YOUR RIGHTS AS A CUSTOMER

ARKANSAS

SOUTHWESTERN ELECTRIC POWER COMPANY℠

WWW.SWEPCO.COM

To Our Customer ...

AEP Southwestern Electric Power Company (SWEPCO) has prepared this booklet to familiarize you with our service and to help you understand company procedures regarding service connections, maintenance, and disconnections. In addition, our Customer Solutions Center operates 24 hours a day, seven days a week -offering around-the-clock answers to your questions and better access to customer services. You can reach us by calling these toll-free numbers:

Customer Service/Billing	1-888-216-3523
Questions Outage Reporting	1-888-218-3919

You may also conduct business transactions via the Internet. SWEPCO has established a customer center on its website at SWEPCO.com that is focused on customer service and convenience. Customers can manage and access their accounts online 24 hours a day, seven days a week. For example, you can set up online or direct payment options, sign up for budget payments where available, and electronically view your bill. You can also stop or start your electric service via the website. In addition, you may opt into outage, billing, and payment alerts by text and email. Please visit us at SWEPCO.com to learn more about your options. The SWEPCO app offers customer service on mobile devices and is available on Google Play for Android phones and the App Store for iPhone at SWEPCO.com/app.

General Information

The Arkansas Public Service Commission requires utilities to provide this information in accordance with the General Service Rule 2.01, sections A and B. A copy of these rules is available by calling 1-888-216-3523.

SWEPCO provides electric service without discrimination as to a customer's race, nationality, color, religion, sex, or marital status. Routine service work generally is conducted between 8:00 a.m. and 5:00 p.m. on weekdays, but emergencies such as outages may be reported at any time by calling 1-888-218-3919.

Connection of Electric Service

Certain requirements must be met

All wiring and other electrical equipment furnished by you will be installed, operated, and maintained by you at all times in conformity with good electrical practice and within the requirements of the constituted authorities. Where no public authorities have jurisdiction, SWEPCO, for your protection, may require a certificate from the wiring electrician that your installation conforms to the National Electric Code and/or the National Electrical Safety Code. SWEPCO does not assume responsibility for the design, operation, or condition of your installation. If you have a previous indebtedness to SWEPCO, it must be paid or a satisfactory agreement reached before service will be connected.

Method of Connection and Charge

Service may be connected only by an authorized SWEPCO representative. Generally, there is no charge for the connection of electric service.

Customer Deposits

Applicant deposit requirements

SWEPCO may require a deposit from any applicant to guarantee payment for service subject to the following conditions:

1. SWEPCO may not require a deposit or other guaranty based upon income, location, race, color, home ownership, creed, sex, marital status, age or national origin.
2. SWEPCO shall not demand a deposit as a condition of service from an applicant for residential service unless one or more of the following criteria applies:

- The applicant cannot provide proof of a satisfactory payment history with the same type of utility for the previous 12 months.
- The applicant has a past due, unpaid account for previous utility service with the utility which is not in dispute.
- The applicant did not pay bills from the utility by the close of business on the due date two times in a row or any three times in the past 12 months.
- The applicant gave the utility two or more checks in payment for previous utility service within the most recent 12-month period of service, which were returned unpaid for reasons other than bank error.
- The applicant's service from the utility has been suspended during the past 24 months for reasons stated in General Service Rule 4.01A(2)e.
- Information provided by the applicant upon application for service or within the previous two-year period is materially false or a misrepresentation of the applicant's true status, and the misrepresentation is relevant to the conditions under which the applicant may obtain utility service.

Deposits From Customers

SWEPCO may only require a new deposit or increase in amount of deposit from the customer for the following reasons:

- The customer failed to pay the bill before the close of business on the shut off date within the last 12 months.
- The customer gave the utility two or more checks which were returned unpaid for reasons other than bank error in the last 12 months.
- The customer did not pay the bill by the close of business on the due date two times in a row or any three times in the last 12 months.
- During the last 24 months, the customer misrepresented his or her identity or other facts relevant to the conditions under which the customer obtained or continued utility service.
- The customer used service without authorization, tampered with utility owned equipment, or inflicted damage to utility-owned equipment during the last two years.

- The customer used more energy than the estimate on which SWEPCO based the deposit.
- In accordance with the United States Bankruptcy Code, U.S.C.A. Title 11-366, SWEPCO may require a customer to furnish adequate assurance of payment in the form of a deposit or other security. This deposit may be in addition to all other deposits posted with SWEPCO before the bankruptcy filing.

