

Otsego Electric Cooperative, Inc.

Disconnect Procedures for Delinquent Accounts Manual

Adopted: 4/21/2025

At Otsego Electric Cooperative, it is our goal to provide safe, efficient, and reliable electric service to our members. At times we understand that a member may be facing financial strain or hardship where paying your bill can become difficult. Our preference is not to disconnect a member's power when it can be avoided. We are happy and open to working with all members to attempt to provide solutions to possible public assistance that may be available, provide multiple payment methods for ease outside of normal business hours, and provide Deferred Payment Arrangements to help make payments more affordable. Should you need assistance with your payments or setting up an arrangement, please do not hesitate to call us. It is easiest to help when communication is open between the member and the cooperative.

Available Methods of Payment:

- **Pay-by-Phone**
 - Available 24/7 at 1-844-963-2837
- **Automatic Bill Payment Plan**
 - You may choose to have your electric bill paid automatically by having it deducted from your checking account, credit, or debit card.
 - We are unable to enter credit or debit card information in the office, if you would like to utilize one of these options for Auto-Pay, you will enroll in SmartHub and set up your Auto-Pay within your account
 - Please note that our Customer Service Representatives are unable to update your card information for you within our system. Updating your card information is your responsibility to manage.
- **Dropbox or by Mail**
 - Otsego Electric Cooperative's office is open Monday through Friday from 7:30 am to 4:00 pm. Payments may be paid directly during business hours or placed in the 24-hour drop box after hours. When paying by mail, please designate your account number or include your payment stub. We also ask that you do not mail cash if possible.
 - **Mailing Address:**
 - Otsego Electric Cooperative
PO Box 128
Hartwick, NY 13348

Local Social Services Resources

- Otsego County Department of Social Services 607-547-1700
- Chenango County Department of Social Services 607-337-1500
- Madison County Department of Social Services 315-366-2211
- Herkimer County Department of Social Services 315-867-1220
- Opportunities for Otsego 607-433-8000
- Catholic Charities 607-432-0061
- Salvation Army 800-728-7825

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SECTION I – Billing Process & Notice Format

Billing (Month 1)

Billing occurs on the 9th day of each month for the preceding month's services rendered.



Billing Due Date (Month 2)

Payment is due by the 27th day of the month following the billing.



Penalty Date (Month 2)

1.5% Interest is assessed on all unpaid balances 10 days after initial due date of the 27th.



Past Due Reminder/Disconnect Notice

A past due reminder is sent to unpaid accounts 10 days after the bill was due on the 27th stating The balances are due. See Appendix B.



Proceed with Disconnect Procedures Disconnect (Month 3)

Example

- OEC sends out a billing on February 9, 2025 – which is for your usage in January 2025 (January 1 – January 31)
- Bills are due on February 27th, 2025
- Unpaid February 9th, 2025, bills are assigned a 1.5% penalty on March 10th, 2025, and a notice is sent to members who have not yet paid
- If the bill from February 9, 2025, remains unpaid by April 3rd, then the account is eligible for Disconnection

SECTION I – Billing Process & Notice Format, Continued

Prior Notice Requirements (NYCRR-Chapter X-Section 459.3)

General Disconnect Notice Requirements - Notice prior to disconnect shall be conducted in accordance with the provisions of the New York Codes, Rules and Regulations (“NYCRR”), Chapter X, Section 459.3. The Cooperative shall provide the “Cutoff Notice” via USPS mail to the customer at the address at which service is received, tracked through NISC’s ActivTrac service. In certain circumstances, notice may also be served personally upon a member, with confirmation noting such contact in the member’s NISC iVUE account notes. Personal contact is also attempted by hanging a door tag prior to disconnect.

Billing Address Different from the Service Location Address - If a member has requested in writing to the Cooperative to have an alternate address for billing purposes, the certified notice shall be sent to both the alternate address and to the premises where service is rendered.

