



**Q: What if I don't have an e-mail address?**

A: The SmartHub payment system requires an e-mail address for proper identification and processing. If you don't have an e-mail address, consider choosing a free e-mail service.

**Q: Which web browser can I use?**

A: SmartHub is supported by Firefox, Chrome, Internet Explorer 9/Edge or higher and safari browsers. Having trouble accessing your SmartHub account? You may need to clean out your cookies.

**Q: Is my online electric bill, account information and payment information confidential?**

A: Yes. The SmartHub website is a secure website.

**Q: Is there a charge for using SmartHub?**

A: No. The SmartHub service is free.

**Q: My e-mail address has changed since I first registered for SmartHub/E-Bill? What do I do?**

A: Log into SmartHub with your old address and click, "My Profile" tab at the top. Provide the necessary information to make your change.

**Q: I've lost my password. How do I retrieve it?**

A: From the SmartHub login page, click "Can't access your account?" Enter your account number, name and e-mail address, and a temporary password will be sent to your e-mail address.

**Q: What brand of credit cards do you accept?**

A: Lorain Medina Rural Electric Cooperative accepts Visa, MasterCard and Discover credit and debit cards or electronic checks for SmartHub payments.

**Q: When can I pay my electric bill using SmartHub?**

A: The SmartHub payment site is available 24 hours a day. You also may make multiple payments during the month on your account.

**Q: If I enroll in SmartHub, will I still receive a paper copy of my bill?**

A: Yes. Unless you choose to enroll in Lorain Medina Rural Electric's Paperless Billing program you will continue to receive a paper bill each month.

**Q: When will my payment get posted to my account?**

A: Most payments are posted within an hour of being paid. Occasionally, posting may be delayed due to maintenance, but all payments made during business hours will be posted by close of business, and all payments made **after hours** will be posted by **close of business the following day**.

**Q: May I set up my account for recurring payments on SmartHub?**

A: Yes. Under the Billing and Payments tab, click on the "Auto Pay Accounts" link and then choose the "Sign up for Auto Pay" link for the account you would like to set up. Complete all of the required fields to enroll in recurring check or credit card draft.

**Q: If I enroll in SmartHub, do I have to pay by SmartHub every month?**

A: No. You can still pay your bill through other available options. Payments may be brought to the office or mailed using the envelope included with your bill. You also can pay your bill by telephone with a Visa, MasterCard or Discover debit or credit card or electronic check at 1-866-999-8452.

**Q: Can I register more than one ID to view and/or pay on my account?**

A: No. The SmartHub payment site only allows one user ID and e-mail address per membership. You can set up additional email addresses or phone numbers that you would like to receive billing notifications on a specific account, just click on the "Notifications" tab and select "Manage Notifications."

**Q: If I received a "Past Due" notice can I pay my bill with SmartHub on my last day to pay?**

A: Yes. If the payment is received on or before 5:00 p.m. Monday through Friday. Any payment made after this time may cause your service to be disconnected and your account to be charged applicable fees.

**Q: When does my bill appear online each month?**

A: Once you register for SmartHub, you will receive an e-mail near the beginning of each month when your current bill is available to view and pay.

**Q: Who do I contact for technical difficulties when using SmartHub?**

A: During business hours, 8 a.m. to 5 p.m. Monday through Friday, contact any billing service representative at 1-800-222-5673.