

## Customer Information Packet

### Description of Services

Mt. Carmel Public Utility Co. provides electric utilities to Mount Carmel, IL and the eastern portion of Wabash County, Illinois. Natural gas utilities are also provided to the city of Mount Carmel as well as the outlying communities of Cowling, Keensburg, Bellmont, Allendale, and St. Francisville, IL.

### Customer rights and responsibilities under Illinois Commerce Commission Title 83 Part 280

#### **A. Billing**

Locations served by MCPU are billed monthly. Due dates are 21 days after the day of mailing for residential customers and 14 days for commercial customers. MCPU offers the option for bills to be sent via email to our customers as well as notifications that bills are ready to be viewed to our customers with mobile devices.

#### **B. Estimation bill process**

MCPU attempts to read each meter each month. If MCPU personnel are unable to access the meter for a reading, MCPU will contact the customer either by door tag, phone call, or written notice. MCPU will need to schedule a time with the customer to allow our personnel access to the meter. A customer can also provide MCPU with the meter reading. However, after six months of customer reads, MCPU shall be allowed access to the meter for a reading by our personnel.

When MCPU is unable to obtain a reading, an estimated reading will be used. The estimated reading is based on the formula: Average of (previous three months' usage + same month 1 year ago). The bill will be labeled if a meter reading was estimated.

#### **C. Additional Payment Option**

MCPU offers two additional payment options to help our customers with paying their bills: 1) budget payment plan and 2) deferred payment arrangements.

The budget payment plan allows customers to pay a fixed amount towards their bill each month. The fixed amount is based on the average bill of the previous 12 months. This plan helps customers plan their own budgets and not have to worry about the fluctuating amounts when going from cooling season to heating season and from heating season to cooling season. Periodically we will check the budgets to see how they are doing compared to what is actually owing. If MCPU believes the customer's budget will come up short or if the customer will have a large credit, we will contact the customer to discuss if and how to adjust the budget.

June of each year is the settle up billing for budgets. Any shortfall of what is owing to MCPU will be due on June's monthly bill and any customer credit can be either refunded or used to adjust next year's budget. This is why MCPU performs the periodic adjustments in order to minimize the impact of the settle up month's bill on our customers.

Deferred payment arrangements are structured and administered to maximize the successful retirement of past due utility service amounts owing to MCPU while allowing our customers to retain active utility service. By paying a small down payment of 25% (or 10% during the winter heating season), the past due amount can be set up to be paid over 4 to 12 months along with the current bills of those months.

#### **D. Payment methods and locations**

MCPU accepts cash, check, money order, and credit/debit cards from Visa, MasterCard, and Discover at our 316 N Market Street office. Checks and money orders can be mailed to MCPU at the following address: Mt. Carmel Public Utility Co., PO Box 220, Mount Carmel, IL 62863. There is also a night depository located in the alley on the north side of our building. Any payment entered into the night depository before 8:30am on a day our office is open, will count as having been paid on the previous business day.

MCPU offers online payments of bills by going to <https://mtcpu.smarthub.coop>. Customers can use accepted credit and debit cards as well as the option to have their checking or savings account drafted to pay their bill. While online, customers can sign up for automatic payment of their bills using the same options they have for one time payments. Customers can also contact our office or come into our office to set these automatic payments up.

MCPU also offers payments over the phone. By calling 1-844-843-6840, customers can go through an interactive voice response system to inquire and pay their bills with accepted credit & debit cards as well as checking and savings account drafts.

#### **E. Late Fees**

A payment is considered late if MCPU has not received payment for an account within two days of the due date. A 1.5% fee will be charged to the customer when payment is considered late.

#### **F. Deposit Requirements**

Deposits are used to secure against potential unpaid debts. MCPU has the right to require a deposit under the following conditions:

1. Customer was previously disconnected for non-payment of bill amounts owing to MCPU for the same class and type of service.
2. Customer failed to pay a final bill owing to MCPU for the same class and type of service.
3. MCPU has proof that the applicant previously benefitted from tampering.
4. MCPU has proof that the conditions described in Title 83 Section 280.210 (Payment Avoidance by Location) exist for the applicant.

