



CHECKLIST FOR ENROLLMENT IN  
**MECKLENBURG ELECTRIC COOPERATIVE'S  
PREPAID ELECTRIC SERVICE**



Your Touchstone Energy® Partner 

- Is PrePay a voluntary payment choice?**  
PrePay is a payment choice for our members and is totally voluntary, allowing members to make payments into an account to cover the cost of future energy use. Participating members do not receive a monthly bill. The member is in complete control of and responsible for monitoring their PrePay balance through our SmartHub App. Accordingly, members wishing to enroll in PrePay must have a SmartHub account.
- Who is eligible?**  
PrePay is available to residential members on the Residential Schedule R-U Rate.  
It is not available if the member...
  - is enrolled in Time-of-Use or Net Metering.
  - is enrolled and wishes to remain in the Budget Billing program.
  - has a Serious Medical Condition filed with MEC.
  - is utilizing the automatic bank draft payment option and wishes to remain in this program.
  - has a service size that is greater than 200 Amps.
  - has discontinued PrePay within the last 12 months.
- What is the term of the agreement for PrePay?**  
All members enrolled in PrePay shall have a 12-month contract, automatically renewing and continuing, unless cancelled by the member. The member may return to traditional billing at any time.
- How does someone switch to PrePay?**
  - For existing accounts, a member must request transfer to PrePay, pay the full amount due on the existing account or agree to a payment plan offered by MEC and establish a minimum initial prepaid balance of \$25.
  - If the account is new, in addition to the \$25 minimum payment, the member must also pay any applicable service charges.
  - Pay a onetime \$15 initiation fee.
- Is there a security deposit or credit check?**
  - No deposit or credit check is required when opening a new PrePay account.
  - For existing accounts that are carrying a deposit and wish to switch to PrePay, the deposit can be applied to indebtedness or the prepaid balance.

- When is the meter read and the account billed for energy usage?**  
Each member's meter is read daily and, after each reading, the appropriate daily charges are calculated and a debit is applied to the PrePay account balance. Charges and rates will be the same as for members on a Residential Schedule R-U.
- How is billing on the prepaid rate processed to match the billing of other residential customers?**  
Accounts on PrePay will be calculated and charged on a daily basis using the actual daily meter readings and Rate Schedule R-U. Fixed monthly charges (for example consumer delivery charges and/or Outdoor lighting) will be billed at 1/30 of the monthly rate each day. MEC will reconcile all charges on a monthly basis.
- How does the member track their PrePay account balance?**  
No bill for service is mailed to a member opting for PrePay. The member is responsible for monitoring their account to ensure that the balance doesn't reach \$0, which would cause suspension of service. The balance can be monitored:
  - Anytime online at the Cooperative's website, [www.meckelec.org](http://www.meckelec.org).
  - Using the SmartHub app on a phone or tablet
  - Dialing MEC's automated phone system
  - Speaking with a District Services Representative during regular business hours
- What will the monthly rate for energy be on a PrePay?**  
The rate for service will be the same as the current Residential Schedule R-U Rate offered by MEC.  
Recurring Charges:
  - Consumer Delivery Charge
  - Energy Delivery Charges
  - Electricity Supply Charges
 All charges are also subject to the Wholesale Power Cost Adjustment and Energy Adjustment (filed under Schedule K), as well as applicable taxes.

**How can a member submit payments while on PrePay?**

A member can pay for this service using the same method used by other MEC members except for Automatic Bank Draft or recurring credit card.

Money can be paid into the account by:

- Check, Cash or Kiosk at any MEC office.
- With check or debit/credit card by phone or online at [www.meckelec.org](http://www.meckelec.org).

**Will the member be notified when their account balance is low?**

MEC will provide notification by a means pre-arranged with each member (by phone, email, push and/or text) when the account balance drops below \$25 (or a higher amount set by the member) or an amount comparable to 5-days estimated usage (or a longer duration set by the member). The member may also choose to have a third party notified.

**What happens if a member’s electric service is suspended?**

When the cost of service equals or exceeds the balance in a member’s PrePay account, electric service will be suspended. Electric service will resume within 3 hours after MEC receives a payment that establishes a positive balance. If no payment is made to the account for 30 days, MEC will consider it inactive and will send a final bill for any outstanding amount due the Co-op. Daily prorated fixed charges will continue to be applied to the account until it becomes inactive.

**What happens if a payment is returned/dishonored by the member’s bank?**

MEC will adjust the account balance appropriately and apply the Returned Check Fee. If this action reduces the balance to zero or a negative amount, the member’s service will be suspended.

**Can financial assistance be obtained for an account on the prepaid rate?**

Members eligible for Seasonal Energy Assistance from the Virginia Department of Social Services (VDSS) will receive the benefit in the same fashion as credit-billed members. Those funds deposited in the members account can be used until depleted.

**What happens if the member cancels PrePay?**

The member must contact MEC and ask to cancel their PrePay service. If there is a credit balance, it will be returned to the member. If there is a debit balance (if more electricity has been used than money in the account), the member will be responsible for covering the deficit. No late fees will be applied to any debit balance. If a member cancels PrePay, a security deposit may be required to establish a regular account.

***It is the member’s responsibility to monitor the balance in the account to avoid suspension of service.***

I have reviewed these guidelines online, in person or by phone with an MEC District Services Representative, and agree to accept the terms of MEC’s Prepaid Electric Service “PrePay” as outlined in the educational material.

Name \_\_\_\_\_

Signature \_\_\_\_\_

MEC Account# \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_ Acknowledged by member per MEC District Services Representative.

Phone number (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email \_\_\_\_\_