DOING BUSINESS WITH EASE
SRP provides convenient ways to help manage and pay your monthly bill. You can pay online, over the phone or on your mobile device using our app. Better manage your bill by picking your own due date or enrolling in SRP Budget Billing™. You can monitor your usage with our app and elect to receive alerts on your electric usage, bill due date and payment confirmations. The information below explains our credit practices and describes customer programs that can save you time and money. For more information, call (602) 236-8888 or visit srpnet.com.

ANSWERS ABOUT YOUR ELECTRIC ACCOUNT AND OPTINAL PROGRAMS/SERVICES
SRP General Terms of Service
These terms and conditions apply to all residential customers.

What information do I need to provide to establish electric service? When you request electric service, we will ask you for information that allows us to identify you and determine your creditworthiness.

An SRP-approved form of ID is required to establish your service. This includes, but is not limited to, your Social Security number. We take your personal identity protection seriously and have implemented stringent measures to safeguard your personal information.

You will also be asked to provide your “best” contact information, including your current telephone number and email address or any other number you utilize or obtain in the future. SRP does not sell contact information. Your information is used to contact you to communicate important information regarding your account(s), including scheduled and unscheduled outages, billing, payment and collection of amounts due. By providing your phone number, you consent to being contacted at this number through calls made either with an automated telephone dialing system or with a prerecorded voice or artificial voice and text messages.

To start service or reconnect service if disconnected, we ask for safety reasons that you ensure all appliances and electric devices are turned off to avoid risk of fire. Most of our meters have power delivered within an hour. Please call us if you do not have power within an hour to check the status.

How do I close my account? Please visit srpnet.com/myaccount or call us when you no longer need service.

Final bills on closed accounts are due within 21 days of the bill date. Any deposits and deposit interest will apply to your final billing. Unreturned M-Power equipment will be charged to your account. SRP will accept and issue a credit for your returned box on your closed account for 24 months after you close your account.

Unpaid final bills may be transferred to a related SRP residential or business account. In addition, SRP may refer unpaid final bills to a collection agency. The collection agency may report delinquent final bills to your credit report.

If, after your account settles (including returning your M-Power box, if applicable), you have a credit balance, we will mail you a refund check to the mailing address you provided to us when you turned off your service.

BILLING OPTIONS
SRP offers two convenient billing options to help you manage your energy. You can select a traditional monthly bill or SRP’s pay-as-you-go M-Power program.

TRADITIONAL MONTHLY BILLING TERMS AND CONDITIONS
SRP’s monthly billing program offers you a variety of price plans and billing and payment options. You receive a bill each month — eBill or traditional paper bill in the mail.

Why do I need to pay a deposit? We require a deposit because we bill for services after they have been provided. Our standard residential deposit is $290. In many cases, deposits can be waived with a good credit rating from a consumer credit reporting agency. A returned check or service disconnection may result in the assessment of an initial or additional deposit.

When do I get my deposit back? The deposit you pay will remain on your account for at least 18 months. You will earn interest on your deposit at an average certificate of deposit (CD) rate paid by local financial institutions. We will pay you the interest as a credit on your January bill once we have held the deposit for at least six consecutive months. We review the interest rate annually and adjust it as needed.

The deposit, along with any unpaid interest you have earned, will be applied to your bill on the 19th month of continuous service if we have your Social Security number in our records and you have established on-time payment history.

If you turn off service before your deposit is applied, the deposit and any unpaid interest you have earned will be applied to your final bill.

Can I establish more than one account in my name? Yes, you can have multiple accounts in your name. You will be asked to assume full financial responsibility for all bills on each additional account. If the bills are unpaid, we will hold you responsible for payment. We will waive deposits on your second and third accounts if you have a good credit rating and have provided your Social Security number. We will require a deposit on the fourth account in your name regardless of your credit rating.

If you have four or more residential accounts in your name, they may be considered businesses and be subject to the SRP Credit Policy for SRP Business Customers.

Can I change the date my bill is due? Yes, the SRP Custom Due Date™ option lets you choose a due date for your electric bill that’s convenient for you. You can select the 1st through the 28th day of the month for your due date.