Deposit for residential customers are calculated as 1/6<sup>th</sup> of the estimated annual charges and 1/3<sup>rd</sup> of the estimated annual charges for commercial customers. The deposits are setup to be paid in installments with the next three monthly bills or next five monthly bills if the deposit is setup during the winter heating season.

Interest is paid to the customer on all deposit amounts. After 12 consecutive months of accumulated interest and if the customer is not eligible for a refund of the deposit, the interest will be credited towards the customer's account.

MCPU will refund the deposit to the customer once the customer completes 12 consecutive months of service with fewer than four late payments, had no disconnects for non-payment, and had no tampering of the service. If there are any past due amounts owing at the time of deposit refund, the refund will be applied to the past due amount and any remaining refund will then be issued to the customer. MCPU will also refund the deposit, less any unpaid amounts, to the customer if the customer voluntarily ends service and is not transferring service to another location. When disconnected for non-payment, MCPU will apply the deposit to the customer's account 30 days after day of disconnection of service if the former customer has not paid the full balance owing or otherwise made arrangements with the utility to have the service restored.

#### **G. Disconnection**

MCPU is to provide adequate notice and reason for disconnection of service; allow for the customer to remedy the problem and avoid disconnection; create an expectation to act upon notice by a utility when a customer does not remedy the problem; and set prohibitions and limits on disconnection under certain circumstances.

Allowable reasons for disconnection are:

1. Non-payment of past due bill for the same class and type of utility service.
2. Non-payment of valid utility service deposit owing on account.
3. Non-payment of a deposit owing as result of utility evidence of a problem described in Title 83 Section 280.210 (Payment Avoidance by Location).
4. Failure to provide access in multi-meter premises to utility facilities after attempts by the utility to gain access as described in Title 83 Section 280.140.
5. Failure to provide access to utility facilities after four attempts (two attempts if in order to meet regulatory requirements) by the utility to gain access to a single customer premises, provided that the utility must comply with the same notification and record keeping requirements as in Title 83 Section 280.140 (c)(1), (2) and (3).
6. Occupant usage without a valid customer of record.
7. Theft of service and/or tampering.
8. Non-compliance with any rules of the utility on file with the Commission for which the utility is authorized by tariff to disconnect service in the event of non-compliance;
9. Non-compliance with an order of the Commission.
10. Unsafe conditions.
11. Cooperation with civil authorities.

All utility disconnection notices will be sent separately from any other mailing to the customer. The disconnection notice will be in effect 10 days after mailing the notice to the customer and remain in effect for 45 days after it is mailed. A disconnect notice is not required for disconnection under the following circumstances:

1. Occupant usage without a customer of record.
2. Theft of service and/or tampering.
3. Unsafe conditions.
4. Cooperation with civil authorities.
5. Outages and maintenance work.
6. The current customer has requested the service be disconnected.

MCPU will not disconnect a customer under these prohibitions and limits:

1. MCPU will not disconnect a customer within one hour before or at any time during which we do not have a customer service personnel available to handle a customer's contact.
2. MCPU will not disconnect a customer after 4:00 PM on Monday through Thursday unless we are prepared to take a customer's payment and reconnect the customer that same day if a customer remedies the reason for the disconnection.
3. MCPU will not disconnect a residential customer after noon on Friday or a non-residential customer after 4:00 PM on Friday, unless we are prepared to take a customer's payment and reconnect a customer that same day if a customer remedies the reason for the disconnection.
4. MCPU will not disconnect a customer on Saturday or Sunday unless we are prepared to take a customer's payment and reconnect a customer that same day if the customer remedies the reason for the disconnection.
5. MCPU will not disconnect a customer on a State of Illinois or utility holiday, or after noon on any day preceding a State of Illinois or utility holiday, unless we are prepared to take a customer's payment and reconnect a customer that same day if a customer remedies the reason for the disconnection.

MCPU will not disconnect customers on any day when the National Weather Service forecasts the following 24-hour temperature to be 32 degrees Fahrenheit or below. This also goes for any day preceding a holiday or weekend where the forecasted temperature will be 32 degrees Fahrenheit or below at any time during the holiday or weekend.

