What is the Minnesota Cold Weather Rule: What You Need to Know

Some members find it difficult to pay their utility bills in the winter. The State of Minnesota established the Cold Weather Rule to protect residential heat-affected members who are unable to pay their utility bills, from disconnection of service between October 1 and April 30.

You may qualify for protection if you meet the following conditions:

- Disconnection would affect your main heat source.
- Vour total household income is at or below 50 percent of the state median income.
- Vou enter into a payment plan with Traverse Electric and make timely payments under the plan.

What do I have to do to be protected by this rule?

Complete the application for electric shut-off protection and return it to Traverse Electric.

Provide documentation to Traverse Electric that your total household income is less than 50 percent of the state median income. This information is included in your Income Tax Return. If you qualify for energy assistance through West Central MN Communities Action or Prairie Five, this requirement has been satisfied.

Avoiding Disconnection:

The Cold Weather Rule does not forbid winter shut off. If you receive a shut off notice this winter, you must act promptly. Call Traverse Electric to apply for Cold Weather Rule protection and set up a payment plan. Your service will be subject to disconnection without further notice if you do not make the agreed upon payments.

Reconnection:

If your Power is disconnected on October 1 when the Cold Weather Rule takes affect, you can have your power reconnected by calling Traverse Electric to set up a payment plan. You must keep your payment plan to avoid future disconnection.

Who can I contact for monetary help in paying my electric bill during the winter?

You may qualify for state or federal assistance. For complete qualifications and application information, please contact one of the following energy assistance agencies:

West Central MN Communities Action 411 Industrical Park Elbow Lake, MN 56531 1-800-422-4805

Conservation and Weatherization Providers

The following agencies provide weatherization/conservation services:

West Central MN Communities Action 411 Industrical Park Elbow Lake, MN 56531 1-800-422-4805 Prairie Five Community Action Big Stone County 125 NW 2nd St. Ortonville, MN 56278 1-320-839-2111 or 800-292-5437

Prairie Five Community Action Big Stone County 125 NW 2nd St. Ortonville, MN 56278 1-320-839-2111 or 800-292-5437

Send the Minnesota Cold Weather Rule Application and/or Third Party Notice to: Traverse Electric PO Box 66 Wheaton, MN 56296 Or contact our office at

1-800-927-5443

Guick Tips to Avoid High Winter Bills Looking for easy ways to lower your energy bills this winter? Here's a few tips from the Department of Energy:



Open blinds and curtains during the day to allow sunlight in to warm your home. Close them at night to keep cold, drafty air out.



Wash clothes in cold water, and use cold-water detergent whenever possible.



Replace incandescent light bulbs with LEDs, which use at least 75 percent less energy.

Traverse Electric is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Form found online at https://www.usda.gov/oascr/how-to-file-a-program-discrimination-complaint or at any USDA office, or call 1-866-632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to: U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Ave. SW, Washington, DC 20250-9410, by fax at 1-202-690-7442 or email at program.intake@usda.gov





PO Box 66 | Wheaton, MN 56296

APPLICATION FOR ELECTRIC SHUT-OFF PROTECTION

READ THE NOTICE OF RESIDENTIAL CUSTOMER RIGHTS AND POSSIBLE ASSISTANCE **BEFORE** COMPLETING THIS FORM

If you are unable to pay your entire bill and need to make special arrangements to spread out your payments, call Traverse Electric at 1-800-927-5443 before the due date. This form does not need to be sent in to make a payment arrangement; simply call.

If you are unable to pay your entire bill and need cold weather protection from shut-off, fill out this form and return it to Traverse Electric, immediately. If you do not meet the conditions stated on the enclosed Notice of Residential Customer Rights and Possible Assistance, then you do not qualify for winter shut-off protection. However, you still can continue to receive electric service if you call us to make a mutually acceptable payment arrangement.

Fill out completely (please print)

Minnesota Cold Weather Rule Application

Member Name:			
Address:			
City:	State:	ZIP:	
Home Phone:	Work Phone:	Cell Phone:	
Account Number (From your electric bill):			
Total Amount Owed: \$	Total Household Income: \$		
Number of persons living full-time in household (including yourself):			
By signing this form, I hearby authorize any gas or electric utility that provides me service to exchange billing information. I attest that the above information is true and correct.			
Member Signature:		Date:	

Traverse Electric Co-op is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrim ination Form found online at https://www.usda.gov/oascr/how-to-file-a-program-discrimination-complaint or at any USDA office, or call 1-866-632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to: U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Ave. SW, Washington, DC 20250-9410, by fax at 1-202-690-7442 or email at program.intake@usda.gov

CALL TRAVERSE ELECTRIC (1-800-927-5443) WITHIN THREE DAYS AFTER THE POSTMARKED DATE ON THIS NOTICE TO VERIFY YOUR STATUS AND TO MAKE ANY NECESSARY PAYMENT ARRANGEMENTS.

Third Party Notice

The Third Party Notice is designed to notify the member and a third party, such as a friend, relative, church or community agency, that a shut-off notice has been sent. The third party can receive and give information about the member and make payment arrangements with Traverse Electric and the member. The third party is not responsible for payment. If you want a third party to be notified of the potential disconnection, please complete this form and return it to Traverse Electric.

