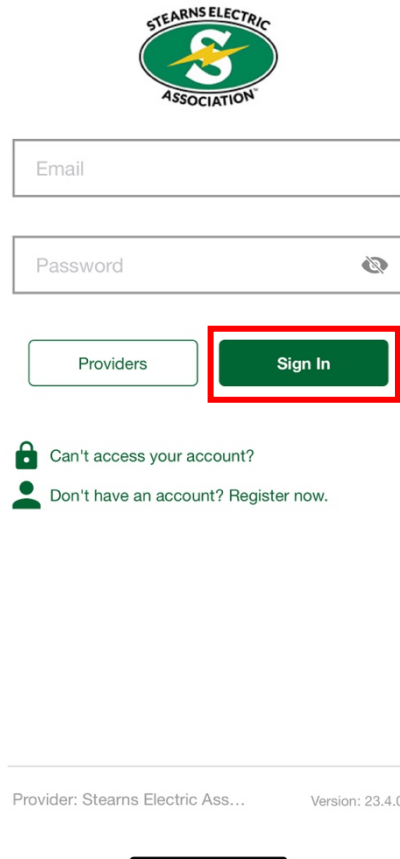


SMARTHUB MOBILE: CHANGING AUTOPAY

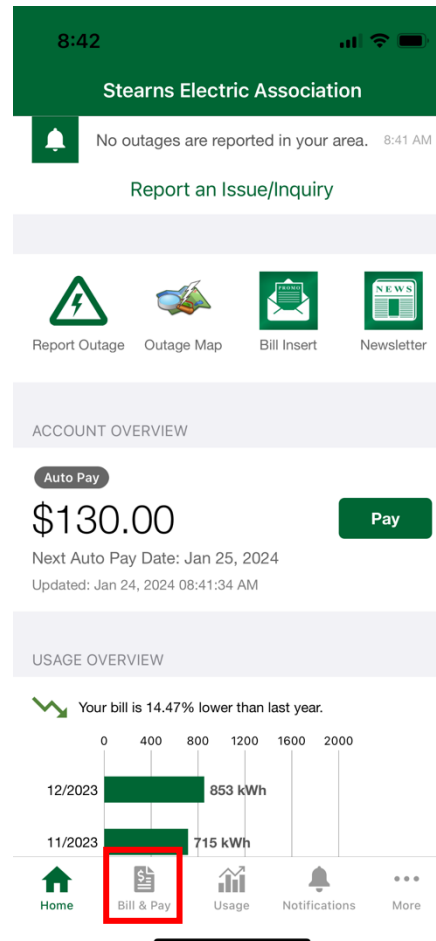
These instructions will help you change your AutoPay settings using SmartHub on your mobile device. Please see the SmartHub Web: Changing AutoPay document to adjust your settings using a web browser on your computer.

You must have already created a SmartHub Account to adjust your AutoPay settings via SmartHub. An email address and your Stearns Electric Association account number is required to set up a SmartHub account. You can view instructions for creating a SmartHub Account at stearnselectric.org > Account Services > My Account > Account Log In.



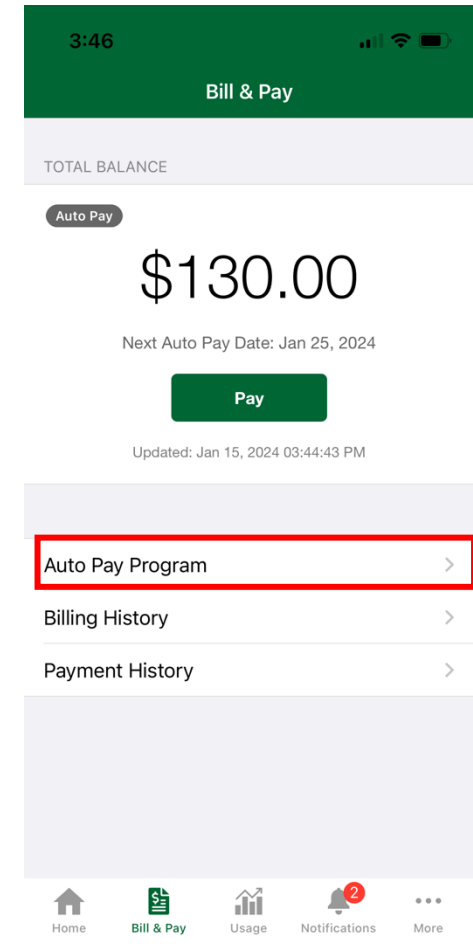
The login screen for the SmartHub mobile app. At the top is the Stearns Electric Association logo. Below it are two input fields: 'Email' and 'Password'. A red rectangle highlights the 'Sign In' button. Below the buttons are two links: 'Can't access your account?' and 'Don't have an account? Register now.' At the bottom, it says 'Provider: Stearns Electric Ass...' and 'Version: 23.4.0'.