MCPU will not disconnect customers on any day when the National Weather Service forecasts the following 24-hour temperature to be 95 degrees Fahrenheit and above. This also goes for any day preceding a holiday or weekend where the forecasted temperature will be 95 degrees Fahrenheit and above at any time during the holiday or weekend.

#### **H. Reconnection**

MCPU will provide for the timely reconnection of disconnected customers after they have remedied the reasons for the disconnection. MCPU has within four calendar days to reconnect electric service and seven calendar days to reconnect natural gas service. However, we strive to reconnect our customers the same day if not, the very next day. Exceptions such as lack of access, disconnection of service not at meter or normal place of disconnection, damage or unsafe conditions, and unforeseen circumstances might prevent MCPU from reconnecting in a timely matter.

#### **I. Utility dispute procedures and escalation procedures if a dispute is not resolved**

A customer must first contact MCPU in an attempt to resolve any disputes and/or complaints before proceeding to the Illinois Commerce Commission's informal complaint process. MCPU will respond to any complaints and disputes within 14 days after the receipt of such unless MCPU and the customer agree to an extension.

If the complaint involves a dispute over the amount billed, the customer shall pay the undisputed portion of the bill or an amount equal to last year's bill at the location for the same period normalized for weather. MCPU will confirm the disputed portion and the amount to be paid by the customer and we will note and set aside the disputed amount in its records for the account.

No late fees will be assessed on the amount in dispute while the complaint remains unresolved. No late fees will be assessed on a previously disputed amount so long as the customer pays the previously disputed amount within 14 days after the resolution of the complaint and so long as the complaint was made to MCPU before the disputed amount became past due.

If the customer requests a referral to a supervisor, MCPU personnel shall note the account and make the referral the same day. The supervisory personnel will respond to the customer without delay, and priority shall be given to customer accounts that are disconnected or when a health or safety concern has been raised by the customer, then to customer accounts in jeopardy of disconnection, and finally to all other supervisory referrals.

MCPU will not disconnect a customer's utility service during the pendency of a complaint for any amount or reason that is the subject of the complaint. However, nothing shall prevent MCPU from disconnecting service for reasons of safety or cooperation with civil authorities.

Once a final answer is provided to the customer, and, if the customer indicates non-acceptance of the response, MCPU will advise the customer of the right to appeal the utility's answer to the Commission's Consumer Services Division for an informal complaint. MCPU will provide the customer with the contact information for the Commission's Consumer Services Division, and in the case of a pending disconnection, MCPU shall refrain from disconnection for at least three business days to allow the customer to contact the Commission's Consumer Services Division.

**J. Contact information**

Customers can come by our offices at 316 N Market St. Monday through Friday, 8:30am to 4:30pm. Our mailing address is PO Box 220, Mount Carmel, IL 62863. MCPU can be reached by phone at 618-262-5151 or toll free at 877-262-7036. We can also be reached by email: [customerservice@mtcpu.com](mailto:customerservice@mtcpu.com).

**K. Commission's Consumer Services Division's informal complaint procedures**

The Illinois Commerce Commission provides utilities and customers with a process through the Commission's Consumer Services Division that allows the parties to settle a dispute without litigation; or to appeal an ongoing conflict that cannot be resolved informally to the Commission's formal complaint process.

The Consumer Services Division will perform a customer interview and draft an informal complaint, including a description of the dispute and the relief sought. Telephone or in person informal complaints may also be taken from the customer's designated representative. The customer or the customer's designated representative may also submit informal complaints in writing, either electronically or through traditional mail or fax (if available), to the Consumer Services Division.

The complaint will be submitted by the Consumer Services Division to MCPU in writing and will contain as much of the following information as is available: the customer's name, service address, mailing address if different from service address, phone number, account number, any alternative contact information, a description of the complaint, and the relief being sought by the customer. If all the parties agree, the written informal complaint process may be waived, and the Consumer Services Division may work to resolve the complaint by immediate direct contact between the parties at the time the customer initiates the informal complaint.

MCPU will answer the informal complaint within 14 days. The Consumer Services Division shall mark as "urgent" those informal complaints that should be handled by the responding party on a priority basis. By contact with the Consumer Services Division prior to the lapse of the 14-day response period, MCPU may seek to extend the timeline for a response. Consumer Services Division Staff shall decide whether to grant the extension.