Disconnect Notice Format (NYCRR-Chapter X-Section 459.4)

Notice format is governed by NYCRR Chapter X, Section 459.4. In accordance with NYCRR Chapter X, Section 459.4, every notice indicating discontinuance of service for nonpayment of service bills rendered must fulfill the 5 requirements listed. The Cooperative’s Disconnect Notice (DQ1), Final Disconnect Notice (Cutoff) and Door Tags are considered notice indicating discontinuance of service for nonpayment. To satisfy the requirements, the Cooperative’s notices shall include:

- ✓ 1. The reason for discontinuance.
- ✓ 2. The total amount required to be paid by the customer to avoid discontinuance of service.
- ✓ 3. Method whereby the customer may tender payment.
- ✓ 4. The availability of the Cooperative to consider customer complaints prior to discontinuance of service, including the address and phone number of the office.
- ✓ 5. The earliest date on which discontinuance of service may be attempted and the following statement on the face of the notice in bold print: **“THIS IS A FINAL DISCONNECT NOTICE. TO AVOID INCONVENIENCE, BRING THIS NOTICE TO THE ATTENTION OF THE UTILITY WHEN PAYING THIS BILL. PLEASE CONTACT THE BUSINESS OFFICE IMMEDIATELY IF YOU HAVE AN ACUTE HARDSHIP OR IF YOU ARE A RECIPIENT OF FINANCIAL ASSISTANCE FROM A LOCAL SOCIAL SERVICES DEPARTMENT. YOU MAY BE ELIGIBLE FOR A DEFERRAL ARRANGEMENT.**
 - Acute hardship is defined as: a death in the family, recent unemployment, serious illness or infirmity or other grave condition existing.

The Cooperative shall permit a residential customer to designate, in writing, a third party to receive a copy of every notice of discontinuance of service, provided that such third party indicates in writing a willingness to receive such notices. To comply with the requirements of NYCRR Chapter X, Section 459.4-5d, the Cooperative shall include, in each quarterly newsletter, the following statement: “In accordance with the provisions of the New York Codes, Rules and Regulations, the Otsego Rural Electric Cooperative, Inc. is required to permit a residential customer to designate, in writing, a third party to receive a copy of every notice of discontinuance of service to the customer, provided that such third party indicated in writing a willingness to receive such notices. If you wish to designate a third party to receive these notices, please contact the main office at (607) 293-6622 for a copy of the applicable paperwork.”

SECTION II – Summer Disconnect Procedures

Summer Disconnect Procedures Overview

Step 1: Post Final Cutoff Notice

- If past due balance is not paid in full, attempt to call the member as a final reminder
- Attempt to set up a payment arrangement
- Ensure cutoff notices were sent to any third party that was elected upon the members completion of "Designation of Third Party" form
- Review the account for a medical necessity form
- Review the account for notes to ensure that no communications exist that would prevent discontinuance of service
- If arrangements have not been made to satisfy the past due balance, proceed to Step 2

Step 2: Final Review & Disconnect

- Review the account to ensure payment of the past due amount was not received on the date of the scheduled disconnect
- Review the account to ensure no special provisions may be violated
- Conduct a final review of this manual to ensure disconnects are in compliance with NYCRR
- Place a note on member's account with standard wording under Notes - Disconnect Documentation.
- Create Disconnect Service Order for Non Pay for customer
- Determine if this requires a truck roll or can be done remotely
- Attempt to make a final contact with customer
- Take a final meter reading, perform disconnect and calculate reconnect balance with appropriate fees

Summer Disconnect Procedures, Continued

Summer disconnect procedures apply to the discontinuance of electrical service from **April 16 through October 31** each year. Summer disconnect procedures shall follow the timeline provided in the “Billing Process” section of this document as general guidance. Below is a summary of specific disconnect procedures that must occur prior to discontinuance of electric service to ensure that the Cooperative adheres to all rules and regulations of NYCRR. It is important to review all sections of this document before performing disconnect for unpaid balances. Furthermore, it is important to note that special provisions apply for certain circumstances. These are listed in Section IV of this manual. Please refer to the special provisions if the potential discontinuance of electrical service applies to any of the following:

- Disconnect is for a resident of a two-family dwelling that shares a meter (apartment houses, etc.).
- Multiple unit dwellings (three or more individual dwellings).
- Meter tampering and/or theft of service.
- Households in which all residents are elderly, handicapped and/or under 18 years of age.
 - Elderly are defined as age 62 or older.
 - Handicapped is defined as any person in a household up for disconnect having physical or mental impairment which substantially limits one or more of such person’s life activities.
- Medical emergencies (resident requires continued electric service for medical reasons).
- Unsafe or hazardous conditions
- Landlord requesting discontinuance of electrical service as a means of collection.