Log into SmartHub on your mobile app using your email address and password.



The account overview screen in the SmartHub mobile app. At the top, it says 'Stearns Electric Association' and 'No outages are reported in your area.' Below that is a 'Report an Issue/Inquiry' section with icons for 'Report Outage', 'Outage Map', 'Bill Insert', and 'Newsletter'. The 'ACCOUNT OVERVIEW' section shows a balance of '\$130.00', the 'Next Auto Pay Date: Jan 25, 2024', and a 'Pay' button. A red rectangle highlights the 'Bill & Pay' icon in the bottom navigation bar. The 'USAGE OVERVIEW' section shows a bar chart comparing usage for 12/2023 (853 kWh) and 11/2023 (715 kWh).

Select **"Bill & Pay."**



The 'Bill & Pay' screen in the SmartHub mobile app. It shows a 'TOTAL BALANCE' of '\$130.00' and the 'Next Auto Pay Date: Jan 25, 2024'. A red rectangle highlights the 'Auto Pay Program' option in the list. Below it are 'Billing History' and 'Payment History' options. The bottom navigation bar shows icons for 'Home', 'Bill & Pay', 'Usage', 'Notifications', and 'More'.

Select **"AutoPay Program."**



9:26

Auto Pay Terms & Conditions

I authorize Stearns Electric Association to initiate variable entries to my checking, savings or credit card account. This authority will remain in effect until I notify the cooperative at least four working days prior to the due date on my electric bill.

I can also stop payment of any entry by notifying the cooperative four business days before the due date on my electric bill. I can have the amount of an erroneous charge immediately credited to my account up to 15 days following issuance of my bank or credit card statement or 46 days after posting, whichever occurs first.

I understand that an NSF Fee may be assessed each time an ACH debit entry is rejected due to insufficient funds.

Once you have signed up for recurring payments, if eligible, you will see messages on your electric bill alerting you that the automatic payment plan is in effect. Examples of the messages are as follows:

- "The Draft Amount will be deducted from your authorized payment arrangement on the Draft Date shown",
- "Draft Date:(DATE OF SCHEDULED DRAFT)",
- "DO NOT MAIL PAYMENT. Your bill will

Decline Accept

Read the Auto Pay Terms & Conditions and select **"Accept."**

11:04

Bill & Pay Auto Pay Program

EDIT CURRENT SETTINGS

Visa: **** 1234

Disable Auto Pay >

REPLACE CURRENT PAYMENT METHOD

+ Add New

Home Bill & Pay Usage Notifications More

Edit your current AutoPay payment method (*i.e. change expiration date on a credit card*) by **clicking on the current payment method at the top**, select **"Disable Auto Pay"** to cancel your automatic payments, or select **"Add New"** to add a new payment method.

Follow the steps for **UPDATING CURRENT AUTOPAY PAYMENT METHOD** on pages 3-4.

Follow the steps for **DISABLING OR CANCELLING AUTOPAY** on pages 5-6.

Follow the steps for **ADDING A NEW AUTOPAY METHOD** on pages 7-9.



UPDATING CURRENT AUTOPAY
PAYMENT METHOD:

9:29

< Back Add Card Continue

BILLING ADDRESS

First Name
First Name

Last Name
Last Name

Address
Address

Address 2
Address 2

City
City

State
MN

ZIP Code
Zip Code

CARD DETAILS

Home Bill & Pay Usage Notifications More

Verify your personal information.

11:19

< Back Edit Card Continue

Address 2
Address 2

City
City

State
MN

ZIP Code
Zip Code

CARD DETAILS

Card Number
*****9876

Card Type
Visa

Expiration Date
01/2030

Description
credit card

Home Bill & Pay Usage Notifications More

Scroll down to **update bank account or credit card details**. Select **"Continue"** at the top of the screen.



