

May 10, 2018

Via Email: cgassert@urc.in.gov

Mr. E. Curtis Gassert
Indiana Utility Regulatory Commission
Director Water/Sewer Division
101 W. Washington Street, Suite 1500 E
Indianapolis, Indiana 46204

*Re: Van Buren Water, Inc., Not-for-Profit Rural Water Company
30 Day filing Proposed Credit or Debit Card Charge Fee, Credit or Debit Card
Chargeback Fee and Returned Check Fee*

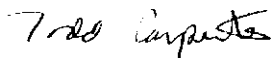
Dear Mr. Gassert:

Attached is a copy of the minutes documenting the board's support of the rate increase, together with supporting schedules and documentation for filing on behalf of Van Buren Water, Inc., a not-for-profit rural water company whose offices are located at 4385 W. State Road 45, Bloomington, Indiana, 47403.

A copy of the legal notice which is expected to be submitted to the Bloomington Herald-Times newspaper and posted in the offices of Van Buren Water, Inc. has also been included. We will forward the Publisher's affidavit to you upon receipt.

If you or members of your staff have any questions or comments, please do not hesitate to call 812-331-1885 or email to tcarpenter@cpa-consultant.com.

Sincerely yours,



Todd Carpenter

Van Buren Water, Inc.
4385 W State Road 45
Bloomington, IN 47403
812-824-9760
CC: Office of Utility Consumer Counselor

May 10, 2018

Via Email: mbecerra@urc.in.gov

Mary Becerra
Secretary of the Commission
Indiana Utility Regulatory Commission
101 W. Washington St., Suite 1500 E
Indianapolis, Indiana 46204

*Re: Van Buren Water, Inc., Not-for-Profit Rural Water Company
30 Day Filing Pursuant to 170 IAC 1-6-1 et seq.*

Dear Ms. Becerra:

Pursuant to 170 IAC 1-6-5, please find enclosed the following 30 Day Filing by Van Buren Water, Inc. who proposes to create three new fees to cover the cost per occurrence of using checks, credit and debit cards as payment: 1) Credit or Debit Card Charge Fee of .95% plus 25 cents 2) Credit or Debit Card Chargeback Fee of \$25.00 and 3) Returned Check Fee of \$25.00.

Attached are copies of the minutes documenting the board's support of the rate increase and supporting schedules and documentation for filing. The purpose of this filing is to cover the costs of receiving checks, debit and credit cards as payment from customers. This filing is allowed under 170 IAC 1-6-3 for the following reasons: The code authorizes us to recoup our cost on accepting these forms of payment.

The person at Van Buren Water, Inc. to be contacted regarding this filing is:

Todd Carpenter
2495 S Walnut St. Pike; Bloomington, IN 47401
tcarpenter@cpa-consultant.com or 812-331-1885

Affected customers have been notified as required under 170 IAC 1-6-6. A copy of the legal notice which is expected to be submitted to the Bloomington Herald-Times newspaper and posted in the offices of Van Buren Water, Inc. has also been included. Van Buren Water, Inc. does not have a website. A copy of the notice is attached.

I verify that notice has been provided as stated in this letter and that this letter and the attached documents are true and accurate to the best of my knowledge, information, and belief.

Sincerely,



Todd Carpenter

Van Buren Water, Inc.
4385 W State Road 45
Bloomington, IN 47403
812-824-9760
CC: Office of Utility Consumer Counselor

May 10, 2018

Via Email: lhitzbradley@oucc.in.gov

Lorraine Hitz-Bradley
Deputy Consumer Counselor
Office of Utility Consumer Counselor / Legal
101 W Washington St , Ste 1500 E
Indianapolis, Indiana 46204

*Re: Van Buren Water, Inc., Not-for-Profit Rural Water Company
30 Day filing Proposed Credit or Debit Card Charge Fee, Credit or Debit Card
Chargeback Fee and Returned Check Fee*

Dear Counselor,

Attached is a copy of the 30 Day filing proposing to create three new fees to cover the cost per occurrence of using checks, credit and debit cards as payment: 1) Credit or Debit Card Charge Fee of .95% plus 25 cents 2) Credit or Debit Card Chargeback Fee of \$25.00 and 3) Returned Check Fee of \$25.00.

