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PREPAID BILLING

Power Your Way 

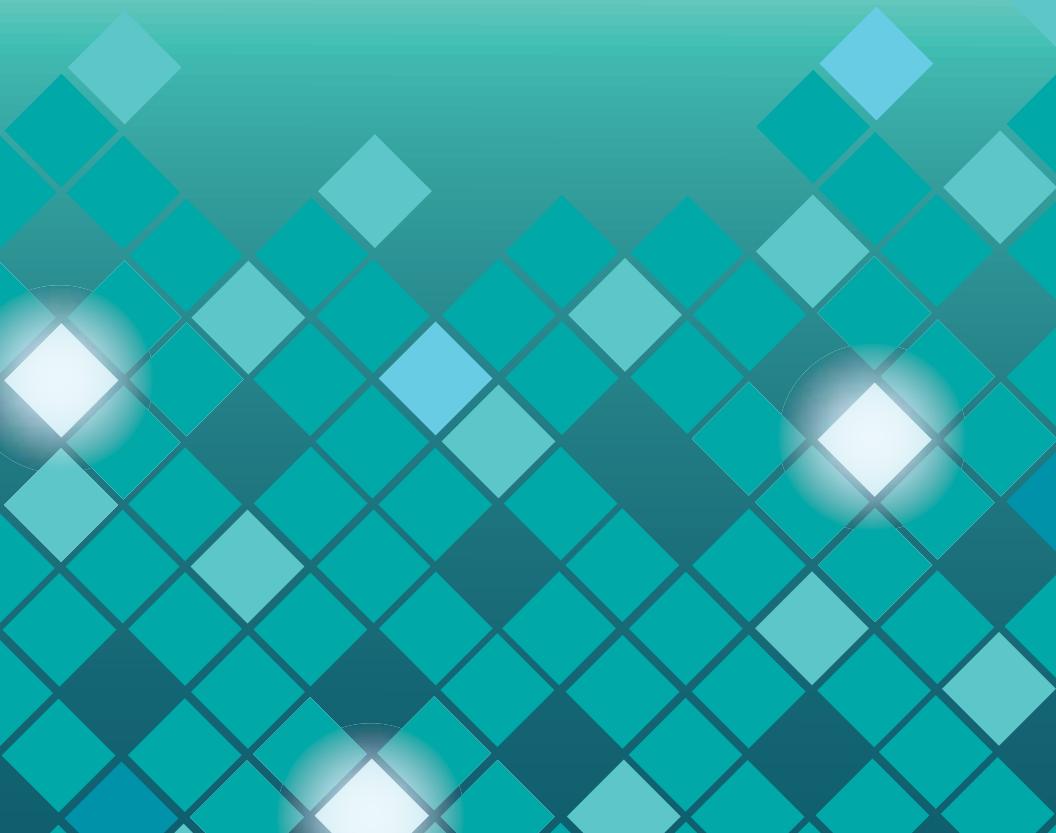




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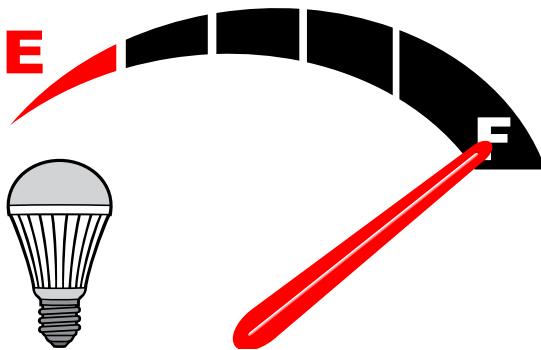
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Great Idea!



What is Prepaid Billing?

Congratulations on taking charge of your energy future. Think of Prepaid Billing like putting gas in your vehicle. Your car has a gauge that allows you to monitor when you need to fill up. You can choose to purchase small amounts every few days or fill up the tank and not worry about it for several weeks. Your SmartHub account is like your fuel gauge. It tells you how much energy you have left in your account. You decide whether to put in a little or a lot. You control when to use electricity and when to buy more, based on your unique and changing life circumstances.



1-800-577-3323



Eligibility

Prepaid Billing is for residential services only. To start the program, you'll need to call or drop by the office during business hours.

Prepaid Billing requires that you open a SmartHub account, so you will need access to the Internet, an email address and your account number. Users will also need to receive Prepaid Billing notifications by phone or email.

