We may ask you to sign an installment agreement. Do not sign it unless you agree to the terms. You have the right to negotiate an installment agreement.

If you do not pay installments as agreed, SWL&P may shut off your service. If you do not pay, SWL&P does not have to renegotiate an agreement before it shuts off your service. It is up to you to let SWL&P know about your important reasons to negotiate a new plan.

If we cannot agree on an installment plan, you can file a dispute with the PSC. While the PSC reviews your dispute, your service should not be shut off. However, you must pay all bills not in dispute.

# **Credit Reporting**

If an account becomes due and no payment arrangements have been established, SWL&P may report the account to a credit bureau. We may also use the services of a collection agency to collect on the account.

### Service Disconnects

Your service can be shut off if:

- You fail to pay your bills.
- You fail to pay installments as agreed.
- You fail to post required deposit.
- A prior customer living at your address has an unpaid bill for the same address.
- You fail to pay the utility's cost for collecting an overdue bill.
- You tamper with your meter.
- There is a safety hazard.

SWL&P is permitted to transfer a landlord's unpaid bill from a rental residential property to the office or home of the landlord or property manager. If the bill continues to go unpaid, service can be shut off at the landlord's or property manager's office or home.

SWL&P must send you a notice before your service is shut-off for non-payment. This notice must include:

- Reasons for the shut-off.
- Date when service can be shut off.
- How to contact SWL&P about the shut off.

The notice will be mailed to your home or mailing address at least 10 days before the shut-off. A notice will also be posted at the service address if it is not the same as your home or mailing address. SWL&P is also required to make a reasonable attempt to contact you by telephone or in person before service is shut off. If service is not shut off within 20 days after the notice is mailed, SWL&P will leave a new notice at the site 24 (but not more than 48) hours before the service is shut off.

### **Medical Problems**

For extra time to make payment arrangements, SWL&P will delay service shut-off, or restore service if shut off, for up to 21 days if there is a medical problem or other crisis. SWL&P may ask for a letter about your crisis from your:

- Doctor
- Public health official
- Social service official
- Police or sheriff

It is also possible to extend the 21-day delay.

# Third Party Shut-off Notice

You can ask SWL&P to send a copy of your shut-off notice to a relative, guardian, or other third party.

# Winter Shut-off Rules

If there is no threat to human health or life, Wisconsin utilities can shut off service from November 1–April 15. A utility can also shut off service from November 1 – April 15 if a household income is greater than 250 percent of the federal poverty level guidelines.

Before service can be shut off, a utility must:

- Obtain written approval from their vice president or higher executive.
- Deliver this written approval to the PSC by 3:30 p.m. the day service is to be shut off.
- Visit the site the next day where service has been shut off to:
  - Check customer's well-being.
  - Tell the customer about payment plans.
  - Tell the customer about special assistance.

These rules also apply to business and farm accounts servicing residential dwellings. Before winter, a utility must attempt to contact customers whose service was shut off for nonpayment of bills. Each utility makes a special effort to turn on service before it gets cold. If you know of someone who has no heat, call SWL&P. You do not have to give your name. If service is not turned on in a reasonable time, call the PSC.

# **Energy Efficiency**

To learn about conservation programs available to help you save money on your electric bill, visit **focusonenergy.com**. To learn more about saving energy at your home or business, visit **swlp.com/SaveEnergy**.

# Have a dispute?

First contact SWL&P to try to solve the problem. If you are behind on your bill, we may offer you an installment plan to pay your bill.

If SWL&P cannot solve your problem, call the PSC at 1-800-225-7729. While the PSC reviews your dispute, your service will not be shut off. However, you must still promptly pay any charge not in dispute. After the PSC completes its review, a staff member will contact you and SWL&P and will attempt to find an agreement that is acceptable to all parties.

# **Bilingual Service**

The Public Service Commission of Wisconsin is also able to provide customer assistance in Spanish. When calling the PSC, please ask to speak to a Spanish speaking representative.

# Servicio Bilingüe

En la Comisión de Servicio Públicos del estado de Wisconsin (PSC) podemos asistirle en Espanol. Cuando llame a la PSC, pida hablar con un representante de habla hispana.

# Safety Note

In order to prevent severe burns and unnecessary energy consumption, water heater thermostats should be set no higher than 125 degrees.

### **Rate Options**

Annual review of accounts are done to ensure that we are offering the appropriate rate to our customers. Based on customers previous year's usage, if eligible, the customer may choose the option for a different rate. Our Schedule of Rates can be found at www.swlp.com/customerservice or call customer service at 715-394-2200.

The Public Service Commission of Wisconsin does not discriminate on the basis of disability in the provision of programs, services, or employment. If you are speech, hearing or visually impaired and need assistance, call (608) 266-5481 or TTY (608) 267-1479. We will try to find another way to get the information to you in a usable form.