A copy of the legal notice which is expected to be submitted to the Bloomington Herald-Times newspaper and posted in the offices of Van Buren Water, Inc. has also been included. We will forward the Publisher's affidavit to you upon receipt.

If you or members of your staff have any questions or comments, please do not hesitate to call 812-331-1885 or email to tcarpenter@cpa-consultant.com.

Sincerely yours,



Todd Carpenter

Contact information:

Todd Carpenter
2495 S Walnut Street Pike
Bloomington, IN 47401
812-331-1885 Telephone
812-331-0123 Fax
tcarpenter@cpa-consultant.com

Van Buren Water, Inc.
 4385 W State Road 45
 Bloomington, IN 47403
 812-824-9760

Description 1)	Units	Price	Actual Cost
<u>Cost per Transaction:</u>			
<u>Labor Costs:</u>			
Employee Hourly Labor Costs(.7 of Minute @\$17 per hour)	0.01167	\$ 17.00	\$ 0.20 *
Total Labor Costs			\$ 0.20
<u>Per Transaction Merchant Fee Cost:</u>			
Per each Ticket: Transaction Fee		\$ 0.05	\$ 0.05
Total Per Transaction Merchant Fee(see attached Quotation)			\$ 0.05
Total Costs per Transaction: Labor Costs and Per Transaction Merchant Fee			<u>\$ 0.25</u>

* This rate is for Van Buren Water, Inc. administrative employees.

Description 2)	Actual Cost		
<u>Discount Rate Charge:</u>			
Discount Rate Charge: (see attached Quotation)		0.95%	
Example 1 calculation	\$ 30.00	0.95%	\$ 0.29
Example 2 calculation	\$ 1,590.00	0.95%	\$ 15.11
There shall be a charge on any amount paid to the company using a credit or debit card.			
The charge will be calculated by adding a cost per transaction fee of \$.25 and the discount rate charge of .95% on the original amount due and received using a credit or debit card.			

Description 3)			Cost
<u>Credit Card Chargeback Fee:</u>			
Recurring Fee for Chargeback (see attached Quotation)	\$	25.00	\$ 25.00

There shall be a \$25.00 charge, per occurrence, for using a credit or debit card for payment and that amount is charged back to the company.

Description 4)	Cost	
<u>Non Sufficient Funds Check Fee:</u>		
Recurring Fee for Chargeback (see attached Quotation)	\$ 25.00	\$ 25.00

There shall be a \$25.00 charge, per occurrence, for using a check for payment and that amount cannot be honored due to insufficient funds available in the account being drawn upon.

APPLICATION

Heartland

Timothy Crocker

atlas Token: 2436184

TM

(317) 294-3270



COMPANY INFORMATION

Van Buren Water INC P: (812) 825-9760
4385 W State Road 45
Bloomington, IN 47403

Primary: Ken Parrish P: (812) 360-8242
Authorized to purchase: Yes

HIC Admin: Ken Parrish
E: vanburenwater@gmail.com

Legal:

Van Buren Water, Inc.
4385 W State Road 45
Bloomington, IN 47403



CREDIT CARD PRICING

\$60,000.00	\$30.00	\$250.00	Exchange	Interchange Plus	Monthly 0 bps
Annual Volume	Avg Ticket	High Ticket	Network	Interchange Calculation	Settlement Type
Type:	Discount Rate:	Discount Per Item:	Trans Fee Dial:	Trans Fee IP:	
Visa	0.950%	-	\$0.0500	\$0.0500	
Mastercard	0.950%	-	\$0.0500	\$0.0500	
Discover/JCB	0.950%	-	\$0.0500	\$0.0500	
High Ticket Frequency:	1-3 Quarterly				
Recurring Fee:	Fee:	Frequency:			
Minimum Discount Fee:	\$20.00	Monthly			
Service/Mandate Fee:	\$33.50	Monthly			
Annual Fee:	\$0.00	Annually			
Chargeback Fee:	\$25.00	Per Occurrence			
Voice Authorization Fee:	\$0.65	Per Occurrence			
Application Processing Fee:	\$0.00	One-Time			



