



REGULATIONS

REQUIREMENTS FOR SERVICE

- All prospective customers shall be required to come into the MES main office located at 401 Olive St., Murray, KY 42071 to make an application for service.
- All prospective customers desiring service shall be required to present valid identification as required by the Fair and Accurate Credit Transaction (FACT) Act of 2003. Those who rent property shall be required to present a valid lease or rental agreement, and homeowners shall be required to verify ownership. Each prospective customer shall be required to complete and sign MES' standard application for service.
- All prospective customers shall be required to make a *minimum utility purchase of \$50.00*
- 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 will 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 ½ of the full amount and the remaining ½ 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 balance.)
- All requests processed after 2:00 p.m. may not be processed until the following business day.
- PRE-PAY customers that wish to switch their account from prepay to traditional shall abide by all traditional Rules & Regulations.

CHARGES & FEES

- All regular rate schedules and fees will apply. This information may be found at www.murray-ky.net. (Rates used by MYUSAGE may be slightly rounded, and any discrepancies will be corrected during the account reconciliation at the end of each month.)
- All MES PRE-PAY customers are required to pay the following monthly fees:
 - Customer Charge-Current rate is \$17.79 (subject to change)
 - \$6.00 per month – PRE-PAY feePRE-PAY customers will be charged .78 per day to cover these charges. The monthly 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 these charges will be caught up when the account is reconciled.
- A security deposit will not be required for Electric Service.
- A \$30 Service Initiation fee will be paid at the time of a new customer set-up onto PRE-PAY.
- PRE-PAY customers that request Cable &/or Internet equipment whom pose a credit risk (Red light on ONLINE Utility Exchange*) will be required to pay a deposit of \$50 per DTA/STD Digital Box &/or \$60 per modem that will be held on their account until the service is terminated OR be charged a \$.17 per day fee as an equipment fee for the full term of active service. If this customer requests a DVR they will pay a \$100 per DVR, there will be no other option for DVR's with credit risk. PRE-PAY customers will be allowed to switch from an equipment fee to a deposit at any time in their service if so requested, but cannot switch from deposit to equipment fee.
- Utility charges are deducted daily around 9:00 a.m. for the previous day's usage.

ACCOUNT BALANCE & PAYMENT

- PRE-PAY is a self-managed program and customers will be required to direct any *current balance inquires to the following sources*:
 - **1-877-301-3959** (customer will use this ten digit phone number given to MES to access balance information)
 - **www.myusage.com**
- Balance information received by cashier's receipt or online/over the phone payment system **will not be current.**

- PRE-PAY customers should **NOT** use the drive-thru night deposit for payments.
- PRE-PAY customers will not receive a monthly statement or bill and are required to keep a monetary balance on their account.
- PRE-PAY customers may utilize the following payment options:
 - **Pay by Phone: 1-270-761-UPAY(8729)**
 - **Pay Online: www.murray-ky.net** (use the “Online Bill Pay” option under at the top of the page)
Customers may choose to pay with a debit/credit card or checking account number – account number will also be required to make an over the phone or online payment.
 - **Pay in the main office** located at 401 Olive Street
 - **Pay at the KIOSK in the main office** located at 401 Olive Street (24 hours a day)
- Your account balance may not reflect payments made within the past 24 hours. It may take up to 24 hours for online and phone payments to post to your account.
- All payments made on negative accounts must be made by 7:30 a.m. or the account will be subject to immediate disconnection.
- If a returned payment is received on the account, the amount of the returned payment and a return fee will be charged to the account immediately. If this causes the credit on the account to become exhausted, service will be subject to disconnection.
- Energy assistance pledges and/or payments WILL NOT be applied to an account until after the payment is received in FULL, with the exception of pledges received by fax from West Kentucky Allied Services. Customers will be responsible for keeping a positive balance on the account until the payment is received from ANY energy assistance program.
Since PRE-PAY customers do not receive disconnect notices, assistance programs will use the account balance page printed off of www.myusage.com from the customer’s account.

DISCONNECTION WHEN UTILITIES RUN OUT

- All accounts are subject to immediate disconnection at any time the utility balance has run out.
- Accounts up for disconnection will be required to pay the negative utility balance; disconnect fee of \$10, as well as, purchase a minimum of \$25.00 worth of utilities. Customers with a balance in debt recovery will also be required to make the debt recovery payment. If the service is disconnected for negative funds customer should expect a delay in restoration.
- If an account is not restored within ten days, the account will be considered inactive and MES will mail a final bill to the last known mailing address on file. The customer will be responsible for paying any unpaid balance to MES.
- PRE-PAY customers should **NOT** use the drive-thru night deposit for payments.

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 will 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 ½ of the full amount and the remaining ½ 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 balance.)

ALERTS

- Customers may elect to be notified of low balances and a pending disconnection via phone call or text message. Customers may be alerted of low balances, pending disconnects and daily balances by email. MES will not be responsible for charges incurred by the customer’s phone provider for phone calls or text messages. **These alerts are a courtesy and the customer is still responsible for keeping up with his or her utility balance. Accounts not receiving alerts will still be disconnected once the utilities have run out.**
- Immediately after an account is setup the customer should receive text activation if the customer has chosen to receive text alerts. If the customer replies with “STOP,” this will disable the text alert. The text message alert can only be reactivated by texting “ACTIVATE” to 77407 from the customer’s

cellular phone. After the text message is sent the customer should receive a successful response from MYUSAGE. If the customer does not receive a successful response he or she will need to contact their cellular phone provider to resolve the issue.

TRADITIONAL TO PREPAY (PRE-PAY)

- Existing MES customers may convert their account from traditional to prepay. Any deposit (if applicable) will be applied to the owed balance once the account has been billed up to the current day. Any remaining balance may be paid or put into debt recovery per our debt recovery rules. Customers will be required to start the account off with a positive utility balance of \$50. Accounts lacking funds to start their PRE-PAY account balance off with a minimum \$50 will be required to pay the difference before switching the account to prepay.

RECONCILIATIONS

- Any account older than 10 days will be reconciled at the end of each month. These reconciliations may not be seen by the customer until the beginning of the following month.
- MYUSAGE is a third party vendor that communicates with MES's billing and metering systems to create its usage statements, there may be variations due to rate structures and/or communications delays. As a result, any discrepancies between the MYUSAGE portal and MES's billing systems will be corrected in reconciliations.

CLOSING AN ACCOUNT

- All customers are required to request termination in writing of an account at the MES main office or by filling out a disconnect service request online. Any credit balance left on account will be returned to the customer in a refund check sent to the last known address. If a balance is owed the customer will be sent a final bill to the last known address.

These requirements may be revised, amended, supplemented, or otherwise changed without notice. Such changes, when effective, shall have the same force as the present requirements.

*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. ONLINE scores the customer by the following: no credit risk (Green or Yellow Light returned on the ONLINE UTILITY EXCHANGE) and credit risk (Red Light returned on the ONLINE UTILITY EXCHANGE). 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.