



Policy 550 Prepaid Metering Program

The prepaid metering program—a voluntary, alternative payment option—is available to eligible members who purchase electricity from Mid-Ohio Energy Cooperative, Inc. (hereinafter the ‘Cooperative’), qualify as a residential or general service electric rate (without demand), and have 200-ampere service or lower.

Eligibility Requirements

In order to participate in the prepaid metering program, the member must meet the following eligibility requirements:

- Member is not an active member of the U.S. military.
- Member is not elderly as defined by the State of Ohio (age 65 or older) or handicapped.
- No individual in member’s household, residing at the account service address, requires life support systems or necessary medical equipment requiring uninterrupted electric service or has provided the Cooperative with a Medical Certification Form. The termination of electric service would not be especially dangerous to the health of any individual in member’s household residing at the account service address.
- Member does not participate in any county human services department program that may prevent the automatic disconnection of electric service the member is authorizing under the prepaid metering program.
- Member is not a landlord providing for the payment of utility services to tenant(s) at the account service address.
- Member is capable of responsibly managing electricity use and making timely payments to the Cooperative as necessary to avoid unwanted disconnection of electric service. Member’s wiring will conform to the National Electrical Safety Code and local safety codes when applicable.

Terms and Conditions

- Membership for the prepaid metering program falls under standard Cooperative Membership Terms and Conditions, subject to the terms and conditions herein and the agreement form attached hereto.

- Member must be eligible to participate in the prepaid metering program, in accordance with the Eligibility Requirements section of this policy.
- Members must sign the agreement form, attached hereto, to participate in the prepaid metering program.
- The metering equipment and the In-Home Display (IHD) provided as part of the prepaid metering program are the property of the Cooperative. The IHD unit is mandatory with the prepaid metering program.
- If for any reason the equipment fails to work properly, the member will be responsible for all usage recorded on the electric meter. It is the responsibility of the member to call the Cooperative and report any problems experienced with the meter, IHD, and any associated equipment.
- If any existing qualifying member wishes to convert to prepaid metering, any deposit held or previous bill credit will be applied toward any outstanding balance, any fees associated with starting a prepaid metering account, and the purchase of future energy use. Members with multiple accounts can only transfer deposits or credits from the traditional account they are converting from.
- Debt Reduction: Members switching from traditional monthly billing with an outstanding balance must pay the full outstanding balance OR enroll in the debt reduction program. Through the debt reduction program, members allocate 25% of all electric purchases to be applied toward the member's outstanding debt amount. This allocation applies to all future electric purchases until the past due amount has been paid in full. Participation in debt reduction is subject to approval by the Cooperative. If a member fails to satisfy debt reduction program requirements, the Cooperative reserves the right to require all past due amounts be paid and the account may possibly be subject to disconnection.
- Post-dated checks or any form of a pay arrangement will not be accepted to keep the electricity on.
- Members participating in prepaid metering will not receive a monthly electric bill. Members with prepaid metering will instead have the option of viewing their account information through the Cooperative's secure website as well as an IHD and other available notifications.
- The Cooperative reserves the right to remove its meter, IHD, and any associated equipment and discontinue prepaid metering service at any time. If removed, the member must pay all outstanding bills and related charges prior to removal (disconnect, reconnect, security deposit, past due amounts, etc.).
- The Cooperative recommends the member always be aware of daily usage and maintain enough credit on account to supply the member for several days to avoid disruption of service.

- The Cooperative recommends the member provide the Cooperative with as many methods possible to communicate information regarding the account. An e-mail address and cell phone numbers are very important and useful ways the Cooperative can keep the member informed. In no circumstance will disconnection of a prepaid metering account with no credit balance be avoided because the member failed to receive notification from the Cooperative. It is the member's responsibility to always maintain an adequate credit balance. It is also the member's responsibility to ensure all contact information is accurate and up to date.
- If at any time the member wishes to convert the prepaid metering account to a traditional billed account, a deposit may be required based on the member's credit history.

