

**Ohio****Public Utilities  
Commission**

12-2949-GA-CSS

Case Number

Public Utilities Commission of Ohio  
Attn: Docketing  
180 E. Broad St.  
Columbus, OH 43215**Formal Complaint Form**

MARY A. LOWERY

Customer Name (Please Print)

2918 Glenway Ave

Customer Address

Cinti

City

Ohio 45204

State Zip

**Against**

5120-0634-29

Account Number

Customer Service Address (if different from above)

DUKE ENERGY

Utility Company Name

City

State Zip

Please describe your complaint. (Attach additional sheets if necessary)

I should not be charged 318.00 Pipp Re-Instatement. Due to the fact that misapplied funds investigated the checks which were written and could come to no conclusion as to why they were not processed. I have attached Bank statements showing that funds were available. Also when I went to Pipp 8-7-12 to have my Pipp Reverified due to lay-off at my job I was told I had to wait 30 days, even though I had letter typed from employer stating lay-off. So instead of my Pipp lowering <sup>effective</sup> Sept ~~statement~~ statement. It didn't take effect until Nov. statement.

Mrs. Mary A. Lowery

Signature

513.413.8973

Customer Telephone Number

RECEIVED-DOCKETING DIV

2012 NOV 13 AM 10:17

PUCO

This is to certify that the images appearing are an accurate and complete reproduction of a case file document delivered in the regular course of business.

Technician *je*Date Processed **NOV 13 2012**Updated October 23, 2012  
(614) 466-3016  
www.PUCO.ohio.gov

November 2, 2012

Mary Lowery 5120-0534-29-1

2918 Glenway Ave

Cincinnati, Ohio 45204

I am being unjustly charged a PIPP reinstatement due to checks being returned, but after internal investigation by Duke Energy Misapplied funds it was discovered the checks were not processed. I would like for the unjust charges to be removed from my bill. In February 2012, Over the phone rep took my account info for check to be processed via Cincinnati central credit union. March 2012, I encountered western union Speed pay. For some undetermined reason neither check was presented to my credit union for payment.

In April I submitted bank statements that clearly showed funds were available both times, but checks were not submitted. In lieu I was deemed a credit of the returned check fees and asked not to use speedpay. Oka I was also charged a pip reinstatement due to those supposed checks returning, and I am not understanding if the checks were never presented for processing why am I being charged for reinstatement when I should not have been removed from PIPP.

September there was an informal investigation yes my bill had some incorrect charges which a Ms Alicia called 9/13/2012 and made me aware of Stating instead of 610.79 that my bill was 394.50. So I asked her how is that considering I'm being charged the 318.00 PIPP reinstatement. In response I had been given misguided information and she would investigate the situation further. 9/25/12 Mr. Watson from PUCO called and stated he was still awaiting response from Duke and to make some sort of payment in the meantime. So October 12<sup>th</sup> I made a payment of 200.00.

November 2, 2012

October 23<sup>rd</sup> Mr. Watson called to inform me that 414.50 was due by Nov. 5<sup>th</sup> and that included 318.00 PIPP reinstatement. So I asked what about the 200.00 payment I made, his response "well yes that has been noted, but duke is standing firm to 414.50 and that if I didn't have it I could go to CAA for a 175.00 payment November 1<sup>st</sup> but I would still be responsible for 239.50?" Well he is not aware that You have to be in disconnect in order for CAA to even consider paying the 175.00 I called 1-866-747-1039 shortly after our conversation and per the recording if you don't have a disconnect then it would just make you a PIPP recertification appointment not an appointment for assistance on your bill. At that time I informed him I would file a formal complaint.

Also the second part of my informal complaint was never addressed. On July 27<sup>th</sup> my assignment ended, my employer sent me a letter stating this.

August 7<sup>th</sup> I went to CAA to reverify my PIPP Ms. Devona Stated that I still needed my past 90days of income to reverify even though my income situation had changed. So on August 8<sup>th</sup> I returned and my Pipp went from 212.00 to 200.00 for someone that was actively laid off. Ms.Tracy the intake specialist whom I saw the next day informed me to come back in 30days in order for my layoff to be reverified.

I was unable to get an appointment in 30days, and sitting back outside to be one of the first of 40 after doing that August 7<sup>th</sup> and 8<sup>th</sup> . I called 1-866-747-1039 and was given an appointment 9/27 in afternoon. The intake worker Ms. Gail was a little confused as to why I was back considering I was just there with the same info 7weeks prior and I tried my best to explain how I had come in back in August to report my change, but was told by not one intake worker

5120-0534-29

November 2, 2012

but two that it was too soon to reverify my layoff... So instead of my Pipp reverification taking effect September 2012 as it should have, I wasn't directed to pay 20.00 until November.

