



PREPAY POWER

TAKE CHARGE OF YOUR ENERGY

HOURS OF OPERATION
Monday-Friday
8am-5pm

3230 N. 14th AVE
P.O. BOX 1335
DODGE CITY, KS 67801

620-227-2139
800-279-7915
Bill Pay: 844-961-2565

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VICTORY ELECTRIC COOPERATIVE



VICTORY ELECTRIC COOPERATIVE ASSOCIATION



TABLE OF CONTENTS

- 2** **SECTION 1**
WHAT IS PREPAY POWER?

- 3** **SECTION 2**
WHO CAN BENEFIT FROM PREPAY POWER?

- 4** **SECTION 3**
OPEN A PREPAY POWER ACCOUNT

- 5-7** **SECTION 4**
PREPAY POWER POLICIES AND PROCEDURES

- 8-9** **SECTION 5**
FREQUENTLY ASKED QUESTIONS

- 10** **SECTION 6**
HOW TO CUSTOMIZE YOUR PREPAY POWER ACCOUNT

- 11** **SECTION 7**
HOW TO MAKE A SMARTHUB PREPAY POWER PAYMENT

PREPAY  **POWER**

ACCOUNT #: _____

USERNAME: _____

PASSWORD: _____

4-DIGIT PIN: _____
FOR PHONE PAYMENTS

MEMBER SERVICES REP.: _____

To login to your account, visit
VICTORYELECTRIC.SMARTHUB.COOP
or download the app on your phone or tablet.



PREPAY POWER

YOUR POWER. YOUR PLAN. YOUR CHOICE.

Does the timing of your electric bill match the timing of your payday? Would you like to take the stress out of due dates and avoid late fees? Take charge of your energy dollars. Victory Electric's Prepay Power billing plan allows you to pay for electricity how and when you choose — at an amount that fits your budget.



NO DEPOSIT

- Easily convert an existing account.
- Start with a \$50 initial account balance.
- Existing security deposits can be used to pay for current unbilled use, and any remainder can be applied to your Prepay Power account or refunded to you.



NO HIDDEN FEES OR CHARGES

- No security deposit or credit checks to open an account.
- No late payment fees.
- No disconnect or reconnect fees.



CANCEL AT ANY TIME



NO CREDIT CHECK



FLEXIBLE PAYMENT SCHEDULE

- No monthly bills or due dates—purchase electricity anytime, anywhere.
- Choose your own payment schedule and pay what you want, when you want.



SAME RATE AND SERVICES

- Enjoy the same rates and services as other accounts.

TAKE CONTROL OF YOUR ENERGY USE AND BUDGET

- The **self-managed, pay-as-you-go program** allows **greater flexibility** to budget for your monthly expenses.
- **Review account balance and payment information** on SmartHub from the convenience of your phone or computer.
- **Receive convenient low balance reminder notifications** by text message, email, a phone call, or a combination of all three.
- View and **monitor your electric use** to better understand how you use electricity every day and manage your energy costs.

Think of Prepay Power like **putting gas in your car**. Your vehicle's gas gauge lets you monitor when you need more gas. When you receive a SmartHub notification that it's time to "recharge" your Prepay Power account, **you can choose to purchase small amounts every few days or fill up the tank.**

It's your budget. It's your choice.



WHO CAN BENEFIT FROM PREPAY POWER?



When opening a standard account, a deposit may be required. If required, the deposit is based on the amount of that account's largest two months' bills within the previous 12 months and can be significant. **Prepay Power solves that problem by eliminating the need for credit checks and security deposits.** The money put on an account can be used for electricity immediately.



Does your paycheck date come at an odd time of the month and would you prefer to pick your due date? Do you get paid every Friday and want to "recharge" your account every week by adding a little here and there? With Prepay Power, your balance will adjust each day based on your household consumption, and you can **add money any time** and in any amount to meet your specific needs.



Budget-minded members can **keep track of how their dollars are spent** with daily or weekly budget goals.



Members who are **focused on energy savings** can control how much power they consume each day.



Members who struggle to pay one big monthly bill can fall further behind, especially if they need to pay nonpayment and reconnection fees. With Prepay Power, these **fees are eliminated**, saving the member money.