IHD

Each IHD unit will have the 'Final Disconnect' notification language attached on the back of the IHD unit and will have another notification attached on the side of the same unit directing the member to read the backside label if at any time the unit's red balance light is blinking. A red balance light will blink on the IHD unit when the member's balance reaches a level where the credit amount is less than three (3) average days of usage. The red balance light will continue to blink on the IHD unit until the balance is restored to a level that exceeds three (3) average days of usage for that account. This shall serve as the member's 'Final Disconnect' notification.

Members discontinuing their prepaid metering account must return their IHD in normal working condition to the Cooperative's office within 5 business days of termination of the member's prepaid metering account (includes switching to traditional monthly billing or moving out of location).

Failure to return the IHD within 5 business days or returning an IHD that is not in good working condition will result in a replacement fee up to the actual replacement cost of the unit. The approximate cost of the IHD unit is \$150.00. If the member returns the IHD unit in good working condition, no additional charges will be assessed.

In lieu of picking up an IHD in one of the Cooperative's offices, members signing up for prepaid metering may opt to have their IHD mailed to their service address for a \$15.00 fee.

Deposit

No deposit is required to enroll in the prepaid metering program. Existing deposits, including accumulated interest that is held on a member's traditional account will be applied to the prepaid metering account by first applying monies to any outstanding balance with the Cooperative, then applying the remaining balance towards the purchase of future energy.

Power Purchases

- A member that is new to the prepaid metering program will be required to purchase a minimum of \$50.00 for prepaid energy.

- Power purchases can be made any time through Mid-Ohio Energy's website (www.MidOhioEnergy.com), free mobile app, or by phone using a credit card or e-check. Payments can also be made during regular business hours at the Cooperative's Marion or Kenton locations. Mailed payments are accepted, but not recommended due to time constraints.

Rates

Prepaid metering accounts follow the Cooperative's residential or general service rate schedule, depending on the service type. The standard monthly service charge is required for the prepaid metering program. The service charge is automatically allocated daily.

Refunds

Upon disconnection of service, a refund check will be mailed to the member for any remaining credit balance on the account following the final bill and any applicable fees. No refund will be made for less than \$1.00 of unused electricity.

Disconnection

Any prepaid metering account with a \$0 balance or below will be subject to disconnection and/or load limiting (see load limiting for more details) at the Cooperative's discretion. Disconnect protocol is dependent on the time of year, see details below.

During the months of May through October, prepaid metering accounts will be disconnected, regardless of weather conditions, after 48 consecutive hours of the prepaid metering account being at or below a \$0 balance. The prepaid metering account may be subject to load limiting during the initial 48 hours. To restore service, the member must restore the prepaid metering account balance to a minimum of \$20.00.

During the months of November through April, prepaid metering accounts may be disconnected, regardless of weather conditions, after 30 consecutive days of the prepaid metering account being at or below a \$0 balance. The prepaid metering account may be subject to load limiting during the initial 30 consecutive days. To restore service, the member must restore the prepaid metering account balance to a minimum of \$20.00.

The service will be restored or removed from load limiting automatically once the member's account balance is restored to a minimum of \$20.00. If the member's service is not restored or removed from load limiting within 20 minutes of restoring the balance to the \$20.00 minimum, the member should contact the office. The Cooperative cannot guarantee when an account will be restored or removed from load limiting once the member's account balance is restored to a minimum of \$20.00.

Members acknowledge that any disconnection for a \$0 balance under this program is considered a voluntary disconnection of service. If a member enrolled in the prepaid metering program is

disconnected for non-payment or other circumstances not listed here, the member must pay all applicable charges plus amounts past due before power will be restored.

Load Limiting

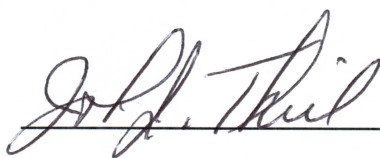
Energy used by the member during any load limiting period is recorded at the meter and will be charged to the member. Load limiting allows a predetermined amount of energy (approximately 30-amperes) to be used at the member’s service location. If the energy use exceeds the maximum amperage, the service will be automatically interrupted at the meter. The process for restoration of service following interruption is dependent on the meter type installed at your location.