Member Name:			
Account Number (From your electric bill):			
Service Address:			
Home Phone:	Work Phone:	Cell Phone:	
Third Party Name:			
Third Party Address:			
City:	State:	ZIP:	
Third Party Home Phone:	Third Party Work Phone:	Third Party Cell Phone:	
Third Party Signature: (This request cannot be accepted without the third party's signature.)			
Traverse Electric has my permission to provide information and accept information from the third party named above.			
Member Signature:		Date:	

Traverse Electric will make every effort to send a copy of the shut-off notice to the party specified. The member making the request understands that the electric utility is not liable should the third party fail to receive or act upon the notice.

RETURN THIS FORM AND OTHER DOCUMENTATION TO TRAVERSE ELECTRIC IMMEDIATELY.

NOTICE OF RESIDENTIAL CUSTOMER RIGHTS AND POSSIBLE ASSISTANCE READ CAREFULLY

The Cold Weather Rule, Section 216B.097 of the Public Utilities Act, provides that a cooperative electric association must not disconnect and must reconnect the utility service of a residential customer during the period between October 1 and April 30 if the disconnection affects the primary heat source for the residential unit and all of the following conditions are met:

1. The household income of the customer is at or below 50 percent of the state median household income. A cooperative electric association utility may (i) verify income on forms it provides or (ii) obtain verification of income from the local energy assistance provider. A customer is deemed to meet the requirements of this clause if the customer receives any form of public assistance, including energy assistance, that uses an income eligibility threshold set at or below 50 percent of the state median household income.

2. A customer enters into and makes reasonably timely payments under a payment agreement that considers the financial resources of the household.

3. A customer receives referrals to energy assistance, weatherization, conservation, or other programs likely to reduce the customer's energy bills.

4. An electric cooperative must between August 15 and October 1 each year, notify all residential customers of the provisions of this section.

The purpose of this notice is to inform you of your rights and responsibilities under the Cold Weather Rule. These rights and responsibilities are designed to help you meet winter utility bills. You must act PROMPTLY! If you choose not to assert your rights or choose not to enter into a mutually acceptable payment schedule, your service may be disconnected.

Specifically, the Cold Weather Rule and our policy provide you with these rights and responsibilities:

THE RIGHT to declare your inability to pay your utility bill. If you do so and if your household income is at or below 50% of the state median household income, your service affecting your primary heat source cannot be disconnected for nonpayment of your bill, provided that you enter into and make reasonably timely payments under a payment agreement that considers the financial resources of the household. You must also receive referrals to energy assistance, weatherization, conservation, or other programs likely to reduce your energy bills. **THE RESPONSIBILITY**, if you choose to declare inability to pay, to complete the enclosed "Application for Electric Shut-Off Protection" form and return it to Traverse Electric within five days.

THE RESPONSIBILITY to provide documentation to Traverse Electric that your household income is at or below 50% of the state median household income. Verification of income may be conducted by the local energy assistance provider or by Traverse Electric.

THE RIGHT to a mutually acceptable payment schedule with Traverse Electric. This payment schedule will cover your existing arrears plus the estimated usage during the payment schedule period. This may take the form of budget billing or a simple arrangement to pay so many dollars per month during the cold weather period with the remaining balance due on April 30th. If you are able to pay but still wish to enter into a payment schedule, contact Traverse Electric immediately to arrange a schedule.

THE RIGHT not to be involuntarily disconnected on a Friday unless you decline to enter into a payment agreement offered that day inperson or via personal contact by telephone by Traverse Electric. Involuntary disconnection must not occur on a weekend, holiday, daybefore a holiday; when utility offices are closed; or after the close of business on a day when disconnection is permitted, unless a field representative of the cooperative who is authorized to enter into a payment agreement, accept payment, and continue service, offers a paymentagreement to the customer.

THE RIGHT not to be disconnected until at least 30 calendar days after the postmark date of the disconnect notice or until 15 calendar days after the disconnect notice has been personally delivered.

THE RIGHT before you are to be involuntarily disconnected, to appeal your disconnect notice to Traverse Electric. Your service will not be disconnected until your appeal is resolved by Traverse Electric.

THE RESPONSIBILITY, if you choose to appeal, to deliver or mail a personal letter of appeal stating your situation and issues in dispute. Your letter of appeal must be in our hands before the day of disconnection.

The Traverse Electric appeal committee will review your appeal within thirty days after it is received. You must call the co-op for the date and time of the appeal review if you wish to be present.

If you need help paying your electric utility bill, you may qualify for state or federal fuel assistance. For complete qualification and application information, contact your local energy assistance provider listed below. These organizations may also provide weatherization programs and budget counseling.

> West Central MN Communities Action 411 Industrial Park Blvd Elbow Lake, MN 56531 (1-800-422-4805)

Prairie Five Community Action Big Stone County 125 NW 2nd St. Ortonville, MN 56278 (1-320-839-2111 or 800-292-5437)