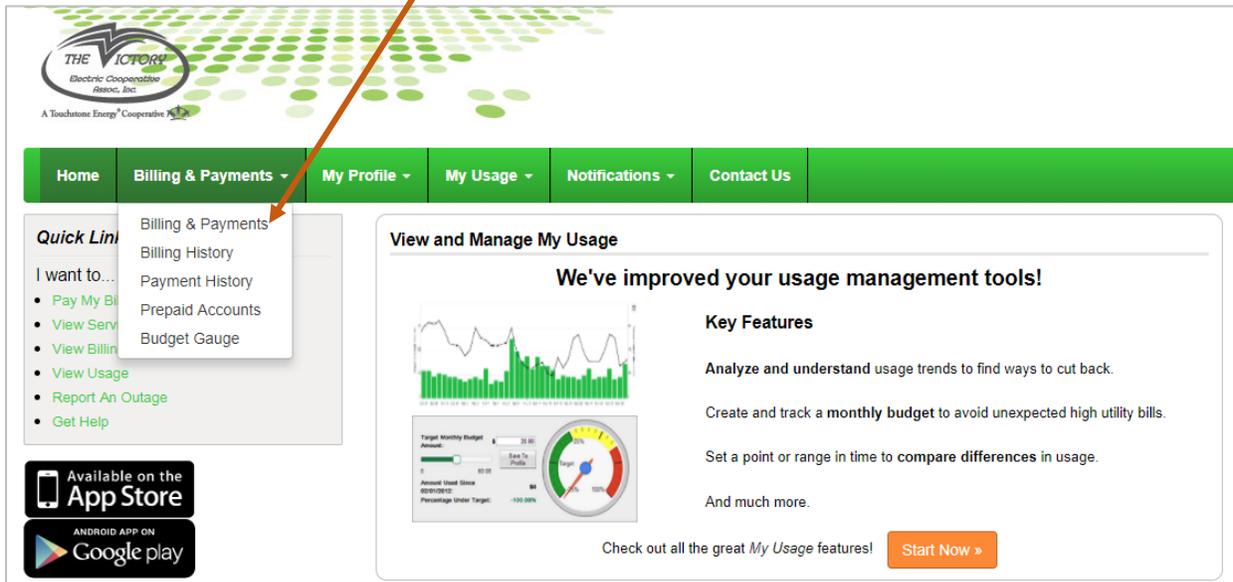
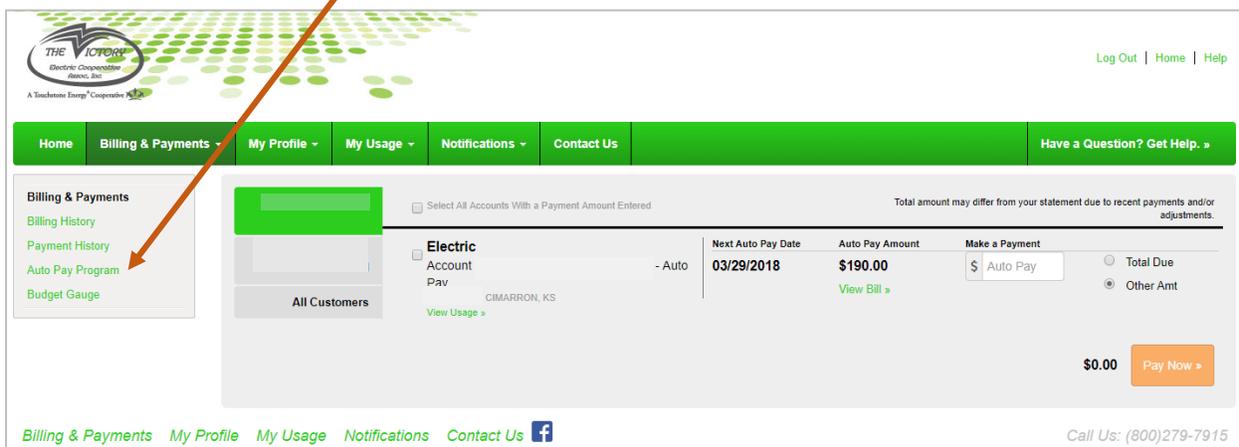


Setting up AutoPay in SmartHub

1. Log in to your SmartHub Account (victoryelectric.smarthub.coop)
 - a. If you don't have a SmartHub account, [please review these instructions](#) to create an account
2. On the home page, find the "Billing and Payments" menu and click on "Billing and Payments"



3. In the Billing & Payments menu, click on "Auto Pay Program"



4. Follow the directions to set up AutoPay by entering either a credit/ debit card or bank account information

Note: The biggest advantage to AutoPay is ensuring your bills are consistently paid on time. Victory Electric is not alerted when a member's bank account or credit/debit card is cancelled, closed or overdrawn. So, if you are on bank draft and lack money in your account, your bank will refuse payment your account will be subject to late fees and possible disconnection. Similarly, if your credit/debit card is maxed out, canceled or frozen, the card company will reject the charge and your account will be subject to late fees and possible disconnection. However, if you have an email address on file, you WILL BE alerted when your credit/debit card is about to expire, giving you time to update your card information to avoid late fees or disconnection.