## WELCOME TO...

# RUTHERFORD ELECTRIC MEMBERSHIP CORPORATION



Your Touchstone Energy® Cooperative X



www.remc.com

## **WELCOME!**

We are pleased to have you as a new member of Rutherford Electric Membership Corporation. We hope our association with you will be long and satisfying.

Included in this packet are several items of information which we hope you will keep for future reference. We have attempted to answer some of the most frequently asked questions about REMC's operating policies and procedures. If you have further questions, call any of our offices or visit our website at <a href="https://www.remc.com">www.remc.com</a>.

#### WHO WE ARE

Rutherford Electric Membership Corporation is a taxpaying corporation and also a "cooperative" because it is owned by those it serves. Its principle aim is to supply dependable electric energy to its members at the lowest cost consistent with sound economy and good management.

REMC is governed by a 10-member board of directors, who are elected at an annual meeting of its members. The board is primarily responsible for formulating policy and hiring a general manager, who oversees the day-to-day operation of the business.

We hope you will take an active part as a member of the cooperative by attending the annual membership meetings and by knowing and observing its Service Rules and Regulations which are available in any of our offices or on our website at www.remc.com. In this way, you will help us give the best possible service.

#### **RUTHERFORD EMC**

Your Touchstone Energy® Cooperative

Rutherford EMC is a member of "Touchstone Energy," a national alliance of electric cooperatives that are committed to providing superior service at affordable rates to all consumer-members, large and small.

At REMC, we are constantly seeking ways to deliver the best possible service to you and your communities. Being a Touchstone Energy cooperative helps us achieve that goal. Through the Touchstone Energy alliance, we are aligned with 25 other North Carolina electric cooperatives and hundreds more over the United States so that our consumer-members will know that the best local electric company is serving them and their needs.

## ANNUAL MEETING

The annual membership meeting is held in October each year. The date, location and agenda are published in REMC's monthly newsletter, *The News Line*. Through the annual meeting, a forum is provided at which REMC's Board of Directors is elected, and members attend to any other business that requires a vote. Each member has one vote, regardless of the number of meters in his/her name.

## **NEWS PUBLICATIONS**

Members receive the *Carolina Country* magazine which includes the REMC newsletter, *The News Line*. The magazine is also available for iPads and Android tablets. Download the magazine for free on the App Store or Google Play. We urge you to read the publication each month for important information about your electric cooperative and rural electrification in North Carolina.

## IF YOUR POWER GOES OFF

First - Check your fuses or circuit breakers.

Second - Check with your neighbors to see if their power is off also.

Then - Call your nearest REMC office:

Forest City - (828) 245-1621 or 1-800-521-0920

Cherryville - (704) 435-5401 or 1-800-228-5331

Morganton - (828) 584-1410 or 1-800-228-9756

Lincolnton - (704) 735-5381

Marion - (828) 652-2136

Gastonia - (704) 629-6226

Note: For your convenience in reporting outages after office hours (8:00 a.m. - 5:00 p.m.), all offices listed above will be answered by an on-duty dispatcher.

## **DEPOSITS**

A \$10.00 membership fee is required to receive service.

Specific information on deposits for residential service, general service, industrial establishments and security lights is available at any REMC office.

Deposits may be returned to members as a credit on the electric service account after the establishment of 24 consecutive months of good credit (listed below) by the member. Otherwise, deposits are refunded upon disconnection of service, less any amount due REMC.

PrePay billing does not require the member to establish credit.

## **GOOD CREDIT**

Delinquent	Not more than 2 times in the past 24 months
Delinquent and Subject to Disconn	ectionNone in the past 24 months
Disconnected for Non-Payment	None in the past 24 months
Returned Payment	None in the past 24 months
Payment Agreement not honored	None in the past 24 months
Power Diversion or Irregularities	None Ever

Applicants who are connected with a minimal security deposit will be required to increase the amount of deposit if their electric service account becomes delinquent as many as 3 times or is disconnected two times within in a 24 month period.