Are there any programs to help me budget my electric bill? SRP Budget Billing helps you balance the seasonal highs and lows of your electric bill to make your payments more predictable each month. Your Budget Billing payment is based on average monthly energy costs.

We will review your usage periodically for any significant changes and adjust your payment amount if necessary. You may enroll in Budget Billing throughout the year. However, the best time to enroll is during the fall months in order to build a sufficient credit in your account to cover your usage during the summer. Your enrollment in Budget Billing will be canceled if you miss two payments within 12 months.

Can I view my bill online? You can view and print up to three years of past bills. You can also receive automated email and text notifications that alert you of certain conditions on your account, including when your bill is available, when payment is due and past due, and when a payment is confirmed. In addition, you can elect to stop paper bills. Go to srpnet.com/myaccount to view your bills and select as many eNotes options as you like. You may also view account information on SRP’s mobile app, SRP Power.

What happens if my bill payment is late? Regular monthly bills are due when billed. If we don’t receive your payment by the close of business on the 21st day after billing, your account becomes delinquent, and we will mail a reminder notice to you, and a late fee will be added to your account. If we do not receive payment by the close of business on the 28th day after billing, we may disconnect your electric service without further notice.

To restore your service that has been disconnected because of nonpayment, you may need to pay us all amounts you owe, plus additional security deposits and disconnection fees. We may charge you an initial or additional deposit if we receive a returned check from your bank or disconnect service because of nonpayment.
SRP CREDIT POLICY

What if I need more time to make a payment?
If you think you will have difficulty paying your bill, call us or visit srpnet.com/myaccount to discuss your situation. It is always best to try to resolve any issues before your account becomes past due. We encourage you to reach out to us. We may be able to provide a payment extension or direct you to community social service agencies for possible financial assistance.

You may be able to receive up to six payment extensions depending on the amount you owe if your account:
• Has been active more than six months
• Has no existing extension
• Has no unpaid extension in the current or prior month
• Has no unpaid deposit
• Is not on the SRP Budget Billing program

What are payment arrangements?
A payment arrangement is when a portion of your past due balance is broken into smaller amounts and added to your future monthly bills. If payment arrangements are not paid by the due date on the bill, the agreement will be canceled, the past due balance will be due in full immediately, and late payment fees may be charged. A reminder notice for the total balance due will be mailed to you. If payment is not received, SRP reserves the right to disconnect service.

What happens if my payment item is returned?
If a payment item is returned or denied by your financial institution, we will require immediate repayment with cash, a personal or business check, a cashier’s check or a money order. We will charge you a fee for processing the returned item.

If your account has two or more returned payment items in 12 months, we will designate the account as cash-only, and your payments will need to be made with cash, a cashier’s check or a money order until your account no longer has a cash-only status. Cash payments can be made at any of SRP’s PayCenter® locations.

We will disconnect your service without further notice if your payment item is returned under one or more of the following circumstances:
1. You received notice of a pending disconnection for nonpayment.
2. You paid us with the payment item to restore your service we disconnected for nonpayment.
3. You paid the required deposit to turn on service with the payment item.

Under any of these circumstances, payment will then need to be made with cash, a cashier’s check or a money order to reconnect service. A personal or business check may be used if your account is not designated as cash-only.

Can a third party be notified if an account becomes delinquent?
If your account becomes at risk for disconnection, we can notify an SRP Safety Net partner of your choice. The partner may be an individual or agency. Call us at (602) 236-8888 to enroll in Safety Net.

SRP M-POWER TERMS AND CONDITIONS
SRP M-Power® is a pay-as-you-go program that allows you to purchase power as you need it. With M-Power you no longer receive a traditional monthly bill. Simply buy power in the amount you want, whenever you need.

An in-home display (M-Power box) allows you to monitor your usage in real time and will alert you when your credit is running low. The M-Power app allows you to conveniently monitor your energy use and purchase power.

Do I need to pay a deposit?
All SRP M-Power accounts will require a refundable equipment deposit of $102.50 and a one-time refurbishment fee of $11.50 for the M-Power box.

