

CONTINENTAL DIVIDE ELECTRIC COOPERATIVE, INC.  
FIRST REVISED RULE NO. 14  
CANCELLING ORIGINAL RULE NO. 14

INSTALLMENT AGREEMENTS AND PAYMENT PLANS (RESIDENTIAL CUSTOMERS ONLY)

X (NUMEROUS CHANGES)

Page 1 of 2

- A. An installment agreement to pay the outstanding amount of a bill is authorized when
1. The Cooperative and the Customer settle a dispute, or
  2. The Customer demonstrates an inability to pay.

If the Customer believes there is an error in billing, the Customer may contact the Cooperative for a review. After the Customer pays the undisputed amount of the bill, the Cooperative will postpone disconnection of the Customer's service until the dispute is resolved.

- B. The Cooperative is not required to enter into an installment agreement or payment plan with a Chronically Delinquent Customer, unless the Customer can demonstrate the following:
1. They lack the financial resources to pay the outstanding amount, or
  2. They are low-income, or
  3. They are subject to other special consideration.
- C. When a Customer has indicated an inability to pay charges and has not been Chronically Delinquent, the Cooperative shall attempt to arrange an installment payment plan and shall not discontinue service, pending such negotiations.
- D. An installment agreement does not relieve a Customer from obligation to pay future bills on a current basis.
- E. If the installment agreement and payment plan extend beyond 45 days, the Cooperative will confirm it in writing and mail or deliver such confirmation to the Customer.
- F. Installment Payments:
1. The Customer must pay a reasonable portion of the outstanding bill upon execution of the installment agreement and agree to pay the remaining balance in reasonable installments mutually determined after consideration of the following:
    - a. Size of the outstanding balance
    - b. Personal payment history
    - c. Duration of the balance outstanding
    - d. Reasons for the outstanding balance
    - e. Any other relevant factors

ADVICE NOTICE NO. 69

  
Continental Divide Electric Cooperative, Inc.  
Robert E. Castillo, Chief Executive Officer

**EFFECTIVE**

November 1, 2024

Replaced by NMPRC

By: Operation of Law

CONTINENTAL DIVIDE ELECTRIC COOPERATIVE, INC.  
FIRST REVISED RULE NO. 14  
CANCELLING ORIGINAL RULE NO. 14

INSTALLMENT AGREEMENTS AND PAYMENT PLANS (RESIDENTIAL CUSTOMERS ONLY)

Page 2 of 2

2. When a Customer enters into an installment plan beyond forty-five (45) days, they will receive a statement consisting of the following:
  - a) Actual charges for the current billing period
  - b) Amount of installment payment due
  - c) Total amount due
  - d) Previous installments made

G. Failure To Comply with Installment Agreement

1. Upon failure to comply with an installment agreement, the Cooperative will notify the Customer, in writing, of the nature of noncompliance. The notice will state that the Cooperative will discontinue service, if payment on the outstanding past due balance is not made within seven (7) days from the date of notice.
2. Nothing in this section shall preclude the Cooperative and a Customer from renegotiating the terms of a settlement agreement.

H. Disputes

If a Customer contends that a proposed installment agreement or payment plan is unreasonable, or believes a charge is not due and owing, and the Customer has not violated an existing installment agreement and payment plan, Cooperative management shall review the Customer's grievance, after at least two (2) days' notice to the Customer. The Cooperative shall not discontinue service until the review is completed.

Customers may file a complaint with the New Mexico Public Regulation Commission if they disagree with the Cooperative's determination.

ADVICE NOTICE NO. 69



Continental Divide Electric Cooperative, Inc.  
Robert E. Castillo, Chief Executive Officer

**EFFECTIVE**

**November 1, 2024**

**Replaced by NMPRC**

**By: Operation of Law**