

General Rules and Regulations

11.0 BILLING

11.1 BILLING PERIOD

Bills for regular service will be rendered monthly from meter readings taken at times specified by the Association, or otherwise computed according to the Association's rate schedules and Rules and Regulations then in effect, and will be due on the date determined by the Association.

The Association will, upon request, transmit to a member a clear explanation of the existing rate schedule applicable to such member.

Bills for special, or short-term service, may be rendered at the discretion of the Association, and will be payable on demand. All bills for regular services are payable upon receipt. Payments may be made during business hours at the offices of the Association or at other places as designated on the Association's website at www.mvea.coop.

11.2 BILLING INFORMATION

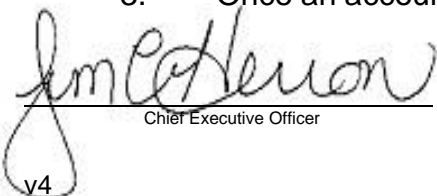
The bill issued to the member, either electronically or by United States Postal Service (USPS) will reflect the following information:

1. Due date of the current charges.
2. Due date of the unpaid balances
3. Dates for the beginning and ending of the period during which service was rendered;
4. A distinct marking to indicate an estimated bill;
5. An appropriate rate or rate code identification;
6. Any meter readings, meter multipliers, constants or factors used in calculating the bill.

11.3 MEMBER OPTIONS FOR BILLING CREDITS

Members who choose to sign up for the following options through the Association will receive a monthly billing credit of fifty cents (\$0.50) per month per option:

1. Paperless billing - agree not to receive a paper bill.
2. Recurring Automated Clearing House (ACH) monthly payment – any member who sets up a monthly recurring ACH payment through a financial institution. In the event the recurring ACH monthly payment is denied two (2) times in any twelve (12) month period, the billing credit will be removed.
3. Once an account is removed from either option, no billing credit will be given.



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11.4 BILL DELIVERY AUTHORIZATION

Members who desire to have their account in their name but request that the bill be sent to another party will be required to complete a bill delivery authorization form. By completing this form, the member directs and understands that all correspondence and notices, including disconnect notices associated with the account, will be sent to the individual designated. A copy of disconnect notice will be sent to the member at the address indicated. The member will remain personally responsible for all energy charges, trip charges, reconnect fees, and additional deposits, if necessary. If timely payments are not made, such delinquencies will be reflected on the member's credit history. Patronage capital arising from the account will be credited to the member (not the party to whom the bill is sent) as long as service is rendered in the member's name on that account.

11.5 DISPUTED BILLS

If a member gives notice at the Association's office prior to the time when the payment of a bill is due that the correctness of the bill is disputed, stating reasons therefor, the Association will promptly investigate the complaint; however, such notice disputing correctness of a bill will not be sufficient reason for withholding payment of the bill as rendered. If the bill is found to be incorrect, the Association will refund the amount of overpayment or credit the amount of overpayment to the next bill rendered.

11.6 FAILURE TO RECEIVE A BILL

Bills for electric service will be considered as received by the member when mailed, or left at the service location, or at some other location that has been mutually agreed upon in writing by the member and the Association, or provided electronically as requested by the member. If the member fails to receive a bill, the Association, upon request, will issue a duplicate; however, failure to receive a bill in no way exempts or excuses a member from the timely payment for service rendered.



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11.7 BILLING ERRORS

Where members are found to be billed in error due to an incorrect computer entry, meter reading, meter multiplier, constants, factors, or equipment failure or an improper rate or rate component other than provided in the Association tariffs as the result of an investigation made at the member's request or as a result of an investigation made by the Association, an adjustment will be made. If the adjustment is in the member's favor, the adjustment period will not exceed thirty-six (36) months. If the adjustment is in the Association's favor, the adjustment period will not exceed six (6) months.

11.8 INSTALLMENT PAYMENTS

Any member will be permitted to make installment payments if a bill includes amounts from past billing periods arising solely from events under the control of the Association. Examples of such events are an incorrect computer entry, meter reading, meter multiplier, constants, factors, or equipment failure or an improper rate or rate component other than provided in the Association tariffs, or failure of the Association to read a meter when required to do so by the applicable rate schedule, provided however, that such failure to read a meter will not apply where the meter is not readily accessible to the Association.

Installment payments under this provision of the rule will bear no interest and may not exceed a twelve (12) month period.

Failure to keep installment arrangement will cancel the installment arrangement and the amount will be due and payable immediately resulting in immediate collections.

All current bills will be due in addition to the installment payment.

11.9 DISCONTINUANCE OF SERVICE - MEMBER REQUEST

Members requesting service be discontinued must provide notice and forwarding address to the Association at least two working days prior to the desired date of disconnect. Members not meeting this requirement will be responsible for billing at the service address until the Association is properly notified. The burden of proof that these requirements were met lies with the member.

