

QuickPay

Short on time? Pay online!

For a small fee, pay your FPU bill in one easy step - without having to enroll in an ongoing service.

Use FPU's QuickPay to pay your FPU bill in one easy step, conveniently, on time and without enrollment. NOTE: Payments entered before 8pm EST will be credited to your FPU account the following business day. A late fee will be applied to your FPU account if payment is received after bill's due date.

For a small fee, QuickPay is a one-time payment that directly debits your checking account or credit/debit card.

Benefits

With FPU QuickPay, you avoid late payments, know when the payment will be transferred from your bank account, receive a monthly statement for review and record keeping, and save time.

How it works

When you visit the FPU website, select the QuickPay banner or link. At FPU's QuickPay webpage you'll see there is a minimal processing fee.

You'll enter your account number, name and email address (to receive electronic confirmation of your payment).

Your most recent balance will appear, and you can enter your payment amount.

Then select your method of payment. Choose either a bank account, credit or debit card. If you do not have internet access, call your local FPU office to submit the payment.

Posting Period

Payments received before 8:00 p.m. EST will be credited to your FPU account the

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Ez Pay, Cont.

Program for a minimum of six months). Checking, savings and money market accounts are accepted for all payments.

Once enrolled for Ez Pay, and you're ready to pay your bill, simply sign in and you will see a summary of your current eBills. You can then click to "view" a detailed view of your bill, or you can simply click "pay". Select the amount you want to pay and the date you want to pay your bill, and you're done! You will no longer receive a paper bill. You can also set your account as a recurring payment.

Ez Pay Program will allow you to make payments online whenever and wherever you choose, and it will apply the credit to your FPU account. Because your payment is made on a secure server, you can be assured it will be made safely and reliably.

QuickPay, Cont.

following business day. FPU Business Hours: Monday thru Friday, 8:00 a.m. to 5:00 p.m. EST.

How you know the transaction was successful

FPU will confirm your payment with an instant screen confirmation and a same-day confirmation email.

For more information about QuickPay, or FPU's other payment options, please visit www.fpsc.com, or contact your local FPU office.

FPU's offices will be closed in observance of the following holidays:

Memorial Day - Monday, May 28th

Independence Day - Wednesday, July 4th

Labor Day - Monday, September 3rd

Thanksgiving Day - Thursday, November 22nd

Day after Thanksgiving - Friday, November 23rd

Christmas Eve Day - Monday, December 24th

Christmas Day - Tuesday, December 25th

New Year's Day 2008 - Tuesday, January 1st, 2008

ENERGY FOR LIFE NEWS

FLORIDA PUBLIC UTILITIES' Payment Options



Save time & money while taking control of your life!

Discover new and improved payment options and online services today at www.fpsc.com, and then select Payment Options.

Introducing Ez Pay To Receive & Pay Your FPU Bill Online

Try receiving your FPU bill by email and making your payment online with Ez Pay!

It makes receiving your bill as easy as getting an email from a friend. You get the same bill detail you received in the mail, just online.

Then use Ez Pay to pay your bill. You can do it online, any time, at your convenience. Or set your account to pay automatically every month, when you choose. Payments received before 1:00 p.m. EST will be applied to your account the following business day. When you use Ez Pay there's one less bill in your mailbox, one less stamp to buy and one less paper bill cluttering your home.

Each month with the Ez Pay Program, you'll receive an email advising you that your FPU utility bill is available online.

For a record of your bill, simply print it out and save it. If you'd like, you can review and print your bills from the past six months and file them, (you must be enrolled in the Ez Pay

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Electronic Funds Transfer (EFT)



*NO MORE CHECKS TO WRITE!
NO MORE BILLS TO MAIL!*

FPU is pleased to offer you the option of paying your bill by Electronic Funds Transfer (EFT). It's easy and convenient.

You simply complete the form online at www.fpu.com or at your local FPU office, or use the back portion of your bill, and specify the checking or savings account you would like charged each month. Within four to six weeks, your automatic payments will begin.

Please watch the "Bill Message" section of your bill. FPU will notify you of approval with a message on your bill. Continue to pay your bill as you normally would until you are notified of approval.

Once your EFT has been established, FPU will mail you a monthly statement of your account. The amount shown as "Amount Due" will be drafted within seven to ten days of the billing date shown on the statement. The "Bill Message" section will contain the following message: **DO NOT PAY**. The amount on your statement will be drafted from your requested account 7-10 days from bill date.

FPU does not charge any fee for this service. However, some financial institutions charge for EFT. Please check with your financial institution before enrolling.

Checkfree

*Pay your FPU bill quickly, easily and securely;
plus it's FREE with CheckFree!*

Save time and money - No checks. No stamps. No hassle.

You can select your bills from hundreds of local and national companies, and Scout, the CheckFree Bill Retriever SM, will retrieve those bills for you in seconds.

You can view, pay and track your bills from one, central place. All of your monthly bill information - right at your fingertips.

Receive your bill statements online, rather than in the mail. You will no longer receive a paper bill.

Residential Budget Billing

What is Residential Budget Billing?

Residential Budget Billing takes the guesswork out of the amount your FPU bill may fluctuate each month.



Budget Billing allows you to stabilize your monthly energy costs by allowing you to pay the same amount each month. Stabilized billing makes it easier to manage your monthly account, and it prevents spikes in the amount due on your bill.

How is Budget Billing calculated?

FPU will calculate the monthly energy costs by averaging the monthly energy previously billed in the past 12 months. The average is increased by a percent to account for cost fluctuation. NOTE: Since Budget Bills are calculated from the past 12 energy bills, you MUST have been an FPU customer for at least 12 months with 12 monthly bills.

If you are not satisfied with Budget Billing, you can discontinue at any time. FPU recommends that you stay in the program for at least 12 months to understand the true benefit of Budget Billing throughout the seasons.

Review of Customers on Budget Billing

On a quarterly basis, FPU will review customers' Budget Billing accounts. The purpose of this is to ensure that monthly

budget payments are not drastically over or under stated. If a customer has a 20 percent variance of their current budgeted amount, their account will be recalculated and the revised Budget Billing amount assessed. A letter will be sent to advise you of the recalculation.

"Trued Up"Accounts

On an annual basis, FPU will evaluate accounts on Budget Billing. Customers will NOT have to "true up" the difference between the actual accounts and the amount paid through Budget Billing. Instead, the difference, whether it be a credit or debit, will be rolled into the next year's recalculated monthly billing amount.

How To Enroll in Budget Billing

Customers interested in Budget Billing may register online at www.fpu.com. All account balances must be zero prior to the effective budget date. Accounts with delinquent balances must be brought to a current status to be considered for Budget Billing. Any Budget Billing account that requires collection activity will be automatically removed from the program. Customers can enroll in any month. The effective date for Budget Billing enrollment is the first of the following month after enrollment. Sign up for FPU Budget Billing today!



Para informacion en Español llame a su oficina local de FPU. Pour plus de contact de l'information votre bureau local de FPU.