



ADVANCE PAY IS HERE!

NO DEPOSITS! NO LATE FEES! NO TRIP CHARGES! READ ON TO FIND OUT
HOW.....

PAY AS YOU GO BILLING

*Set up your new account without a deposit by setting up an advance pay account or convert your traditional account and apply your deposit. Account must be current and have a \$5.00 membership fee, \$20.00 service fee for new service and a \$50.00 credit to begin. Other options are available for balances on account. * All you need to do is keep a credit balance. The choice is yours how much to pay and when. Payment may be made in our office, over the phone, or on the internet. Alerts are available to keep you informed of your credit balance on your account and when you will need to make a payment. Ask one of our customer service representatives for more information.*

**Balances are subject to authorization by management to create prepay account.*



This institution is an equal opportunity provider and employer.

WHAT IS ADVANCE PAY

Q: What is Advance Pay or Prepay?

A: Advance pay is a program being offered by your electric provider which allows you to monitor your electricity on an “as-needed” basis. In other words, electricity is purchased on a pre-paid basis.

Q: Who benefits and what are the benefits?

A: Consumers who are unable or unwilling to pay the required deposit to establish electrical service will enjoy immediate benefits due to such deposit not being required. Additionally, consumers who have had their electric service disconnected can have their service reestablished when certain requirements are met. Moreover, there are no reconnect fees, trip charges, or after hour charges. Statistics indicate that this program helps lower electric consumption due to member’s awareness of such consumption. Therefore, any member interested in monitoring and lowering his electric use would benefit from enrollment.

Q: How do I enroll in the program?

A: Simply stop by and visit your electric cooperative to enroll in this program. If you are a new member, you will need to complete a membership application and bring your meter number and identification. Existing members simply state their desire to participate.

Q: How much is my initial fee if I am a new member?

A: A minimum payment of \$75.00 is required to activate your electric service. This includes your membership fee and a \$50.00 credit balance to begin service.

Q: How much is my initial payment if I am a current member?

A: This depends on whether or not you are currently in good standing. For example, if your service was disconnected for non-payment, you may be required to agree to a specified dollar amount to be applied against your past due balance. A customer service representative will be happy to discuss your particular account with you.

If you are in good standing and electric service is currently being provided, you will be required to establish your Advance Pay account with a minimum payment of \$50.00 to be applied against actual consumption of electricity.

Q: How does the program work once an initial payment is made?

A: Once an initial payment of \$50.00 is made and applied to your account, you then have a credit balance assuming there were no outstanding charges or fees. Tri-State EMC will view and pull actual electric usage on a nightly basis and deduct the charge for the usage from your credit balance which then updates your balance. For example, if you begin with \$50.00 credit and used \$5.00 of electricity on a given date, your new credit balance would be \$45.00.

Q: How can I track my electric usage and credit balance to avoid disconnection?

A: You can monitor your usage and credit balance by going to our online system at www.myusage.com or by calling: 877-775-5868 and following the instructions provided.

Q: If the monitoring indicated that I needed to make a payment, what options are available?

A: Payments can be made in the office, over the phone, or on our website.



Getting Started with *Advance Pay*

Advance Pay gives you control of the energy you use and provides the tools you need to keep energy cost low and save you money on your electric bills. In a few simple steps you will have access to everything you need to monitor your daily usage and account balance. Now that you have signed up for *Advance Pay* let's see how easy it is to use.

Making Payments To *Advance Pay* Accounts

1. Log on to www.tsemc.net .
2. Click the online billing button.
3. Type in your account number and password. First time users will enter your account number without the 001 on the end example: 12346001 would be 12346(you will be required to change this password and leave a hint for future reference)
4. Then make a payment onto your account using a credit card, debit card, or E-check.

To find your most current balance on your account you will need to check your *Advance Pay* account at www.myusage.com .

