




Midwest Electric, Inc.

A Touchstone Energy® Cooperative 

Member Handbook



Your guide to:

- bill payment options
- special fees
- co-op policies
- special programs
- and more



About Your Meter

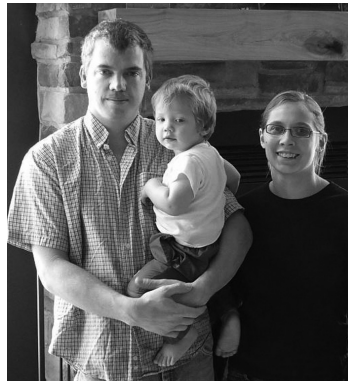
Midwest Electric members have an Automated Metering Infrastructure (AMI) meter at their house or business. This means we access your meter reading remotely, but it provides a number of other benefits to you and the cooperative. For example, the AMI meter provides helpful information if you are trying to determine the cause of a high bill. The AMI meter provides detailed hourly and daily usage information, so we can pinpoint when and why your electric use increased. It also helps us improve power reliability by providing:



- System voltage readings and voltage control
- System blink data
- System outage information
- Load balancing
- Identifying problem areas and where we need to focus on system improvements.

Join Load Management

You can help control the cost of power by joining our load management program. Midwest Electric will install a radio-controlled load management switch on your electric water heater or heating and cooling systems. This switch allows us to temporarily control your electric water heater or heating/cooling system when the demand for electricity is reaching a peak demand situation.



By reducing our electric load temporarily, we are able to keep the cost of electricity low. Read *Country Living Magazine* for information on what you can do to help during these PEAK ALERT periods. Plus you might qualify for rebates or special rates.

Attend your annual meeting and vote for Board representatives

The annual meeting is held each year to inform our customers about our accomplishments and to present our financial position. At the same time, customers elect representatives to the Board of Trustees. Your attendance and involvement at this meeting is important to the effective operation of your cooperative. We also may offer mail-in and on-line voting. The Board is comprised of fellow Midwest Electric members. Ask us how you can run for the board!

Bill Payment Options

You may choose from several convenient ways to pay your monthly bill:

- ✓ ***In Person*** - at the cooperative office at 06029 County Road 33A, St. Marys, Ohio. Our hours are Monday through Friday from 8 a.m. to 5 p.m.
- ✓ ***Night Deposit Box*** - for after hours payments, you may use the night deposit box located by the front door of the cooperative office. Please pay by check or money order in the night deposit.
- ✓ ***Satellite Payment Locations*** - payments will be accepted and forwarded to us at the following banking locations:



- Peoples Bank locations
- Union Bank Company - Columbus Grove and Lima locations
- First Financial locations

If you're paying to avoid disconnect, make sure the bank calls to inform us of your payment while you are still at the bank.

- ✓ ***Pay by Phone*** - call us any day, any time, and we can take your payment over the phone at no charge. Use your credit card, debit card, or even a check.
- ✓ ***By Mail*** - you may use the return envelope provided with your electric bill.
- ✓ ***Automatic Bill Payment Plan*** - Checking, Savings, Credit Card
It's easy to pay bills without having to write a single check. You can pay your electric bill electronically with Midwest Electric's automatic bill payment plan. To sign up, call 419-394-4110 or 1-800-962-3830 and ask for an application form. Each month you'll receive your electric bill showing you how many kilowatt hours you used and how much money will be transferred from your checking or savings account or credit card. The fund transfer will be itemized on your monthly bank statement that you receive from your financial institution.
- ✓ ***Average Billing Plan***
Tired of variations in the amount of your electric bill payments from season to season? Midwest Electric has a bill payment plan that can help even out those bill payments. It's called Average Billing. To participate, you must be a residential customer with 12 months' electric use history, and your account must be paid in full. Call us at 1-800-962-3830 to sign-up.
- ✓ ***Payment Assistance***
We encourage all of our customers to make an effort to pay their bill promptly to maintain a good credit standing. We realize, however, that unexpected personal or economic conditions may create a problem that prevents you from paying your bill on time. If this should happen, please contact our office as soon as possible. We will discuss payment options with you and guide you in seeking financial assistance.