The Cooperative’s billing department shall **always** exhaust all possible options prior to discontinuance of service. Each member’s circumstance is different and discontinuance of service is a last resort for collection of past due balances.

Days and Hours for Disconnects (NYCRR-Chapter X-Section 459.8)

Electric service may only be disconnected during certain days and hours. To comply with the requirements of this section of NYCRR, the Cooperative will not perform disconnects for nonpayment on the following days:

- Any Friday during the year.
- On or the day before any office holiday (Refer to the Cooperative website for dates).

Payment Arrangement & Final Review (NYCRR-Chapter X-Section 459.8 & 459.14)

Payment Arrangement Prior to Disconnect - The Cooperative shall not terminate service unless the Cooperative has first offered a monthly installment plan that is just and equitable. To ensure compliance with this regulation, the Cooperative will offer payment arrangements to all members prior to discontinuance of service. Further, a final review of the member account shall include a review to ensure a payment arrangement was offered. This review must be noted in the member’s file by following the steps listed in the final paragraph of the “Payment Arrangement & Final Review of Balances” section. The monthly installment plan should be based on the customer’s ability to pay, past payment history, the amount of indebtedness, and the availability of other resources.

All payment arrangements, other than the Cooperative’s standard payment terms, must be submitted to the Cooperative’s Billing Coordinator for authorization to ensure that the arrangement is just and equitable. The calculation and review shall be documented on the “Special Payment Arrangement Calculation Review” form. This form shall be retained as an attachment to the member’s account.

In consideration of “past payment history”, as stated in the regulations, the Cooperative shall not offer a payment arrangement to members who have previously broken such agreements unless the arrangement is the last resource to prevent a disconnect.

Payment Arrangement for Disconnected Members - The Cooperative must also offer a just and equitable monthly plan to all members whose service has been disconnected for non-payment. The down payment for arrangements for disconnected members shall not exceed one-half the amount of the past due balance or three-month average billing, whichever is less.

Payment arrangements for disconnected members will be calculated utilizing our billing platform iVUE and an outline of the arrangement will be sent to the customer for signature. Once returned the arrangement will be given to the Cooperative’s Billing Coordinator for authorization to ensure that the arrangement is just, equitable, and in compliance with the requirements above. The authorization must be retained as an attachment to the member’s account.

Final Account Review for Summer Disconnects- The Cooperative must take reasonable steps to verify that payment was not received or posted to the member’s account up to the disconnection. The Cooperative’s billing department will perform the following:

- A. Review the member’s account balances prior to performing manual or automated disconnects to ensure the past due balances remain unpaid.
- B. A final review note must be placed in NISC iVUE under the customer’s account prior to all disconnected balances by doing the following:
 - Log into NISC iVUE’s CIS or Connect module.
 - Select “Notes” on the dropdown menu located on the left side of the page.
 - Enter the account number under the “Search Type” Menu to locate the account.
 - Click “Add” at the bottom of the page to generate the note.
 - Select the note type – “FR – Final Disconnect Review”
 - Enter the date in the field provided, which should match the disconnect date.
 - Click the “Never Expire” option provided.
 - Within the comments section, place the following note: “Member’s account was reviewed for proper notice & payment of past due balances prior to discontinuance of service. Member was sent a past-due reminder/disconnect notice with no issues noted. It was noted that past due balances were not satisfied. If eligible, the member was offered a payment arrangement prior to discontinuance of service. Disconnect appears to be in accordance with all NYCRR Chapter X, Section 459 requirements will be performed on the date of this correspondence, noted above.”

