

Established 1940



CUSTOMER GUIDE

Membership

LCEC Liability

Customer
Liability

Conditions of
Service

Meter Reading
& Billing

Collections
Delinquent

Fees & Deposits-
Residential Accounts

Fees & Deposits-
Commercial

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Payment Options

MAY 2020

LCEC.NET



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Customer Contact Channels

www.lcec.net • customer@lcec.net

Automated phone system available 24/7 • 239-656-2300, 800-599-2356

SmartHub at lcec.net or download the app



Report an outage:

Press 1 and your phone number

Get your account balance:

Press 3 and then 2

Make a payment:

Press 2 and 1 for free Check by Phone
Press 2 and 2 for Credit Card payments

WELCOME

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Welcome to LCEC

When you connected electric service with LCEC, you became a member of one of the largest electric distribution cooperatives in the United States. LCEC was incorporated in 1940 with 15 miles of energized line and has grown to more than 8,000 miles of line. We are proud of the fact that our solid integrated business plan is focused on providing reliable, cost-effective, competitively priced electric service. We put a great deal of effort into this plan and work hard to make sure that employees within the organization, no matter where they work and what they do, have a clear understanding of what we are in business to accomplish. Our core values—safety; quality service; commitment to integrity, diversity and respect; teamwork; accountability; and energizing the community—help to guide us in operating the business.

LCEC is governed by a ten-member Board of Trustees and is subject to several regulatory jurisdictions including Florida State law, the North American Electric Reliability Council (NERC), and the Federal Energy Regulatory Commission (FERC). The Florida Public Service Commission (FPSC) also has limited jurisdiction over LCEC. Although the FPSC does not set the level of our base rates, it does have jurisdiction over the structure of rates and the territory we serve, as well as our reporting, conservation, service reliability, and other items. In many cases, LCEC voluntarily complies with requirements the FPSC applies to investor-owned utilities.

The Board of Trustees, made up of LCEC members, sets policy, has financial oversight, and provides direction to the leadership team and employees who operate the day-to-day business of delivering electric service. Since 1940, LCEC has been the people, power, and possibilities that have served the electric needs of its members. Take a few minutes to review this handbook and our website; we think you will be proud to be a member of LCEC.

Sincerely,
Denise Vidal
Executive Vice President and
Chief Executive Officer



Denise Vidal, EVP and CEO

This customer guide provides helpful information regarding your LCEC membership. There is additional information available throughout www.lcec.net and in your monthly customer newsletter, LCEC News. We encourage you to take advantage of the many benefits your membership provides such as SmartHub, online energy tools, free energy surveys, multiple payment options, and ongoing energy-related information.

The LCEC Customer Guide is meant to serve as a general reference and should not be used as a legal reference or a complete statement of the policies and procedures of the business. This guide is not intended to be all-inclusive and is not a substitute for direct communication between our customers and LCEC. We appreciate direct communication to help understand your service needs, and we hope that you appreciate the convenience of the self-service options we offer.



LCEC may make changes to the Customer Guide to adapt to the changing needs of customers and regulatory requirements, policies, and procedures.

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LCEC is one of the largest electric cooperatives in the nation, with more than 8,000 miles of distribution and transmission lines. Cooperative membership is open to all residents within the LCEC service territory.

LCEC is also one of the largest employers in Lee County, with more than 375 employees. The organization is very involved in local communities through support of agencies such as United Way, American Heart Association, American Cancer Society, Chambers of Commerce, Junior Achievement, school districts, and multiple civic groups. LCEC also maintains a delicate balance with the environment through recycling efforts, partnerships with environmental agencies, and protecting precious wildlife.

The founding visionaries who built LCEC from the ground up were determined to grow an organization with a heart and a conscience. That idealism has not disappeared with time. Since 1940, LCEC employees, guided by the Board of Trustees, have made a supreme effort to balance fiscal responsibility with the goal of improving the lives of those whom they serve. The LCEC organization remains committed to conducting business with a high level of integrity and in an ethical and responsible manner.

The members of the LCEC Board of Trustees are LCEC customers and are elected by the entire customer base. The 10-member Board represents all walks of life, and members reside in communities and neighborhoods throughout the LCEC service territory. They demonstrate veracity and principles in their professional and personal lives and contribute to the organization's diversity in terms of background and business experience. The Board takes great responsibility in setting policy and procedures and maintaining financial strength while supporting employees who run the day-to-day operations of the utility. The Board supports staff in their efforts to meet customers' needs.

