Billing and Collection Procedures

Your directors have carefully set a policy for us to use in billing and collection. This policy has been approved as fair by the Arkansas Public Service Commission (PSC). The policy is printed here for your review and information.

BILLING AND COLLECTION PROCEDURES:

Bills for electric service supplied are mailed to members at regular monthly intervals. The net rate shall apply up to the due date; the gross rate shall apply thereafter. Gross rates are 10% of the first $30 of the bill and 2% of the remaining balance added to net rates.

In fairness to the majority of our members who pay their electric bill on time, our costs for past-due accounts are passed on to the members having the delinquent accounts. We urge you to pay your account before it becomes past due to avoid having extra charges added to your bill.

NONPAYMENT:

Accounts not paid by the due date shall receive a written notice giving eight (8) days prior to disconnection of service. After the final date to pay on the shut-off notice, the cooperative will start the disconnect process, and there shall be a $35 fee added to the gross bill, to help defray the cost of the trip, if payment is received at that time. If the account is not paid at that time, service may be disconnected.

If a check or bank draft is returned unpaid by the payee bank, a returned check charge of $30 will be added. If the check or bank draft is for a past-due balance, the electric service may be disconnected immediately. If a member has two returned checks or bank drafts in 12 months for reasons other than bank error, payments must be on a cash-only basis.

Electric service, disconnected for failure to pay a delinquent account, shall be restored upon payment of all past due usage, plus a reconnect fee of $50. An account that has been disconnected seven days shall be closed, and all charges must be paid to reconnect it. A deposit may also be required.

DELAYED PAYMENT AGREEMENT FOR RESIDENTIAL CUSTOMERS:

When a member to whom service is rendered throughout the year is unable to pay an account in full, the cooperative shall not discontinue service if the member:

1. Requests the agreement on/before the final date to pay as printed on the shut-off notice.

2. Pays a reasonable portion of the account; and

3. Agrees in writing to pay the balance of the account in reasonable installments; and

4. Agrees in writing to pay in full all future bills during the period of the agreement by the due date.

The reasonableness of the terms of a particular delayed payment agreement shall be based on the member's ability to pay, the size of the unpaid account, the member payment history, and the length of time and reasons the account has not been paid.

FOCUSING ON CYBERSECURITY

Safety is a top priority at C & L Electric Cooperative. From procedures and training to personal protective equipment, we take all safety measures seriously. Equally important is keeping our information technology safe, and we take every precaution.

October is Cybersecurity Awareness Month, and as a top priority, it's something we practice year-round.

We take protecting our critical infrastructure and your data very seriously. As technology advances, so do the threats of cyberattacks. We continually work to strengthen our information technology network to combat cyberattacks. Investments in tools and personnel that support our cybersecurity efforts are important, as well as continued education to stay abreast of technology and security updates.

An ever-evolving challenge, cybersecurity involves all cooperative employees being vigilant. We work to ensure employees are not compromising networks by clicking on malicious links or downloading viruses or malware.

Our wholesale energy provider, Arkansas Electric Cooperative Corporation (AECC) works with us to provide cybersecurity training and site reviews. AECC assists with providing evaluation and implementation of cybersecurity solutions. When issues arise, AECC's Cybersecurity Incident Response Team quickly assists with remediation.

AECC is diligent about keeping the critical infrastructure safe with investments to protect the systems from cyberattacks, ransomware attempts, unauthorized access and other threats. The professional staff continually monitors systems to ensure they are functioning properly and on alert for indications of a compromise.

AECC also implements and maintains tools to help protect the cooperative from threats including firewalls, security logs, endpoint security, virtual private networks, email and web protection and external cybersecurity threats.

And, at a national level, we're supported by the National Rural Electric Cooperative Association's (NRECA) resources and efforts to secure systems from cyber threats.

Cybersecurity is critically important. As a member, you can have confidence in your cooperative's commitment to keep your personal data and our critical infrastructure secure — at the local, state and national levels — all to make certain you have the power you rely on every day.

See Yourself in Cyber.

October is Cybersecurity Awareness Month

my co-op

Turning your home into a smart home

BY MITCH ROSS, ENERGY EFFICIENCY MANAGER, ELECTRIC COOPERATIVES OF ARKANSAS

PHOTOS BY CHANCE ALLMON

"Hey, Google" was such a common refrain in our home, that "Googoo" was among the first five words that my son had in his vocabulary. "Hey, Google, what does a lion sound like?" would elicit a roar from the smart speaker to the fascination of my 4-year-old daughter and 1-year-old son. Since then, we've added a full line of smart devices to our home.

Here, I will cover a few devices that I have implemented, which have added smarts, efficiency and greater control of my home.

ABOVE Energy Efficiency Manager Mitch Ross recommends smart security systems with cameras, door locks and motion sensors to monitor and protect homes.

Smart Thermostats – Smart thermostats are no-brainers IF you have a heat pump system, as they have some great features that maximize the efficiency of heat pumps. Even if you don't have a heat pump, the added convenience of control makes them worthwhile purchases. Make sure to use the efficiency settings when installed, and enjoy the reporting features by checking your unit's daily run time.

LEFT Smart thermostats, speakers and security systems will add smarts, efficiency and greater control of your home.

Smart Speakers and Displays – These products have become such a useful tool for our home. They can entertain the kids (check out the animal sounds, jokes and trivia!), play music, remind you of tasks and appointments, set timers and so much more! Devices with screens can also be used to make video calls, watch video clips and access other media.

LEFT Smart cameras send smartphone notifications when motion is detected, or can be checked anytime from mobile apps or smart speaker displays.

Smart Security – There are four different categories of smart security we use in our home. We have a system with door and motion sensors to serve as our security system (all wirelessly). We have cameras that notify us when motion is detected, or that we can check anytime from our phones with a mobile app or smart display. The smart door lock has been a welcome feature, as it has saved us from getting locked out of our home on multiple occasions! It also allows us to give someone a temporary passcode to enter the house just once or at certain days/times. Finally, we have smart smoke detectors, which alert us audibly and on our phones, if smoke or excessive carbon monoxide (CO) is detected in the home.

ABOVE Smart smoke detectors give audible alerts and send notifications on smartphones if smoke or excessive carbon monoxide is detected in homes.

The quantity and variety of smart home devices available today can be intimidating. For people interested in making your home a smart home, I would recommend starting with one or two products, and keep adding additional products as your comfort grows.