9:47

< Add Card Confirm **Continue**

ADDRESS:

First Name: First Name

Last Name: Last Name

Address: Address

Address 2:

City: City

State: MN

ZIP Code: Zip Code

CARD INFORMATION

Card Type: Visa

Card Number: XXXX XXXX XXXX 9876

Expiration Date: 01/2030

Description: credit card

Home Bill & Pay Usage Notifications More

Confirm the information is correct, then select **"Continue"** at the top.

9:47

< Confirm Confirm Auto Pay **Confirm**

AUTO PAY ENROLLMENT

Account: 000000000

Visa *****9876

By selecting the Confirm button, I (we) hereby authorize Stearns Electric Association to initiate debit entries to my (our) credit or debit card displayed above. I (we) acknowledge that the origination of such charges to my (our) credit or debit card account must comply with the provisions of law. This authorization is to remain in full force and effect until Stearns Electric Association has received mail, fax or internet notification from me (or either or us) of its termination in such time and in such manner as to afford Stearns Electric Association opportunity to act on it.

Home Bill & Pay Usage Notifications More

Verify the account and payment information is accurate, then, select **"Confirm"** at the top.

9:47

< **Close** Successfully Enrolled

AUTO PAY ENROLLMENT

Account 00000000 was successfully enrolled in Auto Pay.

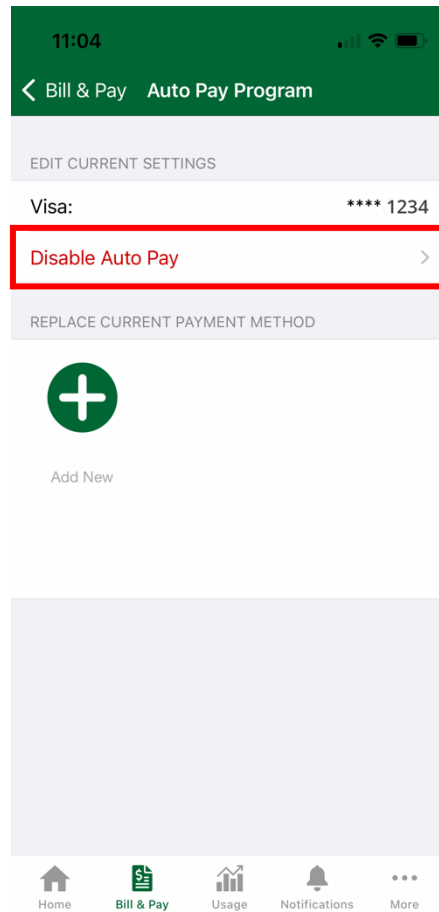
This automatic recurring payment will not be effective until the next billing cycle.

Home Bill & Pay Usage Notifications More

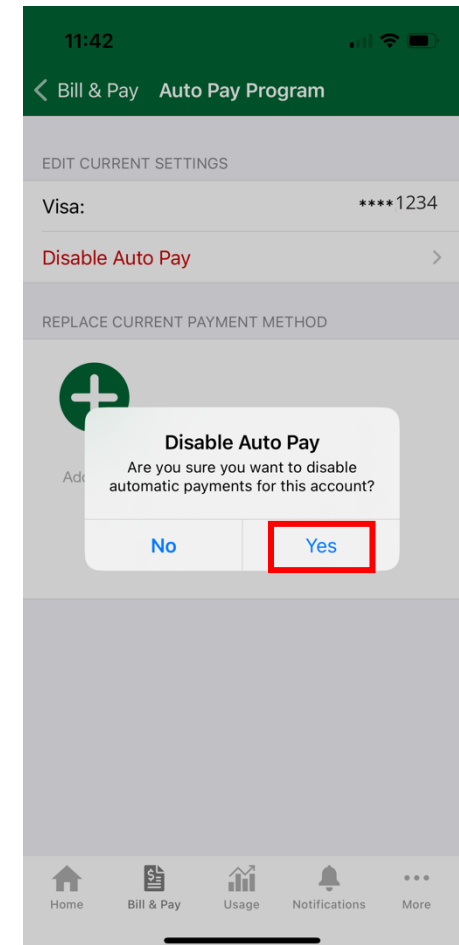
You will get a Success screen. Click **"Close."**