Prepay Power is a solution for all types of members. It **puts the control into our members' hands**, lets you keep track of what you use each day, and allows you to make adjustments before it's too late and the bill becomes too much to handle.

OPEN A PREPAY POWER ACCOUNT

While Prepay Power **can add flexibility and convenience**, it may not be for all members. If you have any questions about how the program works, please contact a member services representative at 620-227-2139.



1

PREPAY POWER ENROLLMENT

Visit Victory Electric's office OR sign up online. To sign up, **create a SmartHub account** first and **make an initial payment of at least \$50** to load your account for future energy use. Download the SmartHub app to make payments, updates and more.

New or existing residential members are eligible to sign up.

2

NOTIFICATIONS & THRESHOLDS

Set custom notification methods and thresholds on your SmartHub account at victoryelectric.smarthub.coop or on the app.

For example, you may choose to receive a text message when your account reaches \$25 or less, while another member of your household prefers an email.

3

DAILY METER READS

Once a day between 7-9 a.m., Victory Electric reads your digital meter remotely and records energy use data.

After your meter is read, your account balance is reconciled, and the amount associated with that day's electric service is deducted from your account balance.

4

MONITOR YOUR BALANCE

Because Prepay Power is a self-managed program, **you are responsible for monitoring and maintaining an account balance.**

You will no longer receive a paper bill in the mail, but your account balance can be viewed from your smartphone, tablet or computer via the SmartHub app.

5

RECHARGE YOUR ACCOUNT

Payments are flexible. Members can add any amount of money to an account, whenever and wherever it works for you.

Before your balance reaches \$0.01 or less, add money to avoid disconnection. Make a payment through SmartHub, by phone, or in person during office hours.

6

LET US KNOW

Notify Victory Electric or update your information in SmartHub immediately if your contact details change to ensure that you receive low balance notifications.

POLICIES AND PROCEDURES

The Prepay Power Policies and Procedures help define program regulations, procedures and protocols to ensure accountability and make certain service expectations are met for both cooperative members and Victory Electric.

ELIGIBILITY



Only **residential accounts are eligible** for Prepay Power.



Any new or existing residential member of Victory Electric can take advantage of Prepay Power. For existing members, **all past due amounts, including payment arrangements and unbilled electrical use, must be paid-in-full before switching to a Prepay Power account.**



A member **must** make an initial payment of \$50 or more for future electric use and maintain a credit balance. Future payments may be any amount you choose and made at any time that works for you.



The member **must** complete a Prepay Power billing plan application and sign up for a SmartHub account with a valid email address.

TRANSFER OF SERVICE

A member wanting to transfer a Prepay Power plan from one service location to another may do so; however, any remaining credit balance on their previous account will not be eligible for payment or transfer until the final bill for that account has processed. Once the final bill is processed and if determined the account has a debit balance, the account balance must be paid-in-full before a new account will be eligible for the Prepay Power billing plan.

Existing members who have paid a deposit may apply the deposit to any outstanding balance on a standard account, transfer the deposit to a Prepay Power account, or request to have the deposit refunded.

Any member wanting to switch back to a conventional billing plan may do so at any time. However, until a final bill is calculated, a credit balance on a Prepay Power cannot be transferred to the new standard plan. Members must authorize the cooperative to perform a credit check to determine if a deposit will be required. If the member had previously been on a standard billing plan, **100 percent of any required deposit must be paid-in-full before service is connected.** With a sufficient credit score, a member may qualify for a deposit installment plan.



PROGRAM DETAILS



Rates, including energy charges, taxes, franchise taxes, the service availability charge, and the energy cost adjustment, are **exactly the same as for accounts on a conventional residential billing plan**, but the member is not required to make a security deposit and there are no disconnect, reconnect or late fees.



