

EASTERN ILLINI ELECTRIC COOPERATIVE, INC.

REGULATION NO. 29

SUBJECT: PREPAID ADVANTAGE

PURPOSE:

The Cooperative's PREPAID ADVANTAGE program is a prepayment alternative to traditional electric service. Traditional electric service is provided on the basis that the member/owner pays for it after using the service (post-paid service). PREPAID ADVANTAGE is available to any new or existing service location that meets the availability and type of service criteria as established in Rate No. 7 Optional Service - Single-Phase - Prepaid Advantage. PREPAID ADVANTAGE offers member/owners the opportunity to purchase electric service in amounts needed and when needed without the concern about late charges, disconnection dates or large deposits.

REGULATION:

The Cooperative shall offer an alternative payment program to member/owners; that is, "prepaid" electric service according to the following terms and conditions:

- I. New Member/Owners
 - A. New member/owners who request PREPAID ADVANTAGE shall complete an application for service and agreement to receive service.
 - B. The Cooperative shall perform a credit check on any new applicant for this service to indicate if there is a credit risk associated with the applicant, to verify the identification information, and to check for past due balances. If the applicant has had electric service with the Cooperative in the past, the Cooperative may use the existing credit history to determine if there is a credit risk.
 - C. The electric service deposit levels, as established in Regulation No. 3 Deposits, are amended and adjusted such that member/owners under this program who pose a credit risk shall pay up to a \$25 service deposit to cover several days of service.
 - D. PREPAID ADVANTAGE member/owners shall pay up to:
 1. A \$25.00 minimum prepayment on their account, and
 2. A \$25.00 service deposit, as established in Rate No. 7 PREPAID ADVANTAGE, to cover 2 to 3 days of service.
- II. Existing Member/Owners
 - A. Existing member/owners who request PREPAID ADVANTAGE shall complete the agreement to receive service and pay up to:

1. The \$25.00 minimum prepayment on their account, and
 2. A \$25.00 service deposit, as established in Rate No. 7 PREPAID ADVANTAGE, to cover 2 to 3 days of service.
- B. PREPAID ADVANTAGE is not available for service at any location enrolled in the Cooperative's Regulation No. 24 Medical Equipment Registry Program, and classified as critical care.
- C. Member/owners disconnected for nonpayment or former member/owners who have a past due account balance may enroll in the PREPAID ADVANTAGE program with 50 percent of all payments applied to the total prior unpaid balance owed up to the date of disconnection or termination of service, as the case may be. The Cooperative may require a portion of the total balance owed be paid at the time of application for PREPAID ADVANTAGE such that the remaining balance is paid over a term not to exceed 12 months. The Cooperative is the sole and final authority as to such payment terms.
- D. For existing member/owners switching to PREPAID ADVANTAGE who have an existing electric service deposit, such deposit shall be applied in the following manner:
1. To pay for any service provided by the Cooperative to the member/owner up to the date of the change to Rate No. 7;
 2. To the new deposit requirements;
 3. To the charges for establishing the new rate; or
 4. As a credit on the account.

III. Cancellation of Service

- A. A member/owner may cancel service under Rate No. 7 and request service under another applicable rate. The member/owner may not subsequently request prepaid service for at least one year after the effective date of cancellation.
- B. Member/Owners who have prepaid service for fewer than 12 months and choose to request service under another rate shall be required to pay the then-current trip charge, to cover the cost of the meter exchange, and pay a deposit, if required.
- C. Member/owners who are enrolled in the PREPAID ADVANTAGE program and become classified as critical care through Regulation No. 24, shall be removed from the PREPAID ADVANTAGE program. The Cooperative shall perform a credit check, as established in Regulation No. 3, to determine the deposit requirement. The member/owner may enter into a deferred payment agreement for the deposit requirement. The guidelines established for deferred payment agreements are stated in Regulation No. 12 Billing.

IV. Disconnection of Service

- A. In lieu of written notice of disconnection, the Cooperative will provide program participants with a notice by text message, email or phone call to alert them when the account balance is at or below a projected five (5) days usage. It is the member/owner's sole responsibility to provide the Cooperative with current and correct contact information for such notice message. It is not the Cooperative's responsibility to verify that the notice message was delivered nor will the Cooperative refrain from disconnecting service if it cannot deliver the notice message due to insufficient or incorrect information.
- B. The Cooperative will not send by U.S. Mail to any account on PREPAID ADVANTAGE a written past due notice or termination for non-payment notice. Any account with a \$-0- balance or amount due the Cooperative will be disconnected without further notice. However, the Cooperative will only disconnect such accounts Monday through Friday, 6 a.m. to 6 p.m., excluding holidays.
- C. Cooperative regulations concerning disconnection of service due to forecasted temperatures being below 32 degrees Fahrenheit or above 95 degrees Fahrenheit during certain months of the year or Winter Disconnection Moratorium regulations, pursuant to Regulation No. 28 Disconnection of Electric Service for Nonpayment, shall not apply to service under this regulation.
- D. The Cooperative may, during any month of the year, in its sole discretion, and in lieu of disconnecting electric service for failure to maintain a prepayment balance, limit electric service by installing a load-limiting meter (a Service Extender) that provides a level of electric service up to 20 amps or 4.8 kW in order for the member/owner to use essential electrically operated equipment. It is the member/owner's responsibility to operate electrical equipment in such manner as not to exceed 4.8 kW. At the time of the installation of a load-limiting meter, the Cooperative will provide instructions for operation of the meter, which shall be left in a conspicuous place at the location. Trip charges to install and/or remove a Service Extender shall apply.
- E. Any charges incurred by the Cooperative as a result of insufficient fund checks/electronic fund transfers, returned credit card payments, and the like associated with prepaid service shall be applied immediately to the account balance and may result in disconnection of service without further notice. The Cooperative reserves the right to delay posting a payment to an account for up to seven (7) days if, in its sole judgment, it has sufficient reason to believe that the member/owner's financial institution will not honor the payment.
- F. The Cooperative will permanently disconnect any account that maintains a \$-0- balance or amount due the Cooperative for a period of 30 days. Any member/owner's account disconnected for such reason must make application to reestablish service.

V. Reconnection of Service

- A. Service will be reconnected during normal business hours upon receipt of payment for the outstanding balance plus a minimum \$25 to be credited towards future energy use.

- B. Pledges from the Low Income Home Energy Assistance Program (LIHEAP) or a charitable organization will be treated as payment, and service will be reconnected if the amount covers the outstanding balance plus a minimum \$25 to be credited towards future energy use.

Adopted: 07/27/10
Amended: 09/27/11
Amended: 03/19/13