



Mt. Carmel Public Utility Co.
SERVING NEIGHBORS, FAMILIES AND FRIENDS

316 N Market St | Mount Carmel, IL 62863 | (618) 262-5151 | www.mtcpu.com

MT. CARMEL PUBLIC UTILITY CO.

IF YOU CANNOT PAY YOUR ENTIRE BILL NOW READ THIS NOTICE ABOUT MAKING ARRANGEMENTS TO PAY OVER TIME

What can I do if I cannot pay my entire bill now?

If you are a residential customer of a public utility and owe for past due service, you may have the opportunity to make an agreement with the company to pay over time and avoid disconnection of your utility service.

These agreements to pay over time are called "deferred payment agreements." A deferred payment agreement will allow you to make a down payment on the amount which you owe and make monthly payments to the utility over a period of time to pay off the past due balance.

How do the company and I decide how much I should pay each month on my Deferred Payment Agreement?

The terms and conditions of a deferred payment agreement shall be determined by the utility after considering the following factors, based upon information which the company has or which you provide to the company:

- (1) size of the past due account,
- (2) your ability to pay,
- (3) your payment history with the utility,
- (4) your reasons for having the past due bills, and
- (5) any other relevant factors concerning your utility service.

Agreements made from April 1 through November 30

- (1) The residential Customer must pay 25% of the amount past due in order to enter into a deferred payment agreement.
- (2) The utility must allow you a minimum of 4 months and a maximum of 12 months to pay the rest of your past due amount.
- (3) At the same time you are making your monthly payments on the past due amount, you must pay all your regular bills for utility service on or before the due date.
- (4) You may also enter a budget plan to even out your regular bills.
- (5) You are entitled to enter a deferred payment agreement as long as you have not broken such an agreement in the past 12 months.

Agreements made from December 1 through March 31 (Special Winter Rules)

- (1) The residential customer must pay 10% of the amount past due in order to enter into a deferred payment agreement.
- (2) The utility must allow you a minimum of 4 months to pay the rest of your past due amount, but the agreement should not last past the following November.
- (3) At the same time you are making your monthly payments on the past due amount, you must pay all your regular bills for utility service on or before the due date.
- (4) You may also enter a budget plan to even out your regular bills.
- (5) You are entitled to enter one deferred payment arrangement each winter even if you have broken another deferred payment arrangement in the last 12 months.

How do I make a deferred payment arrangement?

A deferred payment may be made by visiting the company's business office or contacting the utility by telephone.

OVER PLEASE



If you visit the company's business office, the company may ask you to sign the deferred payment agreement. They must provide you with a copy of the agreement which you signed. If you make the deferred payment agreement by telephone, the company must send you a confirmation copy of the agreement.

What can I do if I can't keep my deferred payment arrangement? Renegotiation.

If your economic or financial circumstances change substantially during the time of the deferred payment agreement, the company will be obliged to renegotiate the deferred payment agreement with you, taking into account the changed economic and financial circumstances proved by you.

(1) To qualify for renegotiation, you should contact the utility before the due date of the bill which you are unable to pay.

(2) The company is not obligated to renegotiate your deferred payment agreement with you if you contact them more than 14 days after the due date of the bill which you did not pay.

(3) The utility need only renegotiate a deferred payment arrangement once during the term of the agreement, and does not have to extend the payment period beyond one year from the date of the original agreement.

What can I do if I miss a payment? Reinstatement.

If you do not make a payment on a current bill or an amount indicated in your deferred payment agreement, the company may discontinue your utility service after sending you a final notice prior to disconnection.

(1) However, if you pay the utility all the amounts owed to it up to that time under the deferred payment agreement, including current bills, the utility must reinstate you on your original deferred payment agreement.

(2) The utility is only obligated to reinstate you once during the time of your deferred payment agreement.

Call your utility company immediately.

You should call the utility immediately to attempt to work out a payment agreement on your account. You should call the utility to see if something can be arranged even if you have broken an agreement.

Once your utility service has been disconnected, the utility is not obligated to give you a deferred payment arrangement unless you qualify for the Special Winter reconnection rules.

NOTICE: December 1 through March 31

WABASH COUNTY RESIDENTS: You may be eligible for the Low Income Home Energy Assistance Program. You may contact Wabash Area Development Inc to find out if you qualify. Phone 618-262-4151.

LAWRENCE COUNTY RESIDENTS: You may be eligible for the Low Income Home Energy Assistance Program. You may contact Embarras River Basin Agency Inc to find out if you qualify. Phone 618-943-2938.