Taxes, franchise fees, and pro rata shares of monthly charges are levied against Prepay Power accounts on a prorated, daily basis, in addition to daily energy charges. In the event a daily meter reading is not available, an estimated meter reading will be used and will be “trued-up” in a subsequent billing. Pro rata shares of various monthly charges will continue to be charged to Prepay Power billing accounts on a daily basis even when there is no energy use, unless the member contacts Victory Electric to close the account. **The member will be responsible for all charges until the account is closed and finalized.**



A member will no longer receive paper billing statements or disconnect notices with a Prepay Power billing plan. Information will be available via the cooperative’s payment website or mobile app, victoryelectric.smarthub.coop. The member is responsible for setting up preferred notification methods in SmartHub and any notices thereafter will be sent via the preferred method(s) selected. **It is the member’s sole responsibility to notify the cooperative, or update in SmartHub, immediately of any changes to contact information or account.**

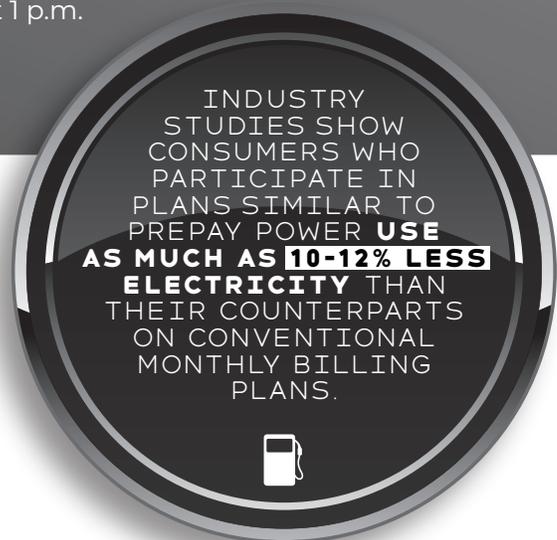


It is the member’s sole responsibility to monitor their account balance regularly. Balances are estimated daily between 7-9 a.m. The member will receive a daily low balance notification if the account balance is below \$25 unless the member selects a different notification threshold. When the account balance is calculated to be \$0.01 or below, it will be eligible for disconnection. Disconnect notifications are issued before 10 a.m. each day, and disconnections are performed daily, starting at 1 p.m.

PAYMENTS



The cooperative accepts various Prepay Power payment types, with the exception of automatic credit/debit deductions, bank draft and budget billing. Also, because payments left in drop boxes are not checked daily and posted immediately, **do not use them for time-sensitive payments.**



POWER OUTAGES

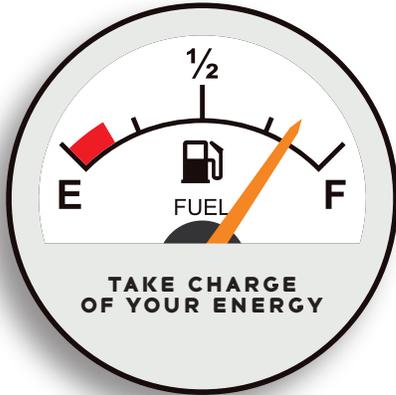


During power outages and restoration from storms, natural disasters and other events, Prepay Power accounts that have not been disconnected for nonpayment **are treated no differently than other account types.**

If the member knowingly reports a power outage when their account was actually disconnected for a depleted balance, **a penalty will be assessed.**

DISCONNECTION PROCEDURES

⚡ If a payment is not made to recharge the account once a Prepay Power account balance reaches \$0.01 or less, service will automatically be disconnected during the cooperative's designated disconnection period.



⚡ When a Prepay Power account is disconnected during the course of normal activity, such as a low balance, there are **no disconnect, reconnect or late payment fees**. However, if we receive an insufficient funds notification for a pending payment and the insufficient payment amount would render the account eligible for disconnection, service will be disconnected immediately and a Non-Sufficient Funds (NSF) penalty will be assessed on the account.

⚡ Victory Electric will immediately debit returned checks and denied credit card payments, along with any associated charges, to the member's account. Should this cause the balance to be \$0.01 or less, service will disconnect immediately, and the member will be required to replace the check or credit card payment with cash, a cashier's check, or a money order. Failure to receive notice by email, phone or text message, or to be aware of impending disconnection **will not exempt service from disconnection**.