Third Party Guarantee

Residential customers -In lieu of a deposit, SWEPCO shall accept the written guaranty of a qualified third party to pay an amount equal to the deposit. If a third party is a residential customer of SWEPCO and meets the following conditions, he or she is qualified to act as a guarantor:

- The customer presently has no deposit on file on his or her own account,
- The customer has had service for at least 12 months,
- The customer has not paid late more than two times in the last 12 months and
- The customer has not had service suspended for failure to pay in the last 12 months.

Non-residential customers -Instead of a deposit, SWEPCO may accept the written guaranty of another customer to pay an amount equal to the deposit. SWEPCO may allow a residential or non-residential customer to guarantee more than one account.

Refund of Deposit and Interest

Interest will be paid on your deposit as long as your account is active. The rate of simple interest to be paid will be established by the Arkansas Public Service Commission annually. Interest earned on your deposit will be credited to your account and paid annually pursuant to Ark. Code Ann. -23-4-206.

If you have paid all electric bills on or before the due date and you have given us no insufficient fund checks for a continuous 12-month period, your deposit will be refunded by crediting your electric bill with the deposit and earned interest. SWEPCO is not required to refund deposits on business or commercial accounts until the account is closed.

Any deposit plus earned interest will be applied to your final account balance following discontinuation of service. You should settle your account before moving. Be sure that SWEPCO has a valid forwarding address so a refund check or a statement can be mailed without delay.

Rates

If you are a residential customer, the rate schedule which is applicable to your type of electric service is provided in this brochure. Also included for your convenience is an example of how a residential bill is figured. Copies of all other rate schedules are available upon request by calling SWEPCO at 1-888-216-3523 and are on file with the Arkansas Public Service Commission.

You can also obtain copies of rate schedules at SWEPCO.com, under My Account, Bills and Payments, Your Electric Rates.

Commercial and industrial rates are assigned on the basis of service requirements. Should you qualify for more than one rate, the most advantageous rate will be assigned. You are invited to consult with SWEPCO personnel with regard to planning your needs and ideas on energy conservation. Also, more information regarding commercial and industrial rates is available in the brochure "Price Options for Arkansas Commercial & Industrial Customers". To obtain one of these brochures, please call the Customer Service number shown on your bill.

How to Read Your Electric Meter

Your meter is scheduled to be read approximately every 30 days. It is usually read about the same time each month depending upon weekends, holidays, and weather. The electronic meter records your monthly energy use, and you can view the watt-hour reading on the meter display. Meter readings are collected using cellular based technology. Also, the meter will display the word “open” which means the meter is disconnected, and the word “closed” which means the meter is connected.

Billing

Paperless Billing

SWEPCO offers an electronic bill and payment option. This service is known as paperless billing or e-Bill. With paperless billing you can receive your bill electronically rather than through the mail.

Some of the benefits of paperless billing include:

- Help the environment by having bills delivered via e-mail, saving paper and trees.
- Get an e-mail notification. An e-mail lets you know when your bill is ready. View bills anytime.

- Review bill safely and securely with 24-7 access. Once enrolled in paperless billing you may also pay your bill electronically, at no charge to you if using a checking account. You may also continue to use your existing payment method if preferred. Sign up for paperless billing at the SWEPCO website at SWEPCO.com, under My Account, Bills & Payments, Paperless Billing.

Cycled Billing Schedule

SWEPCO schedules monthly billing on a cycle of 21 work days. This method permits all phases of our work to be spread evenly throughout the month. It allows us to serve you at less cost by better controlling the rising costs of labor and equipment.

Normally those living near you will have the same cycle number. The bill usually is mailed from our central billing office soon after the meter is read.

Information on Bill

The address and toll-free telephone number for SWEPCO is shown on your bill. Inquiries should be directed to this number. Please use your full account number when contacting us.

Other information on the bill includes: your account number, date bill is mailed (Bill Date), period covered by billing, number of days included in the billing period, rate, meter read type, previous and present meter readings, kWh use, itemized amount, current bill due date/amount payable by due date (net) and after due date (gross), delayed payment charge and the service address. The net amount of all payments and other credits made to the account during the billing period also are included on the bill. The bill also will show the fuel adjustment factor, the amount of the fuel adjustment charges and applicable state sales taxes as separate items. Some municipalities and counties may have additional taxes and/or charges, and these will be shown as separate items.

If more than one meter is used, or if there is more than one type of service (metered, outdoor lights, etc.), all will be itemized on your bill. Also listed on your bill will be any unpaid balance from previous billings. The bill shows your name, mailing address, current bill due date, account number, and amounts payable by and after due date. Please include this portion of your bill when making payment by mail or at a payment center and advise us of any change or correction in your name or mailing address.