Equity is allocated to members annually if revenues exceed expenses. Each month, the LCEC Board of Trustees and the management team review the financial condition. Once a year, the Board reviews the overall fiscal status of LCEC and determines if a portion of the equity capital can be retired and returned to active and inactive members. Retirements may be paid either by check or as a credit applied to the customer's bill. Collectively, LCEC members have received \$250 million worth of equity over the years.



LCEC is an electric distribution cooperative headquartered in North Fort Myers, Florida, providing electric power to customers in Lee, Collier, Hendry, Charlotte, and Broward Counties. The service territory includes Cape Coral, North Fort Myers, Marco Island, Sanibel and Captiva Islands, Pine Island, Everglades City, Immokalee, Ave Maria, and parts of Lehigh Acres.

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Power Supply

In 2014, LCEC began purchasing power from Florida Power and Light (FPL). The all-requirements contract includes power from emerging energy technologies, including renewable energy. FPL continues to add more solar energy to their portfolio. LCEC customers enjoy the lowest possible rates due to a diverse power supply

Electric Service and Meter Requirements

The [LCEC Electric Service and Meter Requirements \(ESMR\) Handbook](#) provides information about the requirements for installing, replacing, and maintaining electric service and metering equipment.

The ESMR Handbook includes requirements for residential, commercial, and industrial metered services and is dependent on the LCEC Tariff which is amended from time to time and filed with the Florida Public Service Commission. Additionally, requirements are dependent to the Florida Administrative Code as it pertains to electric utilities, and the provisions of the current edition of the National Electrical Safety Code. The Handbook also supports the requirements of the National Fire Protection Association, National Safety Codes, and the codes of the state, county, and municipal authorities.

The transmission and distribution system carries electricity from LCEC power suppliers to customers.



LCEC works hard to manage base rates. This is the portion of the customer bill that LCEC directly controls. Wholesale power costs, franchise fees, and public service taxes are a pass-through from customers to the power supplier and local governments.



LCEC employees are on call 24 hours a day, seven days a week, to ensure reliable electric service. During major outages, the focus is on restoring power as quickly and safely as possible. The LCEC goal is to provide reliable service and quality customer service at competitive rates.

I. Membership

A. Acceptance

A one-time membership fee of \$5 is charged with the initial application for service. In addition, deposits, connection fees, line extension, or other fees and charges that apply must be paid prior to connection. Only one membership fee is required even when a customer has multiple meters and services. Customers with multiple meters will be billed on a single account. More information about membership is included in the LCEC Corporate Bylaws.

B. Identity Security

For the protection of customers, LCEC has implemented extra security measures and requires additional information to help guard customer identity. This is in accordance with the Red Flag legislation set forth by the Fair and Accurate Credit Transactions Act (FACTA). LCEC requires a valid social security number or passport in order to connect service. This identifier remains on the account and may be used to verify the customer's identity on future inquiries. Commercial accounts with commercial names require an active document number and FEI number.

C. Withdrawal of Membership

LCEC membership may be withdrawn by verbal or written request when the customer contacts LCEC to stop service. Upon withdrawal, the membership fee will be returned less any outstanding balance due LCEC for electricity and other accrued charges. When LCEC membership ceases, terminates, or becomes inactive, the customer's right to vote as an LCEC member will also cease and terminate.

D. Membership Fee Refund

The membership fee will be returned to the customer on the closing bill.

II. LCEC Liability

LCEC is focused on providing reliable electric service to customers. LCEC is not responsible for damages resulting from forces beyond the reasonable control of LCEC such as power outages, voltage fluctuations, damage by third parties, weather-related conditions, or interruptions of service required to prevent damage to the electric system. Although LCEC does not guarantee continuous service at all times, exceptional efforts are made to restore service interruptions promptly and to maintain electric facilities with minimum inconvenience to customers.

Unless otherwise provided in a contract between LCEC and the customer, the point at which service is delivered by LCEC to the customer is known as the “delivery point” and is the point at which the customer’s facilities are connected to LCEC facilities. LCEC is not liable for any loss, injury, or damage resulting from the customer’s use of customer-owned equipment or by the energy furnished by LCEC beyond the delivery point.

The customer will provide and maintain suitable protective devices on customer-owned equipment to prevent any loss, injury, or damage that might result from operational conditions or any other fluctuation or irregularity in the supply of energy. LCEC will not be liable for any loss, injury, or damage resulting from an operational condition or any other fluctuation or irregularity in the supply of energy which could have been prevented by the use of such protective devices.