## **CONNECT CHARGE**

A \$30.00 non-refundable charge is required for connecting each meter, including new or existing services, or processing a name change on a meter in place.

## MISCELLANEOUS SERVICE FEES

Returned payment service charge	\$25.00
Service charge for trip made by REMC personnel to	
collect for returned payment	.\$55.00

Payments for <u>overdue amounts</u> not credited to the account by 5:00 p.m. on the <u>business day prior</u> to the date shown for disconnect on the bill will automatically be charged a \$35.00 service fee. The reconnection fee is \$60.00 for reconnections made during regular working hours (8:00a.m.-4:30p.m., Monday-Friday). For all other hours, including holidays and weekends, a \$90.00 fee will be charged.

All bills which have not been paid before the date of the next bill will produce a late fee amounting to 1 1/2% of the overdue balance or \$6.00, whichever is greater.

Power diversion fee, 1 <sup>st</sup> offense	\$250.00	
Power diversion fee, 2 <sup>nd</sup> offense	\$500.00	
Meter test fee for requesting a meter test within 12 months		
of a previous testing on the same meter	\$ 35.00	

A basic facilities charge will apply for the period of time that seasonal accounts are inactive. The charges will apply when a reconnection is made in the same name and at the same location, and no one else has had service there since the disconnection.

PrePay billing accounts will be charged a \$6.00 per month additional base charge which will be prorated and applied on a daily basis.

## **CAPITAL CREDITS**

Rutherford Electric Membership Corporation is a non-profit electric cooperative, owned by the members it serves. According to its bylaws, all money applied for electric service by members in excess of the revenue needed to cover operating expenses, is returned to these members as capital credit allocations. The amount of the yearly allocation is determined by multiplying the percentage of operating margins by the total amount the member paid that year for electric service.

For example, if your total electric service bill for the year is \$500 and the percentage of margins is 10%, your allocation of capital credits would be \$50.

The cooperative retains this capital credit revenue for a period of time to increase member ownership of the system and to cover any unexpected expenses caused by emergencies such as wind, ice or snow storms.

However, the cooperative is currently refunding capital credits, based on the present value of a dollar, to estates of deceased members or it may be left in the account to be retired when a general capital credit refund is made. General capital credit refunds are being processed in accordance with member equity growth and financial stability.

Always make sure we are advised of any change of address you might have. This will enable us to keep our capital credit files up to date and will help assure your receiving capital credit checks promptly when issued.

## **BILL PAYING PROCEDURES**

1. Bills are past due 15 days after date of bill, and payment should be made within 30 days after date of bill.

If you wish to stop receiving a paper bill via the post office you may sign up to receive an "electronic notification" of a new bill to the email address you provide. You will then proceed to our website at <a href="https://www.remc.com">www.remc.com</a> to view your bill.

2. Bills may be paid at any REMC office by check, cash or money order. Also, outside payment boxes are available at each office. You may make your payment by VISA, MasterCard, American Express, and Discover credit cards or bank debit cards, in person or by telephone or on our website. Our automated phone service is available 24 hours a day, 7 days a week for you to obtain information on your account and pay your bill. Payments may be made with e-checks on our website by setting up an e-check profile. After setting up your profile you may also pay with e-checks using our automated phone service.

Your account may also be set up on bank draft by our office staff at your request.

Auto-Pay is an online payment program which allows you to set up your own bank draft on our website. You must have a "zero balance" on your account and a valid e-mail address to begin. Auto-Pay can be set up with a credit card, debit card, or E-check draft. You will have the responsibility of setting the date you want your monthly bill to be drafted and to maintain your account.