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11.10 SHORT-TERM CONNECTION

A short-term connection is service that is connected to provide a member with electricity for a short period of time. The applicant requesting the service must sign an application, pay in advance a non-refundable connection charge of \$75.00, and the full-month Grid Access charge at the applicable rate. The connection charge of \$75.00 will apply when performed during the hours of 7:00 a.m. to 5:30 p.m., Monday through Friday. An after-hours connection charge of \$200.00 will be charged to the member for connections requested by the member to be performed during the hours of 5:30 p.m. to 8:00 p.m. Monday through Friday or 7:00 a.m. to 8:00 p.m. on Saturday or Sunday when notice was not given by the member in sufficient time to allow the connection during normal business hours. Meters will not be connected on any day during the hours of 8:00 p.m. to 7:00 a.m. or on scheduled holidays as defined in the General Rules and Regulations Section – 5.0 APPLICATION FOR SERVICE and 12.0 DISCONTINUANCE OF SERVICE.

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11.11 PAYMENT ARRANGEMENTS

When a member cannot pay in full a delinquent bill for electric service, the Association may offer the member an opportunity to enter into a payment arrangement not to extend past the next month's bill due date.

The payment arrangement due date will supersede any other billing statements processed after the payment arrangement is made.

All current bills will be due in addition to the payment arrangement installments.

Failure to keep the payment arrangement as agreed will terminate the payment arrangement, the past due amount will be due and payable immediately, and service will be subject to disconnection without further notice.

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11.12 BILL PAYMENTS

Members may pay amounts due by offering cash, money order, payment card (debit or credit), electronic Automated Clearing House (ACH) payment, recurring payment card, recurring ACH, or Money Gram. Payments will not be considered received by the Association until the payment is cleared by the member's financial institution.

11.12.1 CASH, CHECK OR MONEY ORDER

The Association will accept cash, checks or money orders Monday through Thursday 7:00 a.m. to 5:30 p.m. at all office locations. In addition, check or money order payments can be delivered to the Association approved drop boxes as designated on the Association's website, or via USPS, or overnight delivery. Cash will be accepted only at the office locations.

In the event a check tendered to the Association is returned by the payee financial institution for any reason, a non-refundable service charge of \$25.00 will be assessed. The member will be notified of the fee charged. The notification due date supersedes the due date on any other notices processed after the fee has been charged.

The Association has the right to immediately submit returned checks electronically through the Association's bank one (1) time.

If a member tenders a check to the Association for the payment of services furnished by the Association, knowing at such time that the account has insufficient funds, or has a closed account status, the bill will be due and payable immediately. In lieu of said \$25.00 charge specified above, the member will be liable to the Association or its agent for three (3) times the amount of such check, but in no case less than \$100.00, plus interest at the rate of eight percent (8%) per annum, plus all costs of collection, including but not limited to court costs and reasonable attorney's fees.

A member who has tendered two (2) checks to the Association in any twelve (12) month period in payment of bills rendered by the Association, which checks have not been honored for payment by the payee bank for any reason, will be placed on a cash-only basis.


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11.12.2 ELECTRONIC PAYMENT

A member may elect to set up an Automated Clearing House (ACH) through a financial institution as an automatic monthly electronic payment in person or by entering the payment information through the Association's website Smart Hub or mobile application at least five (5) days prior to the billing due date.

In order to protect the member's information, Association employees have restricted access to payment card information and are not allowed to take the payment card information over the phone or in person. A member may elect to setup a Payment Card payment as an automatic monthly electronic payment by entering the payment information through the Association's website Smart Hub or mobile application at least five (5) days prior to the billing due date.

The Association will process electronic payments to assure payments will be made prior to the due date of the appropriate billing cycle.

In the event the electronic payment is denied by the payee financial institution for any reason, a non-refundable service charge of \$25.00 may be assessed. The member will be notified of the fee charged. The notification due date supersedes the due date on any other notices processed after the fee has been charged.

In the event the electronic payment is denied by the payee financial institution for any reason two (2) times in any twelve (12) month period, the member will be placed on a cash-only basis.

The member may elect to terminate participation in the electronic payment plan at any time by at least five (5) days' notice to the Association prior to the scheduled transaction.

The Association may elect to terminate the electronic payment plan at any time upon notice to the member outlining the reason for such termination.


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11.12.3 PAYMENT CARD

Any member may elect to make a payment using a payment card by one of the following methods:

- Offer in person through payment processing machine in our office during normal business hours.
- One-time payment by the automated phone system.
- Automatic recurring payments through Smart Hub.
- Other one-time payment methods.