⚡ Meters are read and account balances are reconciled seven days a week, 365 days a year. Any day a member receives a disconnection notice and does not make a payment, the meter will automatically be disconnected, including weekends and holidays. Because **Prepay Power is a self-managed program**, the Cold Weather Rule and any declared medical necessities do not apply.

⚡ Once disconnected, a **\$50+ credit balance is required** to restore power.

**YOUR POWER.
YOUR PLAN.
YOUR CHOICE.**

⚡ If an account has been disconnected for a depleted balance, there are no fees for reconnection **if it is reactivated within 10 days**. If an account is not replenished and reconnected within 10 days, the account will be closed and finalized. The final bill will include charges for any outstanding energy use and daily service availability charges, in addition to any other daily charges authorized by the member.

If a final bill is calculated for an account with a credit balance, the cooperative will issue and mail a check to the member of record via U.S. Postal Service.

⚡ If a Prepay Power billing account is discontinued or terminated, Victory Electric may transfer any unpaid balance to any other account the member may have, or refer any unpaid balance to a third-party collection agency.

⚡ **Real-time payments can be made during normal business hours at the cooperative's office, with a credit/debit card on the SmartHub payment site, or via telephone at 844-961-2565.**

FREQUENTLY ASKED QUESTIONS

CAN I SWITCH MY EXISTING RESIDENTIAL ACCOUNT TO PREPAY POWER?

Yes, if you currently have a conventional monthly billing plan with Victory Electric, you can still switch to Prepay Power. An existing security deposit will be applied to any outstanding balance, including unbilled use, and the remainder can be refunded or transferred to your new Prepay Power account.

WHEN CAN I LOOK AT MY PREPAY POWER BALANCE, WHY IS THERE A NEGATIVE NUMBER?

SmartHub displays your Prepay Power account as a credit balance. That means when you pay Victory Electric \$50, it appears as \$-50 because Victory Electric owes you that money. As you use electricity each day, it is deducted from the credit balance so Victory Electric's debt to you is less.

WHAT IS A THRESHOLD AND WHY DO I NEED TO SET ONE?

The threshold **is the smallest amount of money you can have in your account before we send you a payment reminder.** Victory Electric automatically sets the threshold at \$25, but you can adjust this amount so you have plenty of time to make a payment after receiving the reminder. Once your account falls below the threshold balance, **you will be alerted each day the balance is below your threshold** by text message, call, email or all three — depending on what notifications you choose. It is important to update your contact information in SmartHub any time it changes.

WHAT IF I DO NOT RECEIVE THE LOW BALANCE OR DISCONNECT NOTICE?

Failure to receive the alert does not stop a disconnection. You are **responsible for routinely monitoring your account** and electric use through SmartHub.

CAN I MAKE ARRANGEMENTS IF I CAN'T ADD MONEY TO MY ACCOUNT?

Payment arrangements are **not allowed** on Prepay Power.

WILL YOU STILL ALLOW PAYMENT FROM A HELP AGENCY?

Yes. Any funds provided by a help agency will be credited to an account once received. However, pledges by an organization will not postpone disconnection.

DOES PREPAY POWER CHANGE MY BILLING CYCLE?

You no longer receive a monthly bill with Prepay Power. However, **each month there is a "true-up" of the previous month's charges** during our regular monthly billing cycle.



I HAVE A ROOMMATE. HOW DO WE BOTH GET ALERTS?

Yes, SmartHub has the ability to send notifications to multiple phone numbers and email addresses. In addition, individual credit cards can be used to make payments.

WHAT DOES "TRUE-UP" MEAN?

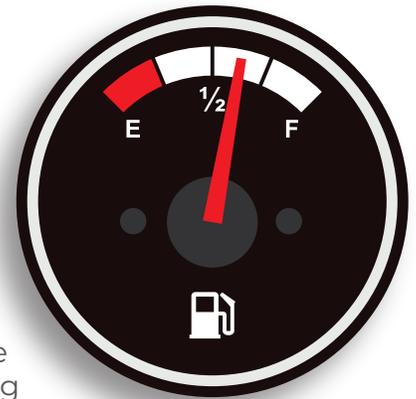
After Victory Electric receives its power bill and Energy Cost Adjustment (ECA) from our power supplier each month, our system-wide billing process runs and your monthly ECA is updated for Prepay Power. The system recalculates monthly charges based on the ECA, so members may see an unusually high or low daily bill amount on the day after this "true-up" happens.

