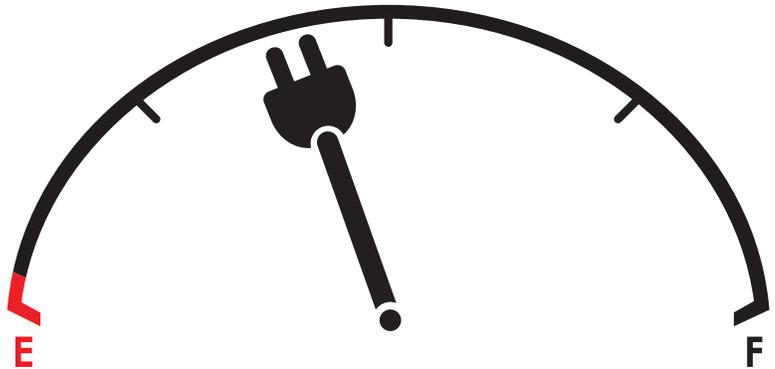




PRE-PAID BILLING PROGRAM

Laclede Electric Cooperative's Pre-Paid Program is changing the way people pay for their electricity. It puts members in the account management driver's seat. Buying electricity like we buy gasoline, BEFORE we use it, allows members to avoid deposits, due dates and late fees!



We know paychecks and billing cycles don't always match. Pre-Paid gives you the flexibility to make smaller more frequent payments when it's right for your budget instead of a single, larger payment by a fixed due date. Also, Pre-Paid makes you more aware of your energy consumption, helping you manage your usage.

HOW PRE-PAID WORKS:

- Residential members opting into the Pre-Paid Billing program must complete a Membership Application and Pre-Paid Agreement.
- Any service deposit currently on file will be applied to the account balance to begin participation in the Pre-Paid Billing Program. Any credit remaining after application of the service deposit shall be applied to the member's Pre-Paid Account.
- Pre-Paid accounts require a minimum \$25.00 credit to begin the program. Members authorize the Cooperative to transfer any outstanding balance, including unbilled energy, to a Pre-Paid Agreement and fifty percent (50%) of all future payments made on the account shall be applied to the agreement balance until said balance is paid in full.
- A minimum payment of \$20 is required when paying online.

WHAT IF MY ACCOUNT BALANCE RUNS LOW?

When your credit balance is running low, you will receive a notice via the method you choose (email or text message). This will give you time to purchase more before the electric service is interrupted. You can track your daily usage and recharge your account from the comfort of your home through LEC's SmartHub online payment portal with a credit/debit card or electronic check. You can also make a payment at any LEC office during normal business hours or through Money Gram.

If your prepaid balance runs out, the service is automatically disconnected. To reconnect, simply add at least a \$25 credit to your account and your service will be reactivated. No reconnect fees are charged!

For more information or to sign-up, visit one of our offices and speak with a Customer Service Representative. They can answer your questions, help you with an application and get you on your way to the ultimate in account flexibility and control.