CAPI Scenario- Deposits

Consumer has a pending disconnection notice, her 2nd this year. Consumer paid a deposit of $250.00 when she opened the account a year and a half ago. Consumer would like to use her deposit to pay off some of the past due balance.

Is the consumer able to use her deposit toward this disconnection notice? If not, why? If so, why?

**Yes, she is entitled to the return of the deposit after 12 consecutive months with no disconnections and less than three notices.**