

TOUGH TIMES CALL FOR COMMUNITY

NES customers have experienced many challenges this year and these challenges make it difficult for some of our customers to pay their bills. Thankfully, in Nashville, we look after our own. From March through September 2020, NES ceased all disconnections for non-payment and paused late and credit card payment fees. Those customers with a past-due balance have had that balance put into a 12-month installment plan. In addition, NES and TVA have teamed up to create the Community Care Fund, matching contributions worth \$700,000 to help pay down bills for customers financially affected by COVID-19.

FOR THOSE SEEKING BILL PAY ASSISTANCE

The Community Care Fund is managed by NeedLink Nashville. You can apply online; or, if you're 75 or older and have no way to apply online, call 615-269-6835

In addition to the Community Care Fund, below is a list of other agencies to contact for power bill assistance. We encourage customers to apply for funding from multiple agencies to help cover the balance due amount.

United Way 211: Visit www.uw211.org to chat with an advisor, call 211 or text your zip code to 898-211. United Way's website also offers resources for help with food, mental health, and unemployment. Visit www.nashvilleresponsefund.com and scroll down to "Get Help."

Metro Action Commission: If you live in Davidson County, visit www.nashville.gov/mac to apply for energy assistance, or call 615-862-8860 ext. 70100 to request an application to be sent by mail. You can also request an application by emailing maccustomer@nashville.gov.

Mid-Cumberland Community Action Agency: Visit www.midcumberland.org or contact the county outreach office in which you live for more information:

Cheatham County – 615-792-3632

Robertson County – 615-384-1086

Rutherford County – 615-893-8938

Sumner County – 615-452-7570

Williamson County – 615-790-5789

Wilson County – 615-444-4714

If you need help applying for assistance, please call the NES Customer Relations team at 615-736-6900. We have a multilingual staff and are available to help you walk through the various payment assistance options. This is a tough season, but we're a resilient city – helping each other every step of the way.

AUTOMATIC PAST-DUE BALANCE INSTALLMENT PLAN

Anyone with an overdue electric bill has automatically been enrolled in an installment plan. Beginning July 1, 2020, NES evenly distributed past-due balances into 12 monthly payments. These charges appear on each monthly bill, and customers who keep up with their payments going forward are assured service.

BILL PAYMENT OPTIONS & LOCATIONS

To minimize traffic in our customer service lobby for health and safety reasons, we are urging customers to pay their power bill by mail, phone or online. Also, customers may now handle any NES transactions, like NES bill pay or start/stop service at both Enbright Credit Union locations. Enbright, a long-time partner of NES, has a Donelson location (2340 Jackson Downs Boulevard) and a Hendersonville location (270 Indian Lake Boulevard). A teller will be inside the building to manage your transaction, but the drive-thru is still open for customers as well. For customers who cannot pay by check or card, remote retail partners, like Kroger and Walmart, and the customer service lobby will be open with restrictions to adhere to social distancing.

The customer lobby at 1214 Church Street is open Monday – Friday, 8 a.m. – 6 p.m. but will be limited to 10 customers at a time. Because the health and safety of employees and customers are top priorities, NES is regularly cleaning and sanitizing all customer contact surfaces and providing hand sanitizer.

NES Services at Enbright Credit Union Locations & Hours of Operation

Donelson, 2340 Jackson Downs Blvd.

Hendersonville, 270 Indian Lake Blvd.

Monday 7:30am-4:00pm
(closed for lunch 12:30-1:30)

Tuesday 7:30am-4:00pm
(closed for lunch 12:30-1:30)

Wednesday 8:00am-4:00pm
(closed for lunch 1:00-1:30)

Thursday 7:30am-4:00pm
(closed for lunch 12:30-1:30)

Friday 7:30am-4:00pm
(closed for lunch 12:30-1:30)

Safer at Home: Ways to Pay Your NES Bill

NES E-bill – Receive and pay your bill online using your bank account by logging into My Account at nespower.com. Set up automatic payments with AutoPay. No fees ever.

One-Time Payment – Pay your bill by credit/debit card or bank account. No login required. You will need your NES account number. \$2.25 processing fee.

Pay by Phone – Pay your bill by credit/debit card or bank account. You will need your NES account number. \$2.25 processing fee.

Pay by Mail – Pay your bill by check or money order. Please include the bill stub with your payment in the envelope provided.

Automatic Transfer (NEAT) – Enable recurring payments so your account is automatically deducted every month. This program is separate from AutoPay with NES E-bill.

