

Welcome to

**RUTHERFORD
ELECTRIC
MEMBERSHIP
CORPORATION**

www.remc.com



Welcome to Rutherford Electric Membership Corporation (REMC), an electric cooperative owned by its members. REMC aims to provide reliable electricity at a low cost. The corporation is governed by a 10-member board of directors elected by the members. We have three districts, based upon the counties we serve: Rutherford-Polk, Lincoln-Gaston, and Burke-McDowell.

We hope you will be an active cooperative member. Be sure to attend our annual membership meeting and take advantage of our community engagement programs.

We're glad you're here!



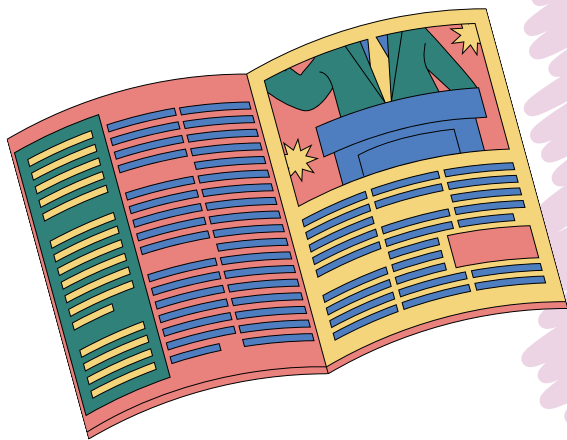


Annual Membership Meeting

The Annual Membership Meeting is held in October for the purpose of electing directors to the Board and presenting annual financial reports to the membership.

We encourage you to be an active member of the cooperative by voting in the director election each year.

Carolina country



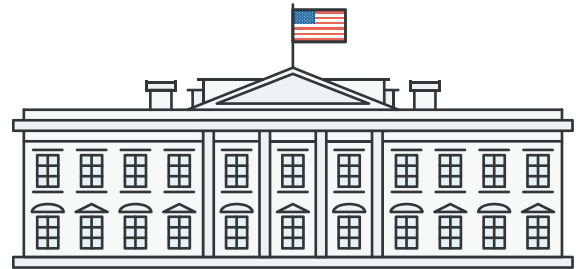
All members receive a free monthly subscription to the Carolina Country magazine which includes the REMC newsletter, The News Line. This is where we publish important information about the cooperative.

REMC Invests in You & Your Community

National Rural Electric Youth Tour

Rutherford EMC is proud to participate in the National Rural Electric Cooperative Youth Tour. Each year, REMC selects three high school juniors, one from each service district, for an all-expense paid trip to Washington, D.C. Students who attend the Youth Tour will also be eligible to apply for one of three annual scholarships. The trip has proven to be an invaluable experience for all students who attend.

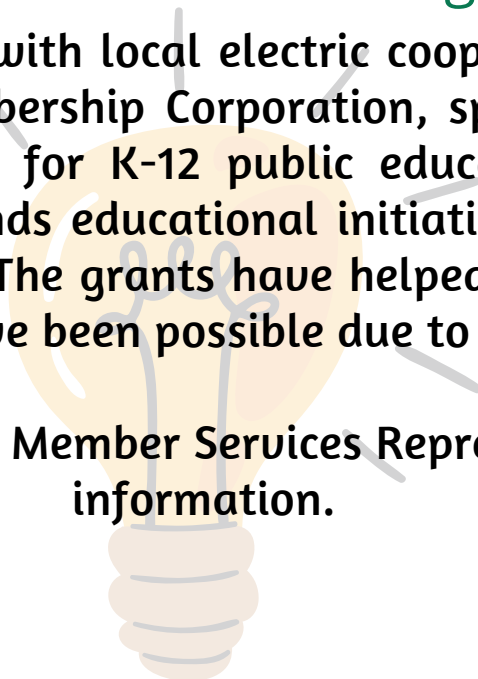
The Youth Tour application process begins in October each year. Information is published in the Carolina Country magazine and on our website, or you can speak directly with the Member Services Representative in your district.



Bright Ideas Grant Program

REMC, in partnership with local electric cooperatives and North Carolina Electric Membership Corporation, sponsors the "Bright Ideas Grant Program" for K-12 public educators. Launched in 1994, the program funds educational initiatives with grants up to \$1,200 per project. The grants have helped fund projects that otherwise may not have been possible due to funding.

Contact your district's Member Services Representative for more information.



Basketball Camp Scholarships

REMC participates in the Cooperative All-Stars Sports Camp Scholarship program, which offers scholarships for rising six through eighth graders to attend basketball camps in the summer. One girl will attend the Wolfpack Women's Basketball Camp in Raleigh, and one boy will attend the Carolina Basketball School in Chapel Hill. Students are chosen through an application process; academics and extracurriculars are considered and an essay is required. The camps aim to develop skills on and off the court with collegiate coaches. For more information check out our website or contact the Forest City office.



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.



Opening an Account

New members may fill out a service application online or in-person at any REMC office. All members must pay a one-time \$10 membership fee to receive service. A non-refundable, \$30 connection fee is required for each service connection, or service transfer.

Standard Billing

Members who choose standard billing will receive a monthly bill and will be required to make payment for service on the due date.

A security deposit may be required for connection based upon the member's existing credit with REMC or the review of the member's credit rating through a major credit reporting bureau acceptable to REMC.

Deposits are returned to members as a credit on the member's account after 24 consecutive months of good credit. Otherwise, deposits are refunded upon disconnection of service, less any amount due REMC.