A \$25 initial purchase of electricity is required (plus the \$15 connection fee for new Prairie Land services), but after that, you can pay in any increment by cash or paper check at one of our offices. You can still use your choice of all available payment methods, but the minimum transaction for debit/credit/electronic check payments is \$25.

Electronic payments can be made at any time by using the Smart Hub application or by calling the 24-hour automated service at 1.844.241.0263



Managing Your Account

A key component of using Prepaid Billing is keeping track of how much electricity you have remaining. Complete, daily updates are available by using your SmartHub account on your phone or computer. You can customize your settings to get reminders and notifications when your balance goes below your threshold so you can purchase more right away, even in the middle of the night. Over time, you may gain insights into your energy use and decide to make small changes to save even more money.



With Prepaid Billing, you no longer get a paper bill in the mail, and instead use SmartHub to check your balance and make additional purchases of electricity. Your balance reconciles and is updated daily in the morning, but you can actually check your real-time usage every 15 minutes.

The Fine Print

COSTS: Prepaid Billing accounts are assessed the same energy charges, taxes, franchise fees, and service availability charges as a traditional account. The monthly charges are prorated to be assessed daily, even if there is no energy use. There is a \$5 monthly convenience fee for Prepaid Billing accounts, but there are no security deposits, disconnect, reconnect or late fees. All new members pay an initial \$15 connect fee and sign an Application for Electric Service, but if you are already a member at your current location that fee is not assessed again.

BILLING: Prepaid Billing accounts do not receive paper billing statements or disconnect notices. This information is monitored on the SmartHub application or payment website. The member is responsible to update contact information in SmartHub or you may call the office.

READINGS: Usage and account balances are reconciled each day at 9:30 a.m. If the amount left in your account is below the threshold you set, you will receive notification via your preferred method at that time. You can set up or modify your preferred notification methods in SmartHub. If the account is depleted, you have until 11:00 a.m. to add funds. Disconnections occur at 11:00 a.m. **It is the members sole responsibility to monitor their account balance regularly.**

PARTICIPATION: Prepaid Billing is not available if there is anyone in your household with medical conditions that require life-sustaining equipment that would be impacted by the loss of power. The cooperative, its trustees, officers, employees, agents and representatives shall be held harmless from any claims, disputes, actions, damages or liabilities due to loss of electric service as a result of being in the Prepaid Billing program.

Prairie Land Electric Cooperative, Inc. reserves the right to remove any member from the Prepaid Billing program at any time, without consent or notification and to modify or end this program at any time.

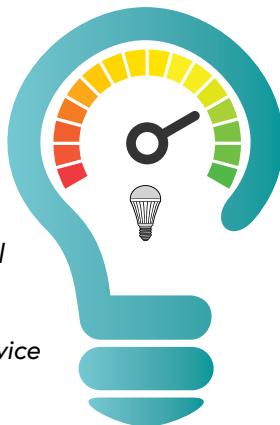


Disconnection Procedures

- Once a Prepaid Billing account balance is depleted, if a payment is not made to recharge the account, service will automatically be disconnected at 11:00 a.m.

- Once disconnected, a \$25 credit balance is required to restore power. This is not a reconnect charge, but a purchase of electricity in advance.

- Real-time payments can be made during normal business hours at the office, as well as you can use an electronic check, debit or credit card to pay using the SmartHub application or by calling an automated service at 1-844-241-0263.



- Returned payments will be immediately debited to the account. Should this cause the account to be depleted, service will be disconnected immediately and the member will be required to replace the payment with cash, debit/credit card, money order or cashier's check. Although there are no reconnection fees, returned checks will result in NSF fees being added to the account.

- If a meter has been automatically disconnected for a depleted balance, there is no fee for reconnection in the first 5 days. Monthly minimum charges will continue to bill daily during this time. On the 6th day the account will be closed and finalized. You will receive a final statement for unpaid energy use, daily service availability charges, and other applicable fees. If left unpaid, the balance may transfer to any other account the member may have, or be referred to a collection agency. If your account has a credit balance, you will receive a refund in the mail.

- Reconnecting a finalized account is equivalent to starting a new membership and subject to the initial \$15 connection fee and Application for Electrical Service.

- Prepaid Billing is a self-managed program, so the Cold Weather Accommodation and any undeclared medical necessities do not apply.

Frequently Asked Questions

What Does Prepaid Billing Cost?

All of the fees and rates are exactly the same as a regular billing account. You avoid some of the extra fees, like security deposits and reconnect charges, and instead pay a \$5 convenience fee each month.

