

## Making a Payment

A MINIMUM PAYMENT OF \$25  
is required for any of the following  
convenient payment options:

**ONLINE OR BY PHONE (24/7):**  
*Payments can be made using your debit/  
credit card or bank account via SmartHub,  
by visiting [www.peoplesenergy.coop](http://www.peoplesenergy.coop),  
or by calling 855-730-8709  
for secure, automated service.*

**IN PERSON OR BY MAIL:** *Pay in  
our office (Mon – Fri, 7:30 am – 4:00 pm),  
in our secure dropbox (24/7), or by mail:*

People's Energy Cooperative  
1775 Lake Shady Avenue South  
Oronoco, MN 55960

*If mailing, please allow time for service  
and processing.*

**BANKING BILL PAY:** *Your bank's  
bill pay system can be used, but keep in  
mind that most online bank bill payments  
can take up to five days to process.*

**PLEASE NOTE:** *Energy Assistance  
payments will be applied once received  
by the Cooperative.*



Monitor your usage and  
account balance 24/7 online  
at [www.peoplesenergy.coop](http://www.peoplesenergy.coop).

Check your account balance  
24/7 through our secure,  
automated phone system  
by calling 855-730-8709.



**People's Energy  
Cooperative**

1775 Lake Shady Avenue South  
Oronoco, Minnesota 55960  
ph: 507.367.7000 toll-free: 800.214.2694

**[www.peoplesenergy.coop](http://www.peoplesenergy.coop)**

*This institution is an equal opportunity provider and employer.*



*flexible* **PREPAY  
OPTIONS**  
*that work* **FOR YOU**



**People's Energy  
Cooperative**

Your Touchstone Energy® Cooperative 

**CUSTOMIZE YOUR PAYMENTS**  
*and say goodbye to deposits,  
monthly bills, and due dates.*

## About MyChoice

**MyChoice** is a flexible payment option that allows members to prepay on their electric account; eliminating set due dates, deposits, late fees, and reconnect fees.

**How does MyChoice work?** Once enrolled in **MyChoice**, you can make payments to your account when it works best for you. Payments may be made online through SmartHub, our secure, automated pay-by-phone system at 855-730-8709, or in person at the Oronoco office. When your account has a credit balance of less than \$25, an alert will be sent to you by text or email, letting you know it is time to add funds to your account.

### Who can participate in the program?

All residential members, with a single-phase meter capable of remote disconnect/reconnect, are eligible unless they (*or a person within the same premise*) have a medical condition requiring continuous electric service, or they prefer to participate in:

- Time-of-Use Rates
- Net Metering
- A rate that is billed for demand (*kW*)
- Automatic Bill Pay (*through PEC*)
- Budget Billing

**How do I enroll?** Contact our office at 800-214-2694 to speak with a member service representative. Members who sign-up for **MyChoice** must sign an agreement that outlines the terms and conditions of the program.

## Questions & Answers

**Is MyChoice right for me?** MyChoice is a personal choice based on your energy use and/or income. If you prefer to make a larger payment to cover several months of energy you can do that, or if it is easier to make daily or weekly payments, **MyChoice** may be right for you. Payments as little as \$25 can be made on a prepaid account.

### What is the cost to enroll in MyChoice?

There are no enrollment costs. When an account is converted to the prepay program, the total amount owed through the current meter reading will be calculated in accordance with the account's present rate schedule. This will provide a starting balance and determine an amount required to meet the required \$25 credit balance. If a deposit exists on the account, it will be applied to the prepay account.

### How are account balances calculated?

A meter reading is taken daily and the account balance will be calculated, per the assigned rate, around 9:30 am each day. The daily prepay balance is determined by subtracting charges for usage, the basic service charge, taxes, and other applicable charges and then adding any payments received.

### What happens when funds are depleted on my prepaid account?

Power will be disconnected. Disconnection will occur Monday through Friday, typically between 11 a.m. and 2 p.m. and without further notification.

## Questions & Answers

### Will I pay late charges or reconnect fees?

No. Since you will be prepaying for electric service, you will never be late, thus not incur late charges. Additionally, if the prepaid account funds run out and the account is disconnected, there are no fees for the reconnect, unless cooperative personnel assistance is required for reconnection.

### How can I check my prepaid balance?

Checking your account balance is quick and easy, even on weekends and holidays through the following options:

- Online through SmartHub, or by visiting [www.peoplesenergy.coop](http://www.peoplesenergy.coop) and clicking on "Pay Now."
- Calling our secure, automated pay-by-phone system at 855-730-8709.
- In person at our Oronoco office (*during normal business hours*).

### Can I be notified when my account balance begins running low?

Yes. You will need to create a SmartHub account if you do not already have one. In SmartHub, select "Manage Notifications" under the notification tab to receive low balance notifications through email or text messaging when your credit balance is less than \$25.

**Will I receive a bill?** No. Prepaid accounts do not receive a monthly bill.