Prepay Billing

Prepay billing requires a minimum payment of \$120 to begin. This amount includes the \$10 membership fee, \$30 non-refundable connect fee, a \$30 security deposit, and \$50 credit toward future energy use. Prepay accounts are not subject to the same reconnection fees as Standard Billing and are subject to immediate disconnection any time the account does not have a positive balance.

Prepay accounts will not receive a billing statement. Members will be informed of their account balance via text and email alerts. Members are advised to set up a Member Portal profile via the website, or the app, to access account information in real-time. The basic facilities fee for prepay is \$6 more per month than Standard billing; this fee is prorated and applied daily.

For more information on prepay billing, contact any REMC office.

Standard Fees

BASIC FACILITIES FEE

This is a monthly fee charged to every active electric account. The charge depends upon the service's rate schedule.

WPCA - WHOLESALE POWER COST ADJUSTMENT

May also be referred to the WPTA, Wholesale Power & Tier Adjustment; this fee reflects increases and decreases in the cost of electricity that Rutherford EMC purchases from its wholesale power suppliers. The WPCA is re-evaluated monthly and can either be a charge or a credit.

NC RENEWABLE ENERGY FEE

Also referred to as the Renewable Energy Portfolio Standard (REPS fee) - NC General Statute 62-133.8 enacted by the NC General Assembly in August of 2007, requires electric cooperatives to ensure that a percentage of the electricity they sell is generated from renewable energy sources or energy efficiency programs. This fee is adjusted annually to reflect the anticipated costs for compliance with the REPS mandate for that year. The charge depends upon the service's rate schedule.

For specific information on any of these standard fees, contact your local office.

Miscellaneous Fees

Same-Day Connect Fee	\$35
3-day Payment Arrangement	\$10
6-day Payment Arrangement	\$20
Returned Payment	\$25
Special Trip to Collect Payment	\$55
Power Diversion Fee, 1 st Offense.....	\$250
Power Diversion Fee, 2 nd Offense.....	\$500
Power Diversion Fee, 3 rd & subsequent.....	\$1,000
Meter Test Fee (if tested twice in 12 months)	\$35

Paying Your Bill

- Pay in person at any office
- By phone
- By mail - PO Box 1569, Forest City, NC 28043-1569
- Member Portal
- Mobile App
- After-hours drop box available at all locations

We accept:

Cash	E-Check
Check	Debit Card
Money Order	Credit Card

REMC offers paper bills, e-bills (paperless), or both.

Failure to receive bills and notices does not exempt members from payment. Be sure REMC has your correct name and address or your current email address if you have chosen paperless billing.

Member Portal

View your bill, set up Autopay, sign up for E-Billing, make a payment, view your usage and sign up for numerous different usage alerts by creating a Member Portal profile.

Go to www.remc.com & click “Member Portal” at the top of the page to get started.





Mobile App

Members can easily access their electric account through our mobile app. Search for Rutherford Electric in the app store & look for “REMC”. It’s free to download. All critical information is encrypted to secure your transactions.

Payment Programs

Draft

- Exclusively managed by REMC
- Members must call the office to set up, make changes, or discontinue draft
- Payment is drafted on the due date or up to five days after

Autopay

- Exclusively managed by the member through the Member Portal or Mobile App
- REMC employees cannot create, make changes, or delete autopay
- Members may choose their payment date

Budget Billing

Members in this program pay a set monthly amount based on their average energy usage for the past 12 months. For more information on this program, contact your local office.

You will need to have a “zero balance” on your account before enrolling in any of these payment programs.

Payment Assistance

If you need help paying your bill, Rutherford EMC accepts payment pledges from several assistance agencies across our service territory. Below is a list of some of the agencies we work with. Please note, this is not an exhaustive list.

Burke County

Dept of Social Services	828-439-2000
Salvation Army	828-439-8080
Burke United Christian Ministries	828-433-8075
Blue Ridge Community Action	828-438-6255
East Burke Christian Ministries	828-397-7074

Caldwell County

Dept of Social Services	828-757-1180
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Catawba County

Ashure Ministry, Inc.	828-465-1702
Formerly: Eastern Catawba CCM	
Catawba County DSS	828-695-5600
Christian Community Outreach.....	828-328-1803
Greater Hickory CCM	828-327-0979
Salvation Army	828-322-8061
Dept of Social Services - Newton	828-695-5712

Cleveland County

Dept of Social Services	980-484-6000
Salvation Army	704-482-0375
Greater Cleveland County Baptist Assoc	704-482-3472
United Way	704-482-7344
U-CAN (Lawndale)	704-538-8417
Kings Mountain Crisis Ministry	704-739-7256
GCA - Cleveland County	704-480-0722
CIS of Cleveland County	704-480-5569

Gaston County

Dept of Social Services	704-862-7500
Salvation Army	704-867-6145
Crisis Assistance Ministry	704-867-8901
Cherryville Area Ministries	704-435-3816
Dallas Christian Ministry	704-922-1236
Stanley Emergency Relief Fund (SERF).....	704-263-5649
Greater Gaston Baptist Assoc.	704-867-7257
Bessemer City Crisis Center	704-629-2147
Gaston Community Action	704-861-2283

Lincoln County

Dept of Social Services	704-732-0738
Christian Ministry of Lincoln County	704-732-0383
East Lincoln Christian Ministry	704-483-4415
GCA - Lincoln County	704-748-9744

McDowell County

Dept of Social Services	828-652-3355
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Mitchell County

Dept of Social Services	828-688-2175
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Polk County

Dept of Social Services	828-859-5825
Thermal Belt Outreach	828-894-2988

Rutherford County

Dept of Social Services	828-287-6165
Yokefellow Center	828-287-0776
United Way	828-286-3929

Disconnection Procedures & Delinquency Fees

Bills are due and payable upon receipt and are considered past due if payment is not received in the office by the close of business on the 15th day following the billing date.