How do I make a purchase?
SRP has upgraded M-Power to make purchasing power easier and more convenient. Customers now have the ability to purchase power using the SRP M-Power app, online, over the phone or at a PayCenter.

At the time of each purchase or when credit is applied to the account, you will be asked to verify that equipment and appliances are off prior to SRP allowing power to flow through our meter to your home.

Any purchase not authorized will be held on the account as a credit until you authorize the credit be sent to the meter.

If your purchase is returned or denied by your financial institution, we will remove credit from your meter and you will be charged a fee for processing the return item.

If you have two returned purchases in a 12-month period, your account will be designated as cash-only and you will need to purchase your power at any of SRP’s PayCenter locations.

What if I need an advance?
SRP allows two advances each month if your arrears balance is less than $300. This limit is subject to change without notice. Any changes will be posted on SRP’s website and noted in subsequent mailings of the policy. The advance will be added to your arrears balance.

What is accumulated debt?
Accumulated debt is a balance owed to SRP that occurs when your meter credit reaches a negative balance. This could occur during friendly credit hours, from 8 p.m. to 8 a.m. daily, or when SRP prevents your meter from disconnecting during SRP holidays or an Excessive Heat Warning issued by the National Weather Service. This balance will be deducted from the next purchase you make.

What is an arrears ‘pay down’ balance?
An arrears balance is debt owed to SRP that you pay back with each prepay purchase — a portion of each prepay purchase is applied to your balance, and a portion is available for energy credit.

Common reasons for arrears balance include startup costs of deposits, initial prepay advance, service fees, balances transferred from a prior account, or weather-related suspension of disconnection of service.

PAYMENT OPTIONS
How your payments are applied
Your payments are applied first to any SHARE pledge, then to unpaid deposits, then to past due balances and then to current bill charges. In the event your payment is meant to cover multiple billing accounts, the same sequence applies regardless of payment posting instructions included with your bill stub.

Mailed payments can be made with a personal or business check, cashier’s check or money order. Payments can be mailed to SRP, P.O. Box 80062, Prescott, AZ 86304-8062.

SRP SurePay™ (a direct-debit payment program) automatically withdraws funds from your designated bank account 21 days after the bill date. Please note that customers currently on a 10-day withdrawal schedule can switch to the new 21-day schedule by calling customer service at (602) 236-8888.

Our eChex service lets you pay with your bank account online, over the phone, through your mobile device or at an SRP PayCenter. ECChex payments may also be made via SRP’s mobile app, SRP Power, which is available for download on your iOS or Android device.

SRP PayCenter payments can be made with cash or eChex. To pay by eChex at a PayCenter, you must be registered. To register, call us at (602) 236-8888 or go to srpnet.com/myaccount. For the locations of SRP PayCenters near you, visit srpnet.com/paycenter.

Credit or debit card payments can be made through a third-party vendor. The vendor charges a small transaction fee per charge. Credit or debit card payments can be made online at srpnet.com/myaccount or over the phone by calling (602) 236-8888 and selecting pay by credit or debit card using our automated system.

Please note: SRP cannot guarantee continuous service if you pay through unauthorized payment processors, including your bank’s online payment program, which may not remit your payments to SRP in a timely manner. If SRP does not receive payment by the due date on the bill, a late payment fee may apply and your service may be subject to disconnection.

If you choose to use a third-party bill payment service, you are responsible for ensuring that SRP receives payment in full by the due date. For example, if a payment remitted by a third-party bill payment service is returned or rejected, you are responsible for covering the payment and associated fees and costs — even if you provided the funds for the payment to the third party.

MEDICAL PREPAREDNESS PROGRAM
If someone in your household requires medical life support equipment that is in use and essential to sustaining life, you may be eligible for our Medical Preparedness Program. We have a certification process, and only specified medical equipment qualifies you for this program. Once you’re certified, your application is good for 24 months.
M-Power customers will be required to transition to a traditional monthly billing plan to participate in the Medical Preparedness Program.