SECTION III – Winter Disconnect Procedures

Step 1: Post Final Cutoff Notice

- If past due balance is not paid in full, attempt to call the member as a final reminder
- Attempt to set up a payment arrangement
- Review account for any Social Services Payments Pending
- Ensure cutoff notices were sent to any third party that was elected upon the members completion of "Designation of Third Party" form
- Review the account for a medical necessity form
- Review the account for notes to ensure that no communications exist that would prevent discontinuance of service
- If arrangements have not been made to satisfy the past due balance, proceed to Step 2

Step 2: Door Knocker & Field Observation

- Generate the door tags the day prior to the scheduled door tag date using the Cooperative's door tag template. Upon creation of door tag - ensure no payment as been made on this account.
- Print the tag and create the service order. Remove the balance information tab from the door tag and attach it in an sealed envelope
- Provide door tags and service orders to lineman for hanging
- Upon hanging the door tag, lineman should complete the door tag observation notes
- Attach log with service order and return to billing department
- If past due balance is not paid by the disconnect date, a final call attempt will be made and we will schedule the disconnection

Step 3: Final Review & Disconnect

- Review the account to ensure the payment of the past due has not been received
- Review the door tag to ensure that no special provisions may be violated
- Conduct a final review of the account and make appropriate notes under "Disconnect Documentation" notes section
- Attempt to make a final contact
- Provide Disconnect service order to Lineman
- Take final meter reading - calculate the reconnect balance with all fees included

Winter Disconnect Procedures (NYCRR-Chapter X-Section 459.9)

Winter disconnect procedures apply to discontinuance of electrical service from **November 1 through April 15** each year. The Cooperative's member services and billing department must exercise extreme caution when performing winter disconnects due to stringent requirements. Winter disconnect procedures shall follow the timeline provided in the "Billing Process" section of this document as general guidance. Below is a summary of specific disconnect procedures that must occur prior to discontinuance of electric service to ensure that the Cooperative adheres to all rules and regulations of NYCRR Chapter X, Section 459.9. It is important to review all sections of this document prior to performing disconnect for unpaid balances. Furthermore, it is important to note that special provisions apply for certain circumstances. These are listed in Section IV of this manual. Please refer to the special provisions if the potential discontinuance of electrical service applies to any of the following:

- Disconnect is for a resident of a two-family dwelling that share a meter (i.e. apt. houses)
- Multiple unit dwellings (three or more).
- Meter tampering and/or theft of service.
- Households in which all residents are elderly, handicapped and/or under 18 years of age.
 - Elderly are defined as age 62 or older
- Households in which all residents are elderly, handicapped and/or under 18 years of age.
 - Elderly are defined as age 62 or older.
 - Handicapped is defined as any person in a household up for disconnect having physical or mental impairment which substantially limits one or more of such person's life activities.
- Medical emergencies (resident requires continued electric service for medical reasons).
- Unsafe or hazardous conditions
- Landlord requesting discontinuance of electrical service as a means of collection.

Please note: Items listed in this section are additional requirements for winter disconnects in accordance with NYCRR Chapter X, Section 459.9.

Personal Contact Requirement for Winter Disconnects

After-Hours Personal Contact - The Cooperative shall make diligent efforts by telephone or in-person to establish contact with the delinquent customer or a responsible resident adult (18 years of age or older) at the service address at least 72 hours prior to termination. At a minimum, attempts at personal contact shall include one attempt during normal working hours and in the event that personal contact is not achieved, at least one attempt during reasonable non-business periods. Reasonable non-business periods are defined as Monday through Friday 6 pm to 9 pm and Saturdays, Sundays, and Holidays from 9 am to 5 pm. The Cooperative utilizes door tags to fulfill personal contact requirements. Door tags shall be hung at the service address and with any third party designated to receive notices by the member. Therefore, door tags provide an attempt at personal contact outside of regular business hours. Door tags include a summary of required payment needed to be received in order to avoid discontinuance and instructions on how to contact the office. If the service address and mailing address are different, an attempt by phone or e-mail will be conducted after hours. If contact is not met, this shall be noted in the account.

Language Barriers - If communication is not possible because of an apparent language barrier, the Cooperative's billing department will help the customer reach the Telephone Relay Service (TRS) for translation by dialing 711 .