If the bill is not paid at the time the next month's bill is prepared, a late fee amounting to 1 1/2% of the overdue balance or \$6, whichever is greater, will be charged. The next month's bill will show the previous month's account balance as **past due**; the member's account will be considered **delinquent** and **will be subject to disconnection**.

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

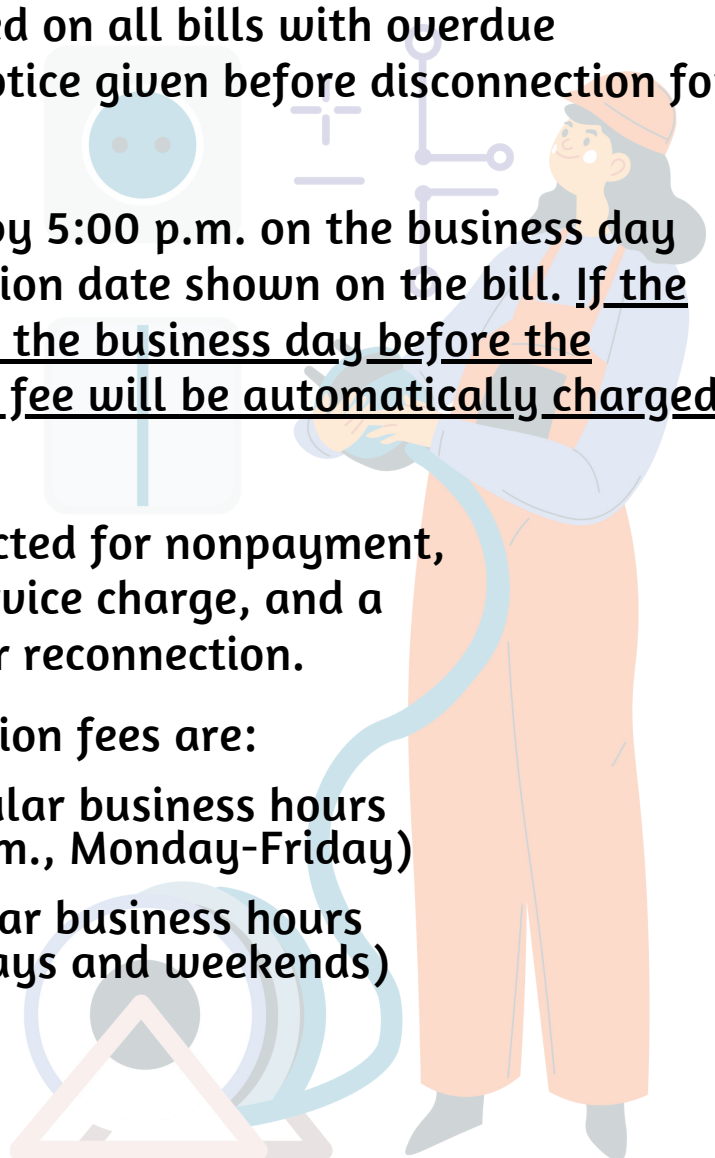
Past due amounts must be paid by 5:00 p.m. on the business day prior to the scheduled disconnection date shown on the bill. If the past due is not paid by 5:00 p.m. the business day before the disconnection date, a \$35 service fee will be automatically charged to the account.

If a member's service is disconnected for nonpayment, the past due amount, the \$35 service charge, and a reconnection fee must be paid for reconnection.

Reconnection fees are:

\$60 during regular business hours
(8:00a.m.-4:30p.m., Monday-Friday)

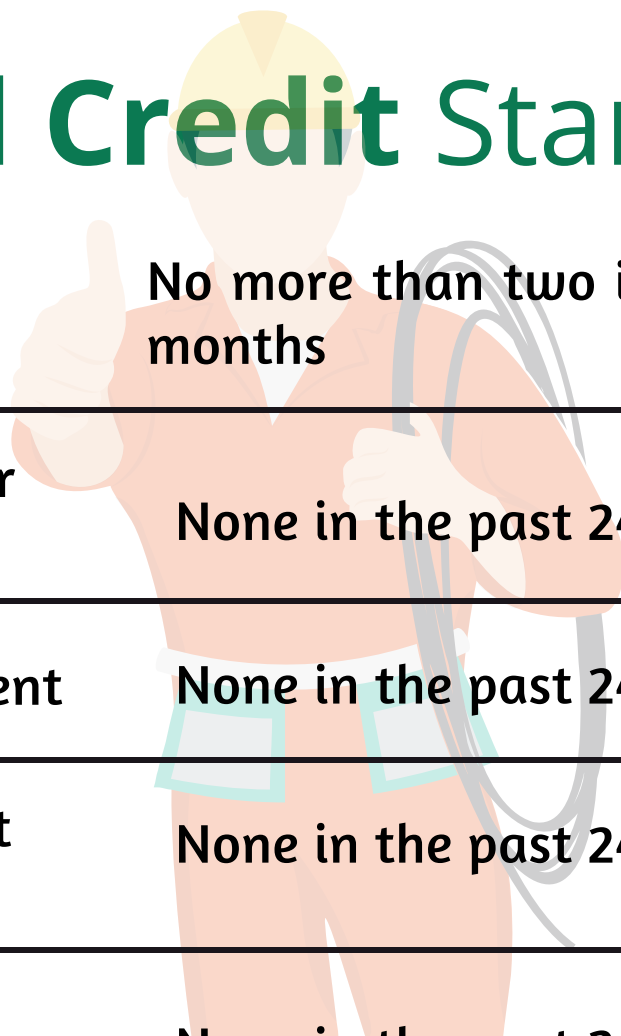
\$90 after regular business hours
(including holidays and weekends)



An account that has been delinquent more than two times, or disconnected for nonpayment twice in 24 months, may be subject to an additional security deposit.

