

Marquette Board of Light and Power Collection Policy and Procedures

Collection Policy and Procedures Residential Accounts

1. Accounts for which the utility has not received payment of the current balance within the twenty (20) day payment period cited on the current (green) bill will be sent a past due (blue) bill. This bill states that the arrearage must be paid within ten (10) days. A Delayed Payment Fee (DPF) will be assessed on past due billing arrearages. The past due (blue) bill also serves as the first notice of potential disconnection.
2. Accounts with unpaid arrears balances after the ten (10)-day payment period and after an additional five (5) days allowed for mail delivery, which have no satisfactory financial arrangement, will appear on the Collections List and will be addressed in the following manner:
 - a. A customer whose account has eighteen (18) months or more of continuous service at the same address and appearing on the List for the first time within the last eighteen (18) months will receive a letter advising them that their account is past due. The letter will include a copy of the BLP Deposit Policy. No collection service charges will be assessed.
 - b. All other customers will receive a Final Disconnect Notice (orange notice), which is the second and final notice of potential disconnection. There will be a collection service charge billed to their account. In the winter, the BLP will also attempt to contact the customer by phone prior to disconnection. In order to avoid disconnection, the customer must take one of the following actions:
 - i. pay the arrears amount and service charge at the BLP's main office within three (3) days of the delivery of the Final Disconnect Notice.
 - ii. Make acceptable financial arrangements with the utility's Billing Department.
3. If the customer identified in 2b. above does not take any of the actions listed therein, service may be disconnected.

Collection Policy and Procedures NonResidential Accounts

1. Accounts for which the utility has not received payment of the current balance within the twenty (20) day payment period cited on the current (green) bill will be sent a past due (blue) bill. This bill states that the arrearage must be paid within ten (10) days. A Delayed Payment Fee (DPF) will be assessed on past due billing arrearages. The past due (blue) bill also serves as the first notice of potential disconnection.
2. Accounts with unpaid arrears balances after the ten (10)-day payment period and after an additional five (5) days allowed for mail delivery, which have no satisfactory financial arrangement, will receive a Final Disconnect Notice (orange notice), which is the second and final notice of potential disconnection. There will be a collection service charge billed to their account. In the winter, the BLP will also attempt to contact the customer by phone prior to disconnection. In order to avoid disconnection, the customer must take one of the following actions:

- a. pay the arrears amount and service charge at the BLP's main office within three (3) days of the delivery of the Final Disconnect Notice.
 - b. Make acceptable financial arrangements with the utility's Billing Department.
3. If the customer identified in 2. above does not take any of the actions listed therein, service may be disconnected.

Collection Policy and Procedures General Rules

1. When electrical service is disconnected for non-payment, a Service Disconnected notice will typically be hung on the door stating why electric service was terminated. If the customer requests reconnection, a Reconnection Service Charge will be assessed.
2. A customer having multiple delinquent accounts at the same service address will be assessed a Collection Service Charge for each account. Upon reconnection, a reconnection Service Charge will be assessed on each account.
3. The Reconnection Service Charge for accounts served by a transformer-rated meter and for accounts with restricted meter access will be adjusted to account for Distribution Department service crew reconnection work.
4. Cash, checks, money orders, and credit/debit cards will be accepted as payment for Collection List past due balances and service charges. A convenience fee will be charged for credit/debit card transactions taken over the phone. If an account is repeatedly paid with a non-sufficient funds (NSF) check, only cash, money orders, or credit/debit cards will be accepted as payment. An account paid with an NSF check will be assessed a separate NSF check service charge.
5. If an NSF check or broken financial arrangement is related to a previous collections notice of any type, the service may be disconnected immediately without notice.
6. If the initial deposit (if applicable) or connection service charge are paid with an NSF check, service may be disconnected immediately without notice. A Reconnection Service Charge will be assessed to re-establish service.
7. Partial payments will be applied in the following order:
 - a. deposits
 - b. delinquent past due balance, financial arrangement payments
 - c. service charges and fees
 - d. past due balances
 - e. current balance
8. The delivery of a Final Disconnect Notice (orange notice), and delivery of a Service Disconnected notice (yellow notice) at an account address is documented by the utility's representative indicating on the Collections work order the action taken and the meter reading if available, and initialing the work order.
9. Collections Lists will normally be prepared on Tuesday and Thursday during a normal, five (5) day work week with the Disconnect List normally being prepared on Wednesday. During abbreviated work weeks, list(s) preparation will be scheduled to insure adequate notification to the customer.