On-Line E-Bill

View and pay your electric bill directly from our website, www.midwestrec.com. Save time and money - no need to write a check, pay for postage or drive to our office or paystation. Safe and secure and no cost to you. You can also view monthly, daily and hourly electric use charts, and more.

Other Fees and Charges

In addition to your monthly electric bill, there are other fees and charges that may apply to all customers:

Meter Fees & Charges

- **Meter Test Fee:** This fee is charged to a customer who requests a meter test. Upon testing the meter, the cooperative retains the fee if the test results show meter accuracy to be within plus or minus two percent of accuracy range. Should test results reveal meter registration of more than 102 percent of test equipment, the fee will be refunded and a billing adjustment made to the customer's account.

Collection Fees & Charges

- **Collection Fee:** This fee is charged when Midwest Electric personnel must visit a customer's residence to collect on a delinquent account.
- **Reconnect Fee:** A reconnect fee is required when a customer's service is disconnected for nonpayment, and reconnection is made during regular working hours. An after-hours fee could apply if reconnection is made after regular hours.
- **Returned Check Fee (NSF):** This fee is required for any check returned by the bank for non-sufficient funds.
- There are other fees and charges not listed that may be applicable in special or unique situations. Contact our office for the current amount charged for all services.

Temporary Service For Construction

- Fee may be assessed for temporary service provided for construction.

Deposits

A "soft" credit check is run for all new members, and a service deposit may be required based on the credit score. Members earn interest on the deposit, and it is returned after 24 consecutive months of no late payments or when you leave the cooperative.

About Midwest Electric

Midwest Electric, Inc., based in St. Marys, Ohio, is a not-for-profit, customer-owned electric cooperative serving homes, farms and businesses in west central Ohio. The cooperative serves customers in Allen, Auglaize, Darke, Mercer, Putnam, Shelby and Van Wert counties. Since 1936 we have successfully upheld a tradition of service excellence.



Our strength is our relationship with our customers. In an increasingly competitive marketplace, electric cooperatives need to take advantage of the most important asset we have that distinguishes us from all other electric utilities: our ties to your community and a promise that we are a consumer-driven business.

How We Began

Back in the early 1930's commercial power companies provided electricity to customers residing in cities and urban centers, but mostly ignored rural areas because they were not seen as profitable areas to serve. For rural residents, the cost of getting central station electrical service - even if they could obtain it - was prohibitive. The cost of the kilowatt hours for rural residents was much higher than for urban dwellers. Working together, local farmers and other rural residents created electric cooperatives to supply their power and bring the countryside out of the dark.

March 17, 1936: The Co-op Incorporated

Midwest Electric, Inc. was incorporated March 17, 1936. A group of rural people from western Ohio decided to take advantage of Rural Electrification Administration (REA) funding and formed an

electric cooperative. They initially named the cooperative the Western Ohio Farm Bureau Electric Cooperative. The name was changed to Midwest Electric, Inc. in 1938.

Cooperatives

A customer-caring business

Midwest Electric, and the nation's other electric cooperatives, are organized a bit differently from other businesses. Our customers become members of Midwest Electric. As cooperative members, customers vote for candidates or place their names in nomination for positions on the Board of Trustees. The Board is charged with making the critical operational and policy decisions required to run the cooperative.



Midwest Electric and the other cooperatives operate using seven business principals that are unique to consumer-owned organizations:

- ***Voluntary and open membership.*** Anyone can join a cooperative. In our case, anyone who receives electric service from us is a member-owner.
- ***Democratic control.*** Customers who belong to the cooperative have a say in the way it operates. Customers vote for their representatives to the board of trustees and on important policy issues. Each member, no matter how small or how large, receives one vote.
- ***Nonprofit.*** Most cooperatives operate on a not-for-profit basis. If the cooperative earns more than it needs to run the business, margins (revenue after expenses) can be reinvested in the distribution system or returned to the cooperative members as patronage capital. These dollars are returned on a cycle established by the Board of Trustees.

