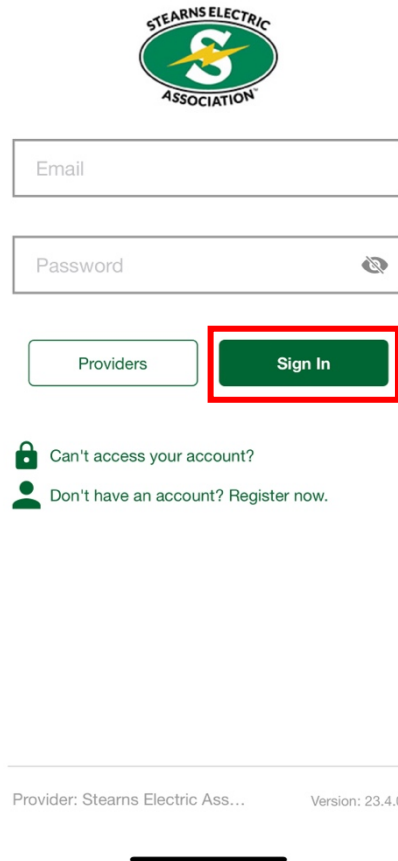


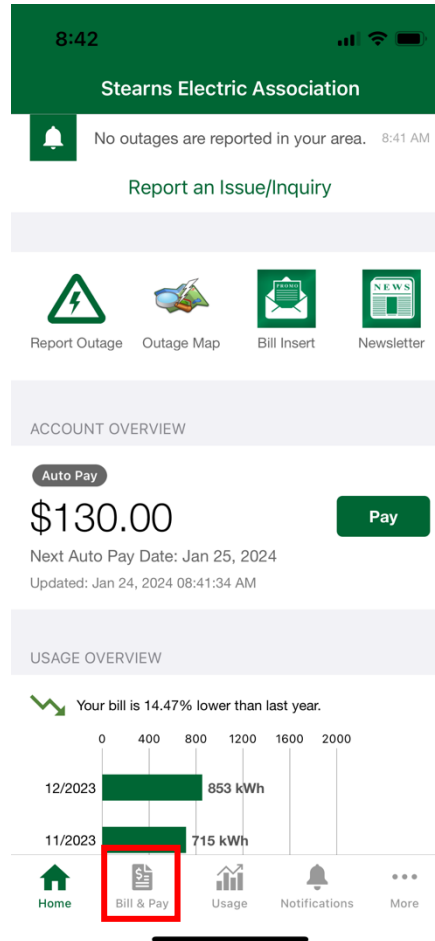
SMARTHUB MOBILE: SET UP AUTOPAY

These instructions will help you sign up for AutoPay using SmartHub on a mobile device. Please see the SmartHub Web: Set-up AutoPay document to sign up for SmartHub via a web browser.

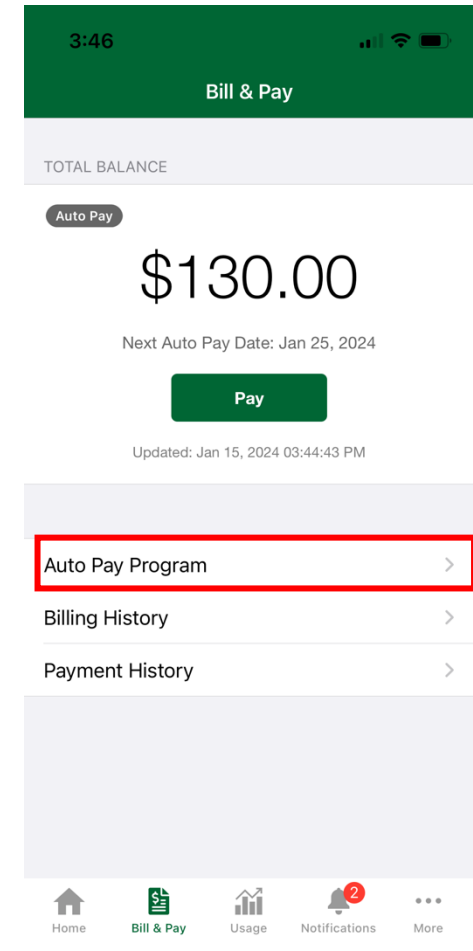
You must have already created a SmartHub Account to sign up for AutoPay via SmartHub. An email address and your Stearns Electric Association account number is required to set up a SmartHub account. You can view instructions for creating a SmartHub Account at stearnselectric.org > Account Services > My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



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

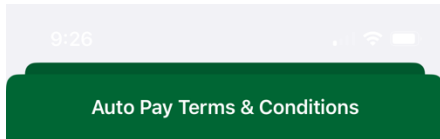


Select "Bill & Pay." (*Android users: click hamburger menu (three lines at top left) then "Bill & Pay."*)



Select "AutoPay Program."





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.