MERCHANT DETAILS

Business Type:	Private	New/Existing Business:	Open-New to Card
Ownership Type:	Corporation	Length in Business:	> 15 years
Tax ID:	23-7048203	Number of Terminals:	1
Services:	Water	Deposit Method:	Standard
Card Acceptance:	All Cards Accepted	Dispute Letter Mailing:	DBA
Statement Type / Mailing:	Standard / DBA	Dispute Letter Electronic:	Email
Language Preference:	English		
Home Based Business:	No		
Data Compromise/PCI Investigation:	No		
Third Party Lender Contract:	No		
Data Storage Entity / Cardholder Data Access:	No		
Provides Card Data Services For Companies:	No		
Payment Facilitator / Service Provider:	No		
Filed for Bankruptcy:	No		
Site Inspected:	Yes		
Business Signage Present:	Yes		
Inventory Sufficient to Support Business:	Yes		
Use Fulfillment House:	No		
PCI Compliant:	Yes		
Does the merchant understand that full PCI-DSS Compliance must be maintained at all times?	Yes		
Does the merchant agree to notify Heartland immediately upon changing Point of Sale Software, Systems, Applications, or Vendors?	Yes		
Does the merchant's transactions process through any other Third Parties (i.e. Web Hosting Companies, Gateways, Corporate Office)?	No		
Does the merchant utilize the services of a PCI SS Qualified Integrator Reseller (QIR) when POS payment applications are utilized?	No		
Is the signing merchant storing Sensitive Authentication Data (even if encrypted) after the transaction has been authorized?	No		
Does the merchant utilize an EMV enabled terminal?	Yes		
Is any owner, officer, director, employee or agent a current or former senior official in the executive, legislative, administrative, military, or judicial branch of any government (elected or not); a senior official of a major political party; an executive of government-owned enterprise; a family member of any of the foregoing officials; or a close personal or professional associate of the foregoing officials?	No		

MERCHANT ORDER RECEIPT FORM

Heartland

Timothy Crocker

Installer: Timothy Crocker

TM

(317) 294-3770

COMPANY INFORMATION

Van Buren Water INC

4385 W State Road 45

Bloomington, IN 47403

Ship To:

Van Buren water INC

Ken Parrish

4385 W State Road 45

Bloomington, IN 47403

(812) 825-9760

ORDER INFORMATION

Item:	Price/Fee:	Quantity:	Merchant Price:
Purchase: Ingenico IPP320	\$213.50	2	\$427.00

Hardware / Software Subtotal \$427.00

Tax \$29.89

2 - Day Shipping \$0.00

Payment Method ACH

Installments 1

Equipment is billed within 48 hours of shipment.

AGREEMENT ACCEPTANCE

Merchant hereby authorizes HPS or their respective successors and assigns to debit Merchant's account in any amounts owed by Merchant hereunder. Merchant shall at all times maintain a direct deposit account (the "Account" or "DDA"), and Merchant is solely liable for all fees and all overdrafts, regardless of cause. HPS shall have the unlimited right to debit without prior notice, any Account containing funds for the purpose of satisfying any liability incurred on behalf of Merchant and any amounts owed to HPS under this Agreement

X

Ken Parrish

7/7/2017

Owner / Officer / Authorized Signer:

Date:

TARIFF
Van Buren Water, Inc.
Bloomington, IN

SCHEDULE OF WATER RATES AND CHARGES

C) Connection Fee

Each user shall pay a connection fee based upon the size and type of meter installed upon lapping onto the water system as follows:

<u>Metered Size</u>	<u>Connection Fee</u>
5/8"	1465

The connection fee for a tap larger than the 5/8" meter shall be the cost of labor, materials , power machinery, transportation, and overhead incurred for installing the tap, but shall not be less than the charge for a 5/8" meter tap.

