

Blue Ridge Mountain EMC

PAST DUE REPAYMENT OPTIONS

Beginning with power bills with due dates in July 2020, disconnects will no longer be suspended for non-payment. This is for the "Current Charges" due in the month of July, and not for any past due amount reflected as a "Balance Forward (Past Due)" on your July statement. **Below are 3 options available to Members to resolve past due amounts accrued through June 2020.**



You must speak with a Customer Service Representative **before July 1, 2020**, to establish your preferred option. If BRMEMC has not heard from you by July 1, you will automatically be enrolled in the COVID Repayment Plan outlined below in Option 3.

Option

1

You can pay the full amount due on the July billing statement including the current and past due (balance forward) amount shown on the bill.

Option

2

Sign a FlexPay agreement that will convert your account to a pre-pay plan, which allows you to apply any existing security deposit to the past due debt. This will begin a debt-recovery process that will apply 30% of all future payments made toward the past due debt until it is paid in full. Details on the FlexPay program are available on the BRMEMC website at brmemc.com/flexpay. Call BRMEMC at (706) 379-3121 or (828) 837-1017 for any questions.

FlexPay is only available for residential accounts.

Option

3

You can agree to a *COVID Repayment Plan*. This plan will allow you to pay the accrued past due balance in equal monthly installments over the next 12 months with no interest charges. This option includes a two month deferment making the first payment not due until your September billing statement due date.

The entire past due amount associated with the *COVID Repayment Plan* must be paid in full by June 30, 2021. Failure to pay the entire past due amount by this date will result in interest fees and penalties being added to the balance, and may result in disconnection of service for non-payment.

This option only applies to past due balances accrued through June 2020. Any past due amount accrued after July 2020 will not be added to the *COVID Repayment Plan* balance. Any billed amounts due after July 2020 must be kept current, including the required installment payments related to the *COVID Repayment Plan*. Failure to remain current will result in disconnection.

If your account becomes delinquent, becomes subject to disconnection, or if the account and/or membership is cancelled for any reason, the entire balance due at that time will become immediately due and payable, including any past due amounts, *COVID Repayment Plan* installments, applicable fees and penalties accrued and current charges pending.



12
Months
to Repay

Example: If your account is \$200 past due, you will pay \$20 each month beginning in September.

$$\begin{array}{r} \$200 \\ \text{past due} \\ \text{amount} \end{array} \div \begin{array}{r} 10 \\ \text{months} \\ \text{(Includes two-month} \\ \text{deferment)} \end{array} = \begin{array}{r} \$20 \\ \text{payment} \\ \text{per month} \\ \text{+ current} \\ \text{balance due} \end{array}$$



Blue Ridge
Mountain EMC

brmemc.com
(706) 379-3121 | (828) 837-1017
Customer.Service@brmemc.com