If a member’s payment is returned by the bank for any reason, the electric account will be charged a \$25 returned payment fee, and service may subject to disconnection. If the service is disconnected, the member will need to pay the amount of the returned payment, the \$25 returned payment fee, and applicable reconnection fees.

Any account (whether standard or prepaid) that is disconnected for nonpayment will be closed out after 7 days if it is not reconnected. All applicable deposits and fees will be required to re-establish service.



Good Credit Standing

Delinquent	No more than two in the past 24 months
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Disconnected for Non-Payment	None in the past 24 months
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Returned Payment	None in the past 24 months
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Broken Payment Arrangement	None in the past 24 months
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Subject to Disconnection for Non-Payment	None in the past 24 months
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Other Services

HOME ENERGY AUDITS

REMC members can request a home energy audit for energy conservation tips. A trained representative of REMC can provide suggestions on insulation and energy-saving practices. Efficient use of electricity and other fuels is encouraged. Conservation tips are available at REMC offices or on the website.



PRIORITY SERVICE FOR LIFE-SUPPORTING MEDICAL EQUIPMENT

If you or a loved-one requires 24-hour life-supporting equipment, such as a kidney machine, oxygen concentrator, or breathing monitor, let REMC know.

While we cannot guarantee uninterrupted service, we will make every effort to restore service quickly to homes where these machines are in use.

We highly recommend that any life-support equipment be backed up with an alternate power source. Extended, widespread power outages are possible, especially during periods of extreme weather.



Meter Access & Attachments on Poles

State utility law requires that the meter be accessible at all times. It is extremely important that REMC have access to your electric meter.

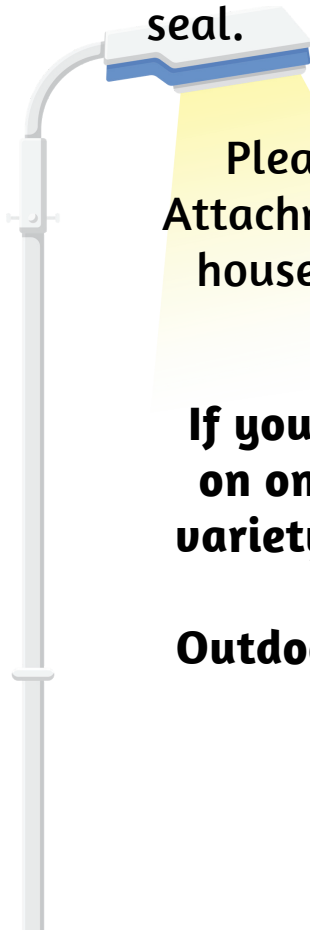
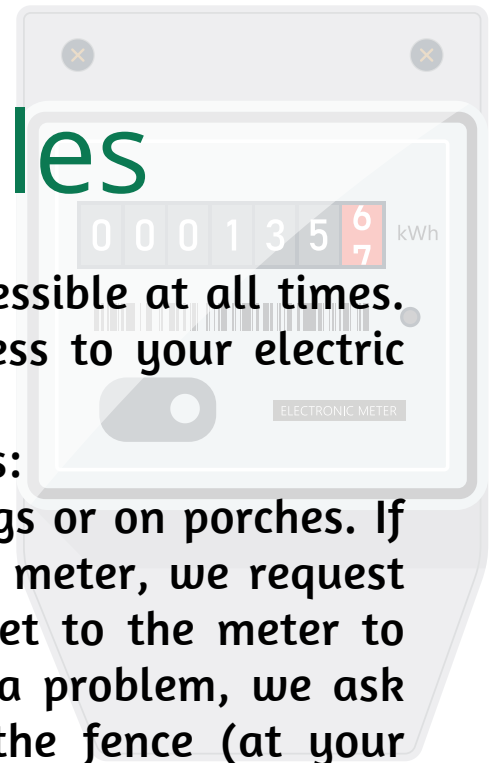
We ask that you cooperate in the following ways:

- 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).
- 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 let us know. REMC may charge you an extra security deposit for repeated broken meter seals. Personal locks are not allowed in place of REMC's meter socket seal.

Please do not attach anything to REMC's utility poles. Attachments such as antennas, personal lighting, signs, bird houses, basketball goals, etc., can create a safety hazard for you and for REMC personnel.

If you are interested in having an outdoor light installed on one of our utility poles, give us a call. REMC offers a variety of outdoor lighting options. More information can also be found on our website.

Outdoor lighting may be subject to a connection fee and a monthly fee for use.



Cutting Timber Near Power Lines

Please be extra careful when you cut trees near REMC lines. If REMC equipment is damaged as a result of a person cutting down trees, it is our policy to charge that person for the repairs, including materials and labor. 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 we can survey the situation and advise you on the safest method.

Call Before You Dig!

Before planting trees, blasting, trenching, digging postholes, grading, well drilling, etc., make sure to have underground power lines located. Hitting or cutting underground power lines when digging can result in serious injury or possible death. Just dial 811 to have a ticket submitted.

