

RULE NO. 4

DEFERRED PAYMENT ASSISTANCE

Subject to the requirements of this Rule, any Customer may request deferred payment assistance ("Deferred Payment Assistance") with the payment of the electric services portion of their Utility bill when Customer is unable to pay by the due date. For eligible Customers, Deferred Payment Assistance may be in the form of either an extension of the payment due date or a monthly installment plan.

A. Extension

1. If a Customer requests an extension to pay the electric services portion of their Utility bill, the Utility may extend the due date by ten (10) calendar days beyond the printed due date on a Customer's past due notice. At its discretion, the Utility may grant extensions beyond ten (10) calendar days, provided Customer meets the creditworthiness requirements set forth in Rule No. 6-A. Notwithstanding the Utility's approval of an extension, Customer will still be subject to late payment charges. In addition to any requirements set forth above, the Utility shall only grant an extension if all of the following conditions are met:
 - (a) Customer is not in default of any previous Deferred Payment Assistance obligations; and
 - (b) No part of the charges on the bill subject to the extension request is the result of a Diversion as defined in Rule No. 6.
2. An extension temporarily suspends the termination of electric services for the length of the extension granted. If, however, Customer fails to pay their bill by the extended due date, the Utility may proceed to terminate Customer's electric service.

(Continued)

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B. Installment Plans

1. In the alternative to the extensions described above, Customer may request to defer payment of the electric services portion of their Utility bill through a Utility-approved monthly installment plan ("Plan"). A Customer may make such a request for monthly or bi-monthly billed accounts. Subject to restrictions set forth herein, the Utility may approve a Plan for past due amounts on active accounts once a year for no more than a twelve (12) month period. Additional Plans may be approved by the Utility at its discretion. Notwithstanding the Utility's approval of a Plan, Customer will still be subject to late payment charges.

In addition to any requirements set forth above, the Utility shall only approve a Plan if all of the following conditions are met:

- (a) Customer is not in default of any previous Deferred Payment Assistance obligations;
 - (b) No part of the charges subject to the Plan request is the result of a Diversion as defined in Rule No. 6; and
 - (c) Customer executes and provides the Utility a Plan in a form approved by the Utility.
2. If the Utility approves a Plan, the Customer shall (a) make Plan payments as required by the Plan; and (b) keep Customer's account current as charges accrue for future electric services in each subsequent billing period. A Plan temporarily suspends the termination of electric services so long as Customer complies with the foregoing requirements. Further, Plan approval does not prevent termination for past due amounts for future electric services. Any failure to pay charges accrued for future electric services in subsequent billing periods shall subject Customer's electric service to termination as provided in these Rates, Rules and Regulations.

In the event Customer fails to comply with the Plan, the Utility may proceed to terminate Customer's electric service and commence the termination process; however, the Utility shall not terminate electric service without first giving notice to the Customer at least forty-eight (48) hours prior to termination. This notice shall set forth the conditions the Customer is required to meet to avoid termination.

3. For a bi-monthly billed account, the Utility shall convert a Customer's account to a monthly billed account for a minimum of twelve (12) months. This requirement is in addition to those requirements set forth in Section B.2 above. Upon Customer's successful completion of both the Plan and the Utility-required twelve (12) month billing cycle(s), Customer may request to be returned to bi-monthly billing for the upcoming billing cycle.
- C. Those Customers, who elect to receive electronic paperless bills and make automatic electronic payments (e.g., Automated Clearing House), may, at the Utility's discretion, receive a one-time bill credit issued after their election in an amount set forth in Rule No. 23.