I HAVE A YARD LIGHT THAT IS BILLED EVERY MONTH. CAN I STILL HAVE THESE SERVICES ON PREPAY POWER?

Yes. Monthly charges such as yard lights, taxes, franchise taxes and the service availability charge will be charged to Prepay Power billing accounts on a prorated, daily basis.

HOW DO YOU KNOW HOW MUCH POWER I USE EACH DAY?

Our automated, **digital meters provide you and Victory Electric near real-time energy use information about how much, when, and at what rate energy is used.** As the home uses electricity, your account balance updates daily depending on the amount of kilowatt-hours (kWh) used. You can also use the consumption information to monitor power in your home for energy conservation and money savings.



HOW LONG CAN I BE DISCONNECTED AFTER NONPAYMENT?

The service can remain off for a **maximum of 10 calendar days** before the account is closed. At the end of the 10 calendar days, the membership is considered canceled and your account will be final billed. The service availability charge, and other applicable charges like yard lights, will continue to be applied to the account during this 10-day period, regardless of whether the power is on or off.

I RECHARGED MY ACCOUNT. HOW LONG UNTIL I HAVE POWER BACK?

Once you have replenished your account to a **credit balance of \$50+** after being disconnected for an insufficient balance, power will automatically be restored. If your power is not restored within 30 minutes, please call our office and a crew will be dispatched. A fee will be assessed if a crew is dispatched to restore power for nonpayment.

NOTE: A *credit balance of \$50+* includes any amount owed for prior day(s) use **in addition to** the \$50 credit.

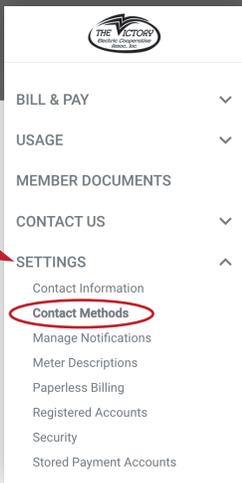
CAN I CONVERT FROM PREPAY POWER TO A CONVENTIONAL ACCOUNT?

Yes, if a member wishes to convert a Prepay Power account to a regular-billed account, a credit check will be performed to determine if a deposit is requested.

HOW TO CUSTOMIZE YOUR PREPAY POWER ACCOUNT

With SmartHub you can conveniently view your Prepay Power account balance, pay your bill online, view and manage your energy use, report outages, sign up for outage text notifications, and much more.

If you need assistance please call our office at 620-227-2139 and we would be happy to guide you through set-up.



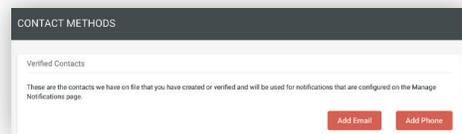
1 Log in to SmartHub. Click the **Settings** drop-down menu in the sidebar.

2 Select the **Contact Methods** options to add, edit or delete your contact phone numbers or email addresses.

You can choose to have several contact methods.

3 To add an email address or phone number, click the **Add Email** or **Add Phone** button and follow the instructions.

You can also delete or edit preferences on current phone numbers and email addresses.



MANAGE NOTIFICATIONS		
Prepaid Low Balance Above Cutoff Options	This is a notification users receive when their account has a credit that qualifies for low balance notice and is above cutoff amount.	None
Prepaid Low Balance Below Cutoff Options	This is a notification users receive when their account has a credit that qualifies for low balance notice but is still below cutoff amount.	None
Scheduled Payment Notification	This is a notification to inform you when a payment is scheduled or canceled.	Text Mes

4 Click **Manage Notifications** in the sidebar, then click to open the **Billing** drop-down menu.

Here you can choose how you wish to receive alerts and reminders. Each notification type has a drop-down menu, allowing you to choose what phone number or email address you would like to use. Or simply choose **None** if you do not want a notification.