LCEC does not install or repair customer-owned wiring on customer property. Therefore, LCEC does not assume responsibility or liability for the condition of wires, equipment, or facilities not owned by LCEC.

Distributing reliable, cost-competitive electricity is the core business of LCEC. Planning, maintenance, vegetation management, construction, and use of technology ensure the electric system is ready to meet the needs of customers. Long-range system planning helps to proactively determine infrastructure needs.

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Customers have a responsibility to protect LCEC equipment located on their property and should not interfere with, alter, or permit interference with meters or other electric facilities except by duly authorized representatives of LCEC.



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III. Customer Liability

A. Damaged Equipment

In the event LCEC property is damaged or destroyed due to the misuse or negligence of a customer, the cost of necessary repairs or replacement is the responsibility of the customer.

B. Right of Access

LCEC has the right to enter the premises of the customer for the purpose of vegetation management; installing, inspecting, reading, removing, testing, replacing, or otherwise disposing of its equipment and property; and entire removal of LCEC property in the event of the termination of service for any cause. LCEC employees and contractors will provide identification upon request and the reason that access is needed.

Upon cancellation of membership/service, LCEC must have clear access to the meter. If LCEC cannot access the meter, service will remain active, and usage will continue to be billed to the customer until LCEC has access to the meter.

C. Security Lighting Service

The customer will maintain lighting service for a minimum term of 10 years from the commencement of service or as provided by the applicable LCEC Lighting Agreement. The Agreement will be for a term of 10 years from the date of initiation of service and, except as provided, will extend for five-year periods from the expiration of the initial 10-year term or from the expiration of any extension of the agreement. Initiation of service is defined as the date the first light is energized and billing begins, not the date of the Agreement. The Agreement will automatically be extended unless either party provides written notice of its desire to terminate the Agreement. The written notice must be by certified mail not less than 90 days before the expiration of the initial 10-year term or extension.

NATIONAL ELECTRICAL CODE:
Your Guideline to Safety

Customer wiring installation is subject to compliance with the National Electric Safety Code and local codes to ensure safe work practices.

IV. Conditions of Service

A. Planned Interruptions

LCEC continually performs maintenance and upgrades on the electric system. When possible, LCEC will notify customers three days in advance of planned service interruptions lasting one hour or more.

B. Emergencies or Power Supplier Interruptions

Advance notification of outages does not apply to any interruption caused by storms or other causes LCEC cannot control. Interruption of service caused by power supplier failures is not within LCEC control. However, LCEC will work closely with suppliers to keep customers informed in the event of an extended outage.

C. Meter Location

LCEC will not install a meter at an inside location. All meter locations will be determined by an authorized LCEC employee so that equipment is located as close to electric facilities as possible. LCEC will make the final determination in the location of the service/meter.

D. Maintenance Responsibility

LCEC is responsible for the maintenance of its facilities, including the meter. The customer is responsible for maintenance of the portion of the service from the meter can, through the weatherhead, including all associated vegetation management.

E. Customer Electrical Facility Work Prohibited

LCEC employees are not authorized to perform any wiring inside the home or business, installation of electric facilities, or any other work related to internal wiring or installation on the premises of a customer unless the LCEC employee is instructed by their supervisor to do so or in support of an LCEC product or service.

F. Point of Delivery

Under normal circumstances, the meter is the connection point between LCEC and the customer. When a customer requests that energy be delivered at a point or in a manner other than that designated by LCEC and the request is granted, the customer is responsible for paying the additional cost of service.

