

**The best of intentions when making a payment on your St. Croix Electric bill can be sidetracked by a number of factors. The most common issues we see crop up can be easily remedied for smoother payments in the future. We frequently come across these issues:**

### **1. Delayed payments when using online banking**

Payments made online using your bank's website or any number of other online services do not instantly forward to St. Croix Electric. Most banking institutions forward the payment to a third party processor. The third party processor then produces a physical check and mails the check to St. Croix Electric. The delay between when you make your payment and when we receive it ranges from five to fifteen days. If you are in the habit of paying your bill as soon as you receive it, then you probably will have no issues resulting from this delay. If you need us to receive the payment quickly, a better choice would be to use our online bill pay feature which is found on our website.

### **2. Snags with credit card payments**

Setting up a recurring payment on our online bill pay system is a convenient way to make sure your payment is on time, every time. It is important to make sure the credit card information is accurate and up-to-date. Note in your files which card you are using for your payments so that you remember to change the information when your card expires and is replaced by a new one.

### **3. Not contacting us**

If circumstances come up that make it difficult to pay your bill on time, please let us know. We will work with you to try to find solutions on how you can meet your obligation to us. We can also provide you with information regarding services that may be available to help you. Avoiding making a call to us only compounds the problem and increases the size of your bill. Keep in mind that after-hours calls are answered by our call center. You will need to call during business hours to receive the best assistance.

### **4. Cutting it too close with mail delivery**

Using the United States Postal System typically works well. If your payment is due within a few days of when you send it, though, our online bill option would be your best bet. Payments do occasionally get delayed in the mail or lost completely. Paying online give you the assurance that your payment has been received.

**We offer a variety of payment methods including online bill pay at [www.sccenet.net](http://www.sccenet.net), budget billing, auto-pay, the postal service and a drop box in our parking lot in Hammond. We can also take credit card payments in our office, Monday - Friday 7:30 a.m. to 4:30 p.m.**

**Call us at 715-796-7000 for more information or for assistance.**

**Take  
the right  
steps to  
making  
payments  
on time.**

