

Thank you for your business!

- **ELECTRONIC CHECK CONVERSION** - When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- **Your Midwest Electric bill payment must be RECEIVED in our office by the 10th of the month.** When mailing payment, please send at least 5 days prior to due date. Payments received after the 10th are subject to a 6 percent late payment penalty.
- Payments to avoid a disconnection of service must be received in our office, or through our website, by the date listed on your bill and disconnect notice. **If payments to avoid disconnect are made at our Union Bank, Peoples Bank or First Financial Bank pay station, you must have the bank call our office when you make the payment.**

Delinquent Notice and Disconnect Warning

- **If your bill says **Disconnect Notice**, then the following apply:**
 - Notice is hereby given that unless payment of the delinquent amount is received at the Cooperative office by the date shown on the front of this notice, the electric service will be subject to disconnection.
 - In the event a Cooperative representative is sent to your premises to collect a delinquent bill, a collection fee will be charged in addition to the delinquent amount.
 - All outstanding charges on disconnected accounts must be paid, including reconnection fees and security deposit, before reconnection of the electrical service.
 - If you feel the bill is in error please contact our office during business hours.
 - **The payment record and credit history on this account will be periodically evaluated. Accounts paid on a delinquent basis may be charged an additional security deposit.**

Ohio law prohibits the Cooperative from disconnecting electric service to the residential premises of any residential consumer who is deployed on active duty for nonpayment for electricity provided to the residential premises. Upon return of the residential consumer from active duty, the Cooperative must offer the residential consumer a period equal to at least the period of deployment on active duty to pay any arrearages incurred during the period of deployment. If the period the Cooperative offers the residential consumer for repayment presents a hardship, the consumer may request a longer period to repay the arrearages. No late payment fees or interest will be charged to the residential consumer during the period of deployment or the repayment period. "Active duty" means active duty pursuant to an executive order of the President of the United States, an act of the Congress of the United States, or section 5919.29 or 5923.21 of the Ohio Revised Code. The residential consumer must resume the timely payment of all charges for electric service provided by the Cooperative to the residential premises of the residential consumer after the return of the residential consumer from active duty deployment. In order to avoid disconnection of the electric service for nonpayment for electric service during a period of active duty deployment, a completed Certification of Active Duty Deployment form must be submitted to the Cooperative. Certification of Active Duty Deployment forms are available from the Cooperative upon request.

- Inactive accounts with an amount owing will be sent to a collections agency, with the appropriate information sent to credit reporting agencies. Collections, legal and other fees may be added to these accounts.
- Payments can be sent through our website, www.midwestrec.com