



Fergus Falls, Minnesota

**Section 4.11 EVEN MONTHLY PAYMENT (EMP) PLAN**

Customers, at their request, may be billed under the Company’s Even Monthly Payment (EMP) plan. EMP provides for 11 equal monthly payments based on the Customer’s previous use at the service location when available, or an estimate of use for that service location based on previous usage at the service location. Monthly billings will show the difference between the actual amount owed under normal billing and the amount that has been paid under Even Monthly Payment.

The Company will review the Account usage and EMP balances after seven bills and 12 bills to ascertain the reasonableness of the budget amount under current rates or conditions of use of service, and the monthly payment will be adjusted accordingly.

Billing for the seventh and twelfth month of EMP program participation will reflect the actual billing for that month adjusted for the EMP credit or debit balance carried forward from the previous month. A debit or credit balance in the settle-up months will roll into the new EMP amount and be collected over the next 12 months. The Company shall pay interest monthly on any accrued EMP credit balance using a two-week average of the six-month Certificate of Deposit rate offered the second and third weeks of June (effective July 1) and December (effective January 1) by a large regional bank. The rate used to calculate monthly interest on any accrued EMP credit balance shall be the same rate for all Customers participating in the EMP plan.

Customers may cancel participation in the EMP plan at any time by providing the Company with reasonable prior notice. If the Customer incurs late charges as permitted in Section 4.10 of these General Rules and Regulations, or if the Customer’s Account is more than 60 days past due, the Company may remove the Customer’s Account from the EMP plan and the full balance of the Account will become due.

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