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## **OWN IT Prepaid Metering Frequently Asked Questions**

Managing energy consumption often means changing behaviors, which can be a challenge. With our OWN IT Prepaid Metering Program, you can pay for your electric service in advance and avoid one large payment based on the energy you previously used.

OWN IT Prepaid Metering puts the power in your hands and allows you to manage your budget by choosing when, how and what you pay each month for electricity. For many, it's easier to make four \$25 weekly payments than it is to make one \$100 monthly payment. That's the beauty of this program: you fund your account and your consumption is billed and deducted daily, based on a breakdown of current rates and fees, plus a \$3 program fee. Your service is remotely disconnected if the account balance is depleted and reconnected when a payment is received. No more deposits, late charges or collection/reconnection fees!

For more information or to sign up for the program, please contact us at 800.492.5989.

### **Who is OWN IT designed for?**

OWN IT Prepaid Metering is designed for the member who wants or needs more control over managing their electricity expenses. Prior to enrollment, you will be invited to meet with one of our Customer Solutions Agents who will review the OWN IT Prepaid Metering terms and conditions and program agreement.

### **Does OWN IT Prepaid Metering cost me anything?**

There are no fees to convert an existing account to OWN IT. If you have an existing balance, it must either be paid in full prior to creating your prepaid account, or converted into a payment agreement and paid over time through your prepaid account. If you choose to pay it over time, a percentage of each payment made will be applied to the agreement until it is paid in full.

### **What will happen if I run out of funds in my OWN IT account?**

If you run out of gas in your car, it stops. OWN IT Prepaid Metering is similar. If your OWN IT account runs out of funds, the electricity will be disconnected. We will contact you to alert you of the pending disconnection of service using your preferred contact methods provided at the time of sign up. If payment is not received, the service will be disconnected at approximately 3:00pm. If you get disconnected,

simply make a payment and your electric service will be restored. PLEASE NOTE: Power may not be restored between 11:55 p.m. and 5 a.m.

### **Can I save money?**

OWN IT Prepaid Metering Program does not provide a lower rate, but it does encourage you to learn to monitor your energy usage. Surveys indicate that 90 percent of those enrolled in similar programs believe they use energy more wisely. Understanding how you use energy is ultimately the first step to better managing your use. Real savings can start when you become better aware of your consumption.

### **How do I make payments?**

Payments may be made using cash, check or debit/credit cards. A \$25 minimum credit is required at initial set up. After that, you can purchase electricity as needed and in the amount you choose using any of the following methods:

- In person at any of our cooperative District Solutions Centers (Monday through Friday from (8 a.m. and 5 p.m.)

- Over the phone at 800.492.5989 (24 hours a day, seven days a week)

- Via SmartHub from your desktop or mobile device (24 hours a day, seven days a week)

- MoneyGram locations

- Area pay stations

- o Additional fees may apply and there may be a delay applied to your account

### **How can I check the status of my account?**

Your account balance can be checked anytime through SmartHub or our automated phone system at 800.492.5989. You will be notified by phone on the day your account is in danger of disconnect, payments resulting in an account credit before 3:00pm will prevent disconnection of service. You are strongly encouraged to register for SmartHub. This tool provides billing and usage information and can help you monitor and manage your energy use. You can also request notification based on a specified account balance.

### **How is my daily bill calculated?**

Your meter is read every day at midnight. The reading tells us how much electricity you used in the previous 24 hours, and your bill is calculated accordingly. The bill includes electricity used for that day, as well as one day's worth of our service charge, the OWN IT program fee and any other credits or charges on your account.