The Director of Accounting will be responsible for taking reasonable steps to ensure proper communication before discontinuance of service.

Potential Impairment to Human Health - NYCRR Chapter X, Section 459.9 states that during the personal contact, the utility's representative shall fully explain the reasons for discontinuance and shall attempt to ascertain whether a serious impairment to human health may result. If, in the judgment of the utility's representative, the discontinuance of electric service will lead to serious impairment of human health to any resident of the premises, the service shall not be discontinued. To adhere to these requirements, the Cooperative includes standard language on all door tags that states: "If discontinuance of electric service could result in serious impairment to human health of any resident, please contact our office immediately". A serious impairment of human health is indicated if a customer or other resident appears to be seriously impaired and may, because of mental or physical problems, be unable to manage his own resources, carry out activities of daily living or protect himself from neglect or hazardous situations without assistance from others. Indicators of serious impairment to human health include, but are not limited to:

1. Age, infirmity, or mental incapacity;
2. Use of life support systems, such as dialysis machines or iron lungs;
3. Serious illness;
4. Physical disability, including blindness and limited mobility;
5. Recent death in the family;
6. The presence of young children;
7. Any other factual circumstances which indicate severe or hazardous health situations

If a member provides an employee with an indication that serious impairment to human health may be caused by discontinuance of service, the Cooperative's employee must notify the Director of Accounting or the CEO for a final determination on the disconnect. Documentation shall be placed in the member's account notes, as a note type of "HH – DQ Impairment to Human Health", and retained for future reference. **As stated in NYCRR Chapter X, Section 459.9, all doubts shall be resolved in favor of continued service.** If a member is past due and discontinuance of service is determined to have the potential to cause serious impairment to human health, the Cooperative is required to refer the account to the local social services commissioner. Prior to referring the account to the local social services commissioner, the Cooperative requires that a Cooperative employee contact the member and note that we are required to refer all accounts scheduled to be disconnected and determined to potentially have a serious human health impairment to the local social services commissioner. We may disconnect service if, upon investigation of the local social services commission, it is determined that the condition would not impair human health the utility may disconnect service. In such instances, it shall be the practice of the Cooperative to continue with the discontinuance after hanging a 72-hour door tag and an attempt to notify the member of the results from the social services investigation.

Annual Review of Previous Disconnects by November 1st - An annual review of all previous disconnects within the past 12-month period shall be reviewed. In regard to instances in which power has not been restored, the Cooperative must make contact by phone or in person to inquire if continued lack of electric service may expose the member or other residents to a serious impairment of human health. If such determination is made, the Cooperative is required to report the situation to the local social services commissioner. Furthermore, the Cooperative requires that the Billing Department document the review. The documentation should include: **(a)** A list of all disconnects in the 12-month period; **(b)** A notation of those accounts in which power has not been restored; **(c)** The dates in which personal contact was made or, where applicable, circumstances in which contact could not be made; **(d)** A notation shall be made in the documentation for accounts in which the member indicated that a serious impairment existed and the date in which the account was referred to the local social services commissioner; **(e)** Date in which the full review was completed and a signature from the employee responsible for conducting the review.

SECTION IV – SPECIAL PROVISIONS & PROCEDURES

Two-Family Dwellings with Shared Metering (NYCRR-Chapter X-Section 459.5)

In accordance with NYCRR, Chapter X, Section 459.5, it is the Cooperative's policy to provide 15 days written notice, via NISC's ActivTrac Service, of the intent to disconnect electrical service to a two-family dwelling with shared metering. This notice shall be sent to the owner of the premises and to each occupant of the dwelling. A copy of the notice shall also be posted at the premises. The notice shall include the following: **(a)** intended date of termination; **(b)** the amount due for such service; **(c)** the procedures by which any occupant may make a payment or take action to avoid termination. The procedures for payment on the notice include the following: **(a)** a statement that any occupant, provided that the delinquent account is not in their name, may prevent termination of service by turning the service into their name provided that the occupant applies for service, is eligible for service and posts the upfront costs of membership; **(b)** a statement that any occupant of the premises may prevent termination of service by making the required payment without being liable for any future bills which may be rendered to the utility, provided that the delinquent account is not in their name. A maximum charge applies if an occupant, provided that the delinquent account is not in their name, agrees to make the payment to avoid termination. In such instances, NYCRR, Chapter X, Section 459.5 states that the balance to be paid in order to avoid termination must not exceed two months' worth of bills in arrears. Upon payment of the past due balance, each occupant and the owner of the premises shall be sent a notice that states that the past due balance has been satisfied and termination intentions are no longer pending. Any occupant may also request a copy of any future bills despite not being listed on the account.

