



**People's Energy Cooperative**

Your Touchstone Energy® Cooperative 



## Frequently Asked Questions (FAQs)

### What is MyChoice?

The MyChoice prepay program is an optional and flexible payment option that allows you, as a member, to prepay on your electric account; eliminating set due dates, deposits, late fees, and reconnect fees.

### How does MyChoice work?

Once enrolled in *MyChoice*, you can make payments to your account when it works best for you. Payments may be made online through [SmartHub](#), through the secure, automated pay-by-phone system at (855) 730-8709, or in person at the Oronoco office. When your account has a credit balance of less than \$25, an alert will be sent to you by text or email, letting you know it is time to add funds to your account. If funds in your account run out, electric service will be automatically disconnected, and you will be notified by text or email that your electric service has been disconnected. You can make a payment on your account at any time, day or night, online or by phone. Once payment is received, and the account balance has at least a credit of \$15, a signal will be automatically sent to the meter and you will have 45 minutes to press the black button on the front of the meter to restore the power. There are no disconnection or reconnection fees.

### Is MyChoice right for me?

*MyChoice* is a personal choice. It allows you to budget based on your energy use and/or income. It eliminates deposits, late fees, and reconnect fees. If you prefer to make a larger payment to cover several months of energy you can do that, or if it is easier to make daily or weekly payments, *MyChoice* may be right for you. Payments as little as \$25 can be made on a prepaid account.

### Who can participate in the program?

All residential members, who elect to enroll and have a single-phase meter capable of remote disconnect/reconnect, unless they (or a person within the same premise) have a medical condition requiring continuous electric service, or they prefer to participate in:

- Time-of-Use rates
- Net Metering
- A rate that is billed for demand (kW)
- Automatic Bill Pay through PEC
- Budget Billing

Note: Households with residents requiring medical necessary equipment cannot participate in *MyChoice Prepay* billing. It is the members responsibility to notify the Cooperative if circumstances change that require medical necessary equipment.

### How do I enroll?

Contact our office at (800) 214-2694 to speak with a member service representative. Members who sign-up for *MyChoice* must sign an agreement. The Agreement spells out the terms and conditions of participating in the *MyChoice* prepay program.

### What is the cost to enroll in *MyChoice*?

There are no enrollment costs. When an account is converted to the prepay program, the total amount owed through the current meter reading will be calculated in accordance with the account's present rate schedule. This will provide a starting balance and determine an amount required to meet the required \$25 credit balance. If a deposit exists on the account, it will be applied in full to any outstanding balance at the time of converting to the prepay program, and any credit remaining will be applied to the prepay balance for that account.

### How are prepaid account balances calculated?

A meter reading is taken daily and the account balance will be calculated, per the assigned rate, around 9:30 a.m. each day. The daily prepay balance is determined by subtracting charges for usage, the basic service charge, taxes, and other applicable charges and then adding any payments received. Although uncommon, if we cannot get a reading from the meter, our system will estimate the usage based on historical usage data. The system will "true-up" the charges when a valid reading is received.

### Does PEC have a separate rate for the *MyChoice* prepay program?

No, rates are based on the type of service provided and not on how you pay for your service.

### Will I pay a deposit for electric service?

No. If you enroll in the *MyChoice* prepay program, the deposit will be waived. If you have an existing deposit, it will be applied to your account balance and any excess will be applied to your prepaid balance.

### Will I receive a bill?

No. Prepaid accounts do not receive a monthly bill. Your meter is read and charges are calculated and applied daily. You can track your daily charges and payments by calling our secure, automated pay-by-phone system or online through SmartHub.

### How do I make payments and how often do I need to make payments?

That is up to you as long as funds are available on your account. Payments can be made in person at the Oronoco office, through our secure, automated pay-by-phone system or online through SmartHub. A minimum payment of \$25 is required per transaction.

### What if I receive a payment guarantee for energy assistance?

Energy assistance **payments** are accepted as a form of payment for *MyChoice* prepay participants and will be applied when the payment has been received by PEC. Assistance **pledges/guarantees** will also be accepted to keep the service active. It is the responsibility of the applicant to inform PEC if they are working with an energy assistance agency, so that the account is updated accordingly.

### Will I pay late charges or reconnect fees?

No. Since you will be prepaying for electric service, you will never be late, thus not incur late charges. Additionally, if the prepaid account funds run out and the account is disconnected, there are no fees for the reconnect, unless Cooperative personnel assistance is required for reconnection.

### **How can I check my prepaid balance and add money to my account?**

Checking your account balance and adding money to your account is quick and easy, even on weekends and holidays through any of the following options:

- Online through SmartHub by visiting our website, [www.peoplesenergy.coop](http://www.peoplesenergy.coop) and clicking on 'Pay Now'.
- Calling our secure, automated pay-by-phone system at (855) 730-8709.
- At the Oronoco office (during normal business hours).

### **Can I be notified when my account balance begins running low?**

Yes. You will need to create a SmartHub account if you do not already have one. In SmartHub, select 'Manage Notifications' under the notification tab to receive low balance notifications through email or text messaging. Balance notifications will be sent daily once the account goes below a minimum credit balance of \$25. It is necessary to sign up for the notifications to receive updates on your account.

During the cold weather rule (CWR) (October 15 – April 15), the notifications received via text and/or email are in lieu of receiving a disconnect notice via mail or left at a service location. A cold weather brochure is provided to all members and is available on PEC's website.

### **What happens when funds are depleted on my prepaid account?**

Power will be disconnected. Disconnection will occur Monday through Friday, typically between 11 a.m. and 2 p.m. and without further notification.

### **If I am disconnected how can I get reconnected?**

- Make a payment resulting in a credit balance of at least \$15 on your prepaid account. A minimum of a \$25 payment is required per transaction.
- Payments made online through [SmartHub](#) or over the secure, automated pay-by-phone system at (855) 730-8709 will be processed immediately. If you setup notifications to receive a payment confirmation in SmartHub, then you will be notified that payment was received.
- Once the payment is confirmed as received, you will have 45 minutes to press the black button on the front of the meter to restore power.

### **Can I choose to be moved to standard billing at any time?**

Yes. PEC will require full payment and may require a deposit (based on your credit) as a condition of continued service.