- **3. If you pay** your electric service bill by mail, please use the pre-addressed envelope included with your bill. When mailing payments, be sure to enclose the bottom portion of your billing statement. Your cancelled check or money order stub will be your receipt. We cannot accept postdated checks. Please do not send cash through the mail.
- **4. Failure to** receive bills and notices does not exempt a member from payment. Be sure REMC has your correct name and address or your current email address if you have chosen the "electronic notification" option.

**5.** A **disconnect** notice will be printed on all bills with overdue amounts. This will be the only notice given before disconnection for non-payment.

Payments for <u>overdue amounts</u> not credited to the account by 5:00 p.m. on the <u>business day prior</u> to the date shown for disconnect on the bill will automatically be charged a \$35.00 service fee. The reconnection fee is \$60.00 for reconnections made during regular working hours (8:00a.m.-4:30p.m., Monday-Friday). For all other hours, including holidays and weekends, a \$90.00 fee will be charged.

All bills which have not been paid before the date of the next bill will produce a late fee amounting to 1 1/2% of the overdue balance or \$6.00, whichever is greater.

- **6. Please do not** issue personal checks if your bank account has been closed or does not have sufficient funds to cover checks. A service charge of \$25.00 will be added to the electric service account for any payment returned by the bank, and service is subject to disconnection at that time.
- 7. Personal checks cannot be accepted by REMC representatives who make a trip to collect for non-payment of electric service accounts or any other amounts due REMC.
- 8. PrePay billing is an option available to qualifying residential and non-demand general service accounts which does not require the establishment of a standard security deposit. PrePay does not produce billing statements or notifications of disconnect for non-payment. All charges for kilowatt-hour usage are billed daily. Basic facilities charges and other applicable items such as security lights and credits will be prorated and applied on a daily basis. Account history-usage-charges, payments and account balances will be available via the internet or through an Interactive Voice Response System (IVR). The member is responsible for maintaining a positive balance and ensuring that alert notification settings are accurate. Accounts are subject to immediate disconnection any time the account does not have a positive balance. PrePay accounts are not subject to delinquency fees, late payment charges or reconnect fees.

## MISCELLANEOUS SERVICES

#### **Adding Electrical Load**

Notify REMC if your electrical service requirements change significantly; for example, adding a heat pump or air conditioner, installing large motors, or other equipment with high power requirements. Our personnel will check to see if REMC's service entrance equipment is heavy enough for the added electrical load and make changes if necessary.

#### **Member Services Portal**

REMC's Member Services Portal, on our website at <a href="www.remc.com">www.remc.com</a>, is a tool which enables you to: view your usage, view your bill, set up Auto-Pay, sign up for E-Bill, pay online, sign up for high usage alerts, and make changes to your account. Visit our website and click on the Customer Services Portal and follow the directions using your current account number and password. If you need a password you may obtain one by calling any of our offices or you can establish a User ID and password on our website. You will need your account number, telephone number, valid e-mail address and social security number to set up the User ID on our website.

#### **Mobile Apps**

Members now have access to their accounts through their smart phones and smart devices. Once you have downloaded the App through the Apple App or Google Play Store you can view your bill, sign up for alerts and reminders, view your payment history and pay your bill. The Apps are free to download and install. All critical information is encrypted to secure your transactions.

#### **Outdoor Lighting**

Automatic outdoor lights are available to members on a rental basis. For complete details, contact any REMC office.

## **Surge Protection Equipment**

Surge protection equipment can be purchased from REMC by calling any of our offices. Surge protection equipment is important, especially if you have electronic equipment. Call REMC today to find out how the surge protection equipment can help (not eliminate) your home and property from the unwelcome intrusion of lightning.

#### **Outage Map**

REMC's website includes an outage information map that shows members the location of outages. The number of members affected by each outage is color-coded, accompanied by a legend that gives a range of outages. At the bottom of the page, a drop down menu is provided to zoom in on each county served.