Multiple Unit Dwellings (NYCRR-Chapter X-Section 459.6)

The Cooperative's policy is to provide 15 days' written notice, NISC's ActivTrac Service, of the intent to disconnect electrical service to the owner of the premises or to whom the last bill was rendered. This notice shall also be provided to each occupant of the dwelling, the local social services commissioner and local health officer. Furthermore, this notice shall also be posted in any public areas of premises. Notice to the local social services commissioner and local health office shall be repeated not more than four business days and not less than two business days prior to the scheduled disconnect. The notice shall include: **(a)** the intended date of discontinuance of service; **(b)** the name and telephone number of a contact at the Cooperative who will advise occupants of the amount due and who will arrange and any requested meetings between the occupants to attempt to work out a mechanism for avoiding disconnect in the event that the owner or customer continues to fail to make payment or make other payment arrangements; **(c)** a statement of the occupants right to offset, against their rent, payments to the Cooperative under section 235 of the New York Real Property Law. A maximum charge applies if any or all occupants, provided that the delinquent account is not in their name, agree to make the payment to avoid termination. In such instances, NYCRR, Chapter X, Section 459.6 states that the Cooperative is limited to requiring the most recent bill be satisfied to avoid termination.

Elderly/Handicapped/Child Residents (NYCRR-Chapter X-Section 459.10)

Instances in which the Cooperative knows, or reasonably should know, that all residents of a household are elderly (+62 year of age), handicapped or 18 years of age or younger, require that the additional procedures applicable to winter disconnects must be applied throughout the entire year before disconnection of service. This provision includes households consisting of a single resident fitting the criteria defined above. Handicapped is defined as any person in a household up for disconnect having physical or mental impairment which substantially limits one or more of such person's life activities; certified as being physically disabled by a licensed professional; certified as being mentally disabled by a licensed psychiatrist or registered psychiatrist.

Meter Tampering & Theft of Service (NYCRR-Chapter X-Section 459.7)

The Cooperative reserves the right to discontinue service, without prior notice, to a member if, with reasonable certainty, the meter or service laterals have been tampered with in any manner. The Cooperative charges the amount owed based upon the estimated consumption of electricity not recorded on the meter and damage to any property of the Cooperative. All damages will be based on replacement cost. All meter tampering cases will be reported directly to Law Enforcement Authorities.

Medical Emergencies (NYCRR-Chapter X-Section 459.11)

Electric service to a resident shall not be terminated where a medical doctor or local board of health has certified in writing that termination of service will aggravate an existing medical emergency at a member's residence. The Cooperative must accept a verbal certification, provided that written certification is received within 5 business days. Upon the 6th business day, the Cooperative may terminate electric service.

Unsafe or Hazardous Conditions (NYCRR-Chapter X-Section 459.12)

The Cooperative may terminate electric service, without prior notice, in the event of special situations such as storms, cable breaks, accidents or other cases involving emergency maintenance and unsafe or hazardous conditions. In instances in which the hazardous situations are caused by the member or are caused by defects in equipment on the member's side of the service, the Cooperative reserves the right to discontinue service and require a copy of inspection, conducted by an approved inspection agency, with a statement that all hazardous situations have been resolved prior to reconnection. The member will be given 30 days to complete necessary work unless there is a more prominent safety hazard that requires quicker attention. The Operations Manager shall attempt to make personal contact on or after termination.

