Richmond Power and Light
Customer Services Policies

8th STREET CUSTOMER SERVICE OFFICE

Signing for Service:

New Customer

A valid U.S. picture identification and a lease agreement or rental agreement are required to obtain new service. The service needs to be in the renter's name and list all roommates. All parties are responsible for payment of services. If it is a married couple, the services can be listed in either name however both names will be on the account as responsible parties.

Customers will be asked to provide a Social Security Number to Richmond Power and Light for identification purposes. If a customer refuses to provide this information, a deposit will be charged to the account to start services.

If the customer is absolutely unable to come into the Customer Service office, there is a form available for them to fax all of the pertinent information needed to start their new service.

(RP&L reserves the right to make copies of photo identification for inclusion with our signature and application. RP&L will safeguard, according to strict standards of security and confidentiality, your photo identification. We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information.)

Existing Customer

If a customer or customer(s) are transferring their service to a new location, they must come into the Customer Service Office and verify their Social Security Number, provide a valid U.S. photo identification, and sign for the service. The option to fax this information is also available as noted above for a new customer. If any persons on the account have past due balances or old unpaid bills, they must be paid before new service is connected. If the balance of the old unpaid bill is greater than $200.00, one- half of the balance must be paid at the time of signing, and an agreement can be made for the remaining half to be paid within 30 days. If the bill is less than $200.00, the bill must be paid in full before new service can be connected. The past due balances, or old unpaid bills, applies to all who will be residing in the new residence.

Disconnect of Service by Request

Whenever possible, Richmond Power and Light would like the main customer of record to request any disconnection of service when parties are moving. The utility does reserve the right to accept this information from someone other than the main customers if there has been a death, a person has been moved to a nursing facility, or any other case in which they deem it in the best interest of both the utility and the customer. If a customer (other than a spouse) who is not the main customer wishes to be removed from an account, the account must not be in arrears for that customer to be removed. The utility reserves the right to ask for documentation from the landlord or owner that the person is no longer residing at the residence.

Responsibility for Services Rendered

Whether or not RP&L obtains a joint application for service, all adults who occupy the premises or receive the benefit of service are responsible jointly and severally for the payment of the bills for RP&L services used, unless RP&L, in writing, acknowledges that one (1) or more of the adult occupants is not responsible. Those receiving benefit of service at the premises may include the applicant, i.e., the customer of record, and/or a number of other adults, such as is the case with multiple roommates. When the applicant, i.e., the customer of record vacates the premises or otherwise terminates service's the remaining adults, who benefited from the RP&L services, can be held liable for the RP&L billings incurred during the period they resided at the premises, or otherwise benefited from RP&L services.

Married Persons

It is a common misconception that a court in a divorce can relieve one party from the financial obligations incurred during the marriage. Although the Court may require one party to pay a joint debt, that ruling does not prevent a creditor from pursuing either party for an unpaid debt. The creditor is not a party to the divorce action. The Court has no authority to modify the terms of the contract that was executed with the creditor. RP&L reserves the right to hold either party of a legally married couple responsible for each other's debts. This may be waived should copies of legal separation or divorce papers be provided.

Information Verification

RP&L reserves the right to use any data accessible to them in order to verify and validate residency at a specific location. We also reserve the right to run ID verification and/or credit checks on all customers who have signed the application for service.

Landlord Affidavit

Richmond Power and Light reserves the right to require the owner of a property to sign and notarize a document when there is any question of fraudulent or incomplete information, altered leases, multiple leases in different names, or persons residing in the residence other than those listed on the lease.

Access to Electric Meter

RP&L must be provided clear and safe access to the electric meter. If at any time RP&L is not able to reach your electric meter in a safe and timely manner, you could be charged an inaccessibility trip charge of $30.00. If you have any questions or concerns about the accessibility of your meter, please contact our meter department at 765-973-7200.

New Home Services/Services Off for Over Six Months

Any newly built homes, or services in which the power has been off for over six months, require an inspection by the City for all addresses within the city limits and an inspection by the County, if applicable, for county residents. These addresses are given a temporary/hold date, the customer signs for service, and service is on hold pending the City's inspection.

Deposits

A deposit is required when a customer has left a previously unpaid bill, has been disconnected for non-payment, has been notified for disconnection due to non-payment, or has had 2 or more disconnection notices in the last 12 months. Deposits are refunded back to the account after 12 consecutive months of

timely payments. A customer can have a maximum of two late payments and no disconnect notices during that 12- month period and still have their deposit returned with interest earned.