The Association will process the automatic monthly recurring card payments to assure payment will be made prior to the due date of the appropriate billing cycle.

It will be the responsibility of the member to update the card information and expiration dates through the automated phone system or Smart Hub for any changes in the payment card information.

In the event a payment card is declined by the payee's financial institution, a non-refundable service charge of \$25.00 may be assessed. The member will be notified of the fee charged. The notification due date supersedes the due date on any other notices processed after the fee has been charged.

In the event the automatic monthly recurring payment made with a payment card is denied two (2) times in any twelve (12) month period, the member may be removed from the automatic monthly recurring payment plan.

The member may elect to terminate participation in the automatic payment card monthly recurring payment plan at any time by using the Association's website SmartHub, mobile application or by phone.

In cases of fraud, the Association may elect to terminate the card payment plan at any time upon written notice to the member outlining the reason for such termination.

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Chief Executive Officer

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11.12.4 CASH-ONLY BASIS

The payment of bills from a member on a cash-only basis will only be accepted if such payment is made by cash, money order or payment card currently being accepted by the Association. The Association will advise the member in writing when the account has been placed on a cash-only basis. The member will be removed from a cash-only basis, at the member's request, when the payment history shows no payments received after the due date in the previous twelve (12) months.

11.13 TRANSFER OF UNPAID BALANCES

The Association reserves the right to transfer any unpaid balance from a member's discontinued account to an active account or to an account where the former member currently resides regardless of rate class. If the person is living at a service location that does not have an electric account in the former member's name, the account holder at that location will be liable for transferred unpaid balance(s) of the former member to the Association. The former member as well as the current account holder will be notified of the transferred unpaid balance(s) which is due and payable immediately. The non-payment of the transferred balance on the member's active account will subject the active account to being disconnected in accordance with the disconnect policies of the Association.

11.14 UNCOLLECTIBLE ACCOUNTS

The account of any former member who is no longer receiving service from this Association and whose account record has a past due amount reflected therein will be considered as an uncollectible account. All uncollectible accounts will be charge interest at the maximum rate allowed by law according to 5-12-101 C.R.S.

The account will be turned over to a collection agency and all costs of collection, including the collection agency's fees of up to fifty percent (50%) of all amounts due, attorney's fees and court costs may be added to the past due amount.

Members previously served by the Association, and who have an outstanding balance due, will be required to pay all balances due plus deposits, in full, prior to the Association initiating service.


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At such time as a retirement of capital credits is made to members whose accounts have an outstanding balance due, interest at the maximum rate allowed under Colorado law will be charged to such uncollected account and set off and recouped together with other amounts due against such capital credits being retired.

11.15 RESIDENTIAL BUDGET BILLING PLAN

11.15.1 ELIGIBILITY

Residential members who agree to the conditions as set forth in the Regulation.

1. A member may elect to enter the budget billing plan at any time, provided the member will have either been served by this Association at the member's current residence for a period consisting of not less than twelve (12) consecutive months prior to applying for this plan or agree to base the budget billing amount on the previous tenant's billing history of twelve (12) months.
2. The member account must reflect no outstanding amounts owed to the Association, and no payment received after the due date in the previous twelve (12) months.
3. The member will sign a standard "Budget Billing Plan" at least five (5) days prior to the first day of the month the plan becomes effective.

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11.15.2 DESCRIPTION OF PLAN

Any member electing the Budget Billing Plan will pay a monthly amount equal to a minimum of one-eleventh (1/11) of the total of the most recent twelve (12) months' bills, adjusted to reflect any rate increases which may have become effective during the twelve (12) month period. The monthly payment will be made for the following twelve (12) successive months.

At the end of the twelve (12) month period, the settlement amount (a credit balance or a balance owed by the member) will be applied to the calculation for future billings.



Jim Peterson
Chief Executive Officer

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11.15.3 CONDITIONS OF PLAN

If the member fails to pay the budget billing amount following due notice by the Association in accordance with the arrangements and is in default two (2) times in any twelve (12) month period, the member will be removed from the Budget Billing Plan and any amount outstanding on the account will be immediately due and payable. Said member will not be eligible for the Budget Billing Plan until completion of a credit history of no late payments for the previous twelve (12) consecutive months.

The monthly budget billing amount may be adjusted with 20 days' notice, at the option of the Association, for any change in the Association's rates or if the amount of electricity used changes substantially.

The member may elect to terminate the Budget Billing Plan at any time by notifying the Association and by paying in full the entire outstanding past due amount on the account.

11.16 PROVISIONS

The provisions for bill payments will be in addition to any other provisions in the Association tariffs concerning the discontinuance and the reconnection of service.


Chief Executive Officer

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