Landlord/Tenant - Discontinuance of Electrical Service by Landlord (OEC Procedure)

If the electric service is in a landlord's name and the landlord requests discontinuance of electric service and it could be reasonably assumed that tenants reside in the household, the Cooperative's Billing Department shall notify the landlord that the Cooperative's policy is to provide 72 hours' notice. Furthermore, the landlord shall be informed that the Cooperative's policy does not permit disconnects on Fridays or the day prior to any office holiday. Shall the 72nd hour fall on one of these days, the Cooperative will perform the disconnect on the next business day. If contact cannot be made by phone, the Cooperative's Billing Department shall create a door tag and service order for hanging of the tag at the service address. The door tag shall notify any tenant of the intent to disconnect. The landlord must also provide a written statement which states that there is no one residing at the premises and that disconnection of electrical service will not, in any manner, result in an impairment human health.

Door Tag Requirements (OEC Procedure)

The Cooperative shall modify all door tags in order to comply with any current rules and regulations. Door tags are required to be hung for all discontinuance of electrical service, in the Winter Disconnect Months, for nonpayment with a minimum of 72 hours' notice, including a breach of a payment arrangement agreement.

Procedures for Sending Unpaid Balances to a Collections Agency (OEC Procedure)

Collections on these balances shall be taken by OEC personnel only. If amounts remain unpaid after the 60-day period, OEC will evaluate further collections options. Balances at this 60-day mark will be processed through the “Bad Debt Write Off” process in NISC and transferred from accounts receivable balances to uncollectible account balances. If balances still remain unpaid at the time that capital credit retirement checks are issued to the member, the retirement checks will be offset with the uncollectible account balances.

SECTION V – Reconnection

Reconnection (NYCRR-Chapter X-Section 459.13)

The Cooperative is required to reconnect service, except in extreme and unusual circumstances, to any disconnected customer not more than 24 hours after any of the following events occur:

- Receipt by the Cooperative of the full amount due and owing (including arrears, reconnection charges, collections charges, and, if applicable, a security deposit when requested in writing for which service had been disconnected).
- Agreement by the Cooperative to a plan by which the member shall satisfy the arrears (payment arrangements).
- Receipt of a commitment of a direct payment or a written guarantee of payment from the local social services commissioner
- At the direction of the New York State Power Authority

The Cooperative considers arrears to be any past due balances. For instances in which the Cooperative received the full amount due and owing (or an applicable form of payment guarantee, including a payment arrangement) are received and reconnection is requested by 7 pm during normal business, a reconnection fee applies to cover the costs of the reconnection and any overtime associated. Reconnection Fees can be viewed in the below Fee Chart.

If payment of all past due balances is received, reconnection is made and then the form of payment is returned due to insufficient funds or for any other circumstances, it is the Cooperative’s policy to make a single attempt to contact by phone or in person in order to allow a member to resolve the issue with the payment. The Cooperative reserves the right to reject certain further non-cash payments (to satisfy the balance). If a member cannot be reached or payment is not received within 24 hours, the billing department will move forward with immediate termination of the electric service.

If the member has a disconnect collar installed or disconnect meter, the Cooperative’s billing department shall conduct all reconnections remotely in the summer months. If a customer is reconnected remotely, a reconnect fee still applies, along with applicable taxes that are laid out in the Fee Chart below.

As stated in the special provisions section of this document, if the hazardous situations have been caused by the member or are/were caused by defects in equipment on the member’s side of the meter, the Cooperative reserves the right to discontinue service and require a copy of inspection, conducted by an approved inspection agency, with a statement that all hazardous situations have been resolved prior to reconnection. The Billing Department shall attempt to make personal contact on or after termination of service.