Bill Estimation

SWEPCO makes a special effort to read all meters every month. Sometimes, due to adverse weather conditions, dog hazards, damaged equipment, etc., it is not possible to obtain a meter reading, and your bill may be estimated. If your bill has been estimated, the word "estimate" will appear on the bill in the Meter Read Details under "Type."
If your bill must be estimated, you can be sure a conscientious effort has been made by SWEPCO to estimate it as accurately as possible. Your history of previous use is studied, and variables such as weather conditions and equipment changes may enter into the estimate. Should you have any questions concerning this procedure, please contact us.

Final Bills

When you move from your place of residence or business, you have the responsibility to request discontinuance of service, and you are responsible for all charges incurred until service is disconnected. At this time, we will prepare a final bill for the prompt settlement of your account. Any deposit and earned interest will be applied to your final bill. We will promptly issue a refund for any overpayment. Be sure that SWEPCO has a valid forwarding address so a refund check or statement can be mailed without delay.

Bill Calculation

If you are a residential customer (rate 015, 022, 038, or 039) and wish to figure your bill, please refer to the residential rate schedule and billing example on page 8 of this brochure.

If you have difficulty figuring your bill, please call 1-888-216-3523 for assistance.

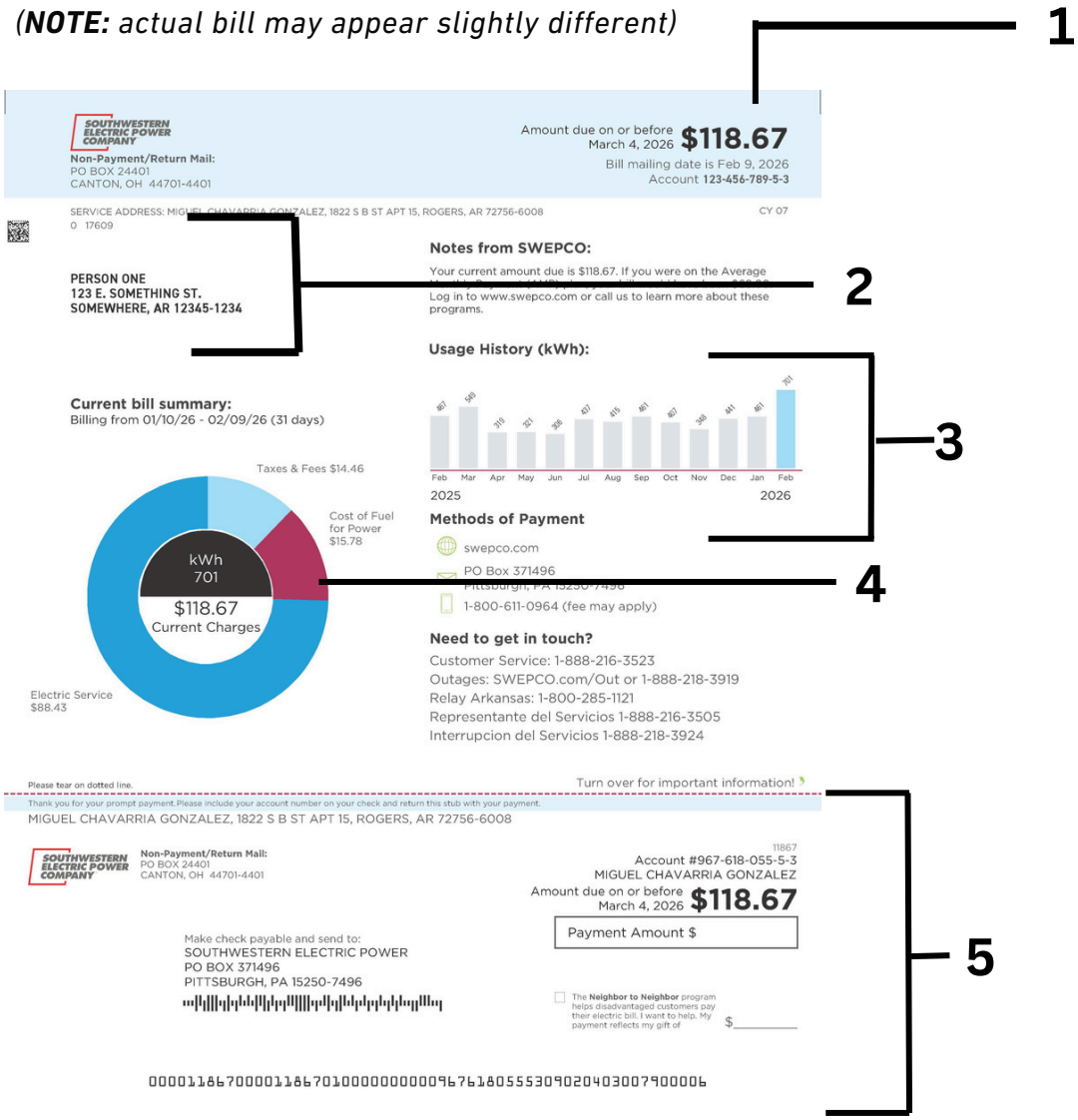
Residential Rate Schedule

Rate	Monthly Cust Chg (per mtr)	Summer (May- September)	Winter (Oct.-April)
RS Standard Rate	$17.97	$0.115085 for first 1,500 kWh	$0.092319 per kWh
		$0.137144 for all additional kWh	
RS Time of Use	$17.97	$0.12500 per kWh for on-peak period 5:01 a.m. - 3 p.m. & 7:01 p.m. - 11 p.m.	
		$0.18390 per kWh for super on-peak period 3:01 p.m. - 7 p.m.	$0.10920 per kWh for on-peak period 5:01 a.m. - 11 p.m.
		$0.02634 for off-peak period 11:01 p.m. - 5 a.m.	$0.02634 for off-peak period of 11:01 p.m. - 5 a.m.

In addition, an Energy Cost Recovery (ECR) Rider will be charged for each kWh of usage. The ECR will be fixed on an annual basis and may increase or decrease in accordance with the Energy Cost Recovery Rider depending on the actual cost of fuel for the year. The ECR is printed on your bill each month and is referenced as a Fuel Charge. Depending on your local tax rate, the total bill then is taxed with a state sales tax and any additional local taxes or municipal franchise adjustments. These are itemized on your bill.

Sample SWEPCO Residential bill

*(**NOTE:** actual bill may appear slightly different)*



