

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 or rental agreement (if you are not the owner) are required to obtain new service. All adults must sign, provide photo ID, and be listed on the account. 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 or ITIN Number to Richmond Power and Light for identification purposes. If a customer is unable to or refuses to provide this information, a deposit will be charged to the account to start services.

Customers may sign for services by sending in the required information using a secure link on our web page at www.rp-l.com, by coming to our local office at 44 South 8th Street, or by sending the information via fax.

(RP&L reserves the right to make copies of photo identification for inclusion with 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) currently have services and are transferring their service to a new location, they will need to provide the required information noted above along with a signature. Any past due at their current location must be paid. A change in address will require the customer sign for the new service.

If any persons residing in the property have prior RP&L debt, or accounts that have been turned over to collections, they must be paid before new service is connected. If the balance of the debt is \$200 or less, 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 on the due date of the next monthly bill statement. If the bill is less than \$200.00, the bill must be paid in full before new service can be connected. This requirement applies to all persons who will be residing in the new residence.

Disconnect of Service by Request

Richmond Power and Light requires that the main customer of record 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 persons to be removed from the account. 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. All occupants are responsible 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 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 services, 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.

Married Persons

It is a common misconception that in a divorce, a court 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 and state specific terms.

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. Customers who decline to provide access to their credit history or personal identification numbers would be required to make a deposit in order to start services.

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 \$25.00. 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. If the property is in the county or fringe, an inspection is required by the County (if applicable). 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 for any customer who has left a previously unpaid bill at Richmond Power and Light. A deposit may also be required if the customer has been disconnected for non-payment, has been notified for disconnection due to non-payment, the customer is on the disconnection list to be disconnected, had 3 or more disconnection notices in the last 12 months, or the credit check done at time of application shows deposit needed. 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 residential or commercial history with Richmond Power and Light 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 or a letter of credit from their banking institution, the deposit can be waived.

Deposits are equal to 1/6 of the average annual bill. The 12-month average for the address is figured, and the deposit amount will be double that average.

Deposits are automatically added to the customer's account when required. 1/3 of the total deposit is due at the time the services are connected (if a new customer or new address). If the customer is off for non-payment 1/3 of the deposit is added to the next 3 bills.

Once an account is on the disconnect list the deposit is automatically added. To avoid the deposit the disconnect amount must be paid on or before the due date.

Mailing Addresses

Home addresses are kept separated if requested, but all rental properties and all other properties in the same name are under the same customer number. Each address's usage amount and readings are shown separately on the bill but are totaled together for payment.

Landlord Revert Accounts

Landlords or owners who have an automatic leave on letter must sign the order at any time they wish to discontinue services in their name. Those persons requesting an automatic leave on are asked to sign a form and a copy is kept on file. If they choose to have services disconnected but not removed from their automatic leave on list, we require a signature. If a landlord discontinues services and comes back within 14 business days to turn it back on, they are charged a \$40.00 trip fee. If the landlord/owner sells the property, they must sign in the office or send a request in writing to remove the owner leave on. If they do not sign or send a written request to remove the address from their owner leave on, they will be responsible for any charges if the services revert 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 4:30 p.m. Monday through Friday, or anytime at the drop box located at the Customer Service Office. Payments may also be remitted by mail.

Automated payments may be made by phone 24/7 by calling 833-284-5044.

Other payment options are listed below:

Credit Card/Debit Card Payments

Residential and Small Commercial accounts can pay their energy bill with a Visa, MasterCard or Discover credit card. The monthly limit of credit card payments on one account is \$3,000.

Online Payments

RP&L now offers online payment, through SmartHub, of the customer's electric bill. To activate 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 username and a password. The customer will follow the computer prompts that will set up their online payments.

Automatic Payment

This service is available to customers who wish to have their electric bill automatically withdrawn from their checking account or payment made by credit/debit card. To activate this service, log into SmartHub and select the automatic payment option. If the customer does not have online access, please contact RP&L at 765-973-7200 and request the Direct Payment application (for checking withdrawal only). If paper application is requested, a copy of a voided check must be attached to the form in order to initiate the request. Automatic payment with a credit/debit card must be done online through SmartHub.

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 Budget program. A customer who wishes to be on the Budget Program can create, and/or log into, their SmartHub account at www.rp-l.com. If a customer does not have internet access to activate SmartHub, they can contact the billing department.

The budget is calculated on the most recent 12-month period of the location. The calculation is the average bill. The customer will receive a bill for their budgeted amount. The difference between their actual bill and their budgeted amount is added to the budgeted difference. For 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 add any budget difference to this amount and get a total. This total amount is then divided by 12. The difference is reapplied back into their total, which allows them to pay the difference over the next time period. If there is no budget difference, 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.

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

After disconnection, the customer must pay the entire amount of the disconnect notice, a reconnect fee, and any deposit installment that was required by 4:00 p.m. 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, or for payment to stop the disconnection when a service person is at your residence. Fees will be charged per the Indiana Utility Regulatory Commission Approved Non-Recurring charges.

Non-payment orders will be run only in the a.m. hours 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 any point throughout the day.

Late Connect Charges

A customer signing for new service connection or disconnection of service after 12 noon and wanting this service in the same day, will be charged a \$40 late connect/disconnect charge

Balances Turned Over to a Collection Agency

Any account that carries a balance after service has been discontinued will receive 2 subsequent letters giving the customer additional days for the bill to be paid. 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 by their bank, a Returned Check Disconnect Notice is sent. A customer is given 10 days to make a payment to cover the check amount and returned check fee, using an alternate payment method, including cash, money order, credit/debit card.

Payment Extensions

Payment extensions are made available a maximum of 3 times in a rolling 12-month period to customers who have a disconnection notice. The extension is for a maximum of 10 days and will be the amount of the original disconnect notice. Extensions must be made by 4:30 p.m. on the disconnection date listed on the bill. The account will not qualify for an extension after that date and time as the account is then on the disconnection list. Failure to make the agreed payments by the due date will result in disconnection of service without further notification. Those customers on Life Support receive an additional 10 days and a notification letter so a payment extension is not available on those accounts.

If a customer fails to pay their payment extension by the date due, their agreement is broken and the account is subject to disconnection immediately. If the customer is on the disconnection list for non-payment of the extension, a deposit may be added to the account.

Only the customers listed on the account are eligible to make payment arrangements or receive information concerning the account. There is a limit of 3 extensions per rolling 12-month period.

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.

Life Support

To be recognized as a Life Support Customer, the customer and a licensed healthcare provider are required to complete the Life Support Customer Medical Certification Form available at the Customer Service Office or it can be faxed or emailed as needed. The form, documenting a qualifying condition, once properly completed and signed must be faxed or mailed from the office of the licensed healthcare provider. The certifying healthcare provider must be licensed as a medical doctor, physician's assistant, nurse practitioner, or advanced-practice registered nurse.

It will be the customer's responsibility to update their Life Support letter with Richmond Power and Light yearly. If the Life Support letter is not updated, they will be removed from the list and their meter and pole tags will be removed. If the customer moves from the address listed on the Life Support Form, they must resubmit a form with the proper address.

A certified copy of the disconnect notice will be mailed to the mailing address of the Life Support Customer the day after their original disconnect notice was due if the disconnect notice has not been satisfied. The letter will be sent to notify the customer they have 10 additional days to make the necessary payment or services will be disconnected.

Life Support customers are in no way released from their obligation to pay their monthly bills according to the terms as noted on the monthly bill.

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 out 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.