



NOME JOINT UTILITY SYSTEM

**P.O. Box 70 • Nome, AK 99762-0070
Phone (907) 443-6587 • www.njus.org**

**NJUS Customer Service Office - Direct Phone (907) 443-6310
BSNC Building – 112 Front St, Suite 110 – 12noon - 4:30pm**

*“Providing reliable utility services to system rate payers efficiently and economically
by prudently operating and maintaining system assets in a fiscally responsible manner”*

**BILLING STATEMENT—
BACK SIDE NOTIFICATIONS
NOVEMBER 30, 2015**

BILLS ARE DUE IN FULL BY THE 25th OF THE MONTH.

A 1% finance charge will be assessed if payment is not received by due date.
Services are subject to disconnect if a statement is overdue by more than 15 days.
Disconnect notice delivery fee and service reconnect fees may apply.

**IMPORTANT INFORMATION RELATING TO CREDIT & DEBIT CARD ACCEPTANCE
EFFECTIVE 1/1/2016 A CONVENIENCE FEE WILL BE CHARGED TO CARD USER BY PROCESSOR**

With increasing problems worldwide relating to unauthorized use of credit and debit cards - card issuers, banks and businesses who issue and accept them have continued to strengthen security relating to card information. New standards and safeguards have been put in place to protect the information from unauthorized use. NJUS has utilized a processing company that stored card information in an encrypted format so our personnel have only had access to the last 4 digits of a card once it had been entered. This company determined that because of increased costs and security requirements to maintain ongoing “PCI compliance” (data protection), they would be terminating card processing services for us as of 12/31/15. **On 12/31/15, all existing credit and debit card data previously collected and utilized for processing NJUS utility payments will be securely wiped clean from the processor and NJUS records.**

This change required NJUS to evaluate card acceptance and to seek out a replacement processor. A new processor has been arranged and as of 1/1/16 electronic payments will be routed through the new company.

NJUS began taking cards for payment in 2008 and have treated fees charged by the bank and card issuers as an expense of doing business. With card use becoming more the norm than the exception, fees associated with card acceptance has continued to escalate and will approach \$50,000 in 2015. **It has been determined that effective 1/1/2016, concurrent with switching to the new processor, NJUS will no longer incur the fees. If a customer desires to utilize a card, the processor will charge a “convenience fee” of 2.75% to the customer.** This will reflect as a separate item on card and bank statements—with the amount paid to NJUS listed separately from the processor charge.

While considering eliminating card acceptance as an option, it was recognized making payments electronically is a preferred method by a significant number of customers and also found an option with the processor for **DEBIT CARD USERS** that would not result in the 2.75% fee. **For debit card customers, where funds are being paid directly from your bank account, payments can be processed as an “E-Check” as opposed to a debit transaction. By utilizing the “E-Check” option, funds withdrawal is the same as a debit transaction, reflecting on your bank statement. While there is also a fee associated with the E-Check option, NJUS will cover this expense if you convert to “E-Check”.** To utilize the E-Check method, NJUS will need to transmit to the processor, the bank account and routing number instead of the card data. **BANK ACCOUNT DATA** provided will also be securely encrypted and stored by the processing company, not NJUS.

In a separate mailing to each customer, a new application for payment by card or E-Check will be sent so customers who desire to utilize cards or E-Checks for recurring (automatic monthly payments) can sign up to continue to use the electronic option.

FOR CUSTOMERS ON “AUTO PAY” NOW, THE NOVEMBER 30, 2015 STATEMENT WILL BE PROCESSED IN THE NORMAL FASHION; the 2.75% fee will NOT apply to payments processed during December 2015.