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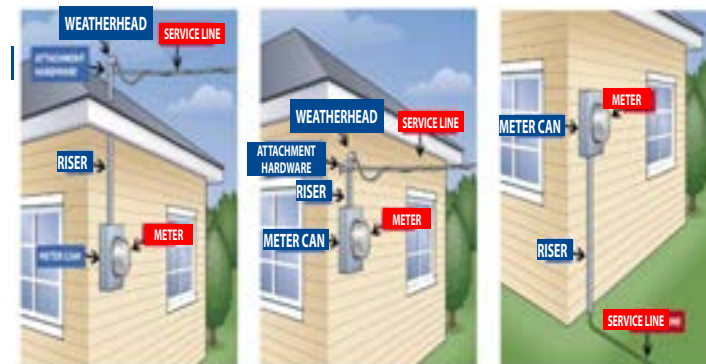
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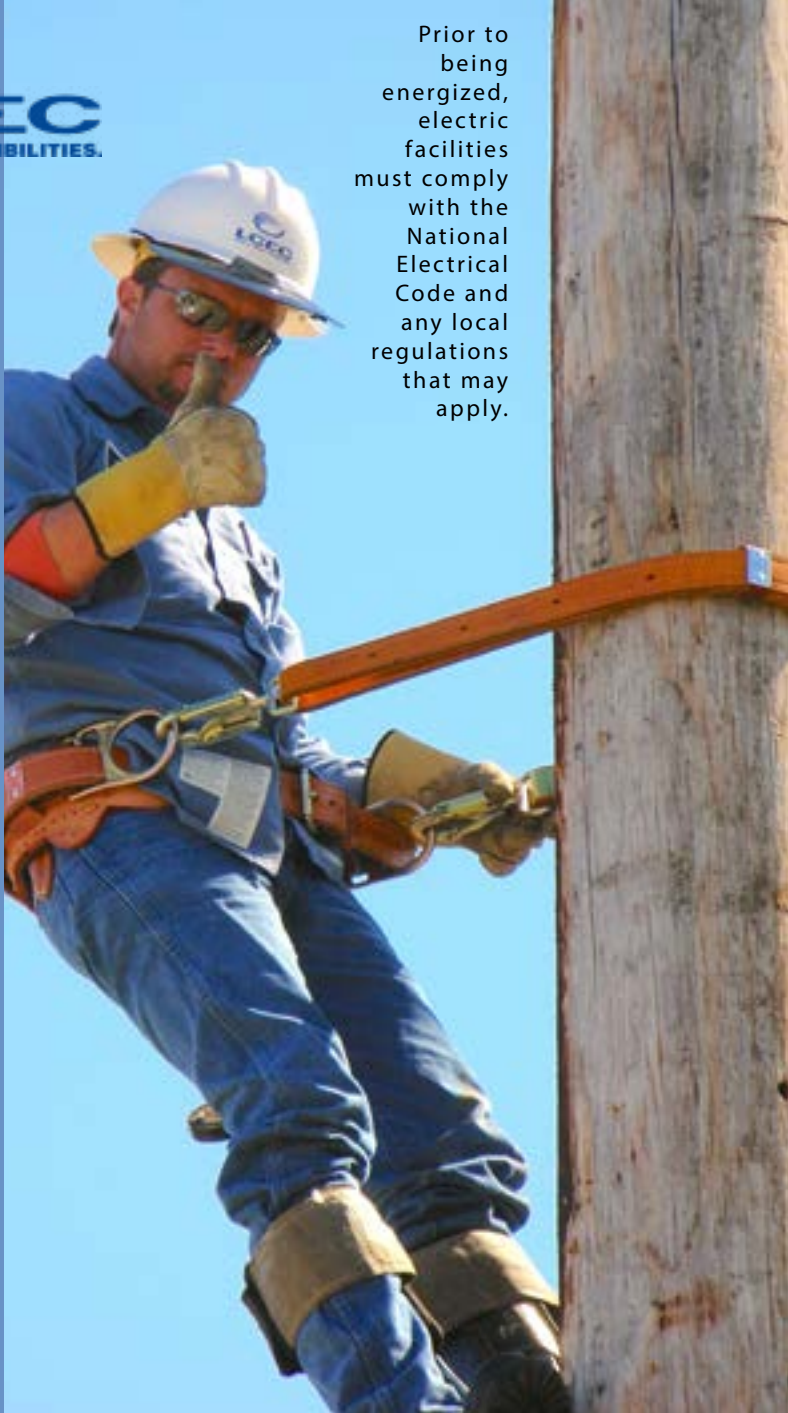
There are many connected equipment parts that work together to power your home or business. LCEC maintains and repairs some parts, and the customer is responsible for others. Some underground service lines are owned by the customers.

Who is responsible for fixing what?

CUSTOMER RESPONSIBILITY **UTILITY RESPONSIBILITY**



If your electrical components are damaged, you may be responsible for repairs. Identify your type of service connection above to learn what your responsibilities are.



Prior to being energized, electric facilities must comply with the National Electrical Code and any local regulations that may apply.

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If an account is disconnected for nonpayment, the full past-due balance must be paid prior to reconnection of service. It may take up to one business day to reconnect after payment is received by LCEC.

G. Relocation of LCEC Facilities for Convenience of Customer

If LCEC facilities located on a premise or right-of-way must be relocated solely for the convenience of the customer or government entity, the total cost for the relocation will typically be paid by the customer.