WE'RE HERE FOR YOU

Even with the bill pay assistance and the payment plan, we realize some customers may still have difficulty understanding what's best for them, and the last thing we want is for a customer to have power disconnected. We are here for you and want to hear from you. Reach out and let us help you navigate through payment options.

NES Customer Relations – 615-736-6900

Monday – Friday, 6 a.m. to 12 a.m. and Saturday, 7 a.m. to 5 p.m.

FOR OUR BUSINESS CUSTOMERS

The COVID-19 pandemic has greatly disrupted our lives, and many businesses have been hit hard financially. NES wants to ensure that you are aware of resources that may be available to help you with loans, grants and important information.

Tennessee Small Business Development Center: The Tennessee SBDC offers free advice to help you navigate this unprecedented event. Visit www.tsbdc.org/coronavirus for information about financial assistance, tax relief and other valuable resources.

NFIB: The National Federation of Independent Business has a page dedicated to coronavirus resources and toolkits for small businesses. Visit www.nfib.com/tennessee.

U.S. Small Business Administration: Click on the yellow banner at the top of the page for COVID-19 relief options and additional resources at www.sba.gov/offices/district/tn/nashville.

United Way: The United Way is working to coordinate with local government, nonprofit and association leaders to provide information and resources as quickly as possible at www.nashvilleresponsefund.com. Click on the link at the top of the page for Small Businesses.

Hello Alice: Hello Alice is offering \$10,000 *Business for All* grants to small business owners impacted by COVID-19, as well as a business resource center with funding resources and support for small business owners. Go to www.covid19businesscenter.com to apply or find resources.

We understand it may take some time to get back on your feet. That's why back in July NES set up a 12-month repayment plan for your past due balance. NES is happy to help you keep your account balance under control however we can. Please send us an email at custserv@nespower.com or call us if you have any questions about the pay plan. Advisors are available to assist you with billing and payment questions 24x7 when you call 615-736-6900.

FREQUENTLY ASKED QUESTIONS

- 1. How do I know if my account is on an installment plan?** If you have an outstanding balance of \$50 or more when we read your meter in July, the installment plan will happen automatically. There will be a message on the front of your bill explaining it. On the back of your bill under "Your Statement Details," you will see two detail line items called "Extended Payment Arrangements," for the amount that was moved into the installment plan and this month's installment, along with payments, credits, fees and charges. Starting in August, you will see the detail line item "Extended Payment Arrangements" beside the installment amount, in addition to the regular monthly fees and energy usage under "Your Statement Details" on the back of the bill.
- 2. What if I prefer to pay the whole thing instead of having 12 installments?** That is no problem. Please call or email us when you receive the July bill and we will cancel the installment plan.
- 3. Can I pay off the balance early?** Our system isn't set up to treat the installment plan like a loan where you can pay extra on the principle. I am very sorry for the inconvenience. If you pay extra each month, it will be credited to the following month's bill. If you want to pay the balance off in one lump sum, call or email us and we will cancel the plan so that your payment is applied to the balance.
- 4. I don't really need 12 months, but I can't pay it all at once. What options do I have?** We are happy to adjust the payment plan to fit your needs.
- 5. Are you charging interest?** We are not charging interest or late fees on the deferred balance.
- 6. I am planning to move within the next year. Will the installment plan transfer to my new address?** The remaining balance of the plan will be added to the final bill and transferred to the new address. If you want to set it back up, we can look at the number of payments you had left and create a new plan for

that many months after you move. OR...If you are moving out of the NES service area, the balance of the plan will be due with the final bill.

7. **If I get behind, will I be disconnected with the special arrangement on my account?** As of October 1, 2020, we are now following the normal collections process. If the amount due is not paid in full, you will receive a 7-day disconnect notice for the remaining balance on the next bill. You can extend the cut off notice if you need more time. It will not affect the installment plan unless your service is disconnected for nonpayment, and you don't pay to get it restored within seven days.
8. **Can I get an extension with the special arrangement on my account?** You can still make a credit hold if you have only one overdue bill. We do not extend the cutoff notice for 60-day balances.
9. **What if I need to start, stop or move my service while COVID-19 is still prevalent?**
To start, stop or transfer your service, call 615-736-6900 and press 2 to reach an advisor. Please contact us at least one business day in advance of your move.
10. **How can I make sure I am getting the latest information regarding NES and my electricity bill?**
NES continually consults with the Mayor's office, Metro Public Health and other government departments as well as our regulator, TVA, to make the best decisions for our customers and employees. All updates will be communicated via our website (www.nespower.com), Facebook (@nespower) and Twitter (@nespower). Check back often for the latest information. If you have any specific questions or concerns, please call Customer Relations at 615-736-6900.