

**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