H. Inspection

When a customer's account location is in an area where electrical inspection laws or ordinances are in effect, LCEC will not install new electric service until the inspection is confirmed. Once LCEC receives evidence that the electrical inspection laws or ordinances have been met, service installation will proceed. LCEC does not assume responsibility when the inspection requirements are waived for any reason. LCEC has the right to request an inspection at any time if an LCEC employee determines that an unsafe condition exists.

I. Disconnection of Service – Immediate

LCEC may exercise the right to discontinue electric service to a customer without notice for the following reasons:

1. Fraudulent misrepresentation of the use or name associated with the electric service
2. Tamper or physical intrusion into a meter, including cutting of meter seal
3. Lack of access to the meter, whether due to customer refusal, obstructions, or hazardous conditions
4. Discovery of defects or hazardous conditions of customer-owned equipment or installation
5. For repairs or emergency operations
6. Wherever disconnection is necessary to protect LCEC from fraud or abuse
7. Upon the order of a law enforcement officer for public safety or law enforcement purposes

J. Discontinuance of Service

LCEC may exercise the right to discontinue service for the following reasons:

1. Bill nonpayment
2. Violation of LCEC rules or policies

K. Tampering With Meters and Other LCEC Property

All customers share in the cost of theft of electricity. Efforts to reduce the cost are important, but more importantly, safety is at stake. Those tampering with a meter and other electric system equipment put themselves and others in grave danger.

LCEC will investigate complaints, reports, and incidents involving meter tampering or tampering with LCEC equipment or property. If it is determined that tampering occurred, service may be immediately disconnected, and fees and charges will be applied and must be paid in full prior to reconnection of service.

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Each account holder will be responsible for any tampering, interference, or broken seals associated with meters or other LCEC equipment installed on the customer's premises. No one except LCEC representatives is authorized to make internal or external adjustments to a meter or any other facility that is LCEC property.

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Information gathered during an investigation will be reviewed, and a determination will be made as to whether the actions warrant notification of legal authorities. Charges may be brought against the offending party, and prosecution may follow. Others charged with the offense of destroying or tampering with LCEC property may also be prosecuted in the same manner. In cases where the incident may be a violation of federal law, the United States District Attorney will be notified.

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L. Life Support Service Program

The Life Support Service (LSS) Program is designed for residential customers who rely on electricity for medically essential services, as certified by a licensed physician.

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The LSS program does not guarantee uninterrupted service or preclude customers from payment of their electric bills. Customers are responsible for backup equipment/power supply and a planned course of action in the event of power outages.

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When appropriate, the LSS program offers qualifying customers special notification prior to disconnection of service for nonpayment so customers can secure funds or make necessary arrangements.

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Customers eligible to participate in the program should contact LCEC to request an application and a Physician's Certification Form. Customers are responsible for contacting their physicians for annual recertification once accepted in the program.



Reliable electric service is important, especially to those using life-support devices. Please have an alternate plan in place to ensure the continuity of life-support needs in case an interruption of power occurs.



Meter tampering hurts everyone. Automated LCEC meters help detect fraud, and field employees also watch for suspicious activity. Customers can also report cases of potential meter theft at <https://www.lcec.net/forms/?formtype=energytheft>

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Power blinks can occur when a tree branch, animal, or debris contacts the power line and a protective device operates properly. This line device helps to protect electric facilities and avoid a lengthy outage.

M. Reporting Outages

Although LCEC works year-round to prevent electric service from being disrupted, it happens on occasion. We work to restore power as quickly and safely as possible. LCEC employees are on call 24 hours a day to respond when needed. When an outage does occur, we ask that you help us to restore power with minimum delay by following the procedures below:

1. Check your fuse box or breaker panel. A blown fuse or tripped breaker can cause the loss of electric service.
2. If your fuses or circuit breakers are operational, check with neighbors to determine if electricity is off at their location.
3. Call LCEC, **239-656-2300** or **1-800-599-2356** and follow the prompts to report the outage. **If your phone number is on file**, you will find reporting an outage to be quick and easy. **You can also report an outage on SmartHub.**
4. When a representative answers your call, be prepared to report the name and address in which your account is listed.
5. If the outage is causing a life-threatening situation, such as downed power lines, please call 911.



When using a portable generator, use the proper safety precautions to ensure crews, family, and neighbors remain safe.

V. Meter Reading and Billing

A. Meter Reading

All meters are read by remote automated meter reading technology. Meters can be tested if, after thorough review of meter read history by LCEC, there is evidence of improper registration or reading.

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It is the customer's responsibility to see that no hazards or impediments exist to prevent LCEC field staff from safely accessing the meter.