Advance Pay –Obtaining Current Account Information Via The Internet

1. Log on to www.myusage.com.
2. Type in your e-mail and password.
First time users: The password will be: *password*
You can change the password if you want under Settings: Manage Login

When you log on your Prepay Account you will find:

- A Chart of the Last 30 Day Energy Usage
- Current Account Balance
- Last Day Energy Usage
- Last Payment Made
- Average Daily Energy Charge
- Last day Energy Charge
- Current Unpaid Balance
- Recent Alerts
- Capability to set alerts for low balances and high usage.
- Capability to update phone and e-mail info.

**This is the most up to date account status for your *Advance Pay* account.
The Tri-State EMC website will not reflect an up to date account status.**

***Advance Pay* Obtaining Current Account Information Via the Telephone**

- 1. Dial the toll free automated assistance line 1-877-775-5868**
- 2. Enter your account number.**
 - Select 1 for current balance**
 - Select 2 for last daily usage**



Dear Valued Customers:

We are pleased to announce an enhancement has been made to our alert functionality – specifically in regards to text messaging. The enhancement is currently in production.

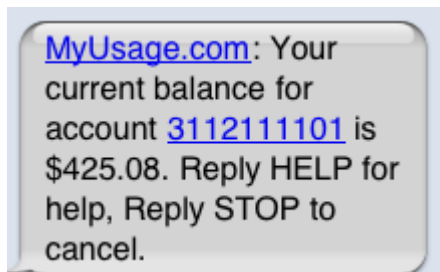
Details of the enhancement are shown below. **Please pay particular attention to the number 2 which appears immediately after the screenshots relating to number 1.**

- 1) **Text messages are now being sent under our own short code of 77407.** This is due to a change in vendor with such change providing a significantly higher level of performance and availability – i.e. less service interruptions. (Previous vendor will continue to be used in the event an outage is experienced by the primary vendor.)

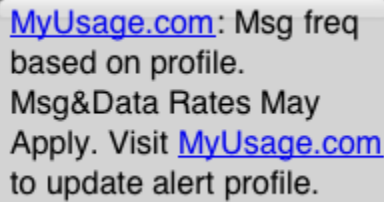
Utilizing our own short code also enables another important and often requested enhancement – the enabling of 2-way text messaging. For example, if an account has an SMS phone as part of its alert settings, this feature may be utilized.

The current commands that can be sent to our short code and three new messages that will be sent by the system are shown below.

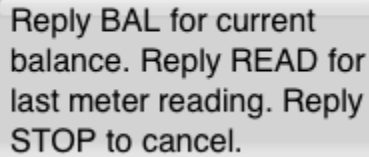
A: **Bal or Balance**



B: **Read or Reading**



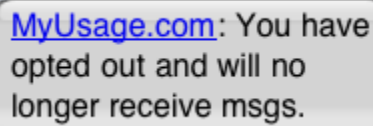
MyUsage.com: Msg freq based on profile. Msg&Data Rates May Apply. Visit MyUsage.com to update alert profile.



Reply BAL for current balance. Reply READ for last meter reading. Reply STOP to cancel.

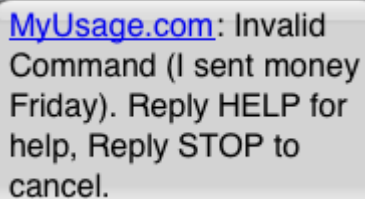
C. **Help**

D. **Stop**



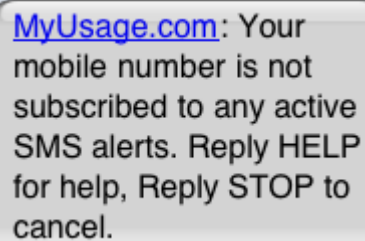
MyUsage.com: You have opted out and will no longer receive msgs.

E. **InvalidCommand** – This is sent back when an unknown (i.e. not Bal, Read, Help, Stop) command is sent into **77407**



MyUsage.com: Invalid Command (I sent money Friday). Reply HELP for help, Reply STOP to cancel.

F. **NotFound** – This is sent back when A or B is sent in but the mobile number was not found in the system



MyUsage.com: Your mobile number is not subscribed to any active SMS alerts. Reply HELP for help, Reply STOP to cancel.

G. **Activate** – Going forward to be compliant with the mobile carriers Terms and Conditions, we must send out an activation message to each SMS Phone that has active alerts in our system. This only applies to those which were added from today on.

MyUsage.com: Thanks for
subscribing to sms alerts.
Msg Freq based on user
profile Msg&data rates
may apply. Reply HELP
for help, Reply STOP to
cancel.

- 2) **Another requirement for use of our short code is the processing of STOP commands.** If a mobile number sends in the stop command, any sms alert (Low Balance, Pending Disconnect, etc...) using that sms phone will fail as seen below.

Success	No
Cancelled	No
Cancel Reason	
Complete Date	03/12/2011 16:02:58
Sent Date	03/12/2011 16:02:58
Time From	
Time To	

[Back](#)

Send Try 1

Send	Response	Success
03/12/2011 16:02:58	03/12/2011 16:02:58	No
Result tn has opted out		

Once "opted out" a visual indicator will be added to the alert setting screen. Also, a message will be displayed advising the consumer how the STOP can be removed.

Alert Settings

Low Balance Threshold	\$100.00
Phone 1	
Phone 2	
SMS Phone	[REDACTED] (Opt Out)
Email	

[View Change History](#) [Change Settings](#) [Add Alert](#)

Shown to the left are your
You can customize your
your contact information
Threshold in the table or
Add, change or delete ac
below. Certain changes i
specific alerts.

A STOP command has been sent from [REDACTED]. No alerts will be delivered to [REDACTED] until ACTIVATE or HELP is texted from the mobile number to the MyUsage.com short code 77407.



2310 Blue Ridge Drive, Blue Ridge, GA 30513
P.O. Box 68 McCaysville, Georgia 30555
Telephone: (706) 492-3251 Fax: (706) 492-7617
Email: customerservice@tsemc.net

Please complete the attached forms and mail, fax or email back to the following:

PO Box 68
McCaysville, GA 30555
Fax: 706-492-7617
Email: customerservice@tsemc.net

Please make sure to include the 8- or 9-digit meter number and photo identification. We must have these before we can process the application.

Option 1:

Please contact the office to determine how much the deposit will be. For your convenience, Tri-State EMC accepts payments over the phone for the deposit by e-check, visa, master card, or discover. Payment is necessary when you apply for service. The service will not be initiated until all paperwork and any deposit payment is received.

Option 2:

Advance Pay

Advance Pay is a pay-as-you-go plan that offers the opportunity to pay for your electricity when you want, in the amounts you want. Instead of receiving a traditional paper bill each month, usage is calculated daily and because kilowatt hours are paid for in advance, the need for a security deposit is eliminated. For more information on the Advance Pay, please contact our office at 706-492-3251.

This institution is an equal opportunity provider and employer.

TRI-STATE ELECTRIC MEMBERSHIP CORPORATION

P.O. Box 68 McCaysville, Georgia 30555-0068
2310 Blue Ridge Drive, Blue Ridge, Georgia 30513-2906
Telephone: (706) 492-3251 Fax: (706) 492-7617

E-mail:

customerservice@tsemc.net

SUPPLEMENTAL DATA SERVICE APPLICATION

FULL NAME: _____
FIRST MIDDLE LAST

SPOUSE'S NAME: _____
FIRST MIDDLE LAST

BILLING ADDRESS: _____

CITY STATE ZIP

EMAIL ADDRESS: _____

DRIVER'S LICENSE # _____ **SPOUSE'S DLN** _____

SOCIAL SECURITY # _____ **SPOUSE'S SSN** _____

TELEPHONE: HOME _____ **WORK** _____

CELL _____ **OTHER** _____

EFFECTIVE DATE TO TAKE OVER ELECTRICAL SERVICE: _____

8 OR 9 DIGIT METER NUMBER: _____

PHYSICAL ADDRESS OF PROPERTY: _____

HAVE YOU HAD PREVIOUS SERVICE WITH TRI STATE? _____

WHEN? _____ **WHERE?** _____

PREVIOUS MAILING ADDRESS: _____

PREVIOUS ELECTRIC COMPANY: _____

ADDITIONAL NOTES: _____

**APPLICATION FOR MEMBERSHIP AND
FOR ELECTRIC SERVICE WITH SPECIAL MINIMUM**

The undersigned (hereinafter called the "Applicant") hereby applies for membership in and agrees to purchase electric energy from the Tri-State Electric Membership Corporation, (hereinafter called the "Cooperative"), upon the following terms and conditions:

1. The Applicant will pay to the Cooperative the sum of \$5.00 which, if this application is accepted by the Cooperative, will constitute the Applicant's membership fee.
2. The Applicant will, when electric energy becomes available, purchase from the Cooperative all electric energy used on the premises at address given below and will pay therefore monthly at rates to be determined from time to time in accordance with the bylaws of the Cooperative; provided, however, that the Cooperative may limit the amount of electric energy to be furnished for industrial uses.
3. The Applicant will cause his premise to be wired in accordance with wiring specifications as approved by the Cooperative.
4. The Applicant will comply with and be bound by the provisions of the charter and bylaws of the Cooperative, and such rules and regulations as may from time to time be adopted by the Cooperative.
5. The Applicant, by paying a membership fee and becoming a member, assumes no personal liability or responsibility for any debts or liabilities of the Cooperative, and it is expressly understood that under the law his private property is exempt from execution for any such debts or liabilities.
6. The Applicant hereby grants to the Cooperative the necessary rights, privileges and easements, a minimum of 20 feet on either side of Cooperative's electric lines to construct, operate, replace, repair, maintain in perpetuity on, over and under the property owned or occupied by the undersigned, including the right to cut and trim trees to the extent necessary to keep them clear of said electric line or system and in or upon all roads, streets or highways abutting said property, its lines or lines for the transmission or distribution of electric energy, and other telephone and telecommunication utilities, and will execute and deliver to the Cooperative any conveyance, grant or instrument which the Cooperative shall deem necessary or convenient for said purposes or any of them. The Cooperative may permit third parties to use the easement for the purpose of making attachments to the Cooperative's poles. All service lines supplying the undersigned with electric energy shall at all times be the sole property of the Cooperative, and the Cooperative shall have the right to access said property and utilize said easement to read its meter, repair and service, and upon the discontinuance of service for any reason, to remove the same.
7. The Applicant, by becoming a member, acknowledges responsibility for all bills for electrical energy, or service, supplied at all meter locations, and the failure of such member to pay any account when due shall constitute authorization for the Cooperative to discontinue service under the rules and policies of said Cooperative at all such meter locations, notwithstanding that all such locations may not then be in default.

The acceptance of this Application by the Cooperative and the use, receipt or purchase of any service provided by the Cooperative shall constitute a binding contract between the Applicant and the Cooperative. Applicant acknowledges receipt of a copy of this application.

*** Husband and wife should both sign if application is made for a joint membership**

Dated-----

Applicant

Witness-----

Print Name

Applicant

Print Name



2310 Blue Ridge Drive, P.O. Box 68 McCaysville, Georgia 30555
Telephone: (706) 492-3251 Fax: (706) 492-7617
customerservice@tsemc.net

To be in compliance with TVA guidelines, we need to determine the correct classification for each account. The classification of your meter is based on two types:

- 1) Residential: Can be used only if location will be used primarily as the owner's residence or second home. See TVA Description below:

TVA RESIDENTIAL RATE--SCHEDULE RS

This rate shall apply only to electric service to a single-family dwelling (including its appurtenances if served through the same meter), where the major use of electricity is for domestic purposes such as lighting, household appliances, and the personal comfort and convenience of those residing therein.

- 2) Commercial:
 - a) Homes or Cabins as Rental Income
 - b) Apartments* (when the account stays in the Business Name)
 - c) Hotels
 - d) Garages
 - e) Well Pumps
 - f) Storage Buildings
 - g) Churches or Civic centers
 - h) Businesses

In other words, anything that you don't primarily live in is considered commercial. See TVA description below:

GENERAL POWER RATE--SCHEDULE GSA

This rate shall apply to the firm power requirements (where a customer's contract demand is 5,000 kW or less) for electric service to commercial, industrial, and governmental customers, and to institutional customers including, without limitation, churches, clubs, fraternities, orphanages, nursing homes, rooming or boarding houses, and like customers. This rate shall also apply to customers to whom service is not available under any other resale rate schedule.

I have read and understood the above criteria and acknowledge service for this location is:

_____ Residential

_____ Commercial

Signed: _____ Date: _____ Witness: _____
Tri-State EMC Representative

TRI-STATE EMC
CONSIDERATION FOR WAIVER OF RESIDENTIAL CUSTOMER DEPOSIT

All residential members shall pay a standard deposit equal to the consumer's estimated power bill for twice the average monthly bill, either previously metered or estimated based on heated square footage. Deposits may be maintained for the duration of the service.

Residential applicants or members may agree to the cooperative's credit scoring process and consideration of other Cooperative criteria to determine if a portion or all of the required deposit may be waived.

Credit scoring is based upon the use of a technology-based screening tool to assess credit risk at the point of application or reconnection and provides the cooperative the ability to charge deposits only to those potential members and existing members who pose credit risk. This tool is a soft credit check and does not affect the applicant's credit score.

The credit screening tool is designed to screen service applicants to determine their credit risk based upon three criteria: 1) Social Security Number (SSN) verification; 2) Deposit decisions based upon credit risk; and 3) Payment experience with other utility providers. Each of these criteria reflects upon the credit risk associated with Tri-State EMC providing service to the applicant.

The deposit required prior to the establishment of residential electric service is based on the credit screening tool rating and other cooperative guidelines. While the credit screening tool does not provide actual FICO scores it provides a somewhat comparable risk level result.

<u>Standard Deposit Amount</u>	<u>Risk Level</u>	<u>Rating</u>
No Deposit	Low	Green
One Times Average Bill for the Location	Medium	Yellow
Two Times Average Bill for the Location	High	Red

The following criterion may affect a customer's qualification for waiver of deposit include unpaid utility bills, disconnects for non-payment, no credit history, bankruptcy, theft of service or unmetered current, and a previously returned check for non-sufficient funds.

I HAVE READ AND UNDERSTAND THE CONDITIONS FOR WAIVER OF RESIDENTIAL DEPOSITS.

Applicant/Member

Witness - Tri-State EMC

Date

_____ I AGREE TO CREDIT SCREENING FOR CONSIDERATION OF REDUCED OR
(Initials) WAIVED RESIDENTIAL DEPOSIT.

_____ I DO NOT AGREE TO CREDIT SCREENING FOR CONSIDERATION OF REDUCED OR
(Initials) WAIVED RESIDENTIAL DEPOSIT.

Office Use Only:

Account No.: _____

Name: _____

Address: _____

Initial each line and complete 3rd page

Tri-State Electric Membership Corp. Advanced Pay Service Agreement

All customers who elect to participate in the Advance Pay Service Agreement will be expected to meet all the requirements set forth by the cooperative in this agreement to avoid disconnection or termination of the agreement.

To become an advance pay customer I understand the following requirements must be met: (Initial below)

_____ That my past due amount on my account must be paid in full when participation commences.

_____ That I must pay a \$5.00 membership fee.

_____ That I must pay a non-refundable \$20.00 connection fee.

_____ The payment of \$50.00 to activate a prepaid account. This amount will be applied toward future energy use.

I understand the following conditions for Advance Pay service:

_____ As an Advance Pay customer, I understand that I am not required to pay the normal security deposit. I understand that all normal membership fees apply. If I am an existing customer, I understand that when my account is converted to Advance Pay, my existing deposit (if any) is applied toward any outstanding balance with remaining credit applied to my Advance Pay service.

_____ I will not receive a monthly statement; however usage charges and payments will be accessible by the toll free automated assistance line or via the internet at www.myusage.com.

_____ Advance Pay accounts will be subject to the standard minimum bill and a monthly advance pay participation fee of \$7.00 which is \$.24 a day.

_____ The account is reconciled at the end of the month with the billing system. From time to time, this reconciliation may result in a credit or debit adjustment to the account.

_____ Advance pay accounts are not eligible for payment arrangements. Any Energy Assistance will be applied to the prepay account once monies have been received. Pledges will not be accepted to keep electricity on.

_____ Payments can be made by cash, check, credit or debit card in the EMC office or payments can be made over the phone or via the Tri-State EMC website at www.tsemc.net.

_____ Electric service will be subject to immediate disconnection for any of the following reasons:

- Anytime the account does not have a credit balance.
- Meter tampering or power diversion.

_____ Advance Pay accounts are not subject to medical conditions or inclement weather conditions, which include disconnections when temperatures are 32 degrees or colder or 95 degrees or hotter.

_____ **I UNDERSTAND THAT TRI-STATE EMC IS PROVIDING THE ADVANCE PAY ACCOUNT TO ME AT MY REQUEST. I AGREE TO INDEMNIFY AND HOLD HARMLESS TRI-STATE EMC, ITS EMPLOYEES AND AGENTS, FOR ANY AND ALL LOSSES OR DAMAGES INCURRED, BE THEY REAL OR CONSEQUENTIAL, INCLUDING DEATH, AS A RESULT OF MY PARTICIPATION IN ADVANCE PAY OR AS A RESULT OF ELECTRIC SERVICE TERMINATION. ANY PERSON THAT CURRENTLY IS OR WILL BE, RESIDING AT MY LOCATION, WITH A MEDICAL CONDITION OR A PERSON REQUIRING ELECTRIC SERVICE TO OPERATE MEDICAL EQUIPMENT NEEDED FOR THEIR HEALTH AND WELL BEING, IS MY SOLE RESPONSIBILITY. I KNOW AND ACCEPT THAT THERE ARE MEDICAL RISKS ASSOCIATED WITH ADVANCE PAY'S IMMEDIATE TERMINATION OF ELECTRIC SERVICE AND I RECOGNIZE THAT I AM SOLEY LIABLE FOR ALL LOSSES AND DAMAGES INCURRED UNDER THESE CIRCUMSTANCES.**

In the event that my Advance Pay service is disconnected, I understand that:

_____ There will be a required \$10.00 minimum credit balance beyond the amount in arrears that I must pay before service will be restored.

_____ I understand that if the power is disconnected for 5 consecutive days, my Prepay account will become inactive. I will then have to come back into the office to reset this account. The charges will be the standard connection fee, membership fee, and \$50.00 credit.

_____ Anyone found violating the meter tampering and power diversion policy as set forth by Tri-State EMC will be subject to termination of the Advance Pay service agreement and will be required to provide a deposit equal to the consumer's estimated usage for two times the average bill and a Tampering fee.

In the event that my Advance Pay account exceeds my customer specified credit-limit, I understand that:

_____ Tri-State EMC will attempt to send me alert notifications by phone, text message or e-mail and it is my responsibility to ensure that all telephone and e-mail contact information is current as Tri-State EMC is not responsible for any changes or circumstances that result in a notification failure.

_____ I acknowledge that if at any time I choose to convert my Advance Pay account back to a regular billed account, I will be subject to the current deposit policy in regards to the rate classification of my service. If I qualify for a soft credit check, I further understand that there will be a \$10.00 fee.

Tri-State EMC reserves the right to terminate the Advance Pay Service Program or this agreement at any time.

_____ I understand the difference between Advance Paid and post paid service and I am requesting to establish Advanced Pay service with Tri-State EMC.

Signature: _____

Print Name: _____

Date: ____/____/____

Phone #: ____-____-____ **Phone #:** ____-____-____ **Cell** ____-____-____

Email Address: _____

Low Account Balance Notification Amount (As determined by customer): **\$20**

Witness: _____
Tri-State EMC Customer Service Representative