If checks would have been processed I would not have been kicked off PIPP. Also my PIPP reverification was not handled properly in August. From Jan 2012 to Aug 2012 my PIPP amount was 212.00 from Sep 2012 to present my PIPP payment should have been 20.00. As A Duke Energy customer for over ten years I would like simple clarification of how my PIPP recertification was handled in August was it correct or incorrect?? And funds were in my account but for some unexplained reasoning never presented to my credit union for processing why were the checks never submitted for payment?

Respectfully Yours,

Mary Lowery



# Cincinnati Central Credit Union

1717 Western Avenue • Cincinnati, Ohio 45214-2007

5120-0534-29

(513) 241-2050  
(800) 582-7536  
[www.cccu.coop](http://www.cccu.coop)

Date November 6, 2012

RE: Mary Lowery  
2918 Glenway Ave  
Cincinnati OH 45204

To Whom It May Concern:

Mrs. Lowery a member is Cincinnati Central Credit Union. Her account statement does not reflect an ACH debit to her account from Duke Energy for February and March of 2012. Her balance is reflected on her statement as stated. If I can be of further assistance Please feel free to contact me at (513)-241-2050 Ext. 301.

Sincerely,

Karen S. Niece  
Front Office Manager

SEND INQUIRIES TO:



**Cincinnati  
Central  
Credit Union**

1717 Western Avenue  
Cincinnati, Ohio 45214-2007  
(513) 241-2050 ♦ 800-582-7536

# Statement of Account

NOTE: See page 1 for important information regarding your rights to dispute billing errors.  
NOTE: See page 1 for important information in case of errors or questions about your electronic fund transfers.

ACCOUNT NUMBER	[REDACTED]	
STATEMENT DATE	FROM 01/01/12	TO 02/29/12
PAGE	1	

REGULAR CHECKING ACCOUNTS ARE NOT TRANSFERABLE EXCEPT ON THE RECORDS OF THIS CREDIT UNION

MARY A LOWERY  
2918 GLENWAY AVE  
CINCINNATI OH 45204

In the market for a "new to you" car?

Enterprise offers members of Cincinnati Central Credit Union GREAT DEALS!  
Stop in your branch or call us for more information on how you can save even more money on your used car purchase.

\*\* DEBITS: New Loans, Refinanced Loans, Add-Ons, Principal Reversal or Share Withdrawals

Posting Date	ID # Eff. Date	Transaction Description	Payment Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
01/01	ID 00	REGULAR SAVINGS Balance Forward					190.39-
01/03		Deposit				28.00	162.39-
		REIM FEE SPRINT 12/30 REVOKED PER JR 12/27					
01/03		Revoke ACH placed for ACH withdrawals For Company 3316000064CINCINNATI WATER					
01/03		Stop Pay placed for ACH withdrawals For Company 2521616695SPRINT8006396111					
01/03		Revoke ACH placed for ACH withdrawals For Company 0071189031ELDER HIGH SCH					
01/03		Revoke ACH placed for ACH withdrawals For Company 1530075853GEICO					
02/15		Deposit ACH TAX PRODUCTS PE1 TYPE: SBTPG LLC ID: 3722260102 CO: TAX PRODUCTS PE1 Entry Class Code: PPD				6306.15	6143.76
02/17		Withdrawal				2000.00-	4143.76
02/17		Withdrawal ATM FEE				10.00-	4133.76
02/17		Withdrawal				200.00-	3933.76
02/29		Withdrawal Monthly ATM Fee				2.00-	3931.76
02/29		Deposit DIVIDEND				0.44	3932.20
		Annual Percentage Yield Earned 0.25% from 02/01/12 through 02/29/12					
02/29		Withdrawal Paper Statement				1.00-	3931.20
02/29		Ending Balance					3931.20
		Dividends Paid Year to Date				0.44	

	Total For This Period	Total Year- to-Date	Total Last Year
Total Returned Item Fees	0.00	0.00	336.00
Total Overdraft Item Fees	0.00	0.00	0.00

Revoke ACH placed on 01/03/12 for ACH withdrawals  
For Company 3316000064CINCINNATI WATER  
Stop Pay placed on 01/03/12 for ACH withdrawals  
For Company 2521616695SPRINT8006396111  
Revoke ACH placed on 01/03/12 for ACH withdrawals  
For Company 0071189031ELDER HIGH SCH  
Revoke ACH placed on 01/03/12 for ACH withdrawals  
For Company 1530075853GEICO

Total Dividends Paid Year to Date 0.44

5120-0534-29



Cincinnati  
Central  
Credit Union

1717 Western Avenue  
Cincinnati, Ohio 45214-2007  
(513) 241-2050 ♦ 800-582-7536

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ACCOUNT NUMBER	[REDACTED]	
[REDACTED]	[REDACTED]	
STATEMENT DATE	FROM 03/01/12	TO 03/31/12
PAGE	1	

REGULAR CHECKING ACCOUNTS ARE NOT TRANSFERABLE EXCEPT ON THE RECORDS OF THIS CREDIT UNION

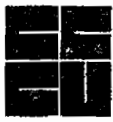
MARY A LOWERY  
2918 GLENWAY AVE  
CINCINNATI OH 45204

75th Anniversary Auto Loan Special!