D) Reconnection Charge

There shall be a charge for reconnection of services following its disconnection in the sum of \$50.00.

E) Credit or Debit Card Charge Fee

There shall be a charge, per occurrence, on any dollar amount received using a credit or debit card. The charge will be calculated by adding a cost per transaction fee of \$.25 and the discount rate charge of .95% on the original amount due and received using a credit or debit card.

F) Credit or Debit Card Chargeback Fee

There shall be a \$25.00 charge, per occurrence, for using a credit or debit card for payment and that amount is charged back to the company.

G) Returned Check Fee

There shall be a \$25.00 charge, per occurrence, for using a check for payment and that amount is charged back to the company.

Van Buren Water, Inc.
4385 W State Road 45
Bloomington, IN 47403
812-824-9760

Engineering Minutes

The Board of Directors of Van Buren Water, Inc. proposes to create three new fees to cover the cost per occurrence of accepting for payment checks, debit or credit cards.

The Board cites the increase in the cost of labor, reading equipment, and increased cost to the debit or credit card company as the reason for the change.

Cost support for the change has been provided and attached.

The tariff sheet affected by the filing is attached.

**VAN BUREN WATER, INC.
4385 West State Road 45
Bloomington, Indiana 47403**

Van Buren Water, Inc. Board Meeting Thursday, March 8, 2018

Directors Present: Ken Parrish, Craig Koons, Dan Taylor, Jason Clark, Jay Humphrey, William Denniston and Todd Carpenter .

Office Employees Present: Cass Cunningham , Cherie Olsson and Karen Koons.

Contractors Present: Ed McCrea, Todd Carpenter, Mike Farmer

Guests: None

Meeting called to order at 7:00 PM. by President, Ken Parrish

Dan Taylor moved the Minutes for February 2018, meeting be approved as presented. Seconded by William Denniston. Approved.

Jason Clark moved the Treasurer's Report be approved as presented. Seconded by Jay Humphrey. Approved.

Dan Taylor motioned to pay BFU bills. Seconded by Jay Humphrey. Approved.

Dan Taylor motioned that the Board approve a 30 day filing with IURC to cover the cost of accepting payment from members. Jay Humphrey seconded. Approved.

- 1. Credit / Debit charge fee**
- 2. Credit / Debit charge back fee**
- 3. Returned check fee \$25.00**
- 4. Late fees on paying the monthly bill**

Bills to be Paid:

Taxes:

IN Dept. of Rev. (Sales Tax)	\$ 4,779.06
IN Dept. of Rev. (State & Co)	357.75
Tax 941	1,659.65

Others:

Republic	58.91
Smart Bill	1,128.31
Utility Supply	30,750.00
McCoy & McCoy	355.00
Core & Main	107.00
Indiana Rural Water	290.00

Jason Clark moved to pay the above bills. Seconded by Dan Taylor. Approved.

Craig Koons moved to accept 1 New Members and 7 Transfers. Seconded by Dan Taylor. Approved.

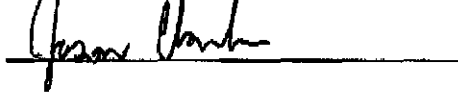
William Denniston and Craig Koons will do April inspections.

Craig Koons made the motion to buy the new Meter Reader (black box). Dan Taylor seconded.

Craig Koons moved to dismiss the meeting. Seconded by William Denniston. Approved.

The meeting was adjourned at 7:40pm.

Jason Clark, Secretary

A handwritten signature in black ink, appearing to read "Jason Clark", is written over a horizontal line.

Other Discussions:

Parking lot: Jay Humphrey is going to check on estimates from Hinds Seal Coating and see if they will do it again.

Mike Farmer agreed to replace back door on Eastside of the small building and remove concrete on backside with backhoe.

Jason Clark will look into a new smaller water heater for bathroom. Also check with Evergreen Home Improvements and Aim to Please about moving plumbing out of backroom.

May Road project is to start next week. Mike Farmer has hired two new employees, one full time and the other is part time.

Ken Parrish volunteered Karen Koons to go shopping for a little dorm size refrigerator.