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B. Billing and Payment of Bills

All electric accounts are billed monthly. Bills are due and payable by the due date shown on the bill. Bills not paid by the due date are subject to a late fee, an additional deposit, and could lead to disconnection of service. Bills are payable in US funds. Customers can choose the LCEC payment options that are best for them. The billing period covers usage from the last billed meter reading date to the current meter reading date, or until receipt of notice from the customer to disconnect, or upon disconnection by LCEC for nonpayment or policy infractions. In the event that LCEC is unable to obtain an actual read, by fault of either LCEC or the customer, a bill may be estimated. Once a meter reading is received, the bill will be adjusted to reflect actual usage.

C. Billing for Service Availability

The customer is required to pay the applicable monthly customer charge for electric service as long as service remains active. In the event of fire, flood, or other natural disaster, a service agreement will remain active and LCEC will continue to bill the customer unless requested by the customer to discontinue service.

D. Billing and Meter Errors

When a potential billing error has been identified, LCEC will investigate and process corrections as needed.

E. Payment During Potential Billing Error Investigation

Customers should continue to submit a monthly payment that is equal to the prior month's balance due. Any additional amount due or credit will be reconciled once the investigation is complete.



LCEC automated meters and SmartHub allow customers to manage their usage and reduce their bills. These automated meters help the environment, and help customers save energy and money!

While it is impossible to prevent errors completely, LCEC will research issues to make them right and correct the cause of errors to ensure they do not happen again.

VI. Collections – Delinquent Accounts

A. Billing/Payment Process

The monthly bill is a statement of charges incurred including electric usage, applicable taxes required by law, public service taxes and franchise fees imposed by municipalities, accrued late fees, deposits, and other charges. Additional notices will be provided if payment is not received by the due date shown on the original bill. When electric service has been disconnected due to nonpayment, service will not be reconnected until the past-due amount and all fees and charges have been paid. Various disconnect fees will apply.

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B. Collection Activities

The LCEC collection process is a series of events focused on ensuring payment is received for service used. In order to maintain reasonable rates for all customers, LCEC makes every effort to collect the costs of service that have been incurred in delivery of products/service to the customer. The collection process includes various steps based on the status of debt recovery on an active or inactive account.

In the event that a balance remains unpaid on an inactive account after security deposit amounts have been applied, LCEC reserves the right to begin collection activities. These activities may include transferring balances, referral to a credit agency or third-party collection agency, and/or legal action.

LCEC reserves the right to apply a customer's equity to unpaid final bills after termination of service.

C. Returned/Rejected Payments

If the account balance is paid with a check, bank draft, credit or debit card, electronic funds transfer, or in any other form that is returned to LCEC unpaid, LCEC may apply a service charge to the balance due. The amount will not exceed parameters set forth in Florida statutes. LCEC will provide notice to customers that the item was returned and advise requirements to avoid disconnection of service.



LCEC has many authorized pay stations throughout the service territory. Please have your LCEC bill or LCEC account number when paying at our authorized walk-in pay stations.

- Only cash payments are accepted
- There is a \$1.50 service fee assessed by the vendor that is nonrefundable. LCEC retains no portion of the service fee.
- Payments post within minutes to your LCEC account.

Reading Dates		Readings		Multiplier	kWh Usage
From	To	Previous	Present		
02/17/20	03/18/20	27226	27893	1	667

The billing period covers usage from the last billed meter reading date to the current meter reading date or until the customer requests disconnection or LCEC disconnects for non-payment, safety, or theft of electricity.

VII. Fees and Deposits – Residential Accounts

A. Standard Fee Amounts

Requests for service at an existing location require a nonrefundable connect fee and a one-time membership fee of \$5. The membership fee is refundable once service is discontinued and all account balances have been paid.

B. Late-Payment Fees

A late fee may be assessed if payments are not received by the due date shown on the bill.

C. Residential Deposits – General

The LCEC deposit policy is designed to protect the interests of all customers.

All customers are subject to the rules of the LCEC credit-based security deposit policy. LCEC will use available resources and technologies (including credit reporting agencies) to determine identity and assess credit risk at the point of application. A security deposit will be waived for customers who can clearly demonstrate no credit risk through a national credit reporting agency report and/or excellent LCEC payment history.

A security deposit is not an advance payment of an electric bill. Payment of a security deposit may be required prior to connection or reconnection. Because two months of electricity is typically used before service is disconnected for nonpayment, the security deposit, in accordance with industry standards, is typically the cost of two months of electric service for a residential customer. A deposit will be returned after 12 consecutive months of on-time payments and cannot be transferred to another account.