1: CUSTOMER INFO

Shows your name and service address.

2: THE BASICS

Here's where you find out how much you owe, when it's due and your account information.

3:USAGE HISTORY CHART

Take a look at the 13-month history to see trends in your energy use.

4:CURRENT CHARGES

This chart breaks down the charges from the current billing cycle into easy-to-understand categories.

5: PAYMENT STUB

Send this part back to us when you mail in your payment.

SOUTHWESTERN ELECTRIC POWER COMPANY

Service Address:

PERSON ONE

123 E. Something St.
Somewhere Town , AR 12345-6008

Account #123-456-678-9-3

Line Item Charges:

Previous Charges		
Total Amount Due At Last Billing	$	66.93
Payment 02/03/26 - Thank You		-66.93
Previous Balance Due	**$**	**.00**
Current SWEPCO Charges		
Tariff 015 - Residential Service 02/09/26		
Rate Billing	$	70.46
Customer Charge		17.97
Cost of Fuel @ 0.0225120 Per kWh		15.78
Municipal Franchise Adjustment		4.17
Sales Tax		10.29
Current Balance Due	**$**	**118.67**
Total Balance Due	**$**	**118.67**

Usage Details:

↑↓Values reflect changes between current month and previous month.

Total usage for the past 12 months: 4,932 kWh

Average (Avg.) monthly usage: 411 kWh

Meter Read Details:

Meter #923701393					
Previous	Type	Current	Type	Metered	Usage
1162	Actual	1863	Actual	701	701 kWh
Service Period 01/09 - 02/09					Multiplier 1
Next scheduled read date should be between Mar 9 and Mar 12 .					

Notes from SWEPCO:
Make this bill the last one sent in the mail! Go paperless and get email alerts when your bill is ready. Sign up at AEPPaperless.com!

Please contact SWEPCO for Billing Inquiries, Service, Delayed Payment Arrangements or other payment options. You may call SWEPCO toll free at 1-877-446-7211 or mail your inquiries to: PO Box 21106 Shreveport, LA 71156.

You may view detailed rate information online at https://www.swepco.com/ account/bills/rates/.

Detailed copy of rate schedule will be furnished upon request.

Due date does not apply to previous balance due.

Make your life easier. You can write one check for multiple electric accounts!

Register for online services at www.SWEPCO.com. Registration is **free and easy** and gives you the convenience of 24-hour access to your account. You can sign up for paperless billing, view your bill, check your usage, update your contact information, and much more.

Enjoy the benefits of constant connection. Download our mobile app today, at Google Play and iTunes stores.

Pay online for free when you sign up for paperless billing. Go to www.AEPPaperless.com to enroll today!

7

6

8

9

6: MESSAGE CENTER

Specific customer-related information and company messages.

