



# Even Monthly Payment

Make budgeting  
more predictable



**Even Monthly Payment (EMP)** makes it easier to manage your budget. We'll average your electric bills from the past 12 months to project your monthly payments for the next year. So, whether it's the biting cold of January or the searing heat of August, you'll pay the same amount each month.

We'll review your account a few times a year and adjust your EMP amount if your electric use changes significantly. We'll also pay interest on your average daily credit balance. And if EMP doesn't work for you, you can return to conventional billing at any time.

**Combine EMP with ePay or Ready Check  
for added convenience.**

Enroll today at  
[otpc.com/TryEMP](http://otpc.com/TryEMP)  
or call **800-257-4044**  
or **218-739-8877**.

