

Oregon Trail Electric Cooperative

Prepaid Program

What is OTEC's Prepaid Program?

Prepaid electric service means you purchase electricity before or as you use it. With the prepaid program, OTEC allows you to pay upfront to have more control of your billing, payments, and electricity usage. OTEC's program is called **Prepaid**; and is like other pay-as-you-go services.

Is a Prepaid right for you?

There are several factors to consider before signing up for prepaid:

- Continued electric service depends on you prepaying for service on a timely basis.
- If your current credit balance reaches or falls below zero, your service will be disconnected without additional notices
- If service is disconnected, a credit balance of \$25 is required before the service will reactivate.
- You will receive daily text or email alerts with balance, usage, and account status
- You must have access to texting or email service
- You will not receive a monthly bill

There are also several questions to consider if prepaid might be a good choice:

- Do you prefer to pay-as-you-go service?
- Do you want to eliminate deposits, late fees and service connection charges?
- Do you want to take greater control of your account by having access to your daily electric use?
- Do you want to set your own due dates for how and when you pay?

How do you start using OTEC's Prepaid Program??

Once you decide Prepaid is right for you, contact OTEC at 541-523-3161 for the application to start service or visit our website at otec.coop/prepaid-metering-agreement. You will be required to establish a credit balance before starting prepaid service. Prepaid does not require a deposit. A minimum credit balance of \$25 is required to start. Electronic signatures are acceptable to establish service.

Will I receive a bill?

Prepaid members do not receive a monthly bill. You will receive electronic communications via email or text alert from OTEC letting you know how much money you have remaining on your account. You can review your usage, billing and payment history by logging into OTEC's website www.otec.coop, and either clicking on "*Click Here to Login to Your Account*" or "*Click Here to Make a Quick Payment*"

What if I was disconnected, satisfied the minimum credit balance of \$25 with a payment, but my service does not come back on?

Wait for 30 minutes before calling the OTEC office for assistance.

Can I elect to terminate my Prepaid Agreement?

Yes. However, if you voluntarily elect to terminate your agreement, you may be subject to a new deposit to continue service. Any unpaid energy balances become due within 30 days of disconnection. And, if sometime later you want to re-enroll, you will be expected to reestablish a credit balance of \$25 at the time of re-enrolling.

What is debt management and when is a debt management plan available?

Prepaid accounts have a debt management option which allows the member to roll their past due balance into debt management. For every \$1 the member pays, 50 cents goes to their bill and 50 cents goes to pay their debt management balance. Debt management is only available to first time Prepaid members. Please check with one of our Member Service Representatives to see if you qualify by calling OTEC at 541-523-3616.

How much does Prepaid cost?

OTEC's energy rates are set by class of service; residential, small commercial etc. and do not change upon enrollment in OTEC's Prepaid program. Only residential and some small commercial accounts are eligible for Prepaid. Please visit with one of our Member Service Representatives today to see if you are eligible by calling OTEC at 541-523-3616.

How do I make payments on my Prepaid account?

OTEC has many payment options that are easy, convenient, and safe for our Prepaid members:

- Add funds to your account via OTEC's online account portal ebill.otec.coop. You can login to your account or use the "Quick Pay" option. You can also login your account via the OTEC website (www.otec.coop) and clicking on "[Click Here to Login To Your Account](#)" or "[Click Here to Make a Quick Payment](#)".
- Pay right from your phone by downloading OTEC's free My OTEC mobile app.
- OTEC has installed payment kiosks in Baker & John Day that are accessible during the retailers' hours. (Ask us for a list of these locations).
- Make a payment in person by VISA, Mastercard, debit or credit, e-checks, cash or check for any amount while actively enrolled in the Prepayment Program service. If service is disconnected, a credit balance of \$25 is required before the service will reactivate.

What if I am on or someone in the house is on life-support?

OTEC's Prepaid program is not for everyone. If you are enrolled in OTEC's Medical Alert program, Prepaid may not be right for you, as your service will be disconnected when your account reaches zero. If you would like to learn about OTEC's Medical Alert program, please contact us at 541-523-3616.