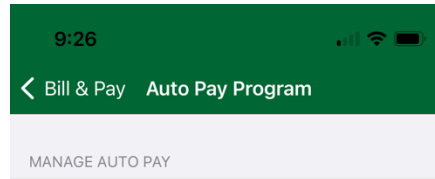
I understand that an NSF Fee may be assessed each time an ACH debit entry is rejected due to insufficient funds.

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:

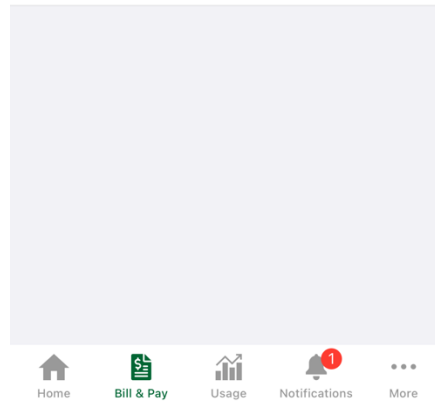
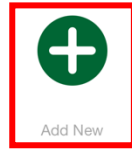
- "The Draft Amount will be deducted from your authorized payment arrangement on the Draft Date shown",
- "Draft Date:(DATE OF SCHEDULED DRAFT)",
- "DO NOT MAIL PAYMENT. Your bill will



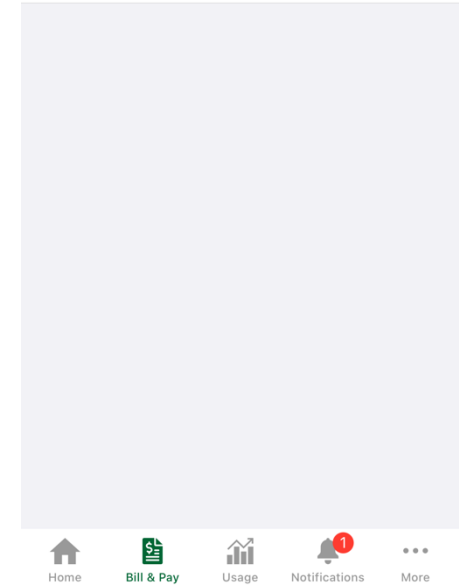
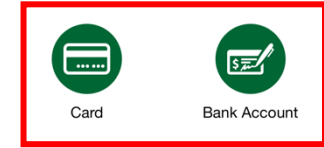
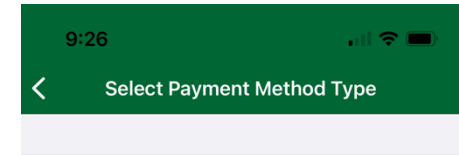
Read the Auto Pay Terms & Conditions and select **"Accept."**



Auto Pay is not set up for this account. Select a payment method to enable future auto payments.

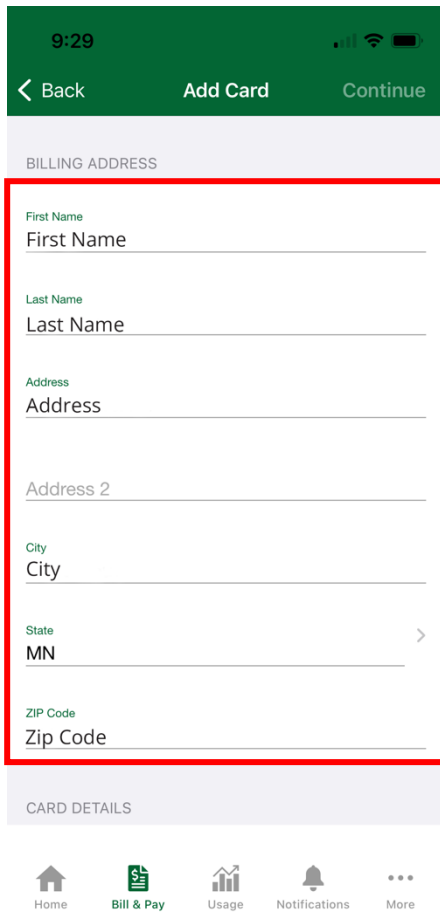


Select **"Add New"** to add a new payment.

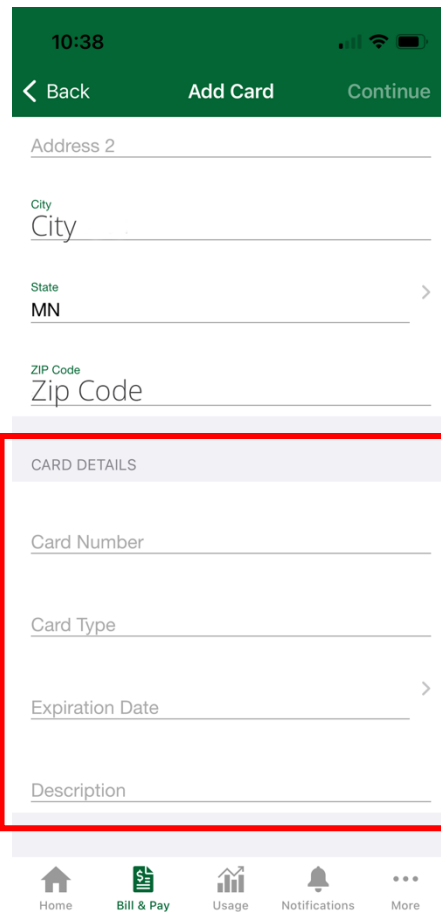


Select your type of payment (**"Card"** or **"Bank Account."**)

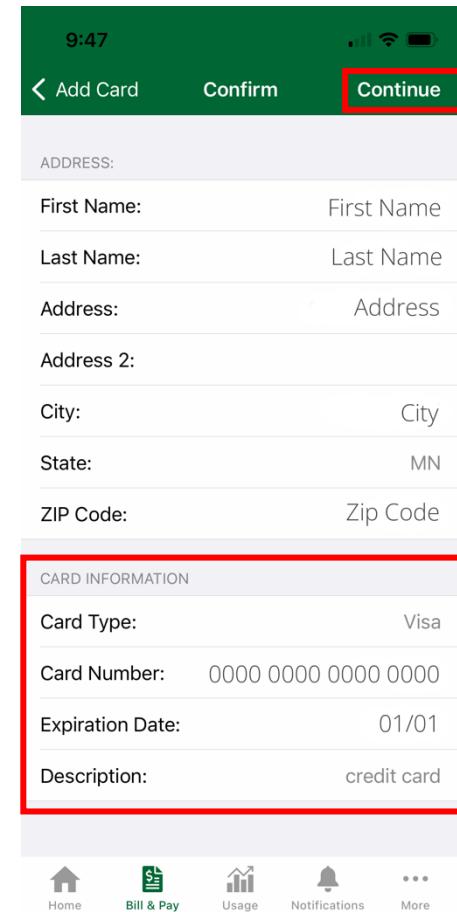




Verify your personal information.

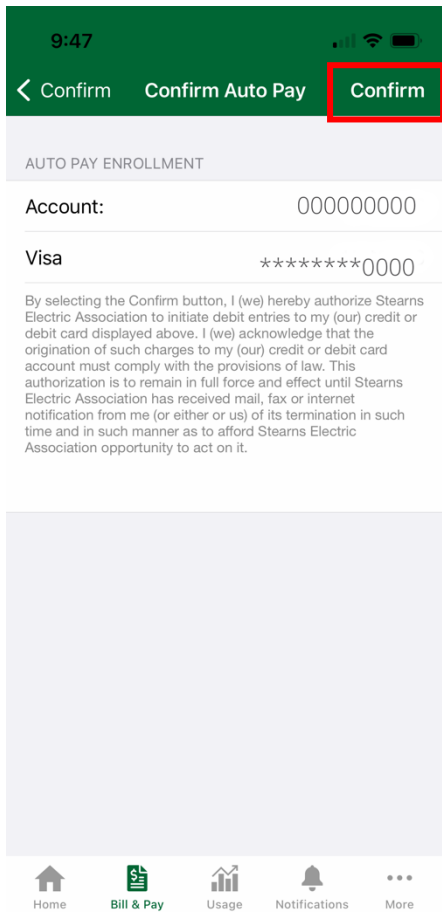


Scroll down to **fill in bank account or credit card details**. Select **“Continue”** at the top of the screen.

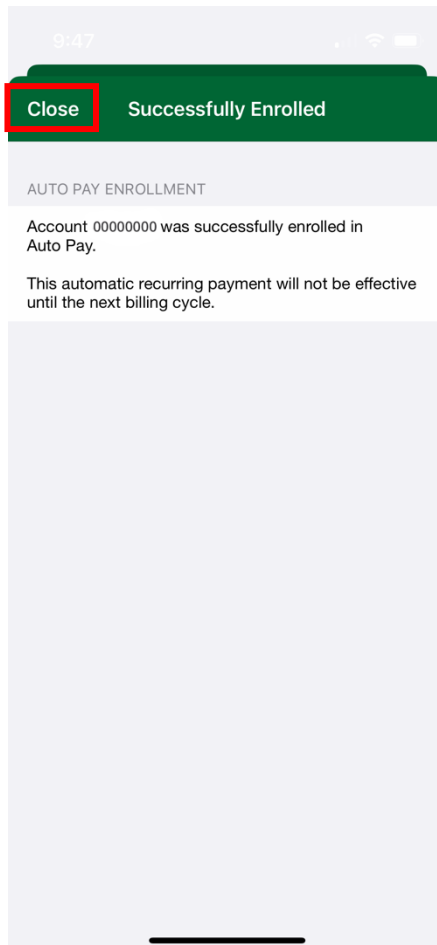


Confirm the information is correct, then select **“Continue”** at the top.





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



You will get a success screen. Click **“Close.”**

