

**RULES AND REGULATIONS**  
**GENERAL RULES (GR)**  
**RULE GR-16**  
**CREDIT RATING**

**GR-16.01 GENERAL**

Rule includes credit ratings, events and duration affecting credit ratings.

**GR-16.02 CREDIT RATINGS**

Excellent     0 Points

Good         10 Points

Fair          50 Points

Poor         100 Points

**GR-16.03 CREDIT EVENTS, POINTS AND DURATION**

Customer's credit rating will be calculated based on the following table:

Event	Points	Duration
New Customer	10	6 Months
Late Fee Charged	10	12 Months
Payment Arrangement Made	5	12 Months
Missed payment arrangement	25	12 Months
Reminder letter	10	12 Months
NSF Payment	25	12 Months
Door Tag	15	12 Months
Disconnect for nonpayment	50	12 Months
Meter tampering	50	12 Months
Collection agency	50	12 Months
Write-off	50	12 Months
Bankruptcy	50	24 Months