#### **Home Audit**

Upon request, any REMC member may have an energy conservation audit of his/her home. A trained representative from REMC will come to the premises and make suggestions concerning insulation and other energy conservation practices. We urge you to use electricity and all other fuels as efficiently as possible. Written information on conserving energy and saving on your electric bill can be obtained by mail or from any REMC office or our website at www.remc.com.

#### If You Depend on Life-Support Equipment

REMC needs to know the location of life-support equipment in use on a 24 hour a day basis (kidney machines, oxygen concentrators, breathing monitors, etc.). While we cannot guarantee uninterrupted service, we will make every effort to restore service quickly to homes where these machines are in use. We would also highly recommend that any life-support equipment be backed up with an alternate power source. Extended, widespread power outages are possible, especially in the winter and during tornado weather.

#### **Rural Electric Youth Tour**

REMC participates in a program called "Rural Electric Youth Tour to Washington, D.C." The tour is sponsored by REMC and coordinated by the North Carolina Association of Electric Cooperatives and the National Rural Electric Cooperative Association.

REMC selects three high school juniors, one from each of its operating districts, for an all-expense paid week to Washington, D.C., where they can see all of the historic sights they have studied about, learn about the rural electrification program, and see their government in action. The Youth Tour winners are selected in December and take the trip in June.

Selection of Youth Tour winners is based on a simple energy management survey of their home, extracurricular activities, scholastic standing, and a personal interview. If you are a high school junior and would like more information on the Youth Tour program, please contact the member services representative in your district.

#### **Sports Camp**

REMC participates in the Touchstone Energy Sports Camp scholarship program which provides girls and boys with an all-expense paid scholarship to attend basketball camp during the summer. REMC selects one girl to attend the Kellie Harper Wolfpack Basketball Academy at N.C. State in Raleigh and one boy to attend the Roy Williams Basketball Camp at UNC in Chapel Hill. Rising sixth through eighth graders are eligible to apply and a total of 52 boys and girls will attend the camps. Applicants will be judged on their academics, extracurricular activities and accompanying essay. Each camper will work with championship-winning collegiate coaches to develop fundamental skills that will help them excel both on and off the court. To apply for a scholarship visit our website or contact our Forest City office.

#### **Bright Ideas Grant Program**

REMC is a participant in the "Bright Ideas Grant Program." The grant program is sponsored by REMC, along with other local electric state, across the and North Carolina cooperatives Membership Corporation in Raleigh. REMC and 26 other co-ops launched the grant program in October 1994 to underwrite educational initiatives the schools could not otherwise afford. funds go to public educators serving grades K-12. Individual or team projects can be awarded grants up to \$1,200. If you would like additional information on the Bright Ideas grant program, please contact the member services representative in your district.

#### **NC Green Power**

NC Green Power is designed to boost the production of cleaner electric power generated from renewable sources such as wind, solar energy, water, methane and organic material. You may contribute to this program through your monthly power bill. REMC will collect your tax-deductible contributions and send them directly to NC Green Power with no administration fees. Each \$4 contribution will be split evenly with \$2 purchasing 50KWH of green power and \$2 supporting the installation of solar PV demonstration projects at North Carolina K-12 schools. Call one of our offices or visit our website to contribute.

#### LINES, RIGHTS OF WAY AND METERS

#### Rights of Way

Right-of-way maintenance is one of the most expensive factors in keeping REMC's electrical distribution system in good repair. You can help hold these costs down by not planting tall-growing shrubs and trees within 20 feet of REMC's power lines. Trees and shrubs growing into our power lines must be trimmed, cut down by our right-of-way crews, or sprayed with herbicides.

#### <u>Cutting Timber near a Power Line</u>

Please be extra careful when you cut trees near REMC lines. It is our policy to charge the person responsible for cutting a tree across a power line the actual cost of materials and labor used to make repairs. This can amount to several thousand dollars in some cases. If you need assistance to prevent an accident of this type, please let us know so that we can survey the situation and advise you on the safest method.

