



## **Payment Options with GEUS Smart Power**

Presented by Diane Thomas  
GEUS Consumer Services Supervisor  
903-457-2821  
dthomas@geus.org

The following outline explains the benefits of pre-paid metering for many of the consumers we do business with on a weekly or monthly basis. We all address many of the same situations on a regular basis and GEUS has chosen pre-paid metering as an option for promoting conservation as well as benefiting our consumers. This program is designed for any and all consumers for a variety of reasons.

### **Locked Gates:**

Many of our consumers have locked or coded gates and GEUS must be responsible for maintaining keys and codes in order to access the property to collect meter data for billing. This puts GEUS at risk for breaking a lock or even setting off an alarm if inputting the incorrect code. The purpose of the consumer placing these security devices on their property is for exactly that, security. With pre-paid electric service there is no reason for us to access the property other than one time per year, adding to the comfort of the consumer knowing that fewer people have access.

### **Hard to read or incorrectly read meters:**

GEUS will only need to read the pre-paid meters once per year to see that accuracy is being maintained. This eliminates errors which generate additional reads to be performed thus saving fuel and vehicle longevity as well as creating additional hours for our meter readers to perform routine maintenance in other areas. Accidents and angry animal confrontations are also reduced. As pre-paid metering becomes more popular in our growing community we will still be able to maintain the same crew for a period of time leading to saving money for the citizens.

### **Situational and short term circumstances:**

There are many situations that can benefit from pre-paid metering. Sometimes things happen that are just beyond our control and we find ourselves without enough to make the ends meet because of the situation. Loss of job, divorce or illness are just to name a

few. While pre-paid metering is not for everyone all the time, it can be a great benefit during a period of time when the need to change budgeting procedures is a must. GEUS will require a 12 month agreement when becoming a pre-paid meter consumer and can arrange collection of current charges that the consumer is unable to meet into a reasonable and obtainable payment option while still providing the same quality of service. Pre-paid metering has no late fees or non-pay charges billed to the stressful situation the consumer may already be in and can be a savings of more than \$60.00 per month. After 12 months the consumer has the option of going back to regular monthly billing statements if they so choose.

### **Generational Poverty:**

Although the subject of generational poverty is something we don't like to discuss, it remains a serious issue. Generational poverty can be looked at from several perspectives. Some people choose to, and have learned how to make this lifestyle work for them and some people just don't know how to get the help needed to change their circumstance. The fact is that the living expenses still have to be met in order to continue service. GEUS has always allowed two billing extensions in the past for all consumers but we seem to have the same homes on the non-pay list every month. These consumers seem to count on not being disconnected by using several tactics. Some will claim to be on medical emergency, some will have a relative place service into their name in order to continue service without payment of the charges already owed, and some just go out and turn the meter back on when we have actually disconnected service. Community service organizations play a key role in the payment of many of these accounts as well. By offering pre-paid metering to these consumers, it becomes their responsibility to see that their needs are met, and again allows us to save them money with no late fees or non-pay charges.

### **Community Service Organizations:**

Community Service organizations will have the ability to better budget funds to help more people in financial situations. The current procedure is to collect the past due amounts before service can be continued. This can be as much as \$400.00 to one consumer. With pre-paid metering these organizations can pledge set amounts to the consumers to hold service until the consumer is paid, or other arrangements have been put into place. This allows more help to more people in need before the funds are depleted.

### **Energy Conservation:**

Pre-paid metering comes with a unit that plugs into an outlet on the inside of the home. It supplies the amount of kilowatt hours and the cost of daily usage, weekly usage and monthly usage. Consumer deposits are based on the unit and not the estimated service. With this being said, just think about the amount of money the consumer can save themselves by learning how to conserve energy. With the control in their hands they will gain the knowledge needed to enjoy the satisfaction of lowering their own energy costs.