7: LINE-ITEM CHARGES

Any previous charges and other activity is here along with costs for delivering electricity to you such as fuel or sales tax.

8: COMPARE USAGE

Charts of historical data for usage, average daily cost and average temperature.

9: METER READ DETAILS

Includes current and previous readings with kWh used during this period. Type can be an actual or estimated reading. Next scheduled reading shown at the bottom of table.

Sales Tax Exemption

Under Arkansas law (Act 120 of 1983), residential customers with incomes of $12,000 or less per year are eligible to claim an exemption from sales tax on the first 500 kilowatt hours of electricity used each month. If you qualify and want to claim the exemption to reduce the cost of your electricity, you must fill out a form and return it to SWEPCO. If you need a form or additional instructions or help in completing the forms, please call SWEPCO or call the following toll-free telephone number for Arkansas Public Service Commission Consumer Services 1-800-482- 1164.

Example of billing using 1,000 kWh at the summer rate of 015:

Net Amount	
Customer Charge	$17.97
1,000 kWh @ $0.115085	$115.09
	$133.06
ECR 1000 kWh @$0.022512 *	$22.51
Amount before tax	**$155.71**
Add franchise tax adj. @3% **	$4.67
Sub-total	**$160.24**
Add state sales tax @ 6% **	$9.61
Total Net Amount	**$169.85**
Gross Amount (Due if bill is not paid within 22 days of bill mailing date.)	**$155.57**
Late payment charge	
10% of the first $30	$3.00
2% of remainder ($155.57-$30.00 = 125.57 X 2%)	$2.51
Total Late Payment Charge	**$5.51**
Total Net Amount	$169.85
Late Payment Charge	$5.51
Total Gross Amount	**$175.36**

*Fuel charge changes periodically

** Tax rate may vary depending upon city/county where electric service is

Example of billing using 2,000 kWh at the summer rate:

Net Amount	
Customer Charge	$17.97
1,500 kWh @ $0.115085	$172.63
500 kWh @ $0.137144	$68.57
	$259.17
ECR 2000 kWh @$0.022512 *	$45.02
Amount before tax	**$304.19**
Add franchise tax adj. @3% **	$9.13
Sub-total	**$313.12**
Add state sales tax @ 6% **	$18.79
Total Net Amount	**$332.11**
Gross Amount (Due if bill is not paid within 22 days of bill mailing date.)	**$304.19**
Late payment charge	
10% of the first $30	$3.00
2% of remainder ($155.57-$30.00 = 125.57 X 2%)	$5.48
Total Late Payment Charge	**$8.48**
Total Net Amount	$332.11
Late Payment Charge	$8.48
Total Gross Amount	**$340.59**

*Fuel charge changes periodically

** Tax rate may vary depending upon city/county where electric service is

Fees and Charges Related to Customer Activity

- Customer Account Record Statement - No charge.
- Energy Consumption Statement -No charge.
- Deposit From Applicant -SWEPCO may require a deposit from an applicant for residential or non-residential service. This amount will be calculated in accordance with GSR 4.01.A.B.
- Deposit From Landlord -SWEPCO may require a deposit when an applicant for residential service qualifies as a landlord as defined in the APSC General Service Rules and calculate the deposit in accordance with GSR 4.01B(l).
- Deposit From Customer -SWEPCO may require a deposit from a customer when that customer meets the criteria in GSR 4.02.A. The deposit is calculated in accordance with GSR 4.02.B.
- Processing Fee for Levelized Billing Withdrawal - No charge.
- Return Check Charge -$25.00.
- Meter Reading Report Charge - No charge.
- Meter Test Fee -$35.00/self-contained; $59.00/other.
- Collection Fee -$10.00
- Connect Fee - $10.00
- Reconnection Fee -$2.00 for AMS Meter & $25.00 non-standard meter
- Disconnection Fee at Pole -$74.00
- Finance Charge on Delayed Payment Agreement -No charge.
- Meter Tampering -$75.00/during working hours; $97.00/during other than working hours.
- Minimum Fee for Broken Meter Seal -$57.00
- Connection Other Than Regular Working Hours -$57.00
- Translation & Non-Standard Reporting Fee -$25.00
- Re-fusing Customer's Circuits -Price of fuses plus $42.00
- Faulty Customer-Owned Equipment -$82.00/regular business hours; $106/
- after business hours.
- Relocation Fee -Actual cost of labor and materials
- Non-Standard Metering Service Fees - Election of non-standard metering service (opt-out from Advanced Metering System) requires the payment of one-time, up-front fee and a monthly fee:
    - One-time fee for opt-out with retention of existing meter -$112
    - One-time free for opt-out with digital non-communicating meter - $189
    - One-time fee for opt-out with replacement of AMS meter with digital non-communicating meter - $189
    - Monthly opt-out fee - $25
- Late Payment -Customers who pay within 22 days of the date of the bill will pay the net bill computed on the Net Monthly Rate. The gross bill will be payable after 22 days of the date of the bill. The gross bill will be the total net bill plus the sum of 10% of the first $30.00 of the bill plus 2% of the amount over $30.00.

