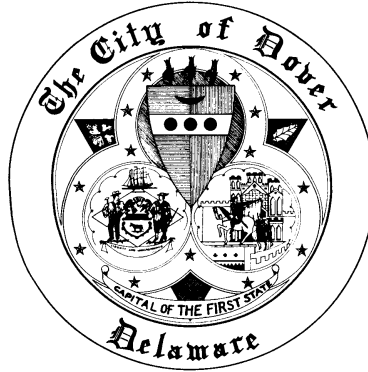


CITY OF DOVER UTILITIES

CREDIT INFORMATION



CITY OF DOVER
5 EAST REED STREET
DOVER, DE 19901

WHO WE ARE

City of Dover Utilities are publicly owned and operated electric and water utilities serving the Greater Dover Area.

Location, Hours, and Phone Numbers

5 East Reed Street

8:30 a.m. - 5:00 p.m., Monday through Friday

Customer Service	736-7035, 7036, 7037, 7038, 7040, 7041
Cashiers	736-7055
Bill Collections	736-7042
Miscellaneous Bills/Special Assessments	736-7039
Dispatch (Emergency)	736-7086
Fax	736-7193

Electricity

In 1996, Dover entered into an agreement with Duke/Louis Dreyfus to operate the City's generation plant and sell power to the City at a guaranteed price for a 10½ year term.

Water/Wastewater

Dover owns and operates water and wastewater distribution and collection systems, storage reservoirs, production wells, and treatment facilities to provide adequate, potable water within our service area.

THE CUSTOMER

Starting and Stopping Your Service

When you need to request a service connection or disconnection, contact Customer Service. Before a Customer Service Representative turns utility service on, you will be required to come to our office at 5 East Reed Street to complete an application for utility service. In addition, you will be required to provide a lease or proof of ownership, a Social Security card, and one other form of identification that carries your photo.

Because an outstanding water service bill becomes a lien against property, water billings are ultimately the responsibility of the property owner regardless of the arrangements made between the property owner and the tenant. A tenant's name may appear on a water bill after applying for electric service and with prior permission from the property owner.

Where to Pay Your Utility Bill

During business hours, you can pay your utility bill at our 5 East Reed Street location. A drive-up window is available. After-hours payments can be made at a drive-up box (the outside lane of the drive-up area) or at the drop box located on the Reed Street side of the building. Payments can also be mailed to: City of Dover Utilities, P.O. Box 7100, Dover, DE 19903-7100.

Deposit

A deposit may be required for all electric accounts. The deposit amount varies based on information about your credit history. The initial deposit that we request to turn on utilities is a form of protection we offer customers who pay their bill regularly.

As long as a residential customer (owner or renter) maintains a good pay record, they are never asked to post deposit again. But a customer who fails to pay their bill and, as a result, has services disconnected or who has a returned check, and either occurs twice in a 12 month period, will be charged an additional deposit.

Once a customer establishes a good pay record with no outstanding balances over a two year period of time, the deposit will be applied to the utility bill. Interest is paid on these deposits at a rate set by the City Council and tied to Delaware's commercial banks' passbook rate.

Disputed Bills

Customers who disagree with their utility statement may request an informal conference to clear up any questions, discuss disputed bills, or to make any needed adjustments.

YOUR BILL

Your Residential Bill

The amount you pay for electricity each month is the total of the Energy Charge, the Fuel Adjustment Charge, and a basic Customer Charge. The amount you pay for water each month is the total of your Flow Charge and your Kent County Sewer Adjustment Charge.

The Energy Charge reflects the cost of the kilowatt-hours of electricity you use each month as recorded on your electric meter. The Fuel Adjustment Charge reflects the cost of the oil and gas needed to generate electricity. The Customer Charge is a fixed charge that covers the cost of maintaining a customer in our distribution system.

The Flow Charge reflects the cost of the thousand gallons of water you use each month as recorded on your water meter. The Kent County Sewer Adjustment Charge is a pass through charge paid to Kent County for the treatment of wastewater. It is based on the flow of water through your meter.

Late Payment Charge

Most of our customers pay for their services on time. However, some do not and this creates additional costs. It would not be fair for those who pay on time to pay the additional costs created by those who don't. Customers who don't pay by the date specified on their bill will be assessed a late charge of 1½ percent on any unpaid balance per month.

Billing Cycle

For our meter reading and billing, Dover is divided into four separate areas. The area of the city you live in determines the date your meter is read, the date we mail your bill, and the date your bill is due each month.

Estimated Bill

If for some reason our meter readers are unable to read your meter, you will receive an estimated bill. An unfriendly dog, a meter located in a locked area, or bad weather on your meter reading day are some reasons why your meter might not be read. The next time our meter reader is able to take a true reading, your bill will be automatically adjusted.

Returned Checks

If a check is returned to us by a customer's bank, an additional charge of \$20.00 will be added to that customer's account. Notice of a returned check will be made by first class mail or by telephone. All returned check payments must be made by cash or money order.

Equalized Payments

Our Equalized Payment Plan for electric is designed for customers whose bill fluctuates seasonally. If you have electric heat, you may wish to enroll. The plan runs from October through September. If you are interested in the plan, call 736-7041.

What To Do If You Cannot Pay Your Bill

The City of Dover recognizes that there will be times when a customer finds it difficult to pay a bill. If this happens to you, contact Customer Service. There are several options open to you. Depending on your needs, Customer Service may extend your payment until a later date, establish a payment plan, or refer you to an outside agency.

Installment Payment Plans

If a customer is unable to pay a bill, installment payments may be arranged. To make an installment arrangement, the customer should contact us as soon as it is apparent the bill cannot be paid. Installment payment agreements are made in writing and signed by the customer. We are not obligated to renew or make another agreement on the same debt. Therefore, if the customer fails to keep their side of the agreement, we have the option of either voiding the agreement and proceeding with normal collection actions or disconnecting service.

Disconnect Policies

Before utility service is disconnected for non-payment, a cut-off notice is mailed indicating the last day to pay (36 days after the billing date) and the amount of the bill.

If the amount on the cut-off notice is not paid or if satisfactory arrangements are not made with Collections, service will be disconnected. Credit policies are available upon request. Customers experiencing a financial hardship may call 736-7042 to discuss payment arrangements. They may also come to our 5 East Reed Street location.

Disconnection of service without prior notice may occur if checks written for the following reasons are returned unpaid: 1) checks written to avoid disconnection; 2) checks written to reconnect services after they have been disconnected; 3) checks written on checking accounts that have been closed.

Once service is either scheduled to be disconnected or actually has been disconnected, the entire balance plus a \$50.00–\$100.00 service fee must be paid to continue service. Payment is accepted at 5 East Reed Street between the hours of 8:30 a.m. - 5:00 p.m. After hours, weekends, or holidays, contact City of Dover's dispatch center at 736-7086.

In addition, any customer who has been disconnected two times within a 12 month period may be required to post an additional deposit in order to have service restored.

It is our policy to disconnect and close services when mail is returned to the City as "undeliverable as addressed" and the customer's phone is not in service. Therefore, it is important to notify Customer Service of any changes in address whether temporary or permanent.

Summary

This pamphlet was prepared for you as a general guide to our credit policies. Please understand that it does not cover all circumstances and that it might not include specific details on a subject which interests you. If you have questions that are not covered here or want information on any subject, please give us a call. We are here to serve you!