



Southwest Tennessee Electric
Membership Corporation

Prepay Energy Solution

The following is an overview of the FLEXPAY billing options.

For specific information concerning FLEXPAY accounts, please refer to the FLEXPAY Application.

FLEXPAY is a pay-before-consumption program and an alternative to traditional monthly billing. The program allows participants to pay a minimal deposit, customize their payment schedule, purchase energy when convenient, and monitor their own consumption.

FLEXPAY is entirely optional for new or existing members. A minimum initial payment of \$120 is required to create a FLEXPAY account. This amount includes a \$20 deposit that will be applied to final charges when the account is closed.

The debt-recovery program allows new or existing members with unpaid balances to utilize the program, and have their power turned on immediately. FLEXPAY members are allowed to pay prior debt at a 25% (DR) debt recovery rate.

FLEXPAY accounts do not receive a monthly statement, but members may elect to be notified of low balances, daily balance, pending disconnect, disconnection, and reconnection via phone, email, and/or text message.

Account balances are updated daily between 5:00 to 8:00 AM. Meter readings are received daily between those times, and then processed to update your account. In the event of meter reading communication errors, usage charged to your account will be estimated. When the errors are resolved, the estimates on your account will be trued-up or corrected with the actual readings.

FLEXPAY members are solely responsible for maintaining a credit balance and ensuring the alert notification settings are up to date. Disconnection of an account will occur when a credit balance is not present, regardless of notifications.

Daily charges will be debited against the account when activated based on the date of your billing cycle. Flat monthly charges are included in our rates (\$26.06 residential and \$28.50 general power), plus there is a \$5.00 monthly FLEXPAY fee, and other applicable charges such as security lights, and pole charges which will be prorated and applied on a daily basis. Daily charges will continue to apply daily if your account is disconnected for a negative balance. (Example of daily charges $\$26.06 + \$5 = \$31.06 \div 30 \text{ days} = \1.04 per day)

Energy Rates - FLEXPAY and customer deposit accounts will be charged the same energy rates in accordance with the Cooperative's applicable energy rates. All charges for kilowatt-hour (energy) usage will be applied on a daily basis to your FLEXPAY account.

Payments can be made by telephone or internet with a minimum payment amount of \$20.00, and no convenience fee (866-539-6185 or stemc.com) Office payments will require a minimum payment of \$20.00. There is no minimum payment on kiosks.

Monthly reconciliation of your FLEXPAY account: We maintain a primary accounting system with billing cycles that occur throughout the month, based on your service location. However, the FLEXPAY rates are set to coincide with the calendar month. Per TVA guidelines, the monthly kWh rate is applied at the time of the cycle billing. Therefore, your FLEXPAY account will be reconciled once per month to "true-up" your FLEXPAY balance to equal the billing cycle system.

Disconnection occurs any time a credit balance is not present, regardless of notifications. In the event of disconnection, payment must be made for any unpaid daily charges accrued prior to disconnection; as well as payment to establish a minimum positive balance of \$35.00, plus a \$25.00 disconnect service fee. A debt recovery payment amount will be included if applicable. The amount to reconnect will change daily because the daily charges will continue to accrue during disconnection. If payment is received after 10 am on the second day an account is negative, the \$25.00 service fee will be charged regardless of actual disconnection of service.

Convert your FLEXPAY account back to monthly billing at any time by notifying the Cooperative. In that event, the Cooperative will require payment of a standard deposit; plus, any past due amounts.



MYUSAGE



Southwest Tennessee Electric Membership Corporation

How can I interact with MyUsage?

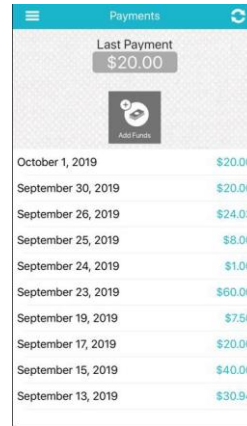
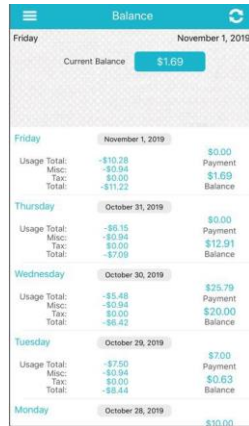
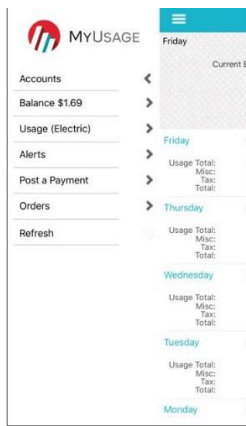


MyUsage Mobile

MyUsage Mobile allows you to get information about your electricity consumption anytime, anywhere. It's fast, easy, and convenient. Download the free MyUsage App from the App Store or Google play.



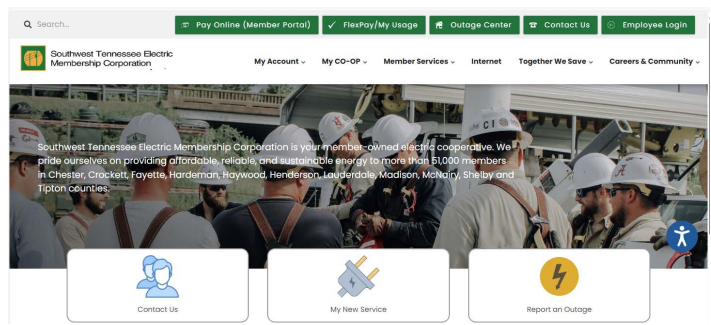
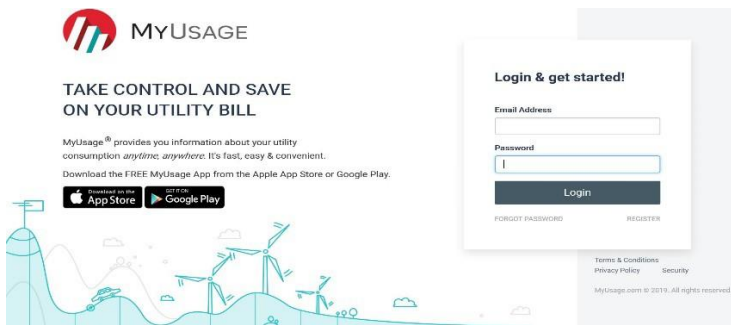
or



Internet: www.myusage.com

or

www.stemc.com



Facebook:

You can access MyUsage.com through Facebook.



Telephone:

To check your balance call 866.681.9447
To make a payment call 866.539.6185

Contact your local Southwest TN EMC office for more details.
Brownsville – 731.772.1322 Jackson – 731.427.3311
Henderson – 731.989.2236 Covington – 901.476.9839
Atoka – 901.837.1900 Outage – 888.440.1990