



INABILITY TO PAY FORM

APPLICATION FOR ELECTRIC SERVICE SHUT-OFF PROTECTION

READ THE NOTICE OF CUSTOMER RIGHTS AND POSSIBLE ASSISTANCE ON THE BACK OF THIS PAGE BEFORE COMPLETING THIS FORM.

IF YOU CAN'T PAY YOUR FULL BILL AND NEED TO MAKE SPECIAL ARRANGEMENTS TO SPREAD OUT YOUR PAYMENTS, CALL STEARNS ELECTRIC ASSOCIATION IMMEDIATELY. THE LAW DOES ALLOW STEARNS ELECTRIC TO DISCONNECT WHEN IT IS NECESSARY FROM OCTOBER 1 TO APRIL 30 SO PLEASE ACT PROMPTLY.

Minnesota's electric cooperative cold weather law (Minnesota Statutes, Chapter {216B.097}) provides that from **October 1 through April 30**, an electric cooperative cannot disconnect a residential consumer for nonpayment if you meet **ALL** of the following conditions:

1. You declare an inability to pay on this form, **and**
2. Your total household, not individual, income is less than 50% of the state median income (you must provide the necessary documentation to support this condition), **and**
3. Your account is current for the billing period immediately prior to October 1

-OR-

You enter into a payment schedule and are reasonably current with your scheduled payments. Payment agreements consider the financial resources of the household.

If you do not meet all of the above conditions, then you do not qualify for winter shut-off protection. However, you still can continue to receive electric service if you call us to make a mutually acceptable payment arrangement.

Fill this form out completely. Please print.

FIRST NAME:	MIDDLE INITIAL:	LAST NAME:	
CELL PHONE:	HOME PHONE:		
ADDRESS:	CITY:	STATE:	ZIP CODE:
STEARNS ELECTRIC ACCOUNT NUMBER:	EMAIL ADDRESS:		
TOTAL AMOUNT OWING:	TOTAL ANNUAL HOUSEHOLD INCOME:		
\$	\$		
SOURCE OF INCOME: (X) all that apply.			
<input type="checkbox"/> Employment	<input type="checkbox"/> Disability/Social Security/Pension		
<input type="checkbox"/> AFDC/GA/GA Medical Care	<input type="checkbox"/> SSI/Food Stamps/XSA/Children's Health Plan		
<input type="checkbox"/> Medical Assistance	<input type="checkbox"/> I do not pay for any of my own medical expenses.		
NUMBER OF PERSONS IN THE HOUSEHOLD:	DO EITHER OF THE FOLLOWING EXIST IN YOUR HOME?		
	<input type="checkbox"/> Medical Emergency <input type="checkbox"/> Disability		

CALL STEARNS ELECTRIC WITHIN 10 DAYS AFTER THE POSTMARKED DATE ON THIS NOTICE TO VERIFY YOUR STATUS AND TO MAKE ANY NECESSARY PAYMENT ARRANGEMENTS DURING REGULAR BUSINESS HOURS AT (800) 962-0655.

By signing this form, I hereby authorize any gas or electric utility that serves me to exchange billing information. I acknowledge that I have received, read and understand the enclosed notice of residential customer rights and possible assistance. I attest that the above information is true and correct.

MEMBER SIGNATURE

DATE

MEMBER PRINTED NAME

PLEASE RETURN THIS FORM IMMEDIATELY TO: Stearns Electric Association, PO Box 40, Melrose, MN 56352-0040

member driven. community focused. energy smart.

NOTICE OF RESIDENTIAL CUSTOMER RIGHTS AND POSSIBLE ASSISTANCE (READ CAREFULLY)

The Cold Weather Rule, Section (216B.097) of the Public Utilities Act, provides that from October 1 through April 30, a cooperative cannot disconnect a residential co-op customer for nonpayment if the disconnection would affect your primary heat source and ALL of the following are met:

1. You declare an inability to pay on this form, **and**
2. Your total household, not individual, income is less than 50% of the state median income (you must provide the necessary documentation to support this condition), **and**
3. Your account is current for the billing period immediately prior to October 1

-OR-

You enter into a payment schedule and are reasonably current with your scheduled payments. Payment agreements consider the financial resources of the household.

The purpose of this notice is to inform you of your rights and responsibilities under the Cold Weather Rule. These rights and responsibilities are designed to help you meet winter utility bills. The law does allow Stearns Electric Association to disconnect when necessary between October 1 and April 30 so please act promptly. If you choose not to assert your rights or choose not to enter into a mutually acceptable payment schedule, your service may be disconnected. **Minnesota's Cold Weather Rule does not completely stop winter disconnects.**

YOU HAVE:

THE RIGHT to declare your inability to pay your utility bill. If you do so and if your household income is less than 50 percent of the state median income, your service affecting your primary heat source cannot be disconnected for nonpayment of your bill, provided that your account is current for the billing period immediately, prior to October 1, or that you enter into a payment schedule and are reasonably current with payments under the schedule.

THE RESPONSIBILITY, if you choose to declare the inability to pay, to verify income through local energy assistance or Stearns Electric (see reverse side for form). You may be automatically eligible for protection against disconnection as a recipient of any form of public assistance, including energy assistance that uses income eligibility in an amount at or below the income eligibility referred to above.

THE RIGHT to a mutually acceptable payment schedule with Stearns Electric. This payment schedule will cover your existing arrears plus the estimated usage during the payment schedule period. If you are able to pay but still wish to enter into a payment schedule, contact Stearns Electric immediately to arrange a schedule.

THE RIGHT not to be involuntarily disconnected on a Friday or on a day before a holiday.

THE RIGHT not to be disconnected until at least 30 calendar days after the postmark date of this notice and information.

THE RIGHT, before you are to be involuntarily disconnected, to appeal your disconnect notice to Stearns Electric. Your service will not be disconnected until your appeal is resolved by Stearns Electric.

THE RESPONSIBILITY, if you choose to appeal, to deliver or mail a personal letter of appeal stating your situation and issues in dispute. Your letter of appeal must be in our hands before the day of disconnection. The Stearns Electric appeal board will review your appeal within 15 days after it is received. You must call Stearns Electric for the date and time of the appeal review if you wish to be present.

If you need help paying your electric utility bill, you may qualify for state or federal fuel assistance. For complete qualifications and application information, contact your local county welfare or community/citizen's action council listed below. These organizations may also provide budget counseling.

COPIES OF THE COLD WEATHER RULE ARE AVAILABLE FROM STEARNS ELECTRIC ASSOCIATION

ENERGY ASSISTANCE CONTACTS

Tri-Cap (Stearns And Morrison County)
(888) 765-5597 or (320) 251-1612

Morrison County Energy Assistance
(320) 632-2951

Todd County Energy Assistance
(888) 838-4066 or (320) 732-4516

Stearns County Human Services
(320) 656-6000

Kandiyohi County Energy Assistance
(800) 992-1710 or (320) 235-0850

Pope/Douglas County Energy Assistance
(800) 492-4805 or (218) 685-4486

Salvation Army (Heat Share)
(320) 252-4552

*For information regarding weatherization or energy conservation call
Stearns Electric Association during regular business hours at (800) 962-0655*