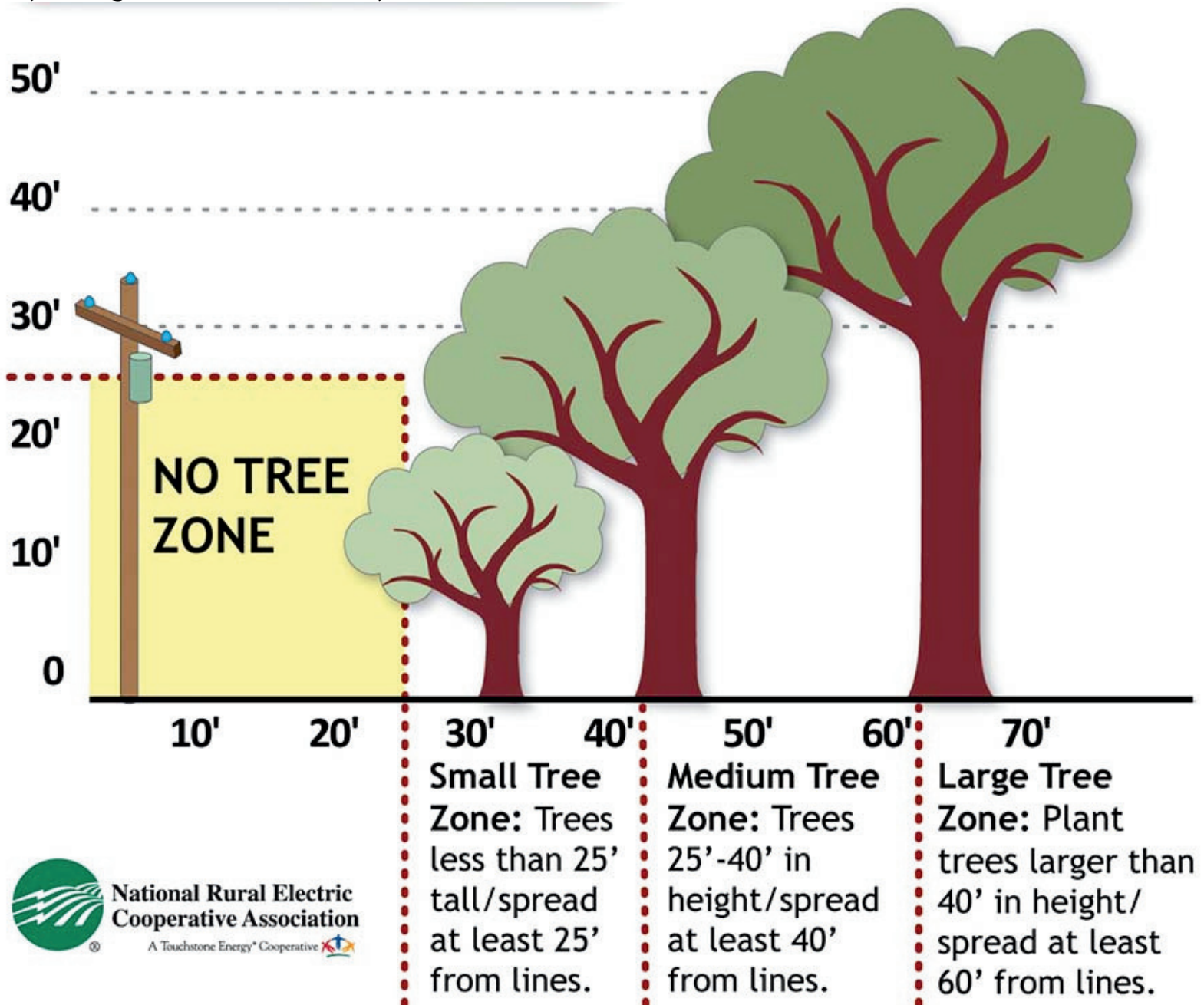


Rights of Way

Maintaining the right-of-way is one of the most expensive factors in maintaining REMC's electrical distribution system. You can help reduce these costs by not planting tall shrubs and trees within 25 feet of REMC's power lines. Any trees or shrubs encroaching on the power lines will be pruned, removed by our right-of-way teams, or treated with herbicides.

These guidelines apply to structures as well, including buildings & sheds, decks, garages, swimming pools, etc.

If you are unsure if your tree or structure will encroach on REMC's right-of-way, contact REMC for assistance.



National Rural Electric
Cooperative Association
A Touchstone Energy* Cooperative

If Your Power Goes Out

Confirm that your breaker hasn't tripped first.
Then, use one of the following methods to report your outage.



- Text OUT to 1-800-521-0920
- Report via the outage map
 - Go to www.remc.com on your mobile phone or desktop
 - click "Outage Map"
 - click this icon  to enter your account number or telephone number.
- Call your local REMC office; After hours calls will be answered by REMC's 24-hour dispatcher.

Installing a Generator?

When setting up a portable generator at your location, it is crucial to include a double-pole, double-throw switch.

This switch is essential as it prevents the generator from sending electricity back through REMC lines while it is running. Such back-fed power can pose serious, sometimes fatal, risks to REMC crews working on repairs. Your generator dealer or electrician can provide you with the necessary equipment and assist in ensuring a safe installation. Kindly inform REMC if you intend to install a generator so that it can be documented on your account.