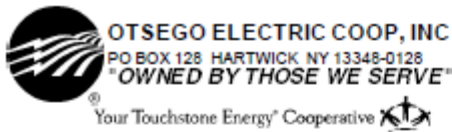
**Disconnect/Reconnect Summer Fee Structure *Plus applicable fees
(April 15th-November 15th)**

Fee	Amount
Disconnect - Daytime On-Site:	\$90.00
Reconnect - Daytime On-Site:	\$90.00
Reconnect - After-Hours On-Site M-F (4pm 7:00p.m.):	\$440.00
Reconnect - After-Hours On-Site - Saturday	\$440.00
Reconnect - After-Hours On-Site Sunday (Up till 7:00p.m.):	\$580.00
Disconnect - Daytime Remote:	\$50.00
Reconnect - Daytime Remote:	\$50.00
Reconnect - After-Hours Remote:	\$75.00
Reconnect - Holiday On-Site M-F (7:30am - 7:00pm):	\$440.00
Reconnect - Holiday On-Site M-F (Outside Normal Working Hours):	\$580.00

**Disconnect/Reconnect Winter Fee Structure *Plus applicable fees
(November 15th – April 15th)**

Fee	Amount
Trip Charge - Door Knocker:	\$90.00
Disconnect - Daytime On-Site:	\$90.00
Reconnect - Daytime On-Site:	\$90.00
Reconnect - After-Hours On-Site M-F (4pm 7:00p.m.):	\$440.00
Reconnect - After-Hours On-Site - Saturday	\$440.00
Reconnect - After-Hours On-Site Sunday (Up till 7:00p.m.):	\$580.00
Reconnect - Holiday On-Site M-F (7:30am - 7:00pm):	\$440.00
Reconnect - Holiday On-Site M-F (After Normal Working Hours):	\$580.00

APPENDIX A – Past Due/Disconnect Reminder - Example



Office Hours: 7:30 am - 4:00 pm Monday - Friday
607-293-6622

DISCONNECT NOTICE

ACCOUNT NUMBER	AMOUNT DUE

IMPORTANT NOTICE
THIS IS A FINAL DISCONNECT NOTICE.

THE FOLLOWING CHARGES WILL BE ADDED ONLY IF YOUR SERVICE IS DISCONNECTED.

Disconnect Date: 09/02/2025	Disconnect Fee:	\$90.00
Trip Charge/Collection Fee: \$75.00	Reconnect Fee (7:30 am to 4:00 pm):	\$90.00
All fees are subject to sales tax.	After Hours Reconnect Fee:	\$440.00
	Sunday / Holiday Reconnect Fee:	\$580.00

Your electric bill is past due. We are always reluctant to disconnect service for unpaid bills. However, if payment of the amount shown is not made by 09/01/2025 at our office, your service will be discontinued on or after 09/02/2025 without further notice.

If service is interrupted, it may not be possible for us to restore service without some delay.

Charges for service visits may be required as shown above. The cooperative has established procedures to consider customer complaints prior to discontinuance of service. If you have questions regarding any portion of the past due amount, contact the Cooperative's Billing Department.

Contact the Cooperative's Billing Department immediately if a hardship exists (such as death in the family, recent unemployment, serious illness or infirmity or other grave condition) or if you are the recipient of financial assistance from social services.

Please detach and return bottom portion with payment.

DISCONNECTION NOTICE

Account Number	Disconnect Date	Amount Due	Amount Paid
	09/02/2025		

OTSEGO ELECTRIC COOP, INC
PO BOX 128
HARTWICK NY 13348-0128



APPENDIX B– Door Tag - Example



Otsego Electric Cooperative, Inc.

P.O. Box 128
Hartwick, NY 13348-0128
Telephone (607) 293-6622
Fax (607) 293-6624

November 30, 2023



RE: Account # [REDACTED]

Dear [REDACTED]

I have made several attempts to contact you by phone and mail regarding your account status and to help prevent additional fees for sending a truck to notify you.

An Otsego Electric Cooperative employee was here today to notify you that payment on your disconnect notice has not been received. A trip charge of \$75.00 plus sales tax has been added to your account.

In order to avoid any further action on your account and any other additional fees, please contact me before April 4, 2022.

Disconnect Fee:	\$90.00
Reconnect Fee: <u>Between</u> 7:30 am to 4:00 pm	\$90.00
Crew Reconnect Fee (after 4:00 pm)	\$440.00
Sunday/Holiday Reconnect Fee	\$580.00

Fees subject to sales tax

If you would like to update your phone number, make a payment or payment arrangement, please contact me during regular business hours (7:30 a.m. to 4:00 p.m.).

Sincerely,

Gretchen Meyer
Billing Coordinator