- ***Independent.*** Customers control the cooperative, since the Board of the cooperative is made up of and elected by the members or customers of the cooperative.

- ***Education.***

Cooperatives place a priority on informing their customers about important business transactions. In addition, cooperatives make sure their members (and non-members) understand the value of the cooperative way of doing business.



- ***Cooperation among cooperatives.*** A strength of the cooperative movement is that cooperatives are eager to help one another in times of trouble. During times of major outages or severe storm damage, it will not be unusual to see a line truck with another cooperative's logo on the side assisting our crews in cleanup and power restoration.
- ***Concern for community.*** We support a 4-H electric club, school and civic activities and other worthwhile community projects. High school seniors are eligible to participate in an annual scholarship program, and Midwest members annually donate \$50,000 to area charitable community projects through the Midwest Electric Community Connection Fund. We also have an economic development revolving loan fund to help rural businesses.

Member Benefits

Your Membership dividends - Patronage Capital Credits

Midwest Electric, Inc. is a nonprofit organization and rates are based on the cost of doing business. That doesn't mean we don't earn a profit. But we return these margins to you in the form of "patronage capital credits."

Annually, each member receives notification detailing the amount of capital credits allocated to their account for the previous year. The allocation is based on how much electricity was used. So, the more electricity used, the higher the allocation.

The Board of Trustees elects to return these capital credits to members on a periodic basis. Payments to current members are made in the form of a credit on your electric bill. For this reason, it is important to give Midwest Electric, Inc. your change of address information. That way, if you don't happen to be a member at the time we distribute capital credits, we will be able to send you a check.

Statement of Non discrimination

Midwest Electric, Inc.

Midwest Electric, Inc., P.O. Box 10, St. Marys, OH 45885-0010, is the recipient of Federal financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, sex, religion, age or disability shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Rick D. Gerdeman, CEO/Manager. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Administrator, Rural Utilities Service, Stop 1510, 1400 Independence Avenue, SW, Washington, DC, 20250-1510; or the Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, DC, 20250-9410; or call (202) 720-5964 (voice or TDD), USDA is an equal opportunity provider and employer. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

Automatic Bill Payment

By filling out one simple form, you can have your Midwest Electric payments automatically deducted from your checking, savings or credit card account!

You won't have to spend time writing or mailing checks, or driving around to pay your bill. Paying your Midwest Electric bill won't take any time at all!

Plus, you'll save the cost of your checks, stamps and, by not driving to a paystation, you'll save on gas. And, no more late charges. Your bill will be paid on time, even when you're on vacation.

Each month the amount due for your electric bill is paid automatically from your checking, savings or credit card account. The payment is listed on your monthly bank account statement, and you'll continue to receive a copy of your electric bill for your records.

Call us today to sign up, and start saving time and money!

For more information, call us at
(419) 394-4110 or 1-800-962-3830.

**Visit our website for information
or on-line enrollment forms, at
www.midwestrec.com**



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Community Programs

Community Connection Fund

Each month, participating members' electric bills are rounded up to the next highest dollar, and the extra pennies are deposited in the Midwest Electric Community Connection Fund. A Fund Board of Trustees reviews grant applications from charitable groups and worthy individuals throughout west central Ohio. Since October 1998, the Fund has donated more than \$50,000 per year to worthy causes in local communities, including food pantries, library projects, senior citizen groups, fire departments and more. Your participation is voluntary, and you may opt-out of the Fund at any time by simply calling or writing us. If you know of a worthy cause, call us for an application.

4-H

Midwest Electric is an annual sponsor of a local 4-H club, The Fuse-busters. We work closely with the youngsters to teach them about the wonders of electricity, and we help them prepare displays for the annual 4-H Fair.

Electric Safety Demonstrations

We'll teach your class or group about the dangers of electricity and how to be safe around electricity. This program is good for children and adults.

Annual Scholarship Program

If your son or daughter is a high school senior, ask us about our rural electric scholarship program.

