

FALL RIVER RURAL ELECTRIC COOPERATIVE, INC.

GENERAL POLICY No. 318 SUBJECT: Easy-Pay Option

I. PURPOSE:

To provide an additional option enabling the Cooperative Consumers to make payments for electric service as it is used.

II. POLICY:

- A. The Cooperative will make an Easy Pay Option available to its consumers, which will provide a means to pay in advance for energy use. Participation in the Easy Pay Option shall be on a volunteer basis.

 Participants will be required to sign an Easy Pay Option Agreement.
- B. This Easy Pay Option will be available to accounts qualifying for residential service under Fall River's rate tariff.
- C. Consumers signing up for the Easy Pay Option will be required to have access to e-mail, and/or text messaging, and be able to view their meter information over the internet.
- D. The Easy Pay Option will not require a security deposit associated with a traditional account. Normal monthly Access fees will apply. Easy Pay consumers are subject to all other service fees as applicable. Reference General Policy #307 "Special Consumer Charges"
- E. When an existing consumer changes payment options from the traditional billing method to easy pay, their existing security deposit, if any, will be applied toward any outstanding balance on the account, and any excess will go to the consumer's Easy Pay balance.
- F. When an existing consumer chooses to move from a traditional billing

- option to the Easy Pay Option, their account must be paid in full before Easy Pay participation commences. Debt Management arrangements may be authorized by the Manager of Member Services or the CEO/General Manager, with a payment plan to make payment in full within six (6) months, penalties or interest will not be charged to Debt Management accounts.
- G. Electric service will be subject to immediate disconnection any time an Easy Pay account has a negative balance. Consumers will be notified a minimum of one hour prior to services discontinuation. Notifications may be email, text message or during inclement weather by phone. Medical conditions and/or inclement weather will not postpone disconnection. Consumers on life support will not be allowed to participate in Easy Pay. Easy Pay accounts are not eligible for payment arrangements. Energy assistance is not applied until received as payment on account.
- H. Consumers selecting the Easy Pay Option are responsible for making prepayments toward their account to maintain a positive account balance. An account which has been disconnected for a negative balance will be reconnected within an hour, after payment is received.
- Any account with a negative balance will be disconnected anytime after
 11:00 a.m. Monday thru Friday.
- J. To avoid disconnection, a payment must be made on the account by 10:00 a.m.
- K. Easy pay consumers will not be subject to normal connect and disconnect fees.
- L. Easy Pay consumers will not receive a paper statement, but will be able to access account information using the internet and access the account with password protection.
- M. Easy Pay consumers may, at any time, elect to convert their account to a

traditional account. When converting to a traditional account, the Cooperative may require a security deposit as a condition of continued service.

N. When an Easy Pay service is terminated, the consumer will receive a refund of any remaining account balances. At the time of disconnect, a balance may remain owing if the consumer's account has become negative. This does not release the consumer's responsibility for the balance owed.

III. RESPONSIBILITY:

The CEO/General Manager shall be responsible to implement this policy.

IV. PRIMACY OF POLICY:

This policy supersedes any existing policy that may be in conflict with the provisions of this policy. This policy does not represent a contract between employer and employee, and the Cooperative may change the policy alone and without notice.

APPROVED BY THE BOARD OF DIRECTORS

Doug Schmier, President

DATE EFFECTIVE: April 22, 2013

DATE REVISED: December 13, 2013

January 22, 2018

November 18, 2019