

## FAQs on COVID-19 Law

- Q:** I am having trouble making my payments to GVEA due to COVID-19. What can I do?
- A:** Recently, the Governor signed into law a bill that helps protect those persons who have been affected by COVID-19. We encourage Members to contact GVEA's Member Services Department at (907) 452-1151 for additional information and potential remedies available to them. Members will be required to complete two forms: 1) *Sworn Statement of Financial Hardship Due to COVID-19 Public Health Disaster Emergency* and 2) *Residential Electric Member Deferred Payment Agreement Based on Financial Hardship Due to COVID-19 Public Health Disaster Emergency*.
- Q:** Where can I find copies of the two forms mentioned above?
- A:** Copies of these forms can be found on GVEA's website, [www.gvea.com](http://www.gvea.com), and in the entryway lobby of GVEA's Fairbanks office.
- Q:** Once I have completed the forms, how do I return them to GVEA?
- A:** You can send the completed forms to GVEA via email ([ms@gvea.com](mailto:ms@gvea.com)), via mail (PO Box 71249, Fairbanks AK 99707) or simply drop them off at one of the payment drop boxes located in Fairbanks, Delta Junction and Nenana. Member Services staff will contact you if any information is missing.
- Q:** Why should I fill out this sworn statement, I'm telling you I am affected?
- A:** The law requires that as a Residential Member affected by financial hardship due to COVID-19, you must complete the forms in order to receive the benefit of the deferred payment agreement.
- Q:** I'm affected by COVID-19, but I do not want to fill out the sworn statement and enter into a deferred payment agreement. What will happen to my account?
- A:** You are not required to fill out the sworn statement and enter into the deferred payment agreement. When the emergency order is lifted, GVEA will resume all credit events, and your account will resume as normal. This means that if you are not current on your account, and having received proper notification of pending disconnection, you may be disconnected.
- Q:** How long can I wait to fill out the sworn statement and deferred payment agreement?
- A:** We recommend that you fill out the sworn statement and deferred payment agreement as soon as you realize you may be facing a financial hardship due to COVID-19. This form must be submitted to GVEA before the emergency order is lifted.
- Q:** What is a deferred payment agreement, and how does it work?
- A:** A deferred payment agreement is an agreement that you enter into with Golden Valley Electric Association that allows a member experiencing financial hardship to pay back monies owed to GVEA over a set period of time in a predetermined set of installments.
- Q:** Does a deferred payment agreement affect my credit?
- A:** No, a deferred payment agreement does not affect your credit with the utility or any outside agencies.
- Q:** If I am able, may I pay off the deferred payment agreement early?
- A:** Yes, your deferred payment agreement may be paid off early, with no penalty.

- Q:** How can I make payments?
- A:** There are numerous ways you can pay your bill, these include, GVEA's E-Bill, mobile app, automated telephone system, auto pay, bill payment kiosks, payment drop boxes, postage-paid envelope, or by simply calling GVEA's Member Services Department between the hours of 8 a.m. and 5 p.m., Monday through Friday. Visit GVEA's website at [www.gvea.com](http://www.gvea.com) for additional information.
- Q:** What happens if I fail to pay the amount due on the payment agreement on time?
- A:** If a Member fails to fulfill the terms of a deferred payment agreement, the Association may disconnect electric service following the notice provisions set forth in GVEA's tariff.
- Q:** The paperwork states it is only for a residential account. I own a business. Is there different paperwork?
- A:** The new law only covers residential accounts. There are other programs out there available to small business owners. Please check GVEA's website for information related to these programs; <http://www.gvea.com/resources/covid-19>. GVEA continues to work with all Members on a case-by-case basis. Members experiencing a financial hardship are encouraged to contact GVEA at (907) 452-1151 and speak with a Member Services Representative.
- Q:** I filled out the paperwork. Should I continue to make payments on my account?
- A:** The new law does not release you from your financial responsibility with GVEA. You should continue to make payments as you can to help keep the total amount you will owe manageable.
- Q:** I filled out the paperwork and turned it in. How will I know how much I will owe and when will it be due?
- A:** When the COVID-19 Public Health Disaster Emergency order is lifted, GVEA will calculate the amount you owe and use these details to initiate the deferred payment agreement. The deferred payment agreement will evenly divide the amount you owe by no less than three months and no more than the number of months the emergency order was in place. GVEA will then send a letter to you informing you how much is owed and how much you will be expected to pay monthly in addition to your regular monthly bill.
- Q:** What do I do if I receive my letter from GVEA and I can't afford the amount I am expected to pay?
- A:** We encourage you to contact GVEA as soon as possible to address any concerns you may have regarding timely payments. GVEA will continue to work with Members on a case-by-case basis.