#### **Digging near Underground Power Lines**

REMC now has over 2,300 miles of underground distribution power lines—all vulnerable to being accidentally cut. If you believe there may be an underground power line in the vicinity, we'll locate it for you. State law requires you to give us a two-day advance notice for underground line location.

Remember—before planting trees, blasting, trenching, digging postholes, grading, well drilling, etc., have underground power lines located. Hitting or cutting underground power lines when digging can result in serious injury or possible death. Also, digging repairs are expensive to REMC and to the responsible party. REMC is a member of North Carolina One Call. Your one call to them at 1-811-632-4949 will notify REMC, as well as many other utilities that may also have underground lines in your area, of your intention to dig.

Remember—call before you dig—1-811-632-4949.

#### **Portable Generators**

If you install a portable generator on your premises, *make sure you also install a double-pole, double-throw switch.* This device prevents the generator from feeding power back through REMC lines when in operation. *Back-fed power could be fatal to REMC crews busy with repair work.* Your generator dealer or electrician can supply you the proper equipment and help with a safe installation. Please let REMC know if you plan to install a generator so that we can note it on your account.

#### Meters

It is extremely important that REMC have access to your electric meter. We ask that you cooperate in the following ways:

- State utility law requires that the meter be accessible at all times. Meters are NOT to be located inside buildings or on porches. If you must install a locked fence around the meter, we request an "interlock" so that our personnel can get to the meter to read, test or repair it. If vicious dogs are a problem, we ask you to provide a metering point outside the fence (at your expense).
- Keep shrubs and bushes trimmed from around the meter.
- Please respect the meter socket seal. If your electrician has
  to break the seal to complete electrical repairs or alterations,
  call your local REMC office and inform us. Repeated broken
  meter seals may result in an extra security deposit to you.
  Personal locks are not allowed in place of REMC's meter
  socket seal.

#### <u>Attachments</u>

REMC's Service Regulations do not permit any type of attachments to its service poles, such as antennas, personal lighting, signs, birdhouses, basketball goals, etc. Such attachments not only create a safety hazard to you, but also for REMC personnel who may have to climb the pole.

## **HEATING AND COOLING EFFICIENTLY**

Heating and cooling costs gobble up a sizable portion of the typical family's take home pay. And although energy costs are high and going higher, there are some things every family can do to make their home more energy efficient. Take some time to look over the tips below. You'll find that most of them will save you money, while not causing undue inconvenience or discomfort.

#### **Heating Tips**

- 1. Install insulation, as needed, to keep heat in and cold out. Ideal levels of insulating efficiency are R-38 in ceilings, R-15 in walls (total wall R-value) and R-19 under floors. "R" stands for "resistance to heat flow."
- 2. Caulk and weather-strip outside doors to minimize air leakage around them. Outside windows should be caulked, too.
- 3. Install insulated doors and double-pane windows or add storm windows to single-pane glass. Tight-fitting plastic can be placed temporarily over single-pane glass in the winter.
- 4. Never use your oven or range to heat your house, and if electric space heaters are used, use them sparingly.
- 5. Close your chimney damper when fireplace is not in use. Install glass doors on fireplace to help reduce interior heat from being drawn up through the chimney.
- 6. A thermostat setting of 68 degrees is generally recommended. Check your thermostat with a reliable thermometer to make sure it's accurate. Check also to see if it's sitting level.
- 7. Keep furnace filters clean. Check them monthly and clean or replace, if needed.
- 8. Draw shades and draperies when sun goes down in winter to conserve heat.
- 9. Keep shrubbery away from heat pump compressors due to blocking airflow across outdoor coils.
- 10. Central heating and cooling ducts that pass through areas not heated or cooled should be sealed with a permanent finish sealer and insulated to R-8.
- 11. Use ceiling fans to pull warmer ceiling air down to the floor during winter months. To do this the fan should rotate so that it produces an upward airflow.

