is above 98 degrees or the wind-chill is 35 degrees or below.
- c. Delinquent residential accounts will not be disconnected on a day the banks are scheduled to be closed.

D. Reconnection:

- 1. When a Member is communicating with after-hours dispatch personnel for the purpose of being reconnected the Member may pay all applicable charges, including a late fee, by credit card, check or cash. Payment may be made at any US Payments pay site kiosk, or by Interactive Voice Response (IVR) telephone service at (888) 260-6597.
- 2. The Member may use the Confirmation Number from their payment source to give the after-hours dispatch personnel to make arrangements for service to be reconnected.
- 3. If a Member pays to reconnect with payment that is returned for any reason, including for insufficient funds, the Cooperative may terminate services immediately.

E. Payment Arrangements:

- 1. When a residential Member cannot pay a bill in full, the Cooperative may continue to service the Member if the Member and the Cooperative agree on a reasonable portion of the outstanding bill to be paid immediately, and the manner in which the balance is to be paid.
- 2. In deciding the reasonableness of a particular agreement, the Cooperative shall take into account the Member's ability to pay, the size of the unpaid balance, the Member's payment history, and the amount of time and reasons why the debt is outstanding.