

DISCONNECT & CREDIT CHECK PROCEDURE

Monthly, we encounter customers who do not meet bill payment deadlines, necessitating us to follow a procedure to temporarily suspend and then disconnect services until the outstanding balance is resolved.

Below is an example of our billing and collection procedure pertaining to an unpaid account:

August 12 - Bills dated 8/12 are sent to customers. Any previous balance will be included in this bill.

September 2 - Past due balance on account is due. If not made account is reviewed for possible disconnection.

September 5 - Current charges plus any previous balance on account is due.

September 5 - Late fee of 1.5% is applied to the outstanding balance on C & D accounts.

September 12 - Bills dated 9/12 are sent to customers. The unpaid balance from the previous month's bill is added to the current balance and is shown under Balance Forward.

September 20 - If payment is not made by this date, per customer's prior arrangement, account will be disconnected.

September 24 - A final notice is sent stating the account will be disconnected if payment is not received or payment arrangement is not made by 10/2.

September 29 - All accounts with a past due balance will receive a call and text reminder that their past due balance is due prior to the 2nd of the upcoming month, or services will be subject to disconnection.

October 2 - Accounts are reviewed for possible disconnection.

When a new customer requests service, an electronic or paper application is sent to the customer. By signing this application, the customer authorizes Venture Communications to verify their credit information.

Credit scores are categorized as follows:

A (901 – 1000 points) – A customer with an excellent credit score.

B (600 – 900 points) - A customer with a good credit score.

C (400 – 599 points) – A new or existing customer who has a fair credit score.

D (0 – 399 points) – A customer who frequently fails to make timely payments.

Any "A" or "B" account that has not made a payment in three months will be reviewed for possible disconnection.

Any "C" or "D" account owing more than \$50 past-due with no payment arrangements in effect (or missed payment arrangements) will be subject to disconnection.

Customers can enhance their credit score by ensuring timely payments prior to the designated due date. Nevertheless, credit scores could be adversely affected in specific scenarios, including final notices, bounced checks or ACH denial due to insufficient funds, or having services disconnected due to an outstanding balance.

In addition, any customer who has been previously written off and requests service must set up an automatic payment option to receive the service. If an automatic payment (ACH) from a bank or credit card is returned due to insufficient funds, the customer will be subject to immediate disconnection.

PAYMENT OPTIONS:

- One Time option by credit card or bank account (online or by calling our office)
- Autopayment by credit card or bank account (set up by visiting www.venturecomm.net and creating an account under "Pay My Bill" tab) – go paperless with this option and receive a \$2.00 discount on your bill
- eBill Mobile app on your mobile device