

CABLE DEPOSIT POLICY

Murray Electric System will administer its Security Deposit Policy in such a way as to assure protection from Customer default for payment of services. Decisions on adequate deposit amounts will be based on the customer's credit history. Murray Electric System utilizes ONLINE UTILITY EXCHANGE to establish customer credit information. ONLINE maintains a centralized database containing credit and consumer data information pertaining to the payment history of utility bills and other services that ONLINE makes available to MES. The source of this information may be credit information, consumer information, credit scoring services, and fraud detection provided by national credit reporting repositories. ONLINE is linked to the three major credit reporting entities; Experian, Equifax, and Trans Union. MES will use information from this service to establish customer credit status. These decisions will be applied in a non-discriminatory manner in all cases. MES reserves the right at all times to adjust the amount of a customer's security deposit if it deems that MES is not adequately protected from default.

- ***Residential Cable &/ or Internet Service Applicants who have an established or is establishing an electric account in their name:***
 1. New-service applicants who pose no credit risk will be charged no deposit.
 2. New-service applicants who pose substantial credit risk will be charged a \$100 deposit per digital box requested for Cable.
 3. Any existing customer who has at least six (6) months of good pay history (no non-payment disconnects, returned checks, tamper charges etc. to MES; which is shown as all 0's or 1's in the credit history) will not be charged a deposit for service and boxes.
 4. Any existing customer who has established a poor pay history (non-payment disconnect, returned check, tamper charges etc. to MES; which is shown as anything other than a 0 or a 1 in the credit history) with MES for six (6) months or more will be charged a \$100 per digital box for Digital Cable.

- ***Residential Cable &/ or Internet Service Applicants who DO NOT have an established or establishing an electric account in their name:***
 1. New-service applicants who pose no credit risk will be charged no deposit. (This would only apply to homeowners).
 2. New-service applicants who pose no credit risk will be charged a \$40 deposit.
 3. New-service applicants who pose substantial credit risk will be charged a \$80 deposit for Basic or Expanded Basic Cable &/or Internet.
 4. New-service applicants who pose substantial credit risk will be charged a \$100 deposit per digital box requested for Cable.

- ***General***
 1. Deposits are required to be paid prior to the time a connect order is issued.
 2. Deposits are not transferable from one service address to another.

3. Upon termination of service, the deposit will be applied against any unpaid balance.
4. Any remaining balance will be returned to the customer, either by check or by applying the balance of the deposit to any active account currently held by the customer.
5. No interest will be applied to any Basic or Expanded Basic Cable &/or Internet deposit.
6. Deposits received for security of equipment will not accrue interest.