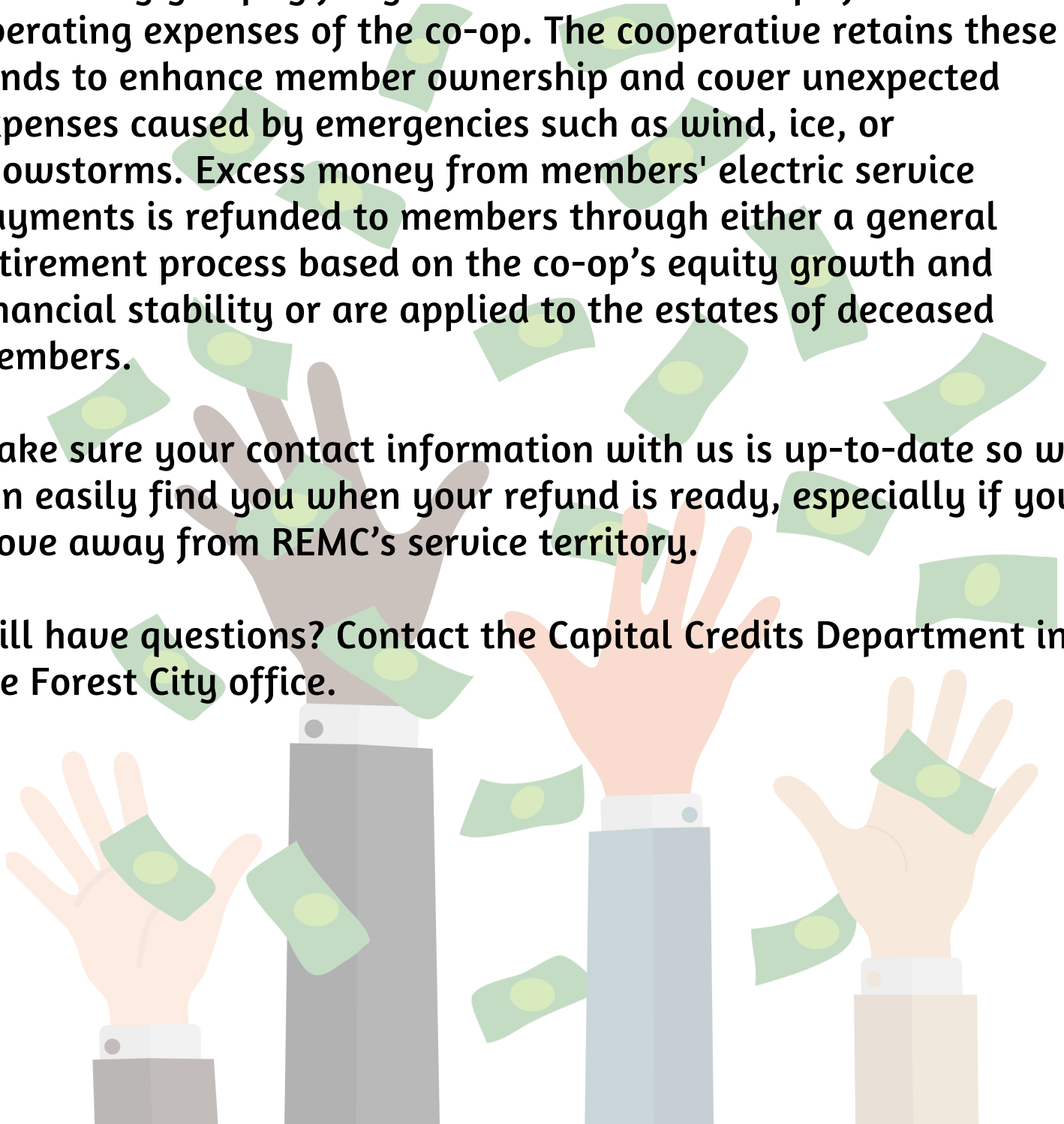
CAPITAL CREDITS

Rutherford Electric Membership Corporation, a non-profit electric cooperative, distributes excess money from members' electric service payments as capital credit allocations based on operating margins. What does this mean?

The money you pay for your electric service helps fund the operating expenses of the co-op. The cooperative retains these funds to enhance member ownership and cover unexpected expenses caused by emergencies such as wind, ice, or snowstorms. Excess money from members' electric service payments is refunded to members through either a general retirement process based on the co-op's equity growth and financial stability or are applied to the estates of deceased members.

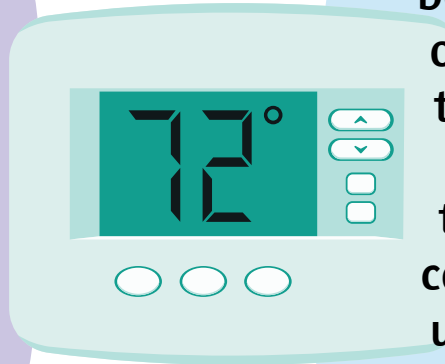
Make sure your contact information with us is up-to-date so we can easily find you when your refund is ready, especially if you move away from REMC's service territory.

Still have questions? Contact the Capital Credits Department in the Forest City office.



Energy Efficiency Tips

Caulk and weather strip around doors and windows, close the fireplace damper, and fill holes and gaps where wiring and pipes enter the house to prevent drafts and air leakage.



The less difference between the indoor and outdoor temperatures, the lower your energy bill will be. Set your thermostat as high as comfortably possible in warm weather, and as low as comfortably possible in cold weather.

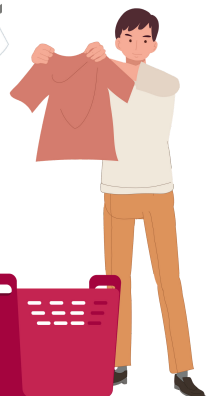
Install LED lights, which emit pleasant light using less energy and without generating heat.