#### **Cooling Tips**

- 1. The same insulation and air infiltration tips above apply to cooling as well as to heating. A home that is built for maximum efficiency will also be easier to cool.
- 2. When practical, place window units on north or shady side of house to reduce their work load, or install an awning over them if they are exposed to a lot of direct sunlight.
- 3. Don't block window units or supply/return vents with draperies, shades, pictures or furniture.
- 4. Use floor (box) fans to move conditioned air from a window unit into other rooms.
- 5. Keep shrubbery and grass away from central air compressors due to blocking airflow across the outside coils.
- 6. When possible on cool nights, run the air handler on your central air conditioner without turning on the compressor. Another inexpensive alternative to central air conditioning is the whole-house ventilating fan. Never run whole-house fans when central air conditioner is running. Reversible ceiling fans are also helpful in reducing cooling costs. A ceiling fan should force air down during the summer.
- 7. A thermostat setting of 78 degrees is generally recommended.
- 8. If you're planning to buy a room air conditioner, consider the EER (Energy Efficiency Ratio) ratings. The higher this rating is, the more efficiently it will operate. REMC recommends an EER of 11 or higher.
- 9. If you're planning to buy a heat pump or a central air conditioner, consider the SEER (Seasonal Energy Efficiency Ratio) rating of the unit. The higher this rating is, the more efficiently it will operate. REMC recommends a SEER rating of 15 or higher for a heat pump or a central air conditioner.

## **SALES TAX REDUCTION**

The North Carolina allows certain industries and manufacturing plants a tax reduction on the North Carolina Sales Tax they pay on utility bills. This electricity must be measured by a separate meter. In our effort to keep you informed, Rutherford Electric Membership Corporation wanted to make you aware of the legislation.

A member who qualifies for this preferential rate of tax on electricity should complete Form E-595E, Streamlined Sales and Use Tax Agreement Certificate of Exemption which is available at the North Carolina Department of Revenue website www.dor.state.nc.us. Once the form is completed a copy of the form should be sent to Rutherford Electric Membership Corporation, P. O. Box 1569, Forest City, North Carolina, 28043. If you have any questions about eligibility, please contact either your accountant or the North Carolina Department of Revenue Taxpayer Assistance Division at 1-877-252-3052 (toll-free).

#### **NON-DISCRIMINATION STATEMENT**

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender sexual orientation, disability, expression), marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and filing deadlines vary by program complaint incident.

Persons with disabilities who required alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at <a href="http://www.acsr.usda.gov/complaint\_filing\_cust.html">http://www.acsr.usda.gov/complaint\_filing\_cust.html</a> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) Mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410
- (2) Fax: (202 690-7442; or
- (3) Email: <u>program.intake@usda.gov</u>.

This institution is an equal opportunity provider.

Your Touchstone Energy Cooperative

## LOCATION OF OFFICES AND PHONE NUMBERS

#### **GENERAL OFFICE**

186 Hudlow Road, Forest City, NC 28043

Phone: (828) 245-1621 or 1-800-521-0920 (toll-free)

Fax: (828) 248-2319

#### **DISTRICT OFFICES**

518 Hepzibah Church Road, Crouse, NC 28033

Phone: (704) 435-5401 or 1-800-228-5331 (toll-free)

Fax: (704) 435-5056

614 Carbon City Road (Hwy. 70 West), Morganton NC 28655

Phone: (828) 584-1410 or 1-800-228-9756 (toll-free)

Fax: (828) 584-1487

#### **BRANCH OFFICES**

887 Wilma Sigmon Road, Lincolnton, NC 28092 Phone: (704) 735-5381; Fax: (704) 735-1040

2690 Bessemer City Highway, Gastonia, NC 28016 Phone: (704) 629-6226; Fax: (704) 629-6394

116 W. Court Street, Marion, N.C. 28752 Phone: (828) 652-2136; Fax: (828) 652-7079

You can always find us online at: www.remc.com