

## COLLECTIONS PROCEDURES

SCOTT COUNTY COOPERATIVE (SCTC), SCOTT TELECOM & ELECTRONICS, MOUNTAINET, AND ALL SUBSIDIARIES OF SCTC, partners with Online Utility Exchange/Online Collections to perform its bad-debt collections process. Online Collections is used by many utility companies to eliminate bad-debts using enhanced credit reporting tools and industry leading collections services.

Scott County Telephone Cooperative and its subsidiaries' policy is to notify its customers via mail final invoices due to Scott County Telephone Cooperative and/or subsidiaries. Scott County Telephone Cooperative and subsidiaries will also mail a final letter, once a membership fee and/or security deposit (if applicable) has been applied to the outstanding balance, informing the customer that a final balance is due. This letter will state that the customer has thirty (30) days from the date of that letter to pay the final balance that is due to Scott County Telephone Cooperative and/or subsidiaries.

If after thirty (30) days the balance is not paid, and no payment arrangements have been made with Scott County Telephone Cooperative, the debt will be referred to its collections agency (Online Utility Exchange) to begin the collections process.

At that time, you will also be charged a collections fee of the following:

**Customers who have a Social Security Number on file with SCTC: A 35% collections fee will be added to the unpaid-balance owed to SCTC (ie... \$500 + 35% = \$675)**

I have read and understand the collections procedures for Scott County Telephone Cooperative & Subsidiaries and agree by signing that if I owe an unpaid final balance, a collections fee will be added to the final balance amount as detailed above.

You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or emails, using any email address you provide us. Methods of contact may include using pre-recorded or artificial voice messages and/or the use of an automatic dialing device, as applicable.

I/We have read this disclosure and agree that Scott County Telephone/Scott Telecom Electronics/Mounet/Appalachian Broadband/PVEC Fiber may contact me/us as described above