Todd Carpenter -

**VAN BUREN WATER, INC.
4385 West State Road 45
Bloomington, Indiana 47403**

Van Buren Water, Inc. Board Meeting Thursday, June 8th, 2017

Directors Present: Craig Koons, Ken Parrish, Dan Taylor, Jason Clark, Jay Humphrey and Butch Denniston.

Office Employees Present: Karen Burks, Cass Cunningham and Karen Koons.

Contractors Present: Todd Carpenter, Ed McCrea, Rick Coppock and Mike Farmer.

Guests: None

Meeting called to order at 7:00 p.m. by President, Ken Parrish

Craig Koons moved the minutes for May 11th 2017, meeting be approved as presented. Seconded by Dan Taylor. Approved.

Jay Humphrey moved the Treasurer's Report be approved as presented. Seconded by Butch Denniston. Approved.

Bills to be Paid:

Taxes:

IN Dept. of Rev. (Sales Tax)	\$ 3,998.61
IN Dept. of Rev. (State & Co)	247.15
Tax 941	1,211.09

Others:

HD Supply	47.92
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Jay Humphrey moved to pay the above bill. Seconded by Craig Koons Approved.

Butch Denniston moved to accept 2 New Members and 9 Transfers. Seconded by Dan Taylor. Approved.

Jay Humphrey moved to pay BFU bills. Seconded by Jason Clark. Approved.

Jason Clark made a motion to purchase a \$100,000.00 CD. Seconded by Butch Denniston. Approved.

Jason Clark made a motioned to withdraw the motion for the \$100,000.00 CD. Seconded by Butch Denniston. Approved.

Craig Koons made a motion to purchase the charge card machine. Seconded by Butch Denniston. Approved.

Butch Denniston made a motion for Craig Koons and Ken Parrish to review and accept the best option for the charge card machine. Seconded by Dan Taylor. Approved.

Jay Humphrey made a motion to authorize Todd Carpenter to amend the tariff with IURC to add new credit card charge fee. Seconded by Jason Clark. Approved.

Craig Koons made a motion to revert back to a 1099, from the W2 for Director pay. Seconded by Butch Denniston. Approved.

PUBLIC NOTICE OF PROPOSED CREDIT CARD FEES FOR CUSTOMERS OF VAN BUREN WATER, INC.

Notice is hereby given that Van Buren Water, Inc., pursuant to 170 IAC 1-6-1, will file with the Indiana Utility Regulatory Commission a 30 Day Filing to create a Credit or Debit Card Charge Fee, Credit or Debit Card Chargeback Fee and Returned Check Fee. The creation of these three, per occurrence, fees would only affect those customers wanting to pay their invoices using a Credit or Debit card or any form of payment that the amount cannot be honored due to insufficient funds available in the account being drawn upon. Currently, Customers do not have the option to pay using a card and we are proposing the following fees that will cover the costs associated with this payment option.

Credit or Debit Card Charge Fee

There shall be a charge, per occurrence, on any dollar amount received using a credit or debit card. The charge will be calculated by adding a cost per transaction fee of \$.25 and the discount rate charge of .95% on the original amount due and received using a credit or debit card.

Credit Card Chargeback Fee

There shall be a \$25.00 charge, per occurrence, for using a credit or debit card for payment and that amount is charged back to the company.

Returned Check Fee

There shall be a \$25.00 charge, per occurrence, for using a check for payment and that amount cannot be honored due to insufficient funds available in the account being drawn upon.

We expect to file this by May 10, 2018. A Commission decision on this 30 Day Filing is anticipated no sooner than thirty days after the date of filing. Objection to this filing should be made to either the Indiana Utility Regulatory Commission or the Office of Utility Consumer Counselor.

The contact information for both of these offices is as follows:

Mary Becerra

Secretary of the Commission

Indiana Utility Regulatory Commission

101 W. Washington St., Suite 1500 E

Indianapolis, Indiana 46204

Indiana Office of Utility Consumer Counselor

115 West Washington St., Suite 1500 S

Indianapolis, IN 46204