

**CITY OF LEBANON  
BOARD OF PUBLIC WORKS MEETING  
WEDNESDAY, MAY 20, 2026, 12:00 PM  
CITY HALL, STANLEY H. ALLEN COUNCIL CHAMBERS, 401 SOUTH JEFFERSON  
“TENTATIVE AGENDA”**

1. Call to Order, Roll Call, and Declaration of Quorum
2. Public Comments
3. Approval of Minutes
  - a. May 6, 2026, Regular Meeting
4. Discussions and Presentations
  - a. MPUA Grant Check Presentation
  - b. APPA Excellence in Reliability Award 2025
5. Resolutions
  - a. Resolution No. 26-012- A Resolution by the Board of Public Works of Lebanon, Missouri, approving Task Order No. 7 with Lebanon Arborcare for tree trimming and removal services for the Electric Department. (Electric Superintendent Travis Long)
  - b. Resolution No. 26-013- A Resolution by the Board of Public Works of Lebanon, Missouri, approving a proposal for services with ONLINE Utility Exchange to provide Applicant Risk Assessment and ID Verification. (Assistant Public Works Director Tammy Young)
6. Board Member Comments
7. Adjournment

CITY OF LEBANON  
BOARD OF PUBLIC WORKS REGULAR MEETING MINUTES  
MAY 6, 2026

BE IT REMEMBERED that the Board of Public Works of the City of Lebanon, Missouri, met in Regular Session on May 6, 2026 at 12:00 PM in the Council Chambers at City Hall located at 401 South Jefferson.

Call to Order, Roll Call, and Declaration of Quorum

Upon roll call, the following Officers were present: Don Anderson, Ted Dahl, LeAnn Mather.  
Absent: Jeremy Goforth.

A quorum was declared.

Staff members and others in attendance: Public Works Director/Board of Public Works General Manager Richard Shockley, Electric Superintendent Travis Long, Environmental Services Superintendent Eric Mork, Assistant Public Works Director Mike Moore, Assistant Public Works Director Tammy Youn, Public Works Analyst Kelly Roberts, City Administrator Troy Schulte, Budget Analyst Emily Lester, Deputy City Clerk Melissa Richardson, and City Clerk Lacey Brackett.

Public Comments

There were no public comments.

Approval of Minutes

April 1, 2026, Regular Meeting

Don Anderson moved and Ted Dahl seconded that the Board approve the minutes as presented. Motion carried as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

Discussions and Presentations

Terms of Service Manual (Public Works Director Richard Shockley)

Board of Public Works General Manager/Public Works Director Richard Shockley presented an overview of the proposed Terms of Utility Service Manual, which consolidates multiple existing documents and adds written policy for current practices. Shockley walked the Board through a high-level overview, noting that the manual introduces a tiered utility deposit structure based on customer credit reports run through an outside agency, adjusts billing and reading dates to give customers at least two weeks to pay after receiving their bill, updates the hot weather rule to align with state statutes that went into effect in August 2025, and clarifies that bulk water sold at the Public Works facility is for non-potable use only. Customers buying bulk water will need proper backflow prevention on their containers or equipment, and their sales ticket will note the non-potable designation. The Board discussed that this update comes in response to a growing number of residents purchasing bulk water for properties without public water access.

The manual will also include the City's current rates and fee schedules.

#### Public Hearing

Don Anderson moved and Ted Dahl seconded that the Board move out of Regular Session and into Public Hearing. Motion carried as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

#### Fiscal Year 2027 Budget

Board of Public Works General Manager/Public Works Director Richard Shockley introduced the Fiscal Year 2027 budget and discussed with the Board the softening of customer billing revenue due to reduced usage by larger commercial and industrial customers and mild weather conditions. Shockley shared that key highlighted changes included wage adjustments for Public Works employees in order to remain competitive in the job market. City Administrator Troy Schulte advised that staff had met with the union and was able to negotiate a new tenure-based pay differential for workers, which will also help retain experienced staff. Shockley shared that the budget also reflected a reduction in insurance costs on infrastructure, discussed the reserves, and emphasized the importance of strong reserves given the risk of weather-related damage and uncertainty around state and federal disaster declarations. Staff proposed to finance substation maintenance and improvements. Staff discussed proposed capital purchases such as vehicle replacements, transformers, streetlights, well house improvements, security fencing, replacement of water service lines on Zachary Street, a CCTV van and equipment, sewer main improvements, lift station improvements, and other items.

Accomplishments for the electric, water, and wastewater departments were discussed, including relay upgrades for Substations 1 and 2, ongoing Substation 3 improvements, continued overhead and underground primary expansion, replacement of overhead structural poles for lines crossing I-44 and at Mother's Garden, right-of-way clearing on approximately 17 miles, and substantial completion of LED streetlight upgrades. Environmental Superintendent Eric Mork reported wastewater accomplishments including exterior maintenance on clarifiers, replacement of all five variable frequency drive motor starters, lift station control panel replacements, and collection system expansion in the Aero Landing, Legacy, and Montrose areas. Water accomplishments included drone-assisted cleaning of two water towers, completion of annual tower inspections, initiation of a multi-year meter replacement program, installation of several thousand feet of water main in the Legacy, Montrose, and Aero Landing areas, and continued lead and copper service line inventory work.

#### Utility Rates Schedule and Fees Schedule

Board of Public Works General Manager/Public Works Director Richard Shockley discussed the proposed utility rate adjustments for the average residential customer using 1,300 kilowatt hours per month of electricity and 5,000 gallons per month of water and wastewater. The proposed electric rate reflects a 4.5% overall increase with an average residential impact of approximately \$6.69 per month, wastewater reflects an approximately 3.5% increase with an average impact of approximately \$1.45 per month, and water reflects an average impact of approximately \$1.82 per month. The combined estimated monthly increase across all three utilities for a typical residential customer is approximately \$9.96. Shockley presented a rate

comparison that showed Lebanon's proposed rates remain competitive with similarly sized neighboring municipalities.

Ted Dahl moved and Don Anderson seconded that the Board move out of Public Hearing and back into Regular Session. Motion carried as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

### Resolutions

Resolution No. 26-009- A Resolution by the Board of Public Works of the City of Lebanon, Missouri, adopting the Fiscal Year 2027 budget for the period beginning July 1, 2026, and ending June 30, 2027, and the Utility Summary of the 2027-2031 Capital Improvement Plan.

Don Anderson moved and Ted Dahl seconded that the Board approve Resolution No. 2026-009 as presented.

Motion carried as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

Chairwoman Mather declared Resolution No. 2026-009 duly passed and approved.

Resolution No. 26-010- A Resolution by the Board of Public Works of the City of Lebanon, Missouri, approving and adopting the Terms of Utility Service Manual.

Ted Dahl moved and LeAnn Mather seconded that the Board approve Resolution No. 2026-010 as presented.

Motion carried as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

Chairwoman Mather declared Resolution No. 2026-010 duly passed and approved.

Resolution No. 26-011- A Resolution by the Board of Public Works of Lebanon, Missouri, approving an agreement for services with Surveying and Mapping, LLC (Sam) for ARCGIS Online-Based Wastewater Operations and Maintenance Tracking Solution.

Don Anderson moved and LeAnn Mather seconded that the Board approve Resolution No. 2026-011 as presented.

Motion as follows: Yea: (3) Don Anderson, Ted Dahl, LeAnn Mather; Nay: (0) None; Abstain: (0) None; Absent: (1) Jeremy Goforth.

Chairwoman Mather declared Resolution No. 2026-011 duly passed and approved.

Board Member Comments

Chairwoman Mather expressed her appreciation for all the work staff did on the budget, recognizing Emily Lester for her work on her first budget presentation. Chairwoman Mather extended thanks and best wishes to Environmental Superintendent Eric Mork, who will be departing the City, for his dedicated service to Lebanon.

Board Member Anderson raised concern regarding the accessibility of the Public Works phone system, noting difficulty reaching staff directly when calling in. Anderson shared that residents had expressed their concerns. Shockley shared he would be reviewing it to improve accessibility.

City Clerk Lacey Brackett noted the next meeting was tentatively scheduled for May 20, 2026.

Adjournment

Chairwoman Mather declared the meeting adjourned at 1:08 p.m.

ATTEST:

\_\_\_\_\_  
Chairwoman LeAnn Mather

\_\_\_\_\_  
City Clerk Lacey Brackett

\_\_\_\_\_  
Minutes Approved



To: Board of Public Works

Proposed for the Meeting Date of: May 20, 2026

**Staff Informational Sheet**

**Topic:** Resolution No. 26-012- A Resolution by the Board of Public Works of Lebanon, Missouri, approving Task Order No. 7 with Lebanon Arborcare for tree trimming and removal services for the Electric Department. (Electric Superintendent Travis Long)

**CIP Number:**

**Spent Year To Date:** \$63,537.49

**Budget Amount:** \$1,724,632.79

**Funding Source:** 80-200-56000

**Subject Matter:**

Tree trimming and removal

**Background (problem/explanation):**

Single-phase primary and secondary electric spans supplying residential meters between Beverly Drive and Enfield Drive have become encroached by heavy vegetation. This vegetation increases the likelihood of service interruptions and equipment issues affecting residential electric service. Task Order #7 with Lebanon Arborcare is necessary to trim and clear vegetation along these primary and secondary spans to improve system reliability and reduce the potential for outages affecting nearby residents.

**Staff Recommendation:**

Staff recommends proceeding with Lebanon ArborCare to provide the required tree trimming and removal services associated with Task Order #7. The City is currently under contract with Lebanon ArborCare, and utilizing this contractor allows the work to be completed in a timely and efficient manner.

**Submitted By:** Travis Long, Electric Superintendent

**Department:** City Clerk

**Date:** 05/06/2026

**ATTACHMENTS:**

1. Resolution No. 2026-012- Approval, Task Orders No. 7, Lebanon ArborCare
2. Task order #7

RESOLUTION NO. 2026-012

A RESOLUTION BY THE BOARD OF PUBLIC WORKS OF LEBANON, MISSOURI, APPROVING TASK ORDER NO. 7 WITH LEBANON ARBORCARE FOR TREE TRIMMING AND REMOVAL SERVICES FOR THE ELECTRIC DEPARTMENT.

*WHEREAS,* One Million Seven Hundred Twenty-Four Thousand Six Hundred Thirty-Two Dollars and Seventy-Nine Cents (\$1,724,632.79) is reflected in the FY2026 Budget for Electric Professional Services; *and*

*WHEREAS,* City Council approved a Renewal Agreement with Lebanon Arbor Care for feeder clearing services for Fiscal Year 2026 on August 11, 2025, via Ordinance No. 7141; *and*

*WHEREAS,* single-phase primary and secondary electric spans supplying residential meters between Beverly Drive and Enfield Drive have become encroached by heavy vegetation, increasing the likelihood of service interruptions and equipment issues affecting electric services; *and*

*WHEREAS,* City Staff wishes to execute the project outlined in Task Order No. 7 with Lebanon ArborCare for tree trimming and removal services located along Said primary and secondary spans for a total amount not to exceed Seven Thousand Nine Hundred Dollars (\$7,900.00).

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF PUBLIC WORKS OF THE CITY OF LEBANON, LACLEDE COUNTY, MISSOURI, AS FOLLOWS:

SECTION 1: That the Board of Public Works of the City of Lebanon, Missouri, hereby authorizes and directs the Chairwoman of Board of Public Works to enter into Task Order No. 7 with Lebanon ArborCare for tree trimming and removal services located along Beverly Drive and Enfield Drive's primary and secondary spans for a total amount not to exceed Seven Thousand Nine Hundred Dollars (\$7,900.00). Said Task Order is hereby attached and incorporated herewithin as marked "Exhibit A."

SECTION 2: That the Board of Public Works hereby authorizes and directs the Interim Finance Director to take administrative action to expend funds from Electric Fund 80 for services outlined within the Task Order No. 7 for a total amount of Seven Thousand Nine Hundred Dollars (\$7,900.00).

SECTION 3: That this Resolution shall be in full force and effect from and after the date of its passage and approval.

Passed and approved by the Board of Public Works of the City of Lebanon, Laclede County, Missouri, on this 20th day of May 2026.

*(Seal)*

\_\_\_\_\_  
Chairwoman LeAnn Mather

*Attest:*

\_\_\_\_\_  
City Clerk Lacey Brackett

I hereby certify that there is a balance, otherwise unencumbered, to the credit of the appropriation to which the foregoing expenditure is to be charged, and a cash balance, otherwise unencumbered, in the treasury, to the credit of the fund from which payment is to be made, each sufficient to meet the obligation hereby incurred.

Troy M. Schulte  
City Administrator/Interim Finance Director  
Troy Schulte

“Exhibit A”

CITY OF LEBANON, MISSOURI/LEBANON ARBORCARE, LLC  
TASK ORDER #7  
PROJECT NUMBER  
ACCOUNT NUMBER 80-200-56000

Scope of Work: Trim/remove all secondary and two spans of single phase, located between Beverly Dr. and Enfield Dr.

| Type of Task | Unit Price | Number of Units | Total   |
|--------------|------------|-----------------|---------|
| Trim/Removal | 7,900      | 1               | \$7,900 |

Total “Not to Exceed” Cost for Task (If Applicable): \$7,900

City Project Manager: Phil Orita Contact Number: 417-991-3931  
Contractor Representative: Bill Freeman Contact Number: 417.888.0645  
Start Date: May 2026 Completion Date: June 2026

By executing this Task Order, parties have agreed to the scope of work, “Not to Exceed” cost, and conditions of Agreement of Services as specified in Bid No.

Contractor: \_\_\_\_\_  
Date: \_\_\_\_\_

Authorization  
Mayor: \_\_\_\_\_  
Date: \_\_\_\_\_

Attest  
City Clerk \_\_\_\_\_  
Date: \_\_\_\_\_



To: Board of Public Works

Proposed for the Meeting Date of: May 20, 2026

**Staff Informational Sheet**

**Topic:** Resolution No. 26-013- A Resolution by the Board of Public Works of Lebanon, Missouri, approving a proposal for services with ONLINE Utility Exchange to provide Applicant Risk Assessment and ID Verification. (Assistant Public Works Director Tammy Young)

**CIP Number:**

**Spent Year To Date:**

**Budget Amount:**

**Funding Source:**

**Subject Matter:**

Utility Applicant Risk Assessment and ID Verification

**Background (problem/explanation):**

The City's utility system faces ongoing challenges with customer non-payment, fraudulent applications, and resulting bad debt. Current processes provide limited ability to assess applicant risk or verify identity at the point of service, often leading to insufficient deposits and uncollectible accounts.

Without enhanced screening, high-risk or fraudulent applicants can establish service, increasing write-offs and administrative costs. Industry tools now allow utilities to proactively reduce this risk through identity verification, fraud detection, and utility-specific payment history at the time of application.

The proposed ONLINE Utility Exchange system would provide these capabilities, enabling more accurate risk-based deposit decisions and helping reduce bad debt while improving fairness for paying customers.

**Staff Recommendation:**

Staff recommends approval of this resolution.

**Submitted By:** Tammy Young, Assistant Public Works Director

**Department:** Public Works

**Date:** 05/14/2026

**ATTACHMENTS:**

1. Resolution No. 2026-013- Agreement, Applicant Risk Assessment and ID Verification, On Line Utility Exchange
2. Exhibit A - ONLINE Utility Exchange Proposal for City of Lebanon

RESOLUTION NO. 2026-013

A RESOLUTION BY THE BOARD OF PUBLIC WORKS OF LEBANON, MISSOURI, APPROVING A PROPOSAL FOR SERVICES WITH ONLINE UTILITY EXCHANGE TO PROVIDE APPLICANT RISK ASSESSMENT AND ID VERIFICATION.

*WHEREAS,* the City's utility system faces ongoing challenges with customer non-payment, fraudulent applications, and resulting bad debt, and the current application process provides limited ability to assess applicant risk or verify identity at the point of service, which leads to insufficient deposits and uncollectible accounts; *and*

*WHEREAS,* without enhanced screening, high-risk or fraudulent applicants can establish service, increasing write-offs and administrative costs. Industry tools now allow utilities to proactively reduce this risk through identity verification, fraud detection, and utility-specific payment history at the time of application; *and*

*WHEREAS,* the ONLINE Utility Exchange system provides capabilities enabling more accurate risk-based deposit decisions, helping reduce bad debt while improving fairness for paying customers; *and*

*WHEREAS,* City Staff recommends approving a proposal with ONLINE Utility Exchange to provide services for Applicant Risk Assessment and ID Verification as outlined in "*Exhibit A.*"

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF PUBLIC WORKS OF THE CITY OF LEBANON, LACLEDE COUNTY, MISSOURI, AS FOLLOWS:

SECTION 1: That the Board of Public Works of the City of Lebanon, Missouri, hereby approves a proposal with ONLINE Utility Exchange for Applicant Risk Assessment and ID Verification services as outlined in Said Proposal; compensation to be paid thereof. Said Proposal is hereby attached and incorporated herewithin as marked "*Exhibit A.*"

SECTION 2: That the Board of Public Works hereby authorizes and directs the Interim Finance Director to take administrative action to expend funds from utilizing said services.

SECTION 3: That this Resolution shall be in full force and effect from and after the date of its passage and approval.

Passed and approved by the Board of Public Works of the City of Lebanon, Laclede County, Missouri, on this 20th day of May 2026.

*(Seal)*

\_\_\_\_\_  
Chairwoman LeAnn Mather

*Attest:*

\_\_\_\_\_  
City Clerk Lacey Brackett

I hereby certify that there is a balance, otherwise unencumbered, to the credit of the appropriation to which the foregoing expenditure is to be charged, and a cash balance, otherwise unencumbered, in the treasury, to the credit of the fund from which payment is to be made, each sufficient to meet the obligation hereby incurred.

*Troy M. Schulte*

\_\_\_\_\_  
City Administrator/Interim Finance Director  
Troy Schulte

# "Exhibit A"



Proposal for:



Providing  
Applicant Risk Assessment,  
Positive ID Verification

**Submitted by:**

Erin Elsen

Strategic Account Executive

685 West Firetower Road

Winterville, NC 28590

Direct Line (252) 757-2158

[eelsen@onlineis.com](mailto:eelsen@onlineis.com)

## **ABOUT ONLINE**

The company that is now ONLINE Information Services, Inc. started as a small merchant credit bureau located in downtown Greenville, NC, in the 1950's. Over time, it changed names from Southeastern Credit Bureaus to Eastern North Carolina Credit Bureaus and several partners came and went. Officially, ONLINE Information Services was formed on August 23, 1989, and the current shareholders have remained in place since November of 1986. ONLINE made a drastic shift in our focus 20 years ago from being a local credit bureau and collection agency serving a wide variety of clients to concentrating on working with municipal and utility providers to eliminate their bad debt.

ONLINE operates one corporate location where all our services are provided to our clients located in Winterville, North Carolina. ONLINE does not outsource any of our services, this means that ONLINE has total control over the level of service our clients receive.

ONLINE is currently a member of the American Collectors Association (ACA) and our President currently sits on the board of the North Carolina Collectors Association which is directly affiliated with the ACA. ONLINE is also a member of the Consumer Data Industry Association. Being members of these two key industry associations shows ONLINE's commitment to making sure we remain at the fore front of federal, state, and local regulation when it pertains to providing collection and credit reporting services to our clients.

## **CLIENTS**

ONLINE Information Services currently serves approximately 5500 clients in its credit screening and risk assessment services. In addition ONLINE serves an additional 800 clients in its collection agency division, ONLINE Collections. The Utility Exchange and the Rental Exchange provide utilities and property management clients with risk assessment services. While ONLINE strives to lower our clients write offs through providing these services ONLINE is able to locate debtors through this network and collect from them when others are still looking for them.

## OVERVIEW OF SERVICES

ONLINE uses a proprietary scoring module that is based on the applicant's Experian File One credit score and then applies ONLINE's own modeling based on our own data and the applicant's past utility payment history. It is 99% accurate in predicting the likelihood of a consumer paying their utility bill two years into the future.

Keep in mind that a good portion of credit bureau scoring models are heavily weighted because of medical bills and other unpaid bills that have little to do with whether the applicant will default on their bill to your company.

Our job is to identify those consumers who apply for service and tell you how much deposit, if any, you need to charge that applicant to reduce or eliminate the risk of you losing money through a charge-off to bad debt.

ONLINE Utility Exchange prioritizes unpaid utility bills in our scoring model and that sets us apart is our deposit decision feature. ONLINE has millions of unpaid utility bills that are not reported anywhere else plus all of those reported to Experian. We are able to score every adult American. If an applicant has an unpaid utility bill, we force a maximum deposit on those particular applicants. This allows our clients to protect themselves from these utility non-payers.

The ONLINE Utility Exchange report offers your company a "total solution" to eliminating bad debt at the point of application and changes the dynamics of your relationship with your customers.

The SSN Verification section is designed to identify fraud and identity theft at the point of application. System wide:

- ✓ 70% of all applicants apply using a social security number that is the applicant's correct social security number;
- ✓ 20% apply with a name variation like the one above;
- ✓ 5% are committing identity fraud
- ✓ 3% are using a deceased or non-issued SSN
- ✓ 1% are using a SSN that belongs to someone below the age of 18
- ✓ 1% of applicants have no file

This report also returns all CRA (credit reporting agency) Red Flag Rule alerts that are required by the FCRA to be Red Flag compliant as Additional Alerts.

Our deposit decisions allow you to mitigate your risk of doing business with those who pose the greatest risk for non-payment, while allowing you to treat your best customers with the respect they deserve. The Utility Exchange shifts the burden of bad debt off of the shoulders of your honest customers by reducing or eliminating deposits for those honest customers. You can quickly identify the marginal and bad applicants and charge smaller to applicants who pose a small risk and your worst applicants a significant deposit – most charge those two times the average monthly usage for that address. These deposit decisions are completely customizable and can return anything you wish – i.e. either a multiple or an amount.

These two sections combined - fraud detection and charging an appropriate risk-based deposit - eliminate as much as 75% of your charged-off bad debt at the point of application. We have found across our entire customer base that 15% of bad debt is eliminated by eliminating application fraud – including identity theft. The remaining portion is reduced significantly because you shift your bad debt to the bad guys.

The final section, Exchange Results and Other Unpaid Utilities tells you whether this applicant pays their utility bills. We pull the Exchange Results from our other Exchange members, so you would get all of the charged-off accounts from all Utility Exchange Members returned in this section. Obviously, not everybody uses our product – at least not yet – so we scrape any unpaid utility bills off of the credit file and return those bills for you. The great thing here is that if your applicant owes another utility, the deposit decision is automatically pushed to require a maximum deposit.

Next, the applicant is handed an adverse action letter that prints right at your office. That Adverse Action letter takes your CSR out of any dispute about the adverse action (charging a higher deposit). If that consumer or any consumer owes your utility money, it shows up and that triggers a psychological flag that raises the value of that unpaid bill in that consumer's mind.

Finally, the demographic data: i.e. name, address, social, phones, place of employment, and any other data you enter into your application screen, is scraped as it is submitted to pull your Utility Exchange file and that demographic data is then systematically compared to charged-off bad debt in our system at our collection agency and those accounts are then called and their past-due amounts collected.

Commercial and business applicants can be screen through three options from our website: 1) an Experian Intelliscore report returns a score on the likelihood of that business paying you; 2) a full Business Report returns a full commercial credit report on that business, 3) a combined report combines the power of both. We also recommend using the normal Utility Exchange Report for screening sole proprietorships, partnerships and LLC's. All this is available through our web portal.

## “The Total Solution”

### The ONLINE Utility Exchange prevents bad debt at the point of service application

ONLINE Information Services, Inc. operates both the ONLINE Utility Exchange and ONLINE Collections. Through the ONLINE Utility Exchange our members are able to assess the risk of providing service to a new applicant thus taking an accurate deposit at the point of application preventing a bad debt from ever occurring. The Exchange provides an ID Verification, Deposit Decision, and the Utility Exchange Data. Due to changes in the Fair Credit Reporting Act and the additional responsibilities of utilities with regard to the new Red Flag Rules our clients are able to leverage their use of the ONLINE Utility Exchange to be in compliance.

YOUR COMPANY NAME : USER NAME : 11/28/2007 2:09:12 PM Report # 9999999

|  |   |  |
|--|---|--|
| <p><b>TESTFILE, JOSEPH</b><br/>987654321 <input type="text"/> SSN Search<br/>1700 CCBB XING SE<br/>SMYRNA, GA 30080<br/>PHONE: 7705551212<br/>Reported DOB: 1/14/1983</p> <p><a href="#">Print Report</a><br/><a href="#">Print Adverse Letter</a></p> | <p><b>ONLINE</b><br/>UTILITY EXCHANGE</p>   | <p><b>TESTFILE, AMY</b><br/><input type="text"/> SSN Search   912345678<br/>1700 COEB XING SE<br/>SMYRNA, GA 30080<br/>PHONE: 7705551212<br/>Reported DOB: 8/30/1987</p> |
| <p><b>SSN Verification</b><br/><b>RED FLAG ALERT</b></p> <p> <b>Good Match</b></p> <p><small>CREDIT ESTABLISHED PRIOR TO SSN ISSUE DATE<br/>REPORTED ADDRESS DOES NOT MATCH INQUIRY</small></p>  | <p><b>SSN Verification</b><br/><b>RED FLAG ALERT</b></p> <p> <b>Match to Other Name</b></p> <p>AMY SMITH<br/>AMY SMITH<br/>AMY WARREN<br/>AMY JONES</p> |  |
| <p><b>Deposit Decision</b></p> <p> <b>53.7%</b><br/>Potential Delinquency Risk</p> <p>2X Average Usage</p>   | <p><b>Deposit Decision</b></p> <p> <b>8.6%</b><br/>Potential Delinquency Risk</p> <p>Minimum/Waive Deposit</p>  |  |
| <p><b>Exchange Results</b></p> <p><b>X</b> JOSEPH B TESTFILE<br/>104-F MARINER POINTE<br/>MCONROE, GA 30655<br/>ACCT #: 123456789<br/>Company: WALTON EMC<br/>Amount Owed: \$376.31<br/>Service Ended: 11/18/2007</p>                                  | <p><b>Exchange Results</b></p> <p><b>✓</b> No Negative Data Available</p>   |  |
| <p><b>Other Unpaid Utilities</b></p> <p><b>X</b> SALT RIVER PROJECT<br/>Amount Cwvd: \$342.00 as of 07/05</p> <p><b>X</b> VERIZON<br/>Amount Cwvd: \$272.00 as of 10/07</p> <p><b>X</b> ALABAMA POWER<br/>Amount Cwvd: \$314.00 as of 09/06</p>        | <p><b>Other Unpaid Utilities</b></p>  |  |

Verifies new service applicant is providing the correct identity information

Accurately assesses the risk of doing business with the new service applicant

Allows members to track non-payers and require an increased deposit based on the fact that the applicant does not pay their utility bills specifically

## Pricing Structure

| <b>ONLINE Utility Exchange Products</b>   | <b>Price</b>                      |
|---|-----------------------------------|
| ONLINE Utility Exchange ID Validation<br><br>Includes Identity Verification and Utility Exchange Hits | \$3.25/per social security number |
| Monthly Access Fee  | Waived                            |
| Adverse Action Letter (optional)  | \$2.00                            |
| Regulatory Compliance Recovery Fee-required   | \$0.20                            |



**ONLINE Utility Exchange Integration Partners**



## **AFFILIATIONS AND CERTIFICATIONS**

ONLINE has been a member in good standing with the American Collectors Association (ACA) since 1988. ONLINE's president, John W. Blair, is on the board of directors for the NC Chapter of ACA. This membership keeps ONLINE informed of any future changes in collection laws and allows us to maintain compliance with existing laws. ONLINE takes our memberships a step further by being actively involved in associations that affect organizations like Commonwealth Edison.

ONLINE is proud to be affiliated with the following organizations:

