name:		
Member Number:		
Account Number:		

RESIDENTIAL PREPAY ACCOUNT

TERMS AND CONDITIONS OF SERVICE

Security Deposits, Late Fees and Collection Fees:

As a prepay member, the normal security deposit for a residential account is not required. Prepay accounts are also not subject to normal residential account late fees and/or collection related fees.

Arrangements:

A prepay member is not eligible for payment arrangements, budget billing or bank draft. Energy assistance pledges and/or payments are accepted but must be received by the agreed upon date or subject to automatic disconnect. Account holder is responsible to ensure timely receipt of payment.

New Members:

Members electing to sign-up for a prepay account must pay the standard membership fee of \$5.00, plus the normal \$40.00 residential service connect fee and a \$100.00 initial energy purchase. Prepay accounts are billed at the same energy, and fuel rate as members on Standard Schedule RR, yet billed daily. The Prepay daily rate includes \$1.00 per day, plus all other normal charges and applicable taxes.

Existing Members:

Any existing deposit (if applicable) will be applied toward outstanding balances, and the remaining credit (if applicable) will be applied to the prepay account. If an outstanding balance owed to Withlacoochee River Electric Cooperative, Inc. of less than \$300.00 remains after all deposits, credits and any unbilled usage is applied, the account may be reviewed for a debt recovery plan during conversion. For members with a qualifying outstanding balance, 50 percent of each prepayment made will be applied to the outstanding debt until the balance is eliminated. Prepay accounts are billed at the same energy and fuel rate as members on Standard Schedule RR, yet billed daily. The prepay daily rate includes \$1.00 per day, plus all other normal charges and applicable taxes.

Account Balance and Alerts:

Prepay members can check their balance by accessing a SmartHub online account made available at www.wrec.net. It is the prepay member's responsibility to ensure a credit energy balance exists on the account in order to avoid interruption in service. The Cooperative will attempt to notify the member by email and/or telephone regarding low balances on the account. If telephone is preferred, member consents to allow calls at the number provided on the account (landline or mobile). Member may also choose to receive notifications by email/text via SmartHub. A payment of not less than \$25.00 is required each time a payment is made.

Balance Calculation, Disconnection and Payment for Reconnection:

Prepay account balances are calculated daily. The Cooperative will attempt to notify members of low balances via email and/or telephone, but the responsibility remains that of the member to ensure a credit balance on the account exists to avoid any disruption of service. Members are highly encouraged to register for a SmartHub online account in order to view daily usage data under the "My Usage" tab and to review payment and balance activity. A prepay account will be subject to disconnection any time the account does not have a credit balance, including weekends, holiday, or during severe weather conditions. If service is disconnected, payment must be made to establish a \$25.00 credit energy balance on your account to automatically reconnect. If service is disconnected during the weekend or on a holiday, the member must have the ability to make a payment using our SmartHub on-line account service by logging on to www.wrec.net, or through our automated phone payment system at 1-844-209-7166, or by contacting our after-hours call center personnel before 9:00 pm at 352-567-5133. Any returned payments received, plus applicable fees, on the account will be charged to the member's account immediately. If this causes the credit balance to be entirely depleted, service will be disconnected on the same business day. Any tampering related activity will subject the account to immediate disconnection and any relevant tampering fees must be paid before service is reconnected.

Billing:

Once a prepay account is established, members will no longer receive a paper billing statement through the mail. All relevant usage and account balance information can be accessed by reviewing the SmartHub account at www.wrec.net, or by calling or visiting the Cooperative's office during working hours.

Inactive Accounts:

A prepay account will be considered inactive after the account has been disconnected for 7 days. If the prepay member fails to purchase enough energy to bring the account to a credit balance during this time, the member will be mailed a final bill to the address on file.

Termination of Service and Final Billing:

A full settlement will be made when participation in the prepay account service ends and the account is sent a final bill. Service terminated at the member's request will receive a full refund of any remaining credit balance on the account. (Please allow 4 weeks processing time for reimbursement after service has been terminated).

Conversion to Post-paid billing:

A prepay member may elect to convert the account to post-paid billing after a minimum of 12 consecutive months on a prepay account. The Cooperative reserves the right to charge a member \$40.00 to convert to a standard rate if conversion is requested within the noted time limits. If conversion is desired, the Cooperative may require full payment of the deposit as a condition of continued service. The deposit will be based on member's credit risk score initiated by the Cooperative. Deposits will be calculated based on the total of two times the highest monthly bill at the service location during the preceding 12 months of active service.

Indemnification:

Notwithstanding any other provision of this Agreement, the prepay account member shall assume all liability for and shall indemnify Withlacoochee River Electric Cooperative, Inc. and its members, trustees, directors, officers, managers, employees, agents, representatives, affiliates, successors and assigns for - and shall hold them harmless from - any and all claims, losses, costs and expenses of any kind or nature to the extent they relate to the prepay account, participation in the prepay account, disconnection of the prepay account, restoration of service to the prepay account and interruption of service to the prepay account, including but not limited to damages or losses from:

- a) Personal injury or death;
- **b)** Property damage;
- c) Damages for financial or monetary losses allegedly due to disconnection of electric service, interruption of electric service or restoration of electric service to the prepay account;
- d) Inconvenience or discomfort from disconnection of electric service, interruption of electric service or restoration of electric service to the prepay account.
- e) health problems asserted to be related to disconnection of electric service, interruption of electric service or restoration of electric service to the prepay account;
- f) costs, expenses or attorney's fees incurred for a claim or lawsuit relating to disconnection of electric service, interruption of electric service or restoration of electric service to the prepay account;
- any and all obligations asserted by or on behalf of third parties arising out of or resulting from the prepay account;
- h) any and all property damage, personal injury or death related to the restoration of electric service to the prepay account after a period of disconnection;
- i) any consequential damages related to the prepay account;

Member specifically assumes as his/her sole responsibility safety for all electrical appliances and operating systems (on the member's side of the meter) (i.e. such as stoves, heaters, heating systems, irons, hair dryers, etc.) which had been operating at the time of disconnection and which may then be re-energized at time of reconnection. Member indemnifies Withlacoochee River Electric Cooperative, Inc. from any damages whatsoever (personal injury, property damages, business losses, consequential damages, third party damages) related to restoration of electric service to the prepay account.

Contacting the Cooperative:

Members should call 352-567-5133 between 8:00 AM and 5:00 PM Monday - Friday, excluding holidays, or visit one of our offices between 8:00 AM and 5:00 PM for any questions concerning the prepay account.

Low balance notification preference: _____ Phone ____Email* ____ Both*

Note: *If email communication is desired, member is responsible for establishing a SmartHub account by visiting www.wrec.net.

Low balance notifications will be issued to the phone number provided by member (landline or mobile).

Debt Plan Recovery Required _____ Yes _____ No _Amount_____

Note: 50 percent of all future payments will be applied to the outstanding debt until paid in full.

Withlacoochee River Electric Cooperative, Inc.

Account Number:

Member Phone Number ______

Applicant/Member Signature ______ Date:______

Withlacoochee River Electric Cooperative, Inc. Representative ______

Date:_____

NOTE: Withlacoochee River Electric Cooperative, Inc. reserves the right to modify these Terms and Conditions at any time and without prior notification. In case of differences of this document and the

electric documentation filed with the Public Service Commission (tariff), the tariff will govern.