Cost Comparison

	TRADITIONAL	VS.	PREPAID
New Member Connect Fee:	\$15		\$15
Deposit:	\$240 & up		\$0
Billing Due Date:	25th monthly		None
Late Fee:	2% of current		\$0
Disconnect NP Fee:	\$25		\$0
Reconnect NP Fee:	\$25		\$0
Monthly Convenience Fee:	\$0		\$5

How Will My Service Be Different?

There is no difference in the electricity you receive, only how and when you pay for it.

When Do I Get My Bill?

Prepaid Billing accounts do not receive a monthly paper billing statement. Accounts are reconciled daily at 9:30 a. m.

How Will I Know When I Need More Electricity?

You may have heard the saying, "With great power comes great responsibility." It's nice to be the boss of your electricity budget, but that does mean you have to actively monitor your account to ensure you don't run out of electricity. Luckily, SmartHub allows you to do that from anywhere at any time, and notifies you by text or email when you are getting low.

What If I Receive A Payment For Energy Assistance?

Payments will be applied once received by Prairie Land Electric.

F. A. Q. Continued

How Can I Check My Prepaid Balance And Make Payments?

Click on the SmartHub logo on our website, or download the app on your smart phone or tablet. You can also drop by one of our office locations in Norton or Concordia, call a CSR at 1-800-577-3323 during office hours or use the 24-hour automated system any time by calling 1-844-241-0263.



Is My Personal Information Secure?

Your information is protected by the same technologies and data encryption used by banks, credit card companies, and cable providers. You can securely access your account to view your balance and make payments on-line.

What Is a Threshold And Why Do I Need One?

The threshold is the least amount of money you can have in your account before we send you a payment reminder. The default threshold is \$10 but you should set one that gives you plenty of time to make a payment after receiving the reminder, based upon your usage patterns. You will receive the reminder daily by your choice of text, email or phone until you purchase more electricity, or until you get a disconnect notification.

How Often Do I Need To Pay?

That is totally up to you, but you are required to maintain a credit balance.

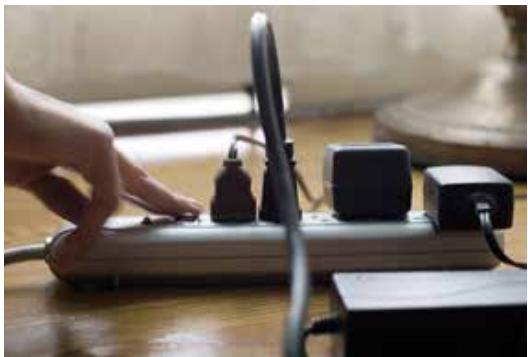
I Don't Have a Bank Account. Can I Use Cash?

Yes! You can buy electricity in all of the same ways you have already been paying your monthly bill: in person, on-line, by phone or by mail.

Can I Make Payment Arrangements?

Payment arrangements are not allowed for Prepaid Billing accounts. However, if you currently have a payment arrangement, please call our office and see what options are available to you.

F. A. Q. Continued



I Just Added Money! Why Do I Have A Negative Balance?

SmartHub displays the account as a "credit" balance, which means that is how much electricity we owe you. You should notice as you use more, the negative number is smaller. A positive

balance means you owe money to the cooperative and are subject to disconnect.

What If I Don't Receive The Low Balance Or Disconnect Notice?

Standard disconnection processes are followed. Failure to receive the alert does not exempt you from being disconnected. You are advised to follow your balance closely in SmartHub and update your contact information whenever it changes.

Am I Subject To Late Fees?

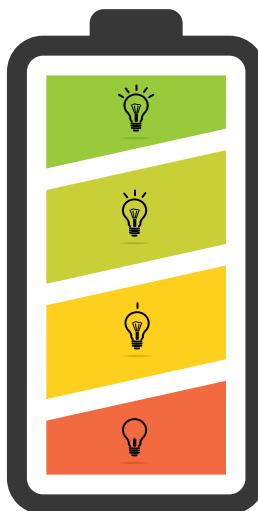
Prepaid Billing accounts are never charged a late fee.

Am I Protected By The Cold Weather Accommodation?

The cold weather accommodation is not available for Prepaid Billing.

What Do I Do If I Get Disconnected?

To restore service, you'll need to pay any outstanding balance plus enough to get your account to a \$25 credit. Once your balance has at least a \$25 credit, service will be automatically restored. If it takes more than 30 minutes, please call the office. There are no additional disconnect and reconnect fees.



