



Ways to Pay



Pay on SmartHub

Go to murrayky.smarthub.coop or download the app
Available 24/7



Apple



Android



Pay by Phone or Mail

(855) 938-3419
Available 24/7

Murray Electric System
P.O. Box 1095
Murray, KY 42071



Pay at the office

Lobby hours: M-F 7:30^{am} - 4:15^{pm}

Kiosk - 24/7

Located in front lobby (exact cash or card)

Overnight Drop-box - 24/7

Located in 5th street parking lot



Enroll in Autopay

**Automatic bank draft transactions
to securely pay your bill each month
without the worry.**

Go to murrayelectricsystem.com/support/downloadable-forms/
to download the Bank Draft Authorization form.



Prepay

Conveniently load funds to your account:
On SmartHub • At the Kiosk • At our Office

**When your account balance gets low, the system will
notify you by email or phone to reload your account.**

A \$50 minimum opening balance is required to enroll.
Standard connection fees if you are not a current customer.



NOTICE

☐ BillPay through your bank is not instant and takes multiple business days to process. This may cause payments to arrive late, even if submitted prior to the due date, leading to late fees. If using BillPay, you should submit payment at least 4 to 5 business days prior to the due date. If scheduling a future payment date on BillPay, set the payment date at least 4 business days prior to the due date.

The safest way to insure electronic payments on time is by signing up for autopay where the payment is drafted from your checking account each month.

Bill Breakdown

Terms to know

Watt: Standard unit of power

Kilowatt (kW): 1,000 watts

Kilowatt-Hour (kWh): Kilowatt consumption for 1 hour

Rate: The cost of services consumed.

Example: 1,000 kWh x \$0.10/kWh = \$100.00

Total Payment Due: The amount owed on a bill

Usage

+

Fees

=

Monthly
Bill

Cards accepted

at Kiosk, online, & by phone.



***Credits:** Sometimes a credit is applied to a customer's bill for various reasons. If you see a minus sign (-) next to an amount, it indicates a credit that will be subtracted from your total usage and fees.

• **Electric Service Charge:** Standard customer charge for electric service.

- Why? Utilities charge a baseline customer fee for each utility for the cost of maintaining service.
- Our customer charges can be found at murrayelectricsystem.com

• **Energy Charge:** Cost of the energy you consumed during the billing period.

- Why? Customers are billed per kilowatt-hour (kWh) based on their Rate Class for the energy they use.

• **TVA Fuel Cost Adjustment** A monthly adjustment that reflects TVA's fuel costs.

- Why? It covers TVA's cost of fuels (uranium, coal, oil, and natural gas) used to generate electricity and keep power reliable across the Tennessee Valley.