DISABLING OR CANCELLING AUTOPAY:

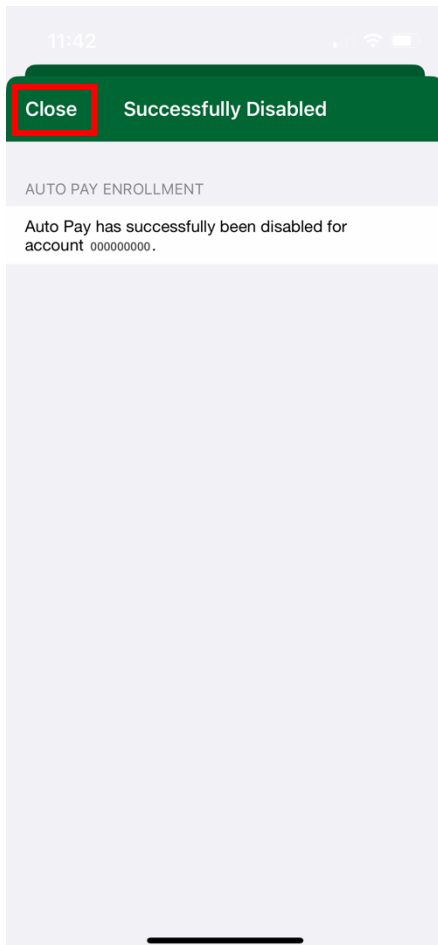


Select **"Disable Auto Pay."**



Select **"Yes"** on the pop-up screen.

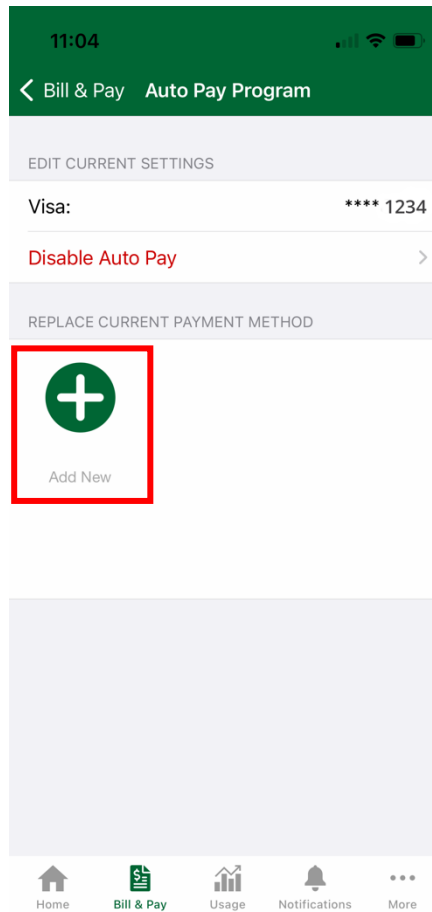




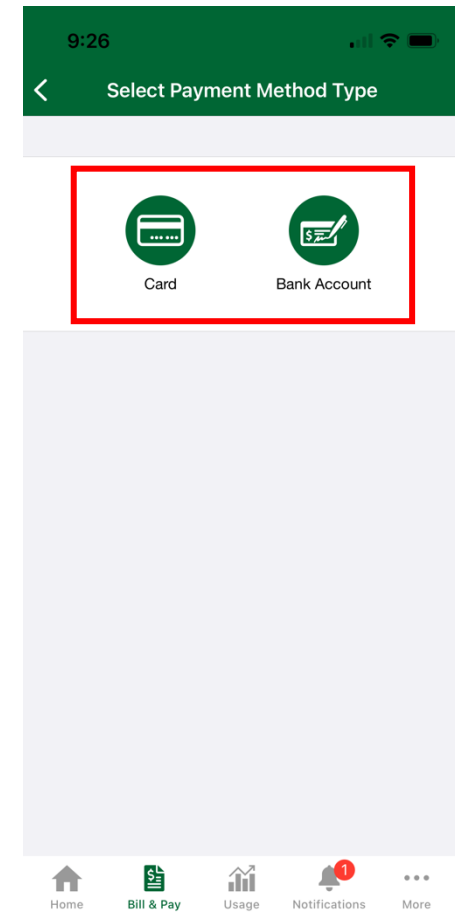
You will receive a success screen. Select **"Close."**



ADDING A NEW AUTOPAY METHOD:



Select **"Add New."**



Select your type of payment
(**"Card"** or **"Bank Account."**)



9:29

< Back Add Card Continue

BILLING ADDRESS

First Name
First Name

Last Name
Last Name

Address
Address

Address 2
Address 2

City
City

State
MN

ZIP Code
Zip Code

CARD DETAILS

Home Bill & Pay Usage Notifications More

Verify your personal information.

10:38

< Back Add Card Continue

Address 2
Address 2

City
City

State
MN

ZIP Code
Zip Code

CARD DETAILS

Card Number
Card Number

Card Type
Card Type

Expiration Date
Expiration Date

Description
Description

Home Bill & Pay Usage Notifications More

Scroll down to **fill in bank account or credit card details**. Select **"Continue"** at the top of the screen.

9:47

< Add Card Confirm Continue

ADDRESS:

First Name: First Name

Last Name: Last Name

Address: Address

Address 2:

City: City

State: MN

ZIP Code: Zip Code

CARD INFORMATION

Card Type: Visa

Card Number: 0000 0000 0000 0000

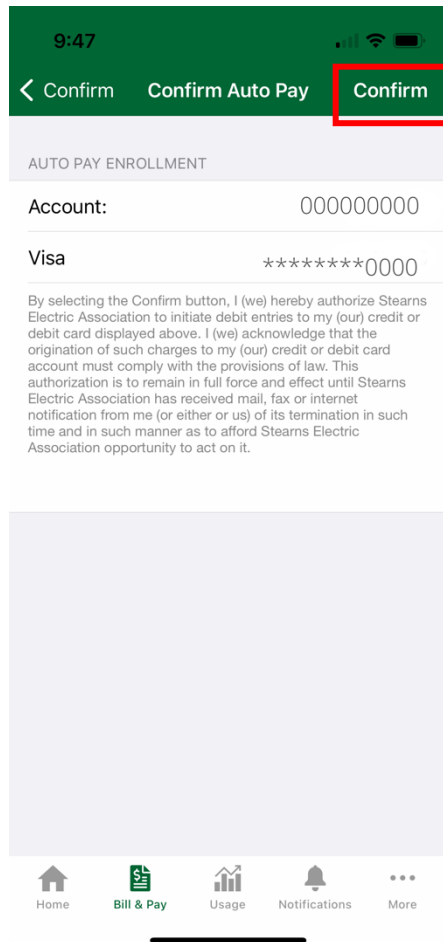
Expiration Date: 01/01

Description: credit card

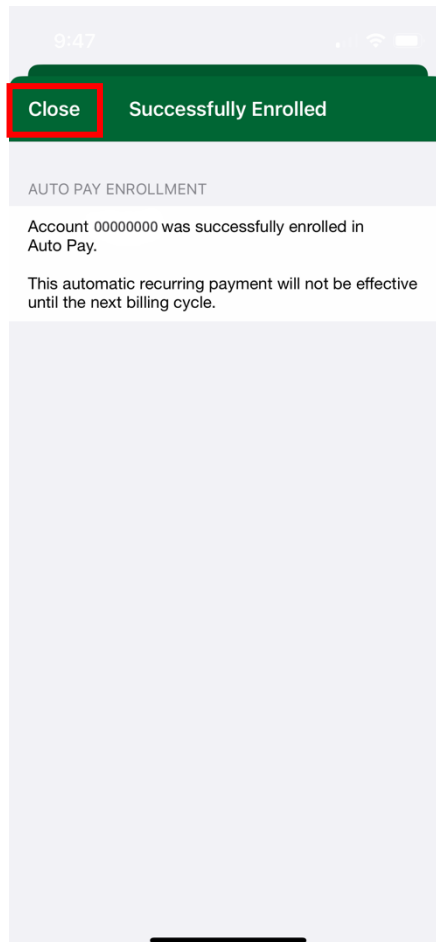
Home Bill & Pay Usage Notifications More

Confirm the information is correct, then select **"Continue"** at the top.





You will get to the Confirm Auto Pay screen. Verify the account and payment information is accurate, then select **"Confirm"** at the top.



You will get a success screen. Click **"Close."**