Aclara meters will remain disconnected for 1 hour following interruption of service and will automatically restore following the 1 hour wait period.

*Landis meters will automatically reconnect following the first interruption but will remain disconnected for 1 hour following the second interruption. Following the 1 hour wait period, the member must manually restore service by locating the meter and pushing the black button in the upper-right hand corner. **If an interruption occurs twice within any one-hour period, then the member must wait a full hour before service can be restored at the meter.** If this occurs, it is recommended that the member turn off as many electrical devices as possible in the home before reactivating the meter. Once the meter has been reactivated, slowly bring on smaller electrical loads (such as lights) to manage the peak load.*

Returned Checks or Chargebacks

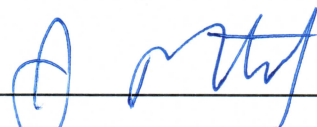
If a returned check or chargeback is received on the account, the amount of the return and any return item fees will be charged to the members account immediately. If this causes the credit on the account to be exhausted, service will be immediately subject to disconnection at the Cooperative’s discretion.



Chair

19 Dec. 22

Date



President & CEO

December 19, 2022

Date

Policy amended December 19, 2022

Policy adopted April 15, 2013

Policy amended May 22, 2017

Policy amended August 21, 2017

Policy amended January 21, 2019

Policy amended February 18, 2019 and effective May 1, 2019



Prepaid Metering Program Member Agreement

I have read the information contained in Cooperative Policy 550 – Prepaid Metering Program and I agree to abide by the policy as stated and as may be updated by the Board of Mid-Ohio Energy Cooperative, Inc., (hereinafter the ‘Cooperative’) from time to time. I furthermore understand that as a condition of service, my account must always maintain a positive balance, including minimum debt reduction repayments, and I waive any rights to dispute termination or limitation of electric service from the Cooperative any time my balance reaches \$0.00. I acknowledge that any disconnection for a \$0.00 balance under this program is considered a voluntary disconnection of service. I also understand that it is my sole responsibility to keep the Cooperative informed of any changes to my household, especially those affecting the eligibility requirements, such as dangerous health or medical conditions, elderly or handicapped household members, and changes in e-mail address, phone number, or other forms of communications.

I acknowledge that the Cooperative will invoice me the replacement cost of an IHD if the IHD unit is not returned in good working order within 5 business days of termination of this prepaid metering account. The approximate cost of the IHD unit is \$150.00. I furthermore acknowledge it is my responsibility to notify the Cooperative immediately if I do not receive an IHD that I have elected to have mailed to me.

By signing this agreement, I agree that the Cooperative will not be held responsible and I hereby release and agree to hold the Cooperative harmless from any direct or indirect damages, losses, liabilities, or claims arising from the disconnection, interruption, or load limiting of my electric service including (but not limited to) such damages, losses, liabilities, or claims relating to damage to appliances or other property and for any injuries to persons.

By providing my signature, I am expressly consenting to recurring contact from the Cooperative at the number I have provided regarding disconnection, balance, and other notices associated with the prepaid metering program via live, automated, or prerecorded telephone call, text message, or email. I understand that I will be responsible for any fees assessed by my phone carrier for receiving such text messages or calls. I also understand that the prepaid metering program is a voluntary program and that I will always maintain the right to return to the traditional billing method at any time at my sole discretion, and I further acknowledge that by converting from a prepaid metering account back to the traditional account method will immediately subject my account to any and all requirements of the traditional account, such as deposits, fees, payment of debt, or any other charges that may apply.

Furthermore, I hereby confirm that I meet the Eligibility Requirements to participate in the Cooperative's prepaid metering program as stated in Cooperative Policy 550 – Prepaid Metering Program. I agree to notify the Cooperative immediately if I no longer meet any of these eligibility requirements.

Member Name (print clearly): _____

Member signature

Date