 Fax (608) 266-3957
 TTY (608)267-1479

 Consumer Affairs (800) 225-7729
 General (608) 266-5481

 PSCRECS@PSC.STATE.WI.US
 www.psc.state.wi.us

610 N. Whitney Way PO Box 7854 Madison, Wisconsin 53707-7854



AN ALLETE COMPANY

# YOUR BILL OF RIGHTS AS A RESIDENTIAL GAS, WATER & ELECTRIC UTILITY CUSTOMER

# Superior Water, Light and Power

The Public Service Commission of Wisconsin (PSC) and SWL&P prepared this brochure to let you know your rights as a gas, water or electric customer. It includes answers to your most common questions and concerns. If you have a question or problem with your service, first contact SWL&P. If we cannot solve the problem, call the PSC.

### **Energy Usage Reports**

Moving? Before you buy/rent a home or an apartment, call SWL&P. We can give you an average of how much energy was used at the new address during the last 12 months. Or, we can tell you the largest and smallest bills for the last 12 months. There may be a charge for this service.

### Personal Identification (I.D.)

Before you open an account, SWL&P may ask you to show I.D. Some types of valid I.D. include:

- Photo I.D. card
- Driver's license
- U.S. military card
- Current utility bills
- Bank statements
- Rental agreements
- Social service agency letter I.D.
- Employment I.D.
- Deposits
- 1. If you are a new residential customer, you may be asked to post a deposit if:
- You did not pay an undisputed bill for the same type of service anywhere in Wisconsin during the last six years.
- 2. If you are a current residential customer, you may be asked to post a deposit if:
- Your service was shut off during the last 12 months for non-payment. (Continues on reverse)

• You falsified a service application.

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- Your payment for service from November 1– April 15 is 80 days or more overdue and you have the ability to pay.
- Your electric bill becomes 60 days or more past due in the first eight months of new utility service.
- 3. You do not have to post a deposit if your income is below 200 percent of the federal poverty level guidelines.

A normal deposit is the sum of the two largest consecutive bills during the last 12 months:

Example:	January	\$225
	February	<u>+\$200</u>
		=\$425 deposit

The deposit for those who are able to pay their winter heating bill but do not is the sum of the four largest consecutive bills during the last 12 consecutive months:

Example:	December	\$200
	January	\$225
	February	\$200
	March	<u>+\$150</u>
		=\$775 deposit

SWL&P must pay you interest on your deposit. Each year the PSC sets a new interest rate. Your deposit and any interest earned must be returned to you after you have paid SWL&P bills promptly for 12 months.

### **Monthly Bills**

You will be sent a bill about every 28-31 days. To avoid a late payment charge or shut-off notice, pay your bill by the date printed on your bill.

### What's on your bill?

All bills include:

- Customer name
- Billing service
- Service address (if not the same as the billing address)
- Current meter reading and date
- Prior meter reading and date
- Number of gas, water or electric units used
- If it was an estimated reading
- Next meter reading date
- Number of days billed
- Class of service
- Amount due
- Tax

### **Meter Readings**

The PSC requires utilities to read your meter at least once each six months. You must allow these readings. SWLP will attempt to accommodate meter reads after hours.

If a meter reader cannot get to your meter, you will get an estimated bill. To avoid estimated readings, you can read your own meter. Ask SWL&P for a card to record your reading.

### Late Payment Charges

SWL&P can add a late payment charge if your:

• Bill is not paid by the due date printed on your bill

A late payment charge can be:

- A one-time charge of 3 percent or current unpaid charges (minimum \$.50), OR
- A monthly charge of up to 1 percent of the total unpaid balance (including unpaid late payment charges)

# **Other Charges**

Some customers are able to pay their winter heating bill but do not. SWL&P may take legal action to collect payment from these customers and may report the unpaid bill to a credit bureau. These customers may also have to pay the utility's cost of collecting monthly payments.

### **Paying and Managing Your Bill**

There are several ways to pay a residential utility bill. Payment can be made by mail, phone, online, autopay, or in person. To manage high winter gas bills or high summer electric bills, ask SWL&P about budget payment plans. This allows you to average estimated annual use into even monthly payments. Periodically or at your request your payment amount is re-adjusted to reflect your actual use. At the end of a budget year, your bill is adjusted to correct overbilling or underbilling. These payment plans are available to all residential customer, even if in arrears.

# Installment Plans for Overdue Bills

You may use an installment plan to pay what you owe SWL&P. This helps you pay your current bills and any overdue bills. You will be asked to make a "fair" down payment and "fair" installments. A "fair" amount is based on:

- Your ability to pay
- The size of your overdue bill
- How long your bill has been overdue
- Your payment history
- Reasons your bill is overdue
- Other important factors