F. A. Q. Continued

Does Disconnection Affect My Credit Score?

Since there are no fees or penalties for nonpayment with Prepaid Billing, disconnection will not affect your credit like it can with conventional billing.

Should I Call Prairie Land Electric If I Lose Power?

This should not be your first action. Check your account balance, and if it is less than \$0.01, you can restore your service by adding funds to your account. If there are still funds in your account, then you should call and report the outage.



What About My Capital Credits?

You will continue to accrue capital credits based upon the amount of electricity you purchase each year through Prepaid Billing.

Can I Go Back To A Conventional Billing Account?

Yes. You will need to pay any outstanding balance and a deposit may be required, depending on your credit.

How do I set up a SmartHub account?

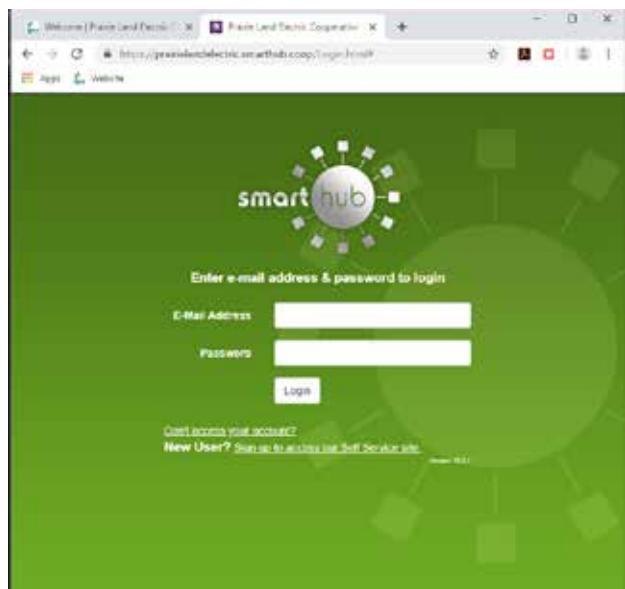
See the next pages.

How to Set Up a SmartHub Account

SmartHub is a secure web and mobile app that allows you to make payments, report service issues, and manage your account with your computer or mobile device.

Visit <https://prairielandelectric.smarthub.coop> on your computer or, on your mobile device, search for SmartHub in the App Store or on Google Play.





Click on the bottom line, "Sign up to access our Self Service site." Complete the new user registration form. You can skip this step if a customer service representative has already done this for you.

A screenshot of a web browser showing the Prairie Land Electric Cooperative New User Registration form. The page features the Prairie Land logo at the top left. The title "New User Registration" is centered above the form fields. The form consists of four text input fields labeled "Billing Account Number", "Last Name or Business", "E-mail Address", and "Confirm E-mail Address". Below the input fields are "Submit" and "Cancel" buttons. At the very bottom of the page is a horizontal navigation bar with links for "Home", "About", "Services", "Bill Pay", "Outage Center", "Contact Us", and "Log In".

1-800-577-3323



Thanks For Choosing Prepaid Billing

Here's how you benefit from Prepaid Billing:

- You pay no security deposit.
- There is no requirement for a credit check.
- There are never late payment penalties.
- There are no disconnect or reconnect fees.
- The energy rates and services are the same.
- You pay as often as you want.
- You have total control over your electricity budget.

This is Nice To Know:

Industry studies show that members who participate in prepaid billing plans use up to 12% less electricity than they do on conventional billing plans. Monitoring your usage and account balance regularly gives you a better understanding of how you are using electricity, so you can adjust your habits to save money. You may unplug equipment you aren't using or adjust your thermostat when you are not at home. Maybe you'll use the oven less often in the summer or wait for a full load before running the dishwasher or washing machine. Checking your usage daily instead of waiting for the next bill makes it easier to make adjustments before it's too late.



For Your Records

Record your information for your Prepaid Billing account here. If you have any questions, please speak with a customer service representative by visiting your nearest office or by calling 1-800-577-3323.

Account Number: _____

SmartHub User Name: _____

SmartHub Password: _____

Pay by Phone: **1-844-241-0263** PIN:_____

CSR Name: _____



To log in to your account, visit
PRAIRIELANDELECTRIC.SMARTHUB.COOP
or download the SmartHub app
on your smart phone or tablet.

1-800-577-3323



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