Except when the parties agree to a non-written response, MCPU's answer to the Consumer Services Division shall be made in writing. After receipt of MCPU's response, the Consumer Services Division will have 14 days to contact the customer to review the results of the informal complaint. Upon agreement of the customer and MCPU, further discussion may occur between the parties after the response to the informal complaint.

MCPU shall refrain from disconnecting a customer during an informal or formal complaint for any amount or reason that is the subject of the informal or formal complaint. However, nothing shall prevent MCPU from disconnecting service for reasons of safety or cooperation with civil authorities.

Except in situations in which to do so would cause the statute of limitations for filing a formal complaint to expire, any customer with a dispute arising under the jurisdiction of this Title 83 Part 280 shall first use the informal complaint process before proceeding with a formal complaint. If the customer expresses non-

acceptance of the response to the informal complaint, and further dialogue cannot secure an agreement, the Consumer Services Division will advise the complainant of the right to escalate the informal complaint to the Commission's formal complaint process. If MCPU fails to respond to the informal complaint within 14 days, the customer may file a formal complaint in accordance with the Commission's Rules of Practice (83 Ill. Adm. Code 200). Upon a customer's request for escalation to a formal complaint, the Consumer Services Division will provide notice to MCPU of the customer's intent to escalate the complaint. Upon notice from Consumer Services Division of the customer's intent to file a formal complaint, MCPU will provide a minimum of 10 business days for the customer to file the formal complaint without disconnection of service. Nothing, however, shall prevent the utility from disconnecting service for reasons of safety or compliance with civil authorities.

**L. Contact information for the Commission's Consumer Services Division**

Customers can reach the Consumer Services Division between 8:30 AM and 5:00 PM, Monday through Friday by calling 1-800-524-0795, 1-217-782-2024 outside the State of Illinois, or TTY at 1-800-858-9277. Written complaints can be mailed to Illinois Commerce Commission, 527 East Capitol Ave, Springfield, IL 62701. An online form can be found at <https://www.icc.illinois.gov/consumer/complaint/>.

**M. Commission's rules apply to service standards and reliability**

The purpose of Title 83 Part 280 is to ensure that essential utility services are provided under reasonable terms and conditions, and to establish fair and equitable procedures governing eligibility for service, deposits, billing, payments, refunds and disconnection for gas and electric utilities at MCPU that take into account the duty of the utility, customer, applicant and occupant to demonstrate good faith and fair dealing. The policies and procedures outlined in Part 280 shall take precedence over any inconsistent MCPU tariff, unless the conflicting tariff provision has been specifically approved by the Commission as a waiver or exemption from Part 280, and will be viewed as the minimum standards applicable to gas and electric utilities at MCPU. MCPU will have the ability to expand or supplement the customer rights guaranteed by these provisions as long as those policies are applied in a nondiscriminatory manner. The "nondiscriminatory manner" requirement shall not be construed or interpreted to require MCPU, making an accommodation to a customer in a hardship situation, to make that same accommodation for all customers facing a similar hardship.

**N. Availability of the Commission's rules**

Part 280, the rules and regulations of the Illinois Commerce Commission prescribing procedures governing eligibility for service, deposits, billing, payment, refunds and disconnection of service, is on file in the Commission offices and open to public inspection. Any employee will direct you to the place where you may inspect a copy of Part 280 and will direct you to personnel assigned the duty of providing information about Part 280. Copies of Part 280 may also be reviewed and/or obtained at the Commission's offices at 160 North LaSalle Street, Suite C-800, Chicago, Illinois 60601 or 527 East Capitol Avenue, Springfield, Illinois 62701 or at <http://www.ilga.gov/commission/jcar/admincode/083/08300280sections.html>.

**O. Low Income Customers**

Customers who qualify for low income status have special rights with MCPU to help them through tough financial times. To qualify, a customer must meet criteria set forth in the income criteria of Section 6 of the Energy Assistance Act of 1989 [305 ILCS 20/6]. Qualifications established on or after September 1 shall remain effective until December 31 of the following year. Qualifications established before September 1 shall remain effective until December 31 of that same year. MCPU shall notify the customer 30 through 90 days prior to the expiration of a customer's qualification.