

May 23, 2014

IOWA UTILITIES BOARD

Date of Agreement	Amount Owed	Length of the agreement in number of Months	Number of payments made by customer as of May 1, 2014	Amount Outstanding as of May 1, 2014	LIHEAP eligible (Yes/No)	Received LIHEAP Assistance (Yes/No)
2/12/2014	\$ 327.27	11	3	\$ 241.58	N	
3/14/2014	\$ 322.87	11	2	\$ 267.26	Y	secondary
12/30/2013	\$ 314.27	11	Broken	\$ 655.89	N	
2/25/2014	\$ 464.29	11	2	\$ 380.58	Y	Y
3/25/2014	\$ 921.12	12	2	\$ 438.26	Y	Y
1/14/2014	\$ 364.95	11	4	\$ 233.87	N	
4/17/2014	\$ 197.41	12	0	\$ 332.59	N	
3/31/2014	\$ 728.23	12	2	\$ 1,025.82	N	
4/25/2014	\$ 188.90	12	0	\$ 188.90	Y	secondary
4/15/2014	\$ 418.89	12	1	\$ 383.89	N	
4/14/2014	\$ 171.09	12	1	\$ 383.05	N	
3/17/2014	\$ 194.53	10	2	\$ 129.71	N	
1/10/2014	\$ 143.41	10	4	\$ 224.02	N	
3/31/2014	\$ 266.30	12	2	\$ 245.29	Y	secondary
3/31/2014	\$ 900.54	12	1	\$ 1,204.36	Y	Y
1/9/2014	\$ 194.03	10	4	\$ 118.69	N	
3/24/2014	\$ 526.31	12	2	\$ 386.61	Y	Y
2/11/2014	\$ 120.03	9	3	\$ 66.64	Y	Y
4/16/2014	\$ 362.59	12	1	\$ 330.88	N	
1/13/2014	\$ 192.04	10	4	\$ 117.01	N	
3/31/2014	\$ 350.44	12	2	\$ 296.83	Y	secondary
3/27/2014	\$ 718.13	12	2	\$ 952.62	Y	secondary
3/31/2014	\$ 441.74	12	2	\$ 146.19	Y	secondary
2/12/2014	\$ 182.63	12	3	\$ 139.92	N	
1/15/2014	\$ 108.53	11	4	\$ 68.44	N	
3/10/2014	\$ 377.61	11	2	\$ 312.75	N	
3/17/2014	\$ 244.64	10	2	\$ 403.54	N	
4/29/2014	\$ 480.35	12	0	\$ 480.35	N	
3/7/2014	\$ 111.81	12	3/broken	\$ 470.27	Y	Y
3/26/2014	\$ 608.42	12	2	\$ 503.51	Y	Y
3/25/2014	\$ 464.37	12	2	\$ 746.53	N	
1/14/2014	\$ 204.37	11	4	\$ 188.80	N	
12/13/2013	\$ 288.66	12	4	\$ 506.51	N	
3/13/2014	\$ 514.68	12	2	\$ 909.40	N	
3/27/2014	\$ 532.80	12	2	\$ 621.96	Y	Y
3/17/2014	\$ 256.50	11	2	\$ 532.51	N	
1/15/2014	\$ 231.65	10	4	\$ 137.15	N	
4/15/2014	\$ 361.71	12	1	\$ 635.13	N	
3/26/2014	\$ 563.72	12	2	\$ 643.47	N	
3/21/2014	\$ 489.69	11	2	\$ 313.04	Y	Y
3/17/2014	\$ 305.81	11	2	\$ 278.00	N	
3/10/2014	\$ 450.98	12	2	\$ 377.14	N	
4/1/2014	\$ 338.24	12	1/ broken	\$ 305.24	Y	secondary

2/14/2014	\$ 353.08	12	2	\$ 608.94	N	
2/12/2014	\$ 278.85	12	3	\$ 447.69	N	
4/17/2014	\$ 125.88	12	1	\$ 284.66	N	
3/31/2014	\$ 1,215.07	12	3	\$ 497.23	Y	secondary
1/14/2014	\$ 302.94	12	4	\$ 210.59	N	
4/15/2014	\$ 412.35	12	1	\$ 770.02	Y	Y
4/2/2014	\$ 1,284.35	12	2	\$ 1,599.71	N	
2/14/2014	\$ 393.37	12	3	\$ 293.22	N	
4/14/2014	\$ 661.37	12	1	\$ 1,222.58	N	
4/11/2014	\$ 405.09	12	1	\$ 369.72	N	
3/26/2014	\$ 784.95	12	2	\$ 1,073.76	Y	Y
3/28/2014	\$ 437.27	11	2	\$ 653.52	Y	secondary
1/10/2014	\$ 109.84	11	4	\$ 52.26	N	
3/11/2014	\$ 100.00	10	2	\$ 317.12	N	
2/27/2014	\$ 508.33	12	2	\$ 534.29	Y	secondary
4/15/2014	\$ 460.82	12	1	\$ 404.02	N	
3/31/2014	\$ 921.75	12	2	\$ 774.38	Y	secondary
3/27/2014	\$ 549.23	12	2	\$ 549.23	Y	Y
2/11/2014	\$ 136.33	10	3	\$ 90.97	N	
3/31/2014	\$ 1,170.90	12	2	\$ 1,231.50	Y	secondary
1/13/2014	\$ 245.58	10	4	\$ 434.95	N	
(65 accts)	\$ 26,803.90			\$ 29,744.56		

\* Please note that we have found that our method of calculating the arrangement amount sometimes caused the term of the arrangement to be less than 12 months. Our practice was to round the monthly payment up to the next \$5.00 even number. For example: \$62 became \$65, \$66 became \$70. While we thought this was helping the member by saving them finance charges at the end of the contract, we discovered that by doing this, we were sometimes shortening the term. We have taken corrective action in the following ways:

1. We discovered this when a member contacted Rosemary at IUB about his penalties. We offered to re-write the arrangement and changed our procedures.
2. We talked to the local CAP agency and told them we would re-write any of these arrangements for 12 months and consider it their first arrangement.
3. We are now only rounding up to the nearest whole dollar.
4. We are more diligently double checking for the 12 month term.