Adjust your ceiling fan to rotate counterclockwise during warmer months, and clockwise during cooler months. Make sure to turn fans off when you're not in the room.



Line dry your clothes when possible.



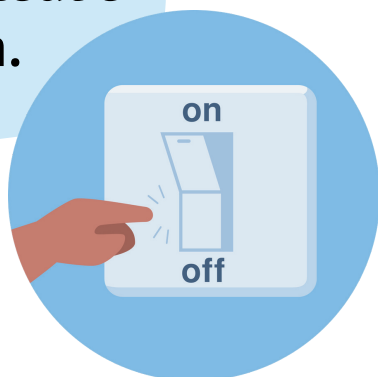
Clean your air conditioning system's filters and coils periodically. A dirty system deteriorates air conditioning performance and increases operating time. Filters should be changed every one to three months and the outdoor coil should be cleaned every year.

Use cold water for laundry and wash full loads to save on energy and water heating.

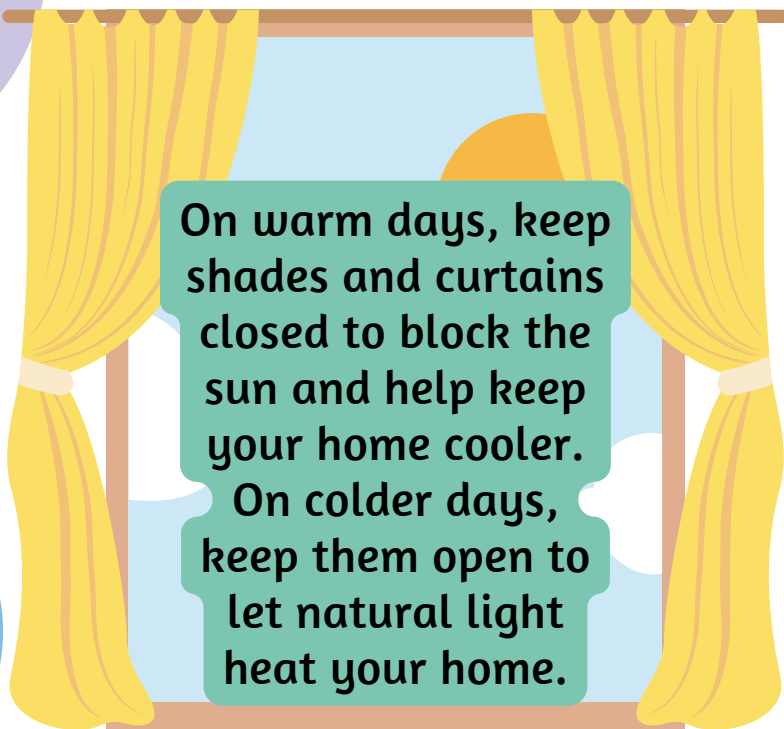
Set the thermostat on your water heater to 120°F or less.

Avoid using space heaters to heat your entire home. Space heaters are energy hogs and older models can be extremely dangerous. Instead opt for an electric blanket to keep warm during cold nights.

Turn off lights when you leave a room.