To celebrate our 75th anniversary, we are offering a .75% discount off the regular rate on new vehicle loans! With rates as low as 2.99% APR on terms up to 72 months - don't wait! Call or stop by one of our locations today to apply for your vehicle loan.

**\*\* DEBITS: New Loans, Refinanced Loans, Add-Ons, Principal Reversal or Share Withdrawals**

Posting Date	ID #/ Eff. Date	Transaction Description	Payment Credits or Debits	FINANCE CHARGE	Fees or Charges	Transaction Amount	NEW BALANCE
03/01	ID 00	REGULAR SAVINGS Balance Forward					3931.20
03/01		Withdrawal ACH WOD				42.00-	3889.20
		TYPE: =20548 ID: RPP7745677 CO: WOD					
		DATA: (800) 820-2844					
		Entry Class Code: WEB					
03/02		Withdrawal ACH AAA HARTFORD CIN				161.00-	3728.20
		TYPE: AAAALLIED2 ID: W911718107					
		CO: AAA HARTFORD CIN					
		Entry Class Code: WEB					
03/02		Withdrawal				1000.00-	2728.20
03/04		Withdrawal POS #052111				40.91-	2687.29
		KROGER CINCINNATI OH					
03/05		Deposit ACH STATE OF OHIO				23.00	2710.29
		TYPE: TAXREFUNDS ID: 4311334820					
		CO: STATE OF OHIO					
		Entry Class Code: PPD					
03/11		Withdrawal POS #050140				104.00-	2606.29
		KROGER CINCINNATI OH					
03/11		Withdrawal POS #027882				134.03-	2472.26
		KROGER CINCINNATI OH					
03/14		Deposit ACH TAX REF				176.00	2648.26
		ID: 3111036170 CO: TAX REF					
		Entry Class Code: PPD					
03/15		Withdrawal				900.00-	1748.26
03/15		Withdrawal POS #571446				20.01-	1728.25
		KROGER PRICE HILL OH					
03/15		Withdrawal POS #029516				13.61-	1714.64
		KROGER CINCINNATI OH					
03/15		Withdrawal PIN Transaction				0.75-	1713.89
		KROGER CINCINNATI OH					
03/17		Withdrawal at ATM #008775				200.00-	1513.89
		CINCINNATI CENTRAL CU 1717 WESTERN AVENUE					
		CINCINNATI OH					
03/17		Withdrawal POS #048253				100.07-	1413.82
		KROGER CINCINNATI OH					
03/17		Withdrawal PIN Transaction				0.75-	1413.07
		KROGER CINCINNATI OH					
03/24		Withdrawal POS #956776				20.00-	1393.07
		SUNOCO 0106076300 CINCINNATI OH					
03/24		Withdrawal PIN Transaction				0.75-	1392.32
		SUNOCO 0106076300 CINCINNATI OH					
03/24		Withdrawal at ATM #001814				82.50-	1309.82
		KENNEDY FOOD-181797 5361 KENNEDY AVE					
		CINCINNATI OH					
03/24		Withdrawal PIN Transaction				0.75-	1309.07
		KENNEDY FOOD-181797 5361 KENNEDY AVE					
		CINCINNATI OH					
03/25		Withdrawal POS #801193				99.68-	1209.39
		WAL Wal-Mart Store 142 CINCINNATI, O OH					
03/25		Withdrawal PIN Transaction				0.75-	1208.64
		WAL Wal-Mart Store 142 CINCINNATI, O OH					
03/31		Withdrawal Monthly ATM Fee				2.00-	1206.64
03/31		Deposit DIVIDEND				0.43	1207.07
		Annual Percentage Yield Earned 0.26% from 03/01/12 through 03/31/12					



Cincinnati  
Central  
Credit Union

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1717 Western Avenue  
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03/31		Withdrawal Paper Statement				1.00	1206.07
03/31		Ending Balance					1206.07
		Dividends Paid Year to Date				0.87	
			Total For This Period	Total Year-to-Date	Total Last Year		
Total Returned Item Fees			0.00	0.00	336.00		
Total Overdraft Item Fees			0.00	0.00	0.00		
Total Dividends Paid Year to Date						0.87	