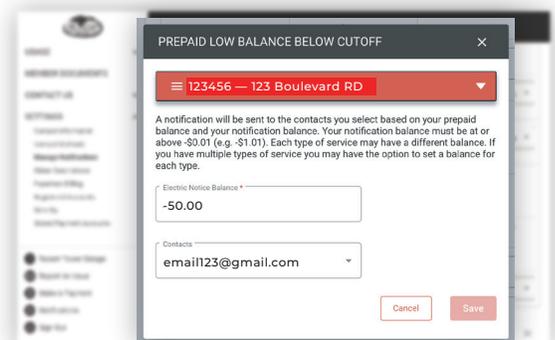
5 To customize the low balance notifications dollar amount, click the word **Options** in the **Prepaid Low Balance Below Cutoff** section and set your preferred amount. Click **Save**.

Low balance notifications allow you to set the dollar amount at which you receive reminders. The system automatically sends you one at \$25. You can also edit the **Prepaid Low Balance Above Cutoff** as well.

6 To send reminders for multiple contacts, click the down arrow in the **Contacts** field. Choose the contact(s) and click **Save**.

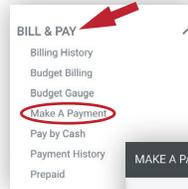
7 Click **Save** in the bottom right corner to ensure your preferences are updated.

If your contact information changes after signing up for Prepay Power for any reason, **be sure to update the information** in your SmartHub account to ensure that you do not miss any alerts or notifications.

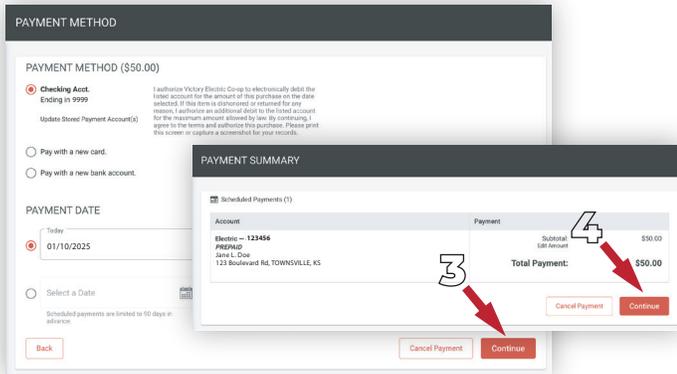
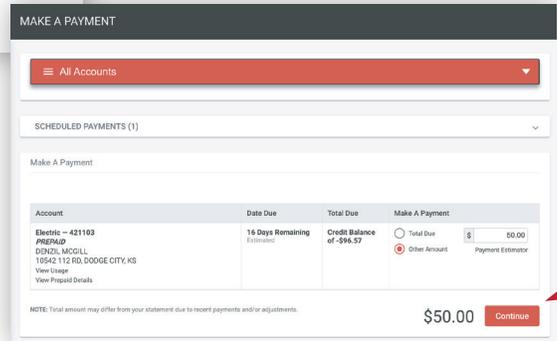


HOW TO MAKE A SMARTHUB PREPAY POWER PAYMENT

1 Log in to SmartHub. Click **Make a Payment** in the **Bill & Pay** drop-down menu in the sidebar.

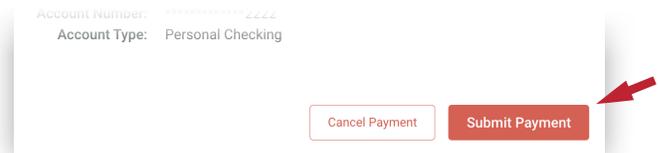


2 You can choose from two ways to select a payment amount, **Total Due** or **Other Amount**. Select whichever option you prefer and press **Continue**.



3&4 After reviewing your payment summary, click **Continue**.

5 Lastly, review your payment and click on the **Submit Payment**.



WE ARE HERE TO HELP

Call one of our member service representatives at 620-227-2139 with any questions or concerns.

IMPORTANT NOTE

Members on a Prepay Power account will still be **disconnected automatically** on weekends and holidays for nonpayment.

Prepay Power accounts are **not** subject to Cold Weather Rule or any declared medical necessities.