

# Pay-As-You-Go

## *Your Usage. Your Way.*

**No Deposit -- No Late Fee -- No Disconnect/Reconnect Fees**

Pay-As-You-Go is available to residential members who are not on budget billing, are not currently under any contracts, or have an outstanding balance of more than \$500.

### **Getting Started:**

- Heartland REMC members can enroll in the Pay-As-You-Go program by opening an account with a minimum initial credit balance of \$50.
- Heartland REMC members agree to be on the Pay-As-You-Go program for at least one year.
- The minimum Payment amount is \$20.
- The system reads the meters daily and deducts the appropriate charge from the account balance. Members receive immediate account alerts and notifications.
- Members will receive alerts based on the notification options they select through "My Account" on heartlandremc.com or through the HREMC App.
- Heartland REMC will disconnect accounts with a \$0 balance from Monday to Friday during business hours.
- Heartland REMC personnel cannot postpone a disconnect in the Pay-As-You-Go program.

### **Debt Management:**

- Members may be eligible to move outstanding balances of \$500 or less into a debt management plan as part of the Pay-As-You-Go program.
- Once you enter debt management, the system will apply 30 cents to the unpaid debt for every dollar you pay. Members cannot change the percentage split per payment from the 70/30 split.
- Disconnected debt management members will also be responsible for the remainder of the debt due on their account(s).

### **Alerts:**

- Balance and Usage Alert: This notification is delivered daily, showing the account balance in dollars and the amount of kWh used at the location.
- High Use: Members set up the "high usage" threshold alert. This alert will notify you if you reach your threshold. It will not lower or alter your usage. It is simply an informational alert.
- Low Balance: Members may receive a low balance alert if the account is approaching a zero balance.
- Pending Auto Disconnect: If a member's account balance reaches zero or becomes negative, we will schedule a service disconnection if payment is not made.
- Payment Received: The account has received a payment.
- Service Disconnected: Member account was disconnected.
- Service Reconnected: The co-op will generally reconnect the service within one hour after a member pays the balance due and brings the account up to a minimum of \$50. If not, please get in touch with the office.

**Payment Options:**

- **Online:** Make payments online through [www.heartlandremc.com](http://www.heartlandremc.com) 24/7. You need your account number and a method of payment.
  - Accepted: Mastercard, Visa, and e-check.
- **Mobile:** Make a payment through the FREE HREMC App. Download the application to your mobile device. You will need your account number and a method of payment.
  - Accepted: Mastercard, Visa, and e-check.
- **In-Person:** Visit either office during regular business hours, 7:30 a.m. to 4:00 p.m.
- **Phone:** Call 844-722-4330 to make a phone payment. Your account number is required to make a phone payment.

*\*It is recommended that members who enter the Pay-As-You-Go program visit [www.heartlandremc.com](http://www.heartlandremc.com) to set up online account access with Heartland REMC. Your username and password will work both online and through the HREMC App. These options are the quickest and easiest way to add to your Pay-As-You-Go balance.*

**Pay-As-You-Go is not available if the member:**

- Has an outstanding balance of more than \$500.
- Is enrolled and wishes to stay on budget billing.
- Has a medical condition certificate filed with Heartland REMC.
- Is under any contract with Heartland REMC.
- Is utilizing the automatic payment draft option and wishes to remain in this program.
- Has or plans to receive Energy Assistance.

*\*Heartland REMC reserves the right to allow or not allow members to participate in the Pay-As-You-Go Program.*