Please be aware that medical status does not guarantee service will not be disconnected for an unpaid electric bill and that medical accounts are subject to the same bill payment terms as other residential accounts. Medical Preparedness Program accounts subject to disconnection of service for nonpayment may have a service limiter installed to limit the amount of energy provided until past due balances are paid or other payment arrangements are in place.

This program can be combined with the Economy Price Plan if eligibility is met for both. Please contact us at (602) 236-8888 or visit srpnet.com/medical to see if you qualify.

**EXTREME WEATHER DISCONNECT MORATORIUM**

During times of extreme weather, when the National Weather Service issues an Excessive Heat Warning or cold advisory, SRP will suspend disconnection of service for nonpayment. During this time, bills will continue to generate and are due within SRP standard terms. Late payment fees for past due bills will continue to be charged; however, accounts will not be disconnected for nonpayment until the disconnection moratorium has ended. If you are having problems paying your bills, please contact us at (602) 236-8888 to discuss your situation.

**Are there any special provisions for customers with limited incomes?**

Our Economy Price Plan offers a $23 monthly discount to eligible customers with a household income at or below 150% of federal poverty guidelines. Federal income guidelines are subject to change without notice. Current qualifying income levels are as follows:

<table>
<thead>
<tr>
<th># of people in household</th>
<th>Maximum monthly income (before taxes or deductions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,595</td>
</tr>
<tr>
<td>2</td>
<td>$2,155</td>
</tr>
<tr>
<td>3</td>
<td>$2,715</td>
</tr>
<tr>
<td>4</td>
<td>$3,275</td>
</tr>
<tr>
<td>5</td>
<td>$3,835</td>
</tr>
<tr>
<td>6</td>
<td>$4,395</td>
</tr>
</tbody>
</table>

If more than six, add $560 for each additional person.

To enroll, please contact us at (602) 236-8888 or visit srpnet.com/economy for an application.

**What if I have a dispute about my electric service?**

You may dispute a bill you think is in error by calling, writing or emailing us. We will not disconnect service for nonpayment of the amount you dispute provided (1) you notify us before the bill becomes delinquent and (2) you pay all other undisputed charges when due. Write us at Customer Communications Services, PA8277, SRP, P.O. Box 52025, Phoenix, AZ 85072-2025; email us at corrsvcs@srpnet.com; or call us at (602) 236-8888.

If you are not satisfied with the outcome of your dispute, you may ask for a special review. If your annual usage is less than 100,000 kilowatt-hours, our Consumer Ombudsman Office will investigate your dispute in an effort to resolve the problem. Otherwise, our Executive Dispute Resolution Committee (EDRC) will review your dispute. In both cases, the decision from the Consumer Ombudsman Office or EDRC is our final determination on the matter.

**CURRENT CHARGES**

The following is a list of service charges and fees currently in effect. Late fee is 2% of the billing amount, with a $5 minimum.

<table>
<thead>
<tr>
<th>Service Charge</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service establishment fee (next day)</td>
<td>$30</td>
</tr>
<tr>
<td>Service establishment fee (same day)</td>
<td>$45</td>
</tr>
<tr>
<td>Returned payment</td>
<td>$18</td>
</tr>
<tr>
<td>Field visit</td>
<td>$35</td>
</tr>
<tr>
<td>High-bill audit</td>
<td>$55</td>
</tr>
<tr>
<td>Disconnection at meter (reconnect)</td>
<td>$55</td>
</tr>
<tr>
<td>Disconnection at other than meter/J-box</td>
<td>$248</td>
</tr>
<tr>
<td>Disconnection at J-box or transformer</td>
<td>$321</td>
</tr>
<tr>
<td>Customer-damaged meter lock rings</td>
<td>$58</td>
</tr>
<tr>
<td>Theft investigation (per hour)</td>
<td>$90</td>
</tr>
<tr>
<td>Meter reading — no access</td>
<td>$25</td>
</tr>
<tr>
<td>Damaged M-Power box</td>
<td>$133</td>
</tr>
</tbody>
</table>

These charges and fees are subject to sales tax and may change as SRP’s costs change.

We are here to serve you and answer any questions 24 hours a day, seven days a week at (602) 236-8888.