

Service Agreement

Name:

Street Address:

City, State, Zip:

Account #:

- Members who enroll in **MyPower** must complete, sign and return both a Cuivre River Electric Cooperative (CREC) Membership Application if one is not currently on file, and this **MyPower** Service Agreement prior to prepaid activation.
- CREC is providing 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. New CREC members are charged a standard \$20 non-refundable setup fee to establish electric service.
- **MyPower** members pay no security deposits. 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 **MyPower** 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.
- Members enrolled in **MyPower** do not receive paper bills. Daily account history (energy use, fees, and payments) will be sent through the Alerts system(via text, voice, or email).
- **Members are solely responsible for monitoring, managing and updating the notification settings on their MyPower account(s) online or by phone.**
- 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. Once disconnected, the account's unpaid balance and applicable fees must be paid before electric service is restored.
- If service is terminated, remaining credits are refunded.
- 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.

I have read and accept the **MyPower Service Agreement and the Terms and Conditions**. I acknowledge that I have reviewed a copy of each of these documents. I agree to hold harmless Cuivre River Electric Cooperative, Inc., and its directors, officers, employees and agents from and against any and all losses, liability and damages as a result of my participation in the **MyPower** program. In addition, I also authorize that automated phone recordings and/or text messages can contact any/all phone numbers on my account.

Applicant Signature

Co-Applicant Signature

Date

Date



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 Electric Cooperative (CREC) 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. New CREC 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.

IMPORTANT:

- **Billing**

Members enrolled in MyPower **do not receive paper bills**. Daily account history (energy use, fees, and payments) will be sent through the Alerts system (via text, voice, or email).

- **Alerts** (*alert setup at the end of this document*)

Members are **solely responsible for monitoring, managing and updating the notification settings on their MyPower account(s)**. The Alerts system is accessible at cuivre.com or on the MyCuivre Smart app. Setting up alerts is key – for both CREC and for you, our member – to communicate successfully.

- **Payment options**

For immediate real-time payment processing and posting:

- Pay in person at a CREC office during normal business hours: Troy (8 a.m. - 4:30 p.m.)
- Choose the e-bill payment option at cuivre.com using a check, Visa, MasterCard, or Discover
- 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 8 a.m. - 4:30 p.m.

For 1- 5 business days payment processing and posting:

- Place payments in the CREC night deposit box 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. Once disconnected, the account's unpaid balance 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 (p.1).
- If electric service is disconnected and remains inactive for a period of five (5) business days, 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**

CREC uses an independent identity verification and credit rating agency to assess security deposits. Residential security deposits may be assessed at \$200.00, \$300.00, or \$400.00 at the start of normal billing service, depending on the results of the agency report.

- **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.

NOTE: All fees and deposits are subject to change.



With a new prepay rate, the cost of each kilowatt-hour (kwh) is the same, making it easier than ever to manage your average daily cost. Energy use will fluctuate but the price will not.

Setting effective alerts can provide a variety of notifications before an account is at risk of going negative and being disconnected. Alerts to email, text, push notifications with the MyCuiivre app, or telephone calls are available.

EXAMPLE: You can set a low balance alert to indicate how many days advance notice you want, based on your average daily cost. If you use about \$5 per day and want a notice seven days in advance, you set the low balance alert at \$35.

In extreme circumstances when your account balance may hit \$0, you'll receive a pending disconnect alert. You'll need to restore a minimal credit back on your account before the next business day to forestall disconnections.

Select from the options below for any alerts you want established during account setup.

You may modify these at any time through the Member Portal or the MyCuiivre app.

- **Mobile number to receive texts** (NOTE: this is a free service; however, depending on your cellular phone plan, additional per-message charges may be assessed by your provider). *Your provider name must be included or text alerts cannot be sent to your mobile phone.

1. _____

*Provider: _____

(i.e., AT&T, T-Mobile, Verizon, etc.)

- **Home telephone number to receive voice alerts:**

1. _____

- **E-mail addresses to receive alerts:**

1. _____

2. _____

Low balance threshold: \$ _____

Alert for/type of alert (For each alert, check all types of alert you want)	Mobile Text	Email	Home Telephone
Account Profile Change			
Returned Check			
Payment Confirmation			
Service Connect (Initial)			
Service Disconnected			
Service Reconnected			
Low Balance			
Daily Balance and Use			
Pending Auto-Disconnect			