Bill payment: Members in control

SCEC gives members multiple options to pay their bills to best fit their schedules

There are a few industries that allow a person to use their services before paying. One example would be a restaurant where you are served by a waiter or waitress. Another example: the utility industry.

St. Croix Electric Cooperative processes bills in two cycles. Members are only billed once each month and will receive their bill in one of the two cycles for electricity used during the previous month.

In November 2015:
- **Cycle 1**: Bills were mailed/mailed on Nov. 2 and include electric use from approximately Sept. 23 to Oct. 23.
- **Cycle 2**: Bills will be mailed/mailed on Nov. 18 and include electric use from approximately Oct. 11 to Nov. 11.

Bills are due 15 days after the “Billing Date” listed on the bill. If paid on or before the “Due Date”, the member is granted a 3-percent discount for their on-time payment.

Payment Options

SCEC offers members multiple options to pay their bills:

- **Online**: Members may sign-up for Bill4U, which allows them to pay their bill online 24 hours a day. Bill4U accepts debit and credit cards (Visa, MasterCard, Discover) or payment via checking or savings account. There are no additional fees incurred for making an online payment. Payments are credited to the member’s account the day they make a payment. Members will receive a confirmation number once the payment has been made. If not, DO NOT click the “Submit” button again. Call SCEC at 715-796-7000.

- **Auto Pay**: Auto pay automatically pays a member’s bill on time - every month. Members with a Bill4U account can use their credit or debit card, or ACH. Or, a member may sign the back of the remit stub portion of their bill and send it to the Co-op office with a voided check. A member may cancel their auto pay feature by submitting a written notice to SCEC seven days prior to their next bill's due date. NOTE: A member should confirm with their bank how long it will take for the check to reach SCEC to ensure their bill is paid on time.

- **Budget Billing**: Budget billing calculates an account’s average electricity use over the previous 12 months, then sets an average monthly payment. A member must call SCEC or email billing@scecnet.net to inquire about enrolling in budget billing. Once a member is enrolled in budget billing, they are responsible for making on-time payments. Accounts on budget billing are reviewed and adjusted, annually, to account for an overall increase or decrease in electricity use.

- **Postal Service**: Payments can be mailed to SCEC in the same yellow envelope they were received in. Payments are credited to the account the day they arrive at the Cooperative (not the day they are postmarked). To be safe, allow five days for the delivery of the bill.

- **Dropbox**: A dropbox is located on the east side of the parking lot at the Cooperative office. It is emptied at least twice each business day, Monday through Friday. Payments put in the dropbox after 4:30 p.m., will be credited to the member’s account the next business day.

- **Office**: Members may visit the office during business hours to pay their bill in person via check, cash or credit/debit card.

- **Phone**: Bills can be paid over the phone, Monday through Friday, 7:30 a.m. to 4:30 p.m., using a credit or debit card. There is no extra fee for this service. Payment will be credited to the account the day of the phone call. SCEC accepts Visa, MasterCard and Discover Cards.

Paperless Billing

Almost 2,400 SCEC members are enrolled in paperless billing, saving the Co-op more than $16,000 annually in postage and processing fees.

For paperless billing, members sign-up for Bill4U at www.scecnet.net, which enrolls the member in receiving paperless electronic statement notifications via email. These “e-statements” only include the amount of the bill and payment due date. Members may choose to have a PDF of their electric billing statement attached to their e-statement by selecting “Statement Options” on the gray bar in Bill4U and selecting “yes” by the option: “include copy of statement with monthly email”.

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**DO NOT IGNORE THIS LETTER!**

St. Croix Electric Cooperative will interrupt service on accounts that are behind on payments during the winter (Nov. 1 to March 31). The collection process is as follows:

- A member must be a minimum of two months behind on payments.
- Member will receive a phone call **at the primary number listed on their member record** notifying them of an upcoming disruption of service.
- Member will be mailed a notice **to the mailing address on record**. Members with an email address on-file receive an email the day the paper notices are mailed.

Financial energy assistance may be available through members’ county of residence. Contact West CAP (715-265-4271, ext. 1324) for details.
Understanding Your Electric Bill

1. **Billing Date**
The date on which the bill was generated.

2. **Member Number**
The number your equity capital credits are associated with at St. Croix Electric.

3. **Account Number**
The number assigned to your St. Croix Electric service location. Whenever you inquire about your account, please refer to this number.

4. **Service Address**
The address at which we provide service to you.

5. **Total Due**
The total amount due to St. Croix Electric Cooperative.

6. **Delinquency Date**
The amount due to St. Croix Electric if paid after the due date, including a forfeited 3 percent discount.

7. **Date of Electronic Readings**
The dates on which your meter was read for the purpose of calculating your current bill.

8. **Days of Service**
The number of days of electric use included in your current bill.

9. **Previous Balance**
Information about your previous bill, payments and adjustments made prior to the current billing date.

10. **Meter Reading Detail**
Meter readings and usage data for all meters, including off-peak meters, in the current statement.

11. **Electric Service**
Detail of current month’s charges. See reverse side of your bill for explanation of individual charges.

12. **Your Electric Use**
A record of your electric use (in kilowatt-hours) from your electric meter(s) for the past 13 months.

13. **Bill Message**
Information of current importance from St. Croix Electric Cooperative.

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Survey Follow-Up:
**WI Low-Income Assistance Fee**
In the September 2015 SCEC e-survey, a few comments were made regarding the WI Low Income Assistance line item on bills (see highlighted line on bill above).

The WI Low Income Assistance & Conservation Fee is a monthly, non-taxable charge mandated by the State of Wisconsin, which funds energy conservation and energy assistance programs in our area. This is not an SCEC charge.

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High energy use culprits:
- Electric heat/space heaters
- Pipe warming/heat tape
- Heat lamp
- Plugging in cars/machinery
- Watering garden/lawn
- Watering animals/livestock
- Water tank heater for animals
- Running fans in barns
- Air conditioning
- Dehumidifier
- Pool with pump
- Hot tubs