

# Northcentral Electric Cooperative™

## PAYMYWAY AGREEMENT & APPLICATION

Pre-pay is only available to single phase, non-demand residential accounts including those with outdoor lighting. Pre-Pay applicant must be the same as the Northcentral account holder. Residential accounts wanting to participate must be removed from Bank Draft, Credit Card Draft, Levelized Billing, and have paid off any loans or agreements. Northcentral sill must have ingress and egress to the property in order to maintain the cooperative's facilities.

**New Members:** New members are required to complete a membership application if one is not currently on file. A membership fee of \$50.00, a connect fee of \$25.00 as well as a minimum payment of \$50.00 for a credit balance in electric use is required for initial service. Prepaid accounts will be charged current residential rates, fuel cost adjustments and monthly service charges. No deposit is required but in the event the member wishes to convert from Pre-Pay to the traditional payment account, all applicable credit checks and deposits will apply.

**Existing Members:** Existing members opting to convert their account to Pre-Pay must pay in full all pre-existing fees and the current account balance. Unbilled usage may also be paid in full or converted to debt management, with the understanding that 35% of all future payments to the Pre-Pay account will go towards the retirement of that amount until it is paid in full. A member's existing deposit will be applied (when applicable) to account balances and/or their Pre-Pay account credit, refund checks will not be issued. The member understands if they wish to convert from Pre-Pay back to a traditional account, all applicable credit checks and deposits will apply and any outstanding debt must be paid in full. An account must have at least \$50 credit to begin Pre-Pay Billing.

**Payments:** Payments can be made at Northcentral's main office during normal working hours (8:00 am till 5:00 pm) and at Kiosk locations throughout the service area. Payments can be made 24 hours a day via e-check, credit card or debit card online at [northcentralelectric.com](http://northcentralelectric.com) or smartphone app. Payments can also be made 24 hours a day by calling (800) 325-8925. Payments made in the office or calling a Northcentral representative during the normal work day require a minimum payment of \$20.00.

**Notifications:** It is the member's responsibility to monitor their usage. Northcentral will provide low balance and disconnection notifications but cannot guarantee that all notifications or messaging will reach members prior to disconnection. Members may choose to be notified by text message, e-mail, or push notification. Members must provide a working cell phone number and/or e-mail account to receive the notices. **Pre-Pay accounts will NOT receive a monthly bill.** Northcentral will provide 24-hour access to usage information online and via phone unless noted on our website.

**Billing:** Pre-Pay account charges will be calculated and billed daily. These charges will include electric use and applicable charges and fees including customer charge, outdoor lighting, etc. **Pre-Pay accounts DO NOT receive paper statements or bills.** Daily Pre-Pay account information including usage, charges and payments will be available via phone, Northcentral app or online at [www.northcentralelectric.com](http://www.northcentralelectric.com) unless noted on our website.

**Disconnection:** Pre-Pay accounts will be subject to automatic disconnection when the balance on the account reaches \$0.00. Once disconnection, accounts will not be reconnected until the applicable reconnect charge is paid, and the balance is brought up to a credit of \$50.00 (including payment of any unpaid usage and/or debt management percentage). If an account is disconnected and not reconnected within 5 days, the account will be considered inactive and a final bill will be mailed to the last address on file. Any returned credit/debit card transactions, e-check returns or returned checks and applicable fees will be charged to the member's account immediately. If this causes the credit balance to be exhausted, service will be subject to disconnection without further notification.

05 2020 JJ

4600 Northcentral Way Olive Branch, Mississippi 38654  
Mailing Address: P.O. Box 405 Byhalia, Mississippi 38611

662.895.2151

662.782.5011 fax

[northcentralelectric.com](http://northcentralelectric.com)

email: [customerservice@northcentralelectric.com](mailto:customerservice@northcentralelectric.com)

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## PREPAY APPLICATION

I, \_\_\_\_\_, choose to be notified of low balance or disconnection by one or more of the following methods:

E-Mail Address: \_\_\_\_\_

Secondary E-Mail: \_\_\_\_\_

Cell Phone/Provider: \_\_\_\_\_

I understand that it is my responsibility to change the notification options or contact information when necessary. I understand that it is my responsibility to provide Northcentral with accurate contact information. I also understand that while Northcentral will make every effort to notify me, that notification is not guaranteed. I understand that these notifications will contain information including account number and current balance. I understand that I will not be receiving a monthly bill and it is my responsibility to monitor my account. \_\_\_\_\_ (Initial)

I understand that I have \$\_\_\_\_\_ unbilled usage/inactive balance that I must pay in full prior to starting a Pre-Pay account or that upon approval I may transfer to a debt management account which will receive 35% of any payment made to my Pre-Pay account until such time as the outstanding debt is paid in full. \_\_\_\_\_ (Initial)

I understand that I have a security deposit of \$\_\_\_\_\_. I understand that this amount will be applied toward any unbilled usage and/or applied as a credit to my Pre-Pay account. Deposit monies will be applied towards the balance owed with the exception of \$50 which may be used as the required Pre-Pay credit. Any deposit monies left over after being applied to outstanding balance will be credited to my Pre-Pay account. \_\_\_\_\_ (Initial)

Northcentral approval for debt management given by: \_\_\_\_\_.

I understand that I can switch my account back to a traditional payment account. If I elect to do so I understand that I will be subject to a utility credit check and may be responsible for a new deposit and any balances in debt recovery before my account can be moved back to a traditional payment system. \_\_\_\_\_ (Initial)

I understand that if my account is disconnected for non-payment, I will be required to pay any unbilled usage, applicable reconnect fees plus a minimum of \$50 credit balance before my account will be reconnected. \_\_\_\_\_ (Initial)

**I understand that reconnections will be done automatically from the office and that power will be restored to the account immediately after the account reaches the required balance.** \_\_\_\_\_ (Initial)

By initialing and signing this agreement I certify that I understand and agree to all conditions listed above and further agree that if ever in conflict with Northcentral's Service Rules and Regulations, the terms of service apply. \_\_\_\_\_ (Initial)

Account #: \_\_\_\_\_

Date: \_\_\_\_\_

Member Name: \_\_\_\_\_

Signature: \_\_\_\_\_

CSR Name: \_\_\_\_\_

Signature: \_\_\_\_\_

### For Office Use Only:

\_\_\_\_\_ Billing Cycle

\_\_\_\_\_ Uncollectable Debt

Service Over Number: \_\_\_\_\_

\_\_\_\_\_ Rate 23

\_\_\_\_\_ Install Collar

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