



PRE-PAY service is available to all residential customers as an option subject to the following provisions:

Initial Account Credit

New & existing customers are required to purchase \$50 worth of utilities to start their PRE-PAY account. Customers switching from traditional to pre-pay will be required to start their account balance with \$50 worth of utilities. If the customer has a credit lower than \$50 on the account once the deposit (if applicable) has been applied, the customer will be required to increase the difference to equal a minimum of \$50 worth of utilities.

How PRE-PAY Works

MES account balances (including Cable, Internet, Security, Security Lights, donations, etc.) will be deducted on a daily basis. These charges come out around 9:00 AM and are from the previous day's usage. The customer is responsible for keeping services on in his or her account. Any account with a negative balance is subject to immediate disconnection. Customers may elect to receive an alert notification when the account is getting low or pending disconnect. These alerts are a courtesy, and the meter will still be disconnected if the alert is not received when the services may run out.

Balance Inquiry

Customers are required to check their account balance by calling 1-888-220-6228 or by visiting https://murrayky.smarthub.coop and using the login information given below, or the Smarthub app. Please be aware, these are the ONLY methods available to retrieve a current balance for your PRE-PAY account.

Payment

Customers may pay online through the Smarthub website, MES' website, or via phone (270)-761-UPAY (8729) by using their account number with a credit /debit card or checking account number. Customers may also choose to pay in the office or at our 24-hour KIOSK. Balance information received by cashiers, online/over the phone payment, or KIOSK receipts may not be current. *See Balance Inquiry above.

Rates and Monthly Fees

PRE-PAY customers will be required to pay all regular rate schedules and fees. This includes the following monthly fees: \$20.62 customer charge and \$6.00 PRE-PAY fee. These charges are not prorated and will be charged fully regardless of the amount of days the account is active within a single month. If an account is not active for an entire month the remaining charge balance will be debited from the account when reconciled. All rate and monthly charge information may be found at www.murray-ky.net.

Debt Recovery

MES reserves the right to add any old debt or existing debt owed to MES to the customer's active account at any time. Any debt owed to MES that is \$200 or lower must be paid in full before PRE-PAY account will be established. All debt with a balance over \$200, the customer will be required to pay 1/2 of the full amount and the remaining 1/2 of the balance may be put into debt recovery with a recovery rate of 25%. Every payment made once a debt is put into debt recovery will be divided by the percentage determined to go towards the debt, and the customer's account balance (ex. If the recovery rate is 25% and the customer pays \$40, \$10 would be applied to the owed debt and \$30 would be applied to the customer's current balance.)

Disconnection

All PRE-PAY accounts are subject to immediate disconnection at any time the account does not have a credited utility balance. This includes weekends, holidays or during severe weather conditions. Service will be restored after payment of the debt balance due, a \$10 disconnect fee, plus a minimum purchase of \$25 worth of utilities has been made. Accounts with debt recovery will also be required to make the debt recovery payment. If an account does not become active after 10 days, the account will be considered inactive and a final bill will be mailed to the last known address.

Cancellation

PRE-PAY customers may convert their account to traditional pay at any time provided the account is current, and a deposit based on MES deposit policy has been paid. Service turnoff may be requested in the MES office or online. Service terminated at the request of the customer will receive a refund check for any remaining credit balance.

Customer Name _____ Account Number _____ Service Address _____ Payment: _____
Cash Check Credit

Account Login information:

Login: _____
Password: _____

Debt Recovery (If Applicable)

Recovery Rate: _____% (will be applied to balance owed from each payment)
Balance Owed: _____ Debit Origin: _____

Table with 5 columns: Alert Options, Phone 1, Phone 2, SMS Text Phone, Email. Rows include Low Balance, Pending Disconnect, Disconnect &/or Reconnect, Daily Balance.

I understand that MES is providing the PRE-PAY account to me at my request. I agree to indemnify and hold harmless MES, its employees and agents, for any and all losses or damages incurred, be they real or consequential, including death, as a result, of my participation in PRE-PAY, or as a result of utility service termination. Any person that is currently, or will be, residing at my location with a medical condition or a person requiring utility service to operate medical equipment needed for their health and well-being, is my (customer's) sole responsibility. I know and accept that there are medical risks associated with immediate termination of electric service and I recognize that I am solely liable for all losses and damages incurred under these circumstances. I received, read and agree to abide by the MES Application for Utility Service, the PRE-PAY Rules & Regulations and Service Agreement, and all other applicable MES Rules & Regulations.

Customer Signature: _____ CSR: _____ Date: _____