A small business requesting service in which the owners have no prior history with Richmond Power and Light, either residential service, or anyprior commercial service, will be required to make a deposit on the account. If the customer can provide proof of a good credit history on the business from a prior utility, the deposit can be waived.

Mailing Addresses

Customers with numerous addresses will be given one account number. Home addresses are kept separated if requested, but all rental properties and all other properties in the same name are on one account with separate service agreements for each address. Each address's usage amount and readings are shown separately on the bill but are totaled together for payment.

Landlord Revert Accounts

Landlords who have an automatic leave on at their addresses must sign the order at any time they wish to discontinue services in their name. These landlords are asked to sign a form when they put addresses on their landlord revert letter and a copy of this letter is kept on file. If they choose to have services disconnected, which is sometimes done to get a tenant out or to prompt them to get in and sign for services, we require a signature. If a landlord discontinues services to remove a tenant, and comes back within 14 business days to turn it back on, they are charged a $30 trip fee. If the landlord/owner sells the property, they must sign to remove the address from the owner leave on. If they do not sign to remove the address from their owner leave on, they may be responsible for any charges if the services revert back to their name.

If a landlord or owner has a past due balance in his or her name, we require that it be paid in full before turning on service in someone else's name.

Payment Options

Payments can be made at Richmond Power and Light's Customer Service Office located at 44 South 8th Street between the hours of 7:30 a.m. and 5 p.m. Monday through Friday, or anytime at the drop box located at the Customer Service Office. Payments may also be remitted by mail. Other payment options are listed below:

Credit Card/Debit Card Payments

Residential and Small Commercial accounts have the opportunity to pay their energy bill with a Visa, MasterCard or Discover credit card. The customer wishing to make a credit card payment must be the credit card holder.

Online Payments

RP&L now offers online payment of the customer's electric bill. To active online payment, the customer logs on to RP&L's website. They will be asked for their customer number, which is on their bill, then they will be asked to choose a user name and a password. The customer will then follow the computer prompts that will set up their online payments.

Automatic Checking Withdraw

This service is available to customers who wish to have their electric bill automatically withdrawn from

their checking account. To activate this service the customer needs to contact RP&L at 765-973-7258 and request the Direct Payment application be sent to them or download the form from DirectDebit.php. After the completion of the application and a voided check is mailed to RP&L, the service will be activated.

Budget Payment Plan

Any residential or commercial customer with no past due balance and who has resided in the residence for at least 12 consecutive months is eligible for the Budgeted Payment plan. A customer who wishes to be on the Budget Payment plan must call our offices and a form is sent to them for their signature before the budget billing can start.

The budget is calculated on the most recent 12-month period of the location. The calculation is the average bill plus 3%. This is added to allow for unusual weather, which may result in an increase in the average bill. The customer will receive a bill for their budgeted amount. The difference between their actual bill and their budget amount is added to the budgeted difference. For an example: A customer's budgeted bill is $100 and their actual bill is only $80, the budget difference is -$20.

After six months, but no later than 12 months, RP&L recalculates, using the most recent 12 months and adjusts the budget amount. We then add any budget difference to this amount and get a total. This total amount is then divided by 12 and 3% is added to arrive at a new budget amount. The difference is then reapplied back into their total, which allows them to pay the difference over the next time period. If there is no budget difference, then the payment remains the same. If there is a higher usage than the budgeted amount, the budget amount will increase.

A customer may request to be removed from budget billing, and at that time, their budget difference will be added back into the total amount due, payable upon the next due date.

When a severance process (disconnect for failure to pay) is generated for a customer's account, the customer is automatically removed from budget billing. Any budget difference will be then due at the time of disconnection.

A customer may choose to pay off their difference and stay on the budget. However, prior notification must be given to ensure proper application of their payment. Their budget is then figured on average bill only.

Disconnection of Service for Non-Payment

A disconnect notice for non-payment is mailed to the customer when their debt is a minimum of 39 days old and their past due amount is greater than $100. If the past due amount is not paid 18 days after the notice is mailed, service is disconnected. Disconnections are done Monday through Thursday during normal working hours and until noon on Fridays. Customers who receive Project Safe are under a moratorium from December 1st through March 15th preventing disconnection of service during these dates. After disconnection, the customer must pay the entire amount of the disconnect notice plus a reconnect fee (listed below) by 4:30 p.m. in order to restore their service on the same day. Reconnection of service payments must be made by cash, credit, debit or cashier's check. Personal checks will not be accepted for reconnection of service due to non-payment. Fees will be charged per the Indiana Utility Regulatory Commission Approved Non-Recurring charges. After disconnection, the customer may be subject to pay a deposit. If the customer has received at least two equal to 1/6th of the average annual bill would be disconnection notices in the past 12 months, a deposit required. This deposit can be written into a deposit agreement. The payments may be divided into one, two or three payments, with each payment being a minimum of $30.00. The payment is included in the next monthly billing statement.

