MyPower
A Cuivre River Electric Prepaid Option

For information contact MyPower@cuivre.com
Call 800.392.3709, ext. 393

Terms and Conditions

- **Eligibility.** To be eligible to participate in **MyPower**, the following conditions apply:
  - Daily electronic meter readings must be available from your service location.
  - The service must be residential. **MyPower** is not available for commercial locations.

- **Activation.** Participants must complete, sign and return both a *Cuivre River Membership Application* (if one is not currently on file) and a **MyPower Service Agreement** prior to activation.

- **Start-up costs.** CREC is providing this prepaid service to allow members who enroll to view daily use, receive notifications, and make payments as often as they would like. A minimum payment of $50.00 establishes a **MyPower** credit balance, and is applied to future energy use. To help recover costs unique to **MyPower**, members also incur a daily service fee of 20¢. New Cuivre River members are charged a standard $20 non-refundable setup fee to establish electric service.

- **Security Deposits waived.** **MyPower** members pay no security deposits (page 2). If an established member who has paid a security deposit converts to **MyPower**, deposit funds are used to satisfy the outstanding balance. If more funds remain they are converted to a prepaid credit balance. When converting from regular billing to **MyPower**, the cost of (1) the existing account balance, (2) unbilled energy, and (3) minimum $50 credit balance must be satisfied before activation.

- **Debt Recovery.** The Cooperative, at its discretion, may offer a debt recovery plan to a member with past-due CREC debt who wishes to enroll in **MyPower**. While in debt recovery, fifty percent (50%) of all payments are applied to past-due CREC debt.

- **Billing.** Members enrolled in **MyPower** do not receive paper bills. Daily account history (energy use, fees, and payments) will be accessible at www.myusage.com and by calling 877.775.5874. ***Members are solely responsible for monitoring, managing and updating the notification settings on their MyPower account(s) online or by phone.***

- **Payment Options.**

  For **immediate** real-time payment processing and posting:
  - Pay in person at a CREC office during normal business hours: Troy (7am – 7pm) or Lake Saint Louis (7am – 6pm)
  - Use the CREC automated phone system to pay with a Visa, MasterCard, Discover credit or debit card
  - Call and speak with a CREC Consumer Service Representative weekdays from 7am – 11pm
  - Pay in person at a MoneyGram location nationwide. To find the location nearest you, log on to www.moneygram.com. (Please note: a $2.99 processing fee is assessed by MoneyGram for this payment option.)

  For **1 – 5 business days** payment processing and posting:
  - Pay online at www.myusage.com with a Visa, MasterCard, Discover credit or debit card
  - Choose the e-bill payment option at www.cuivre.com using a Visa, MasterCard, Discover credit or debit card
  - Place payments in the CREC night deposit box located in Troy (1112 E. Cherry St.) or Lake Saint Louis (8757 Hwy. N)
  - Use your own personal banking web services
  - Place your payment in the U. S. mail

Funds are not deemed "paid" until they are applied to your CREC account, regardless of when payment is initiated. A processing delay may result in the disruption of electric service.

- **Insufficient funds or declined credit.** If account payment by check, credit or debit card is declined, the amount of the payment and an applicable fee will be charged to the account immediately. If this causes the **MyPower** credit balance to be exhausted, electric service shall be subject to immediate disconnection.

- **Disconnection.**
  - Electric service is subject to immediate disconnection if, at any time, a **MyPower** account lacks a credit balance *(including weekends, holidays, or during severe weather conditions)*. **MyPower** accounts are not eligible for payment arrangements or energy assistance pledges. Energy assistance payments must be received to be applied. Once disconnected, the account's unpaid balance plus a minimum credit of $25 and applicable fees must be paid before electric service is restored.
  - If electric service is disconnected, funds should be paid using **immediate real-time** payment options (page 1).
  - If electric service is disconnected <u>and remains inactive for a period of five (5) business days</u>, service is terminated. To reactivate as a **MyPower** account, the (1) balance due, (2) reconnect fee, and (3) a credit balance of $50 are required. If an account returns to normal billing, (1) a standard credit check, (2) security deposit, (3) reconnect fee and (4) payment of the outstanding balance are due in full to reactivate service.

- **Security deposits.** Cuivre River Electric Cooperative uses an independent identity verification and credit rating agency to assess security deposits. Residential security deposits may be assessed at $150 or $250 at the start of normal billing service, depending on the results of the agency report.

- **Collection fees.**
  - If a remote disconnect meter <u>cannot</u> be installed, standard collection/reconnect fees apply:
    - Collection Processing Fee $ 40
    - Reconnect 8 a.m. – 3:30 p.m. $ 35
    - Reconnect 3:30 p.m. – 8 p.m. $100
    - Reconnect 8 p.m. – 8 a.m. $200
    - Reconnect Weekends/Holidays $200
  - If a remote disconnect meter <u>can</u> be installed at your location, the above fees will be assessed on the **first** disconnect/reconnect incident. When reconnecting service, a remote disconnect meter will be installed. Once installed, no collection/reconnect fees will apply for subsequent disconnects.

  NOTE: All fees and deposits are subject to change.

- **Termination.**
  1. If service is terminated, remaining credits are refunded.
  2. Both **MyPower** members and CREC have the right to terminate prepaid service at any time. If an account returns to normal billing, a standard credit check and security deposit may be required as a condition of continued service.