- Deposits must be paid prior to the time electricity is used.
- Upon termination of service, the deposit will be applied against any unpaid bills owed by the customer.
- Any remaining balance will be returned to the customer.

A customer who does not pay for electricity will have used more than two months' worth of electricity prior to disconnection for nonpayment.



Electricity is used before it is paid for. Either a good credit history or a deposit for service ensures associated costs will be paid responsibly.

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A deposit may be required if a history of late payments, missed payments, returned checks, or service disconnection due to nonpayment develops.

D. Residential Deposit Amounts

All residential accounts are subject to periodic review based on the customer payment history. A security deposit may be required or an existing deposit may be adjusted to reflect the actual energy usage, billing experience, and payment history of the customer. Applicants who pose no credit risk will not be charged an initial security deposit. This is determined by a credit reporting agency.

E. Refund/Waiver of Deposits to Customers With Established Credit History

Deposits reduce the need to borrow funds from lenders that charge interest. In order to keep operating costs for all customers lower and because no interest is being earned by LCEC on customer deposits, interest is not paid to customers.

Residential customers may establish credit and receive a return/waiver of their security deposit by one of the following methods:

- Customers who maintain a payment history with LCEC indicating no credit infractions for 12 consecutive months and have a satisfactory LCEC credit history will receive a return of their deposit. Credit infractions occur when payment is received past the due date, a payment is not honored by the funding institution, a meter is tampered with, or an LCEC bad-debt write-off history is found.
- Customers who have established a satisfactory credit history, verified through a credit reporting service selected by LCEC, are eligible for waiver of their initial deposit.
- Deposits are not transferable from one account to another.
- A customer may not be eligible for a deposit return if the customer left LCEC with an unpaid debt in the past.

The LCEC deposit policy is designed to protect the interests of all members.

F. Letters of Credit

LCEC does not accept a letter of credit in lieu of credit screening. LCEC does not base deposit decisions on credit evaluations.

G. Deposit Exception for Multiple Residential Accounts

A customer who is presently receiving electric service from LCEC, has not had any credit infractions for 12 consecutive months, and has established a satisfactory LCEC credit history may apply for additional service without the necessity of being charged a security deposit for additional service.

H. Deposit Required After an Account Becomes Delinquent

An existing account without a security deposit will be charged a deposit if a record of delinquent payments is established. Late payments, disconnections for nonpayment, returned checks/ payments, and bad-debt write-offs may indicate the need for a new security deposit. Accounts that have an existing deposit may be assessed an additional deposit if the average bill increases substantially. Additional or new security deposits on existing accounts are billed in three monthly installments. Each month, the entire bill is due and payable by the due date. Failure to pay the entire bill each month may result in termination of service and additional fees and charges.

I. Bankruptcies

Customers who list LCEC as a debtor in a bankruptcy will be required to pay a security deposit to open a new account.

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Customer Liability

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Collections Delinquent

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Fees & Deposits- Commercial

Services Available to Customers

Payment Options



By securing an account with a deposit, LCEC is able to continue to provide reliable electricity to all customers and keep rates stable by avoiding bad debt expenses.

An application for service can be made online at www.lcec.net or by calling 239-656-2300 or 800-599-2356.



To avoid additional deposits or late fees, customers may utilize one of the many convenient LCEC payment options including AutoPay, PayNow, and Pay by Phone to make ontime payments easy.

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VIII. Fees and Deposits – Commercial Accounts

A. Standard Fee Amounts

New applicants for service at an existing location are required to pay a membership fee of \$5 and a nonrefundable connect fee. The membership fee is refundable upon termination of service and after full payment of all amounts owed to LCEC.

B. Late-Payment Fees

A customer may be assessed a late fee for payments not posted to the LCEC account by the due date shown on the bill.

C. Commercial Deposits – General

All customers are subject to the LCEC security deposit policy. LCEC will use available resources and technologies to determine identity and assess credit risk at the point of application.

The LCEC policy requires a security deposit sufficient to reasonably protect LCEC and its customers against financial loss. Commercial account customers are subject to the following provisions:

- Deposits are required to be paid by the due date on the first bill. Providing a letter of credit or purchasing a surety bond at a reduced cost are alternatives to paying a deposit.
- Commercial accounts that have been established for 24 months, maintain a payment history with no credit infraction for 12 consecutive months, and have a satisfactory LCEC deposit history will receive a return of their deposit. Credit infractions occur when payment is received past the due date, a payment is not honored by the funding institution, a meter is tampered with, or an LCEC bad-debt-write-off history is found.
- Deposits are not transferable from one account to another. Upon termination of service, the deposit will be applied against any unpaid bills owed by the customer.
- Any remaining balance will be returned to the customer.