Copies of all other rate schedules are available upon request by calling 1-888-216-3523 or you can visit our website at SWEPCO.com, under My Account, Bills & Payments, Your Electric Rates.

Payment of Accounts

Payment Methods

We provide a variety of payment options including AutoPay, phone, web, mobile app, mail and in person.

AutoPay - Automatic monthly withdrawal from your bank account. Your bill will always display the amount and date of withdrawal. Enroll at SWEPCO.com and select AutoPay.

Phone - Be sure to have your account number and banking information ready when you call. You will receive a confirmation number as proof of payment. Payments received prior to 4 p.m. will be posted to your account that evening. Those made after 4 p.m. or on a weekend or holiday will post the next business day. Posting schedules may vary on the holidays. Please note there is $1.85 transaction fee using Pay by Phone.

Online - Visit SWEPCO.com and click on Make A Payment to make an immediate payment

- Checking Account - free if enrolled in paperless billing, $1.85 if not a paperless billing residential customer.
- Debit Card or Credit Card - $1.85 fee regardless of paperless status.
- Business customers can pay with a checking account for free or with a credit card for a 2.95% fee.
- Payments can be scheduled in advance (allow 2 business days).
- You'll need your account number
- We'll immediately be notified of your payment through an electronic notice posting to your account.

In-Person - We have agreements with a network of merchants throughout our service territory to accept payments of our electric bills. When you visit one of the authorized merchants, please bring the portion of your bill that displays your account number. Please go to SWEPCO.com or contact Customer Service at 1.888.216.3523 to find an authorized pay station near you. We'll immediately be notified of your payment through an electronic notice posting to your account.

Please note you may be charged a fee of $1.50 for processing your payment. For your protection, please make payments only with authorized agents.

Mail - mail the return portion of your bill along with a check or money order to the address shown on your bill. Do not send cash through the mail. Please allow adequate time for delivery. Payments are processed during normal business hours, Monday through Friday, except holidays. We'll immediately be notified of your payment through an electronic notice posting to your account.

Payment On or Before Due Date

The net bill is payable by the due date which is at least 22 days after the mailing date shown on your bill. You save money by paying the net amount because after the due date, an increased amount is due.

Payment After Due Date

If you pay after the due date, the gross bill is payable. Failure to pay by the due date will be recorded in your account credit history as a delinquent payment.

Delinquent Accounts

You are expected to pay promptly and in good faith. If you do not pay your electric bill by the due date, it is considered delinquent and certain steps may be taken. Two consecutive late payments or three late payments in a 12-month period will result in a deposit or an additional deposit being added to your account. If you already have a deposit on your account, one late payment in the most recent 12-month period will prevent the deposit from refunding. The same policy applies to insufficient fund checks. If your deposit has been refunded, you will be asked to make a new deposit. If the deposit or additional deposit is not made, the service is subject to disconnection until the deposit is received. There also is a service charge on checks returned for insufficient funds.

Billing Plans and Options

Extended Absence Payment Plan

If you expect to be away for an extended time, you should contact SWEPCO at 1-888-216-3523 to make arrangements with regard to your account. Prepayments may be made to ensure continued service and to maintain a good credit history. The customer will be given the opportunity to enroll in the Checkless Payment Plan whereby the monthly service bill will be paid automatically through the customer's checking or savings account. The customer can arrange to have bills coming due during the period of the absence mailed to an alternate address or third party during the absence.

Average Monthly Payment Plan (Levelized Billing)

This plan is available upon request to residential customers or churches who do not have past-due accounts. The purpose of this plan is to provide a means of budgeting or leveling monthly payment amounts on an annual basis to avoid extreme seasonal billing fluctuations. The average payment amount is based upon the current month's billing, plus the eleven preceding months, and divided by 12. At the next billing period, the oldest month's billing history is dropped, the current month's billing is added, and the total is again divided by 12 to find a new monthly average. The difference between actual billings and the average billings will be carried in a deferred balance that will accumulate both debit and credit differences for the duration of the Average Monthly Payment Plan year (12 consecutive months).