Non-payment orders will be run only in the a.m. if the temperature is going to reach at least 32 degrees during the day but will drop below 32 during the evening or any other time throughout the day.

Non-payment orders will be run all day if the temperature will be 32 degrees or above for at least a 24-hour period.

Non-payment orders will not be run at all if the temperature will not reach 32 degrees at all throughout the day.

Late Connect Charges

A customer signing for new service or disconnection of service after 12 noon and wanting this service in the same day, will be charged a $30 late connect/disconnect charge

Balances Turned Over to a Collection Agency

Any account that has a balance due 3 days after the final bill due date will receive a letter giving the customer an additional 10 days for the bill to be paid before being turned over to collections. Once the account has been turned over to collections, additional fees from the collection agency will be added to the balance.

Returned Checks

If a customer's check has been returned for non-sufficient funds, a Returned Check Disconnect Notice is sent and they are given 10 days to pick up their check. They must pay a returned check fee and the amount of the disconnect notice with cash, a money order, or a cashier's check.

Payment Arrangements

Payment arrangements are made available to customers who are behind on their bills. The entire bill is divided into one, two or three payments, as specified by the customer, with minimum payments of $30.00 on the payment agreement portion. Their next bill will be for their current charges plus the amount specified in their arrangement, with the same due date as normal. If their payment agreement is broken down to three payments, their next bill will be for 1/3 of the past due plus their current charges. The following 2 months they will be billed the same. Failure to make the agreed payments by the due date will result in disconnection of service without notification.

If a customer fails to pay their payment agreement by the date due, their agreement is broken. The payment arrangement amount is moved back to their regular electric service agreement; they are disconnected for non-payment of agreement and they will be required to pay the past due balance and reconnection fee.

If a customer has failed to make any type of payment toward their electric service in the past 75-89 days, they are asked for a payment of 30 percent of the past due balance. If no payment has been made in 90 days or more, a payment agreement will not be made.

Only the customers listed on the account are eligible to make payment arrangements or receive information concerning the account.

Estimated Billing

RP&L may estimate a customer bill for reasons included but not limited to the following: A customer request to estimate a bill, inclement weather, labor or union disputes, inaccessibility of a customer's meter if RP&L has made a reasonable attempt to read it, other circumstances beyond the control of RP&L, its agents, and employee.

PRIVACY POLICY

Richmond Power and Light is committed to protecting customer's privacy. The purpose of our policy is to

inform you about the types of information we gather and how we protect your information.

The information collected generally falls into the following two categories:

Personally Identifiable Information and Non-Personally Identifiable Information

Personally Identifiable Information: This refers to information that lets us know the specifics of who you are. Information we collect may include:

YOUR NAME
YOUR DRIVERS LICENSE NUMBER
YOUR SOCIAL SECURITY NUMBER
SPOUSE OR ROOMMATES
MAILING ADDRESS(ES)
PHONE NUMBER(S)
E-MAIL ADDRESS(ES)
IDENTIFICATION NUMBERS
LOGIN NAMES AND PASSWORDS
PUBLIC POSTINGS
EMPLOYER
JOB TITLE

We request Personally Identifiable Information when you:

Request a service
Fill our surveys
Correspond with us
Ask us to send information directly to other people

Non Personally Identifiable Information: This refers to information that does not by itself identify a specific individual.

HOW WE PROTECT YOUR PERSONAL INFORMATION

We use industry standard practices to safeguard the confidentiality of your personal identifiable information, including encryption using secure sockets layer (SSL). We will take all reasonable precautions to safeguard the confidentiality of such information, but shall NOT be held liable for any injury caused by the disclosure of that information, whether caused by a security breach, accident, inadvertence, or other act resulting in disclosure.

Richmond Power and Light will not rent, sell, or give away any Personally Identifiable Information to third parties for marketing or mailing list purposes. However, your Personally Identifiable Information may be shared as required for a third party who works on behalf of Richmond Power and Light to assist us in collection of debt.