3 payment arrangements were declined November 1 thru May 1. These were for 2nd arrangements.

- 1 was declined as they did not even make their first payment
- 2 were declined as they only made 1 payment before defaulting



**CLARKE**  
ELECTRIC COOPERATIVE, INC.

March 31, 2014

P.O. Box 161  
1103 North Main  
Osceola, IA 50213-0161  
Tele: 641 342 2173  
FAX: 641 342 6292  
www.cecnet.net



RE: Account Number 24040159  
Provider: COOP  
Total Amt Owed: 1,108.18  
Delinquent Amt: 728.23

Dear Customer,

Thank you for your willingness to work with us on paying your delinquent balance. As per our agreement, we have suspended further action of our normal collection procedures based upon the following arrangement:

<u>Payment Due Date</u>	<u>Payment Amount</u>
03/31/2014	379.95 + 65.00 = \$ 444.95 pd 3/31/14
04/30/2014	352.64 + 65.00 = 417.64 pd 4/30/14
05/31/2014	214.68 + 65.00 = 279.68
06/30/2014	65.00
07/31/2014	65.00
08/31/2014	65.00
09/30/2014	65.00
10/31/2014	65.00
11/30/2014	65.00
12/31/2014	65.00
01/31/2015	65.00
02/28/2015	13.23

Please be advised that failure to keep the above payment schedule as agreed will cancel this special arrangement and result in the normal collection process being reinstated. Please keep in mind that any current bill is due in addition to this arrangement. To verify this agreement, please sign below and promptly return a copy to our office.



# Payment Agreement Addendum

- Payments are always due on the last business day of the month, unless that is a weekend or a holiday. Then the due date is the next business day following the weekend or holiday.
- Your current bill plus one installment of the payment agreement is what will be due.
- There will not be any extensions on the due date. If you are late on the payment agreement you will be considered in default of the agreement.
- If you default on this payment agreement your service will be in eminent danger of disconnection. The electric service will be terminated unless you qualify for a second payment agreement and make all necessary arrangements to avoid the disconnection. If your account is disconnected you will be assessed a \$125.00 trip charge at this time.
- If you are in default of a first payment agreement, you will be eligible for a second payment agreement if you have made at least 2 consecutive full payments under the first payment agreement. The term of the second payment agreement shall be the same term as the first agreement. You may be required to make the first payment up-front.
- If the current bill or any future bill is not paid before the date of delinquency or if payments are not made on the dates and in the amounts shown in this agreement, service may be disconnected and you must pay all amounts then due and owed to the Cooperative as well as a disconnection fee of \$125.00, a reconnection fee of \$125.00 and a deposit, if applicable, in order to restore service.
- If you are not satisfied with this agreement, please call the Cooperative to discuss your questions or concerns. If you received this written document as a result of an oral agreement, it will be deemed accepted unless declined by you within 10 days of the date of this agreement. By making the first payment you confirm the acceptance of the oral agreement.
- If you disconnect service, move off or lines, or do not want the service for some other reason, all bills shall become due and payable in full to the Cooperative.

By signing this payment agreement addendum I acknowledge that I am bound to all of the terms and conditions listed above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



**CLARKE**  
ELECTRIC COOPERATIVE, INC.  
P.O. Box 161 1103 N. Main Osceola, Iowa 50213-0161

Phone: (641) 342-2173 / 800-362-2154  
Hours: 7:30am to 4:00pm Monday - Friday  
www.cecnet.net

Acct #: 24040159 Bill Date: 05/08/2014	<b>KWH USAGE HISTORY</b>
Number of Days this Period 30	
Current Month's Average KWH Per Day 81	
Average Cost Per Day 9.32	

Clarke Electric Offices will be closed May 26th in observance of Memorial Day.

2690 1 BY 0.378  
[Redacted]  
4 2690  
C-11 P-11



\$60.14 IS YOUR 2013 DEFERRED PATRONAGE ALLOCATION

Account Number	Service Type	Service Address	Rate	Mult	Meter Number	Date Meter Read		Meter Reading		kWh Usage
						From	To	PREVIOUS	PRESENT	
24040159	ELECTRIC	1209 FOREST ST	1	1.00	112994911	04/01/14	- 05/01/14	59088	61527	879
24040159	ELECTRIC	1209 FOREST ST	70	20.00	112993578	04/01/14	- 05/01/14	2120	2198	1560

REGULAR

PREVIOUS BALANCE	1041.21	
PAYMENTS	<u>-419.00</u>	
BALANCE FORWARD	622.21	
ENERGY CHARGE	99.33	
ENERGY CHARGE	90.48	
PCA CHARGE @ 0.001290-	-1.13	
AVAILABILITY CHARGE	26.00	
PAYMENT ARRANGEMENT	65.00	
TOTAL CURRENT CHARGES	279.68	
ARRANGEMENT AMOUNT DUE		279.68

DETACH AND RETURN BOTTOM PORTION WITH PAYMENT



Account Number	24040159
Invoice Number	
Net Amount Due	279.68
Due Date	05/30/2014
Gross Amount Due After Due Date	849.44



CLARKE ELECTRIC COOPERATIVE INC.  
PO BOX 161  
OSCEOLA IA 50213-0161