At the end of the Average Monthly Payment Plan year (anniversary month), the current month's billing, the 11 preceding months billing and the net accumulated deferred balance will be summed, and the total divided by 12 to derive a new average for the new plan year. The deferred balance (debit or credit) is then applied to the billing amount due. Settlement occurs only when participation in the plan is terminated. The Average Monthly Payment Plan is not to be used to defer payment of delinquent bills.

Retirement Plus Plan

The Retirement Plus Plan is available to qualified residential customers who may apply for the plan. To qualify, the applicant must provide evidence to SWEPCO that he or she is in one of the following categories:

- Age 62 or above and receives Social Security, governmental, military or other retirement income;
- Receives Aid to Families with Dependent Children (AFDC), or Aid to the Aged, Blind and Disabled (AABD);
- Receives Supplemental Security Income;
- Primary source of income is Social Security or Veterans Administration disability or retirement benefits;
- Receives disability income or
- Receives survivor's income.

Evidence of any of these will be required and the applicant also must be the SWEPCO customer of record at his or her address. When a customer is placed on the plan, his or her monthly electric bill will be due 30 days after the date of the mailing of the bill.

Delayed Payment Agreement

If you are unable to pay a bill in full, SWEPCO will not disconnect service if:

- You pay a reasonable portion of your bill,
- You agree to pay the balance of your bill in reasonable installments and
- You agree to pay all future bills during the periods of the agreement by the due date.

In arranging the installment payment agreement, we will consider your ability to pay, the size of the unpaid account, your payment history, and the length of time and reasons your bill has not been paid. Our interest charge will not exceed the maximum amount allowed by law on the date the agreement is entered.
If we bill you for an amount to correct a previous under billing, you are permitted to pay that amount pursuant to a delayed payment agreement that provides for a repayment over a period equal to the period during which the under billing occurred. If the under billing is due to SWEPCO's error or if it is impossible to determine whether it is your error or SWEPCO's, we will not impose any interest

charge in the delayed payment.

SWEPCO must receive a reasonable portion of the overdue bill as a down payment by the close of business on the third business day after arranging the agreement. The utility may not require more than one-fourth of the overdue bill as down payment in order to enter into a delayed payment agreement. SWEPCO shall allow the customer to make equal installment payments for at least three months from the date of the down payment. The down payment shall not be considered an installment payment.

Pay As You Go with SWEPCO

Pay As You Go – With SWEPCO is a voluntary payment option that gives eligible residential customers the ability to pre-pay for their electricity in minimal amounts, without having to pay a deposit or other fees associated with traditional billing. This program allows customers to control the frequency and timing of their payments, leading to improved awareness of their consumption and potential energy savings. To sign up, call 800-967-7754.

Discontinuance of Service

Notification

It is your responsibility to notify SWEPCO when service no longer is needed. Until we are notified, you are responsible for all electricity and other services used. Be sure to give a valid forwarding address when the disconnect is requested. SWEPCO does not charge for disconnecting your service.

Disconnection for Non-payment

If your account becomes past due, a "Disconnect Notice" will be mailed to you eight days before service is discontinued. For added protection, a residential customer may designate a consenting third party to receive a duplicate copy of any "Disconnect Notice" as well as the one sent to you. If your service is disconnected for non-payment, we will leave a notice on your premises to that effect. The notice will inform you of necessary steps you must take to get service reconnected.

- Third party notification prior to an electric service disconnection for non-payment is an option available to all SWEPCO customers. If you desire that we notify a third party should a disconnect for non-payment become necessary, please notify us.
- When bills for electric service are in arrears or should you fail to comply with SWEPCO's tariffed Terms and Conditions, we will have the right to discontinue electric service and remove our property from the premises upon mailing notice to the address to which monthly bills are sent. There will be a charge for reconnecting the service when service has been disconnected for non-payment of bills.

Serious Medical Conditions

SWEPCO will honor a physician's certificate that attests to the fact that a residential utility customer or any other permanent resident of the household has a serious medical condition.

The certificate must clearly state that the suspension of utility service would give rise to a substantial risk of death or gravely impair the health of the customer or another permanent household resident.

A physician, nurse, nurse practitioner, physician's assistant or public or private agency providing physical or mental health care services may notify the utility in person, by telephone or by letter that the serious medical condition exists.

When SWEPCO is notified, it must inform the health care professional that a physician's certificate is required within seven days. SWEPCO may verify notice given by telephone. When notified, SWEPCO shall postpone suspension or shall reconnect service that has been suspended for 30 days or less. SWEPCO shall not be required to continue to provide service for longer than 30 days unless the medical certificate is renewed according to GSR 6.17.C.(5). SWEPCO must receive a physician's certificate within seven days after being notified according to the rules.