Speakers Bureau


We speak to groups large and small on topics ranging from energy policies to safety to the cooperative business model and more.

For more information, call us at
(419) 394-4110 or 1-800-962-3830.

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Energy Audits

We have many options to help you get a grip on your energy use:

- 1. On-Line Energy Audit** - visit www.midwestrec.com and you'll learn how much you could save by upgrading windows, adding insulation or making other changes. See the Lighting Calculator to see how much you'll save by installing compact fluorescent light bulbs. See the Appliance Calculator to see what it costs to run all sorts of appliances.
- 2. In-Person Energy Audits** - Choose from either the free walk-through inventory audit; or the full scale energy audit with a blower door test and infrared camera scans. The latter is a \$400 value but we often have specials to reduce or eliminate the cost.

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Heating & Water Heater Programs

Midwest Electric has special electric rates if you have an air-source heat pump or geothermal system. An electric water heater with our free peak reducer is required. Just call us for the details.

Water Heaters

Electric water heaters cost less to run than propane. Plus, they often cost less to purchase and install - there's no gas line, flue, chimney or carbon monoxide safety devices necessary for an electric water heater.

Geothermal Heating & Cooling

Geothermal is the most efficient heating and cooling system. According to a recent survey, Midwest Electric members with geothermal report 99% satisfaction ratings, and 99% would go geothermal again today. Plus, geothermal qualifies for our reduced electric heating rate. Call for details.

Air-to-Air Heat Pump

The typical family can save \$200 to \$500 a year in lower heating bills simply by adding an air-source heat pump. According to a recent survey, Midwest Electric heat pump members report over 90% satisfaction. Plus, heat pumps qualify for our reduced electric heating rate. Call for details.

Energy Advisor

Our in-house Energy Advisor is experienced and trained in heating, cooling and other energy issues. As a not-for-profit, member-owned cooperative, we'll help you select the system that is best for your family. We'll also provide detailed and easy to read operating cost comparisons.

Call us today to find out about current rebate and rate specials.

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Midwest Electric customers are asked to send us their meter reading every month. What easier way to do that than through our website? Click on www.midwestrec.com for this and more:

- View and [pay](#) your electric bill.
- View your electric use and payment [history](#), and personalized charts.
- View our [YouTube videos](#) on efficiency topics.
- Online [energy audits](#)
- Extensive libraries on energy efficiency
- Online [kids games](#) & activities
- Check out different [billing and payment options](#).
- Learn about [geothermal](#) heating & cooling.
- Investigate efficient air-source [heat pumps](#).
- Read about our [reduced rate](#) programs.
- Get valuable [electrical safety tips](#) for your family.
- And much more.

We're working to make our website even more interactive and timely, and we encourage you to check back regularly and give us your feedback.

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On-Line E-Bill

You can view and pay your electric bill directly from our website, www.midwestrec.com. You can set up your account today or at any time, and pay your bill any time.

Our on-line e-bill is offered as an option for your convenience. It's safe and secure. It's at no cost to you. And it can save you time and money — you won't need to write a check, pay for postage, or drive to our office or a paystation.

You have the option to pay with a credit card or debit card from our secure website. Or you can pay with a check — with our e-check option. Just follow the quick simple directions on our e-bill website. You could even pay by a different method each month, if you like.

To set up your account, go to www.midwestrec.com and click on Access My Account or BillPay. Then you'll need to click on the New User link to set up your account. It's simple and takes only a moment. You'll need your Midwest Electric account number (which can be found on your electric bill), last name, your email address and a password. Once you establish your account, you won't need to “re-establish” it every month. This is also how you'll send meter readings.

You can also view your energy use and payment history from our website.


It's also available for Android and Apple mobile devices at no cost. Search Smart Hub, download, then search Midwest Electric Ohio.

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Midwest Electric, Inc.

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Our Vision



Midwest Electric is a respected and innovative leader in providing our member-owners with superior quality electric and customer services at competitive prices while supporting our local communities.

Our Mission



To provide our member-owners with reliable electricity, superior customer service and innