

**ST. LAWRENCE COUNTY SOLID WASTE
CUSTOMER CREDIT POLICY
ADOPTED JANUARY 2, 1997**

A. STATEMENT OF CREDIT POLICY

The County is **not** obligated by any legislation to allow credit to any customers. Credit will be extended to customers only if the following conditions have been met:

1. Submission of an accurate, complete and appropriately signed credit application, together with the required application fee at least three (3) days prior to the credit authorization (credit application form attached);
2. Approval of the credit application by the County's Solid Waste Director; and
3. Satisfactory meeting of payment schedules as outlined later in this credit policy.

B. CREDIT APPLICATIONS

1. All new credit applicants must submit an accurate, complete and appropriately signed credit application (form attached) to the County's Solid Waste Director at least three (3) business days in advance of the first day on which the Customer wishes to be able to use his/her charge account.
2. All new credit applications must be accompanied by a non-refundable \$25 application fee.
3. The County's Solid Waste Director may require a delay of longer than three (3) days before a customer's credit application is approved if there is any question for whatever reason about the Customer's credit standing.
4. If the County's Solid Waste Director refuses to approve a Customer's credit application, the Customer may appeal the decision as described in E below.
5. While a Customer's credit application is pending, the Customer may always use the County's facilities on a cash basis.

6. Submission of an executed credit application constitutes presumptive evidence that the applicant accepts the conditions and terms of credit specified in or implied by the credit policy.
7. All current Customers with credit privileges must file a completed credit application with the County before March 15, 1997. The County will not levy the \$25 application fee on such Customers. If such Customers fail to file such an application before March 15, 1997, the Solid Waste Director is authorized to terminate such Customers' credit privileges.

C. CREDIT TERMS

1. The County Solid Waste Department bills all credit Customers on a monthly basis. Bills are mailed during the first week of every month. The County requires all Customers to remit full payment for each month's credit balance on or before the last day of the month following the close of the billing period.
2. The County will assess a 1½ % per month late charge on all overdue accounts. Said late charges shall be calculated on a calendar month basis – which means that if the Customer's payment is one day over, he/she will owe the County 1½ % interest on his/her outstanding balance. The Solid Waste Director is authorized to invoke the further penalties described in 4, 5 and 6 below with Customers who fail to pay such penalties upon demand.
3. PLEASE NOTE THAT A CUSTOMER SHALL BE DEEMED TO HAVE PAID HIS/HER BILL ON TIME AS OF THE DATE OF THE U.S. POSTAL SERVICE'S OFFICIAL CANCELLATION. However, postage meter cancellations are not acceptable.
4. A Customer's credit privileges terminate if he/she fails to pay his/her past due amount within sixty (60) days of the payment due date which will result in the Customer being permitted to use the County's facilities on a cash only basis. Reinstatement of credit privileges which have been terminated thus shall not be automatic and the Solid Waste Director may impose such reasonable conditions on the reinstated account as he/she deems necessary to prevent the account from becoming past due in the future.

5. The Solid Waste Director may require cash only Customers with an outstanding past due balance owed to the County to pay a 50% cash surcharge over the then-extant facility tipping fee as a condition of being permitted to deliver materials to a County facility. Such surcharge shall be credited to reduce the Customer's unpaid balance which shall include any interest or other charges.
6. The Solid Waste Director is authorized to forbid the use of the County's facilities to any credit Customer who has failed for three (3) months to bring his/her overdue credit account balance to zero.
7. The Solid Waste Director is authorized to negotiate special arrears repayment agreements with Customers whose past due credit accounts exceed \$500 as of the date that the County adopted these credit policies.
8. As a condition of extending credit to a Customer, the Solid Waste Director is authorized to require satisfactory cash deposits and/or payment bonds from Customers whom he/she deems to be uncertain credit risks. In particular, such payment security arrangements may be applied to temporary users of the system, such as out-of County contractors.
9. As a condition of extending credit to a Customer, the Solid Waste Director may set a maximum line to a Customer's account beyond which the Customer must pay cash, even if the Customer's account is not past due. In particular, the Solid Waste Director is authorized to set such maximum credit lines for Customers without a business credit history and/or who, in the past, have failed to keep credit accounts with the St. Lawrence County Solid Waste Disposal Authority, County or others current.
10. The Solid Waste Director is authorized to commence whatever third party collection actions he/she deems necessary to collect delinquent past due accounts. Such actions may include, but are not limited to, having legal counsel send collection letters, seeking legal judgments, filing liens and recourse to collection agencies. The Solid Waste Director is authorized to charge the reasonable costs of such actions to include attorney fees to the Customer's account and may require payment of same as a condition of

continued credit and/or the privilege of using the County's facilities.

D. CHECKS

1. As a general policy, the County's facilities will accept checks as cash for payment for services.
2. However, in cases where a Customer's check has been returned for insufficient funds, the Solid Waste Director is authorized to levy a \$15.00 bad check service fee on any Customer whose check is so returned. In addition, in the case of a credit Customer, the Solid Waste Director is directed to treat the account as delinquent and deal with it as described in Section C above as may be appropriate. In the case of a cash Customer, the Solid Waste Director may forbid use of the County's facilities to said Customer or require him/her to make his/her bad check good and requiring him/her to pay the \$15.00 bad check service fee.

E. MISCELLANEOUS INFORMATION

1. All decisions of the Solid Waste Director may be appealed to the County Administrator.
2. Decisions of the County Administrator may be appealed to the St. Lawrence County Board of Legislators.
3. The Solid Waste Director is authorized to modify the County's Solid Waste credit application as he/she deems necessary from time to time with review by the County Attorney and approval of the Board of Legislators.
4. The effective date of these policies is January 2, 1997.
5. The Solid Waste Director is authorized and directed to communicate these policies to all of the Solid Waste system's current credit Customers as soon as possible and to take such actions as may be credited above with current Customers whose credit accounts are past due.