KOOTENAI ELECTRIC COOPERATIVE, INC.

Policy No. 3-3

I. SUBJECT: Credit and Collection

II. OBJECTIVE:

- A. To minimize the impact of past due and noncollectible accounts on the membership of the Cooperative.
- B. To establish a uniform basis by which all consumers/members will be treated fairly through the credit and collection process.

III. POLICY:

- A. Bills for electric service are prepared and rendered monthly on industrial, residential, commercial and irrigation accounts. They are sent by first-class mail to the last reported address.
- B. KEC will offer a winter payment plan from the November billing through the January billing for one-half of the current month's consumption bill amount for eligible consumers.
- C. Electric service may be disconnected for nonpayment of any proper charge. These charges include electric service, deposits, damage claims and Cooperative financing.

IV. RESPONSIBILITY:

It shall be the responsibility of the General Manager to administer this policy and to establish adequate credit and collection procedures to assure compliance with this policy.

Adopted:	05/27/82		Attested:		
Effective:	08/01/82	07/19/90		Secretary	
	09/23/82	04/22/93			
	01/31/84	06/29/98			
	09/19/85	08/30/12			