A customer may renew a certificate one time for up to an additional 30 days. The certificate must be renewed by the customer before the 30-day time period expires. To renew a current certificate, the customer must provide a new certificate from the physician.

Disconnection - Other Reasons

SWEPCO may discontinue service without notice to correct a condition that poses a health or safety hazard to you, the general public or to our equipment, or to prevent any unlawful or fraudulent use of electric service.

A reconnection fee will be charged when suspension is the fault of the customer. If the reason for suspension is unauthorized use of service or tampering with SWEPCO's equipment, a fee for tampering will be charged.

Reconnection of Service

SWEPCO will reconnect service at the request of the customer if all reasons for suspension have been eliminated. Service will be reconnected in the normal course of business when suspension was the fault of the customer. Service will be reconnected immediately if the suspension was SWEPCO's fault. The customer is not required to pay for usage which has not been billed, or which has been billed but is not yet overdue before service is reconnected.

Service Interruptions

SWEPCO works hard to keep electric energy continually available; however, there are outages. If this happens, please call us immediately at 1-888-218-3919.

SWEPCO is dedicated to the restoration of service as soon as possible. Interruptions, usually of short duration, may occur when we are repairing or making changes in facilities. If possible, advance notice is given to the area affected.

If your service is off, you should first make sure your fuses and circuit breakers are working properly. SWEPCO is not responsible for your facilities and company personnel are not permitted to make repairs to your electrical system.

Customer Assistance and Energy Conservation

SWEPCO encourages energy conservation. We have experienced personnel available to provide you with energy saving tips that may help you use energy more efficiently. Please contact us at 1-888-216-3523 for more details.

Safety

Electricity is unsurpassed as a modern convenience, but it is dangerous if not used with caution!

Any activity or type of work done near electric lines may lead to severe injury or death if the person involved comes in contact with the wires. Be sure to maintain plenty of distance from wires when erecting TV, radio and CB antennas or operating
cranes, ladders, aerial buckets or moving large loads over the road. Should you see a hazardous condition such as mentioned or if safety is in doubt, please call us at 1-888-218-3919 and wait for our representative to arrive.

Complaints

If you have a question concerning your bill or any other area of SWEPCO's operations, please contact us at 1-888-216-3523 and a representative will be happy to discuss the inquiry properly. Normally your question can be answered while you are on the phone. It is always a good idea to write down the name of the person you talked with because you may need additional information and you will be able to contact the person who is familiar with your prior conversation.

In the event the inquiry is not handled to your satisfaction, please ask to speak with to the supervisor.

If you are dissatisfied with the results of your inquiry, you may contact the Arkansas Public Service Commission.

Arkansas Public Service Commission

P.O. Box 400
1000 Center Street
Little Rock, Arkansas 72203-0400

Telephone numbers:
Little Rock (501) 682-1718
Outside Little Rock -toll free 1-800-482-1164
www.arkansas.gov/psc

Important Notice

Senior citizens, severely handicapped persons and certain tenant customers may now qualify for SWEPCO's protected customer plan. Although the plan does not reduce your electric bill, it does provide special considerations and time arrangements for paying your bill. Please contact SWEPCO at 1-888-216-3523 for additional information and registration forms if you are a residential customer and feel you meet one of the following qualifications:

1. At least 65 years old or
2. Certified to have a physical or mental handicap which limits your ability to pay for electric service.

Registration as one of the above will ensure the following special considerations prior to termination for failure to pay for electric service. If you are a senior citizen or handicapped, SWEPCO will:

- Delay termination of service on any day when the National Weather Service (Between 5:00 a.m. and 8:00 a.m.} forecasts a maximum temperature for that day of 95°F or higher.
- Attempt to personally contact elderly and handicapped customers by phone or in person at least twice beginning 72 hours prior to termination.
- If you desire, notify any third party designated by you before termination of service.

Landlord/Tenant Relationship

If you have a landlord/tenant relationship (landlords should register each tenant}, SWEPCO:

1. Will notify registered tenants that the account is subject to termination of service;
2. Will delay termination of service to tenants for a period of 30 days from the date of delinquency on the part of the landlord;
3. Will offer the tenant the opportunity to apply for service in the tenant's name, where feasible, to avoid termination;
4. May require a deposit or additional deposit equal to three estimated billing periods from the landlord.

SWEPCO should be notified where a landlord/tenant agreement for residential electric service is provided in lease or rent payments with the landlord responsible for paying electric bills. Provisions of the above termination standards in no way reduce or relieve your obligation to pay for electric service used.