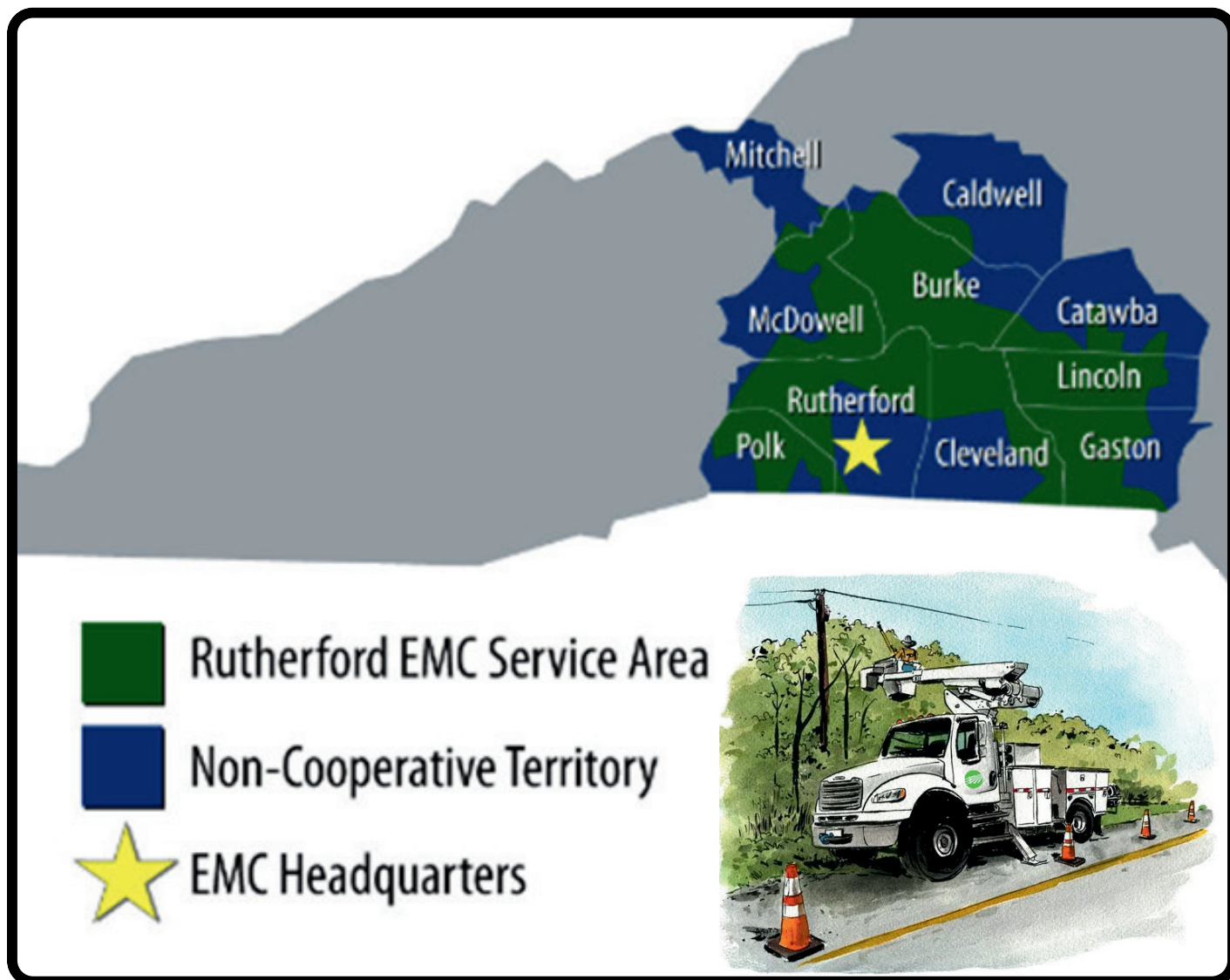
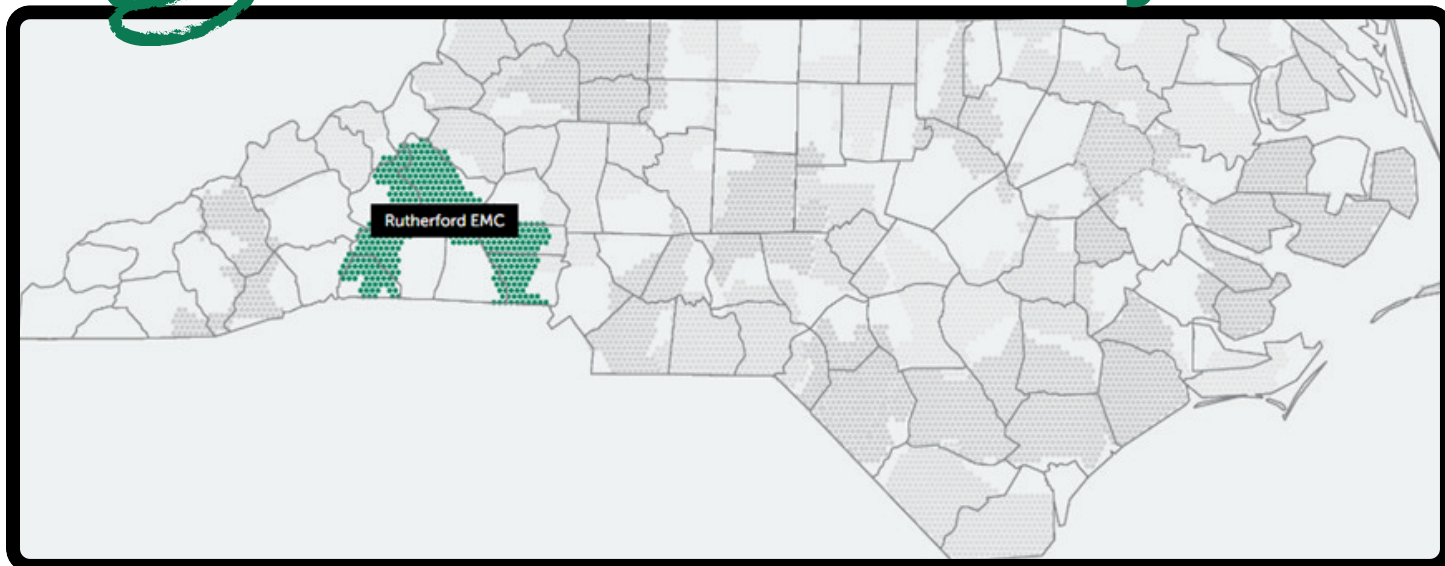
On warm days, keep shades and curtains closed to block the sun and help keep your home cooler. On colder days, keep them open to let natural light heat your home.



For more energy efficiency tips, go to www.remc.com or give us a call!



Rutherford EMC Service Territory



Non-Discrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights 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 expression), sexual orientation, disability, age, 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 complaint filing deadlines vary by program or incident.

Persons with disabilities who required alternative means of communication for program information (e.g., Braille, large print, audiotope, 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 http://www.acsr.usda.gov/complaint_filing_cust.html 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: program.intake@usda.gov.

This institution is an equal opportunity provider.

Get In Touch With Us!

www.remc.com

GENERAL OFFICE

Rutherford-Polk

186 Hudlow Rd
Forest City, NC 28043
Phone: (828) 245-1621
1-800-521-0920
Fax: (828) 248-2319

DISTRICT OFFICES

Lincoln-Gaston

518 Hephzibah Church Rd
Crouse, NC 28033
Phone: (704) 435-5401
1-800-228-5331
Fax: (704) 435-5056

Burke-McDowell

614 Carbon City Rd
Morganton NC 28655
Phone: (828) 584-1410
1-800-228-9756
Fax: (828) 584-1487

BRANCH OFFICES

Lincoln-Gaston

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

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

Burke-McDowell

116 W. Court St
Marion, NC 28752
Phone: (828) 652-2136
Fax: (828) 652-7079