All commercial deposits are subject to periodic review based on actual experience. The amount of the deposit may be adjusted to reflect the actual energy usage, billing experience, and the payment habits of the customer.



The initial deposit is due when the account is opened. Commercial deposits can be cash, letter of credit, or a surety bond.

D. Commercial Deposit Amounts

LCEC will consider the credit and usage history status of the applicant to determine the security deposit amount.

E. Surety Bond in Lieu of Deposit

LCEC partners with a third-party insurance agent and can process a surety bond request directly over the phone or online. Accounts that have an existing surety bond may be assessed an additional cash deposit if the average bill increases substantially.

F. Deposit Required After an Account Becomes Delinquent

An existing account with no deposit will be charged a deposit if a record of delinquent payments is established. Late payments, disconnections for nonpayment, returned checks/payments, and bad-debt write-offs all contribute to the potential that a security deposit will be required. Accounts that already have a deposit may be assessed an additional deposit if the average bill increases substantially. Additional or new deposits on existing accounts are billed in three monthly installments. Each month, the entire bill is due and payable by the due date. Failure to pay the entire bill each month may result in termination of service and additional fees and charges.

G. Bankruptcies

Customers who list LCEC as a debtor in a bankruptcy will be required to pay a security deposit to open a new account.

Three things you should know

1. The name on a letter of credit or surety bond must match the name on the account.
2. There may be additional charges billed from the LCEC Engineering Department such as Contribution in Aid to Construction (CIAC) and underground charges.
3. New builders will automatically be assessed an initial deposit of \$1,000 for the first 10 properties and \$100 for each additional property.

IX. Services Available to Customers

LCEC is committed to serving customers by delivering the very best service possible at competitive rates. Customers that have a concern about their electric service or questions about any of the services offered may contact LCEC Customer Care or visit www.lcec.net. LCEC has developed multiple programs to help meet individual customer needs.

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Products and Services

Surge Protection

Outdoor Lighting

GenerLink - Generator connection

Net Metering - Renewable energy interconnection

Power to Share Energy Assistance Program

Energy Conservation Information

Residential & Commercial Energy Audits

Online Energy Audits Tools

Payment Options

Monthly Newsletters - LCEC News

Customer Care Center

239-656-2300 or toll-free 800-599-2356

www.lcec.net



LCEC has multiple programs to help meet customer needs.

X. Payment Options

Auto Pay – A convenient, time-saving option that will automatically deduct your payment from your bank account on the day before the due date of the bill.

Membership

SmartHub

With SmartHub you are able to:

- View payment history
- Pay your bill
- Request a payment extension
- Receive bill reminders
- Set usage alerts
- Monitor energy usage
- Report an outage

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Pay by Phone – A convenient way to pay your bill over the phone: 239-656-2300 or 800-599-2356.

Fees & Deposits- Residential Accounts

Fees & Deposits- Commercial

Pay Online when you log in to **PayNow**.

Services Available to Customers

Walk-In Stations – Convenient Authorized Walk-In Payment Stations are located throughout our service territory.

Payment Options

U.S. Mail – Send your payment in the envelope enclosed with your bill.

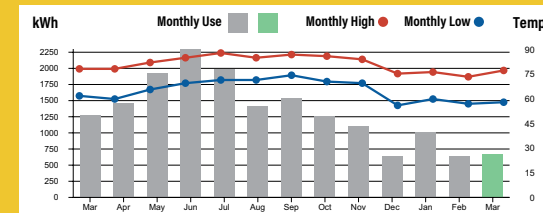
LCEC.NET

SmartHub

Convenience at your fingertips!

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PEOPLE. POWER. POSSIBILITIES.

It is simple to create your SmartHub account or download the free SmartHub app. If you haven't enrolled yet, be sure to have your account information and an email address and register as a New User.



Membership

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Corporate Information



Corporate Offices

4980 Bayline Dr.
North Fort Myers, FL 33917-3910

Mail correspondence to:

LCEC
Post Office Box 3455
North Fort Myers, FL 33918-3455

Mail bill payments to:

Post Office Box 31477
Tampa, FL 33631-3477

Customer Care

239-656-2300 or toll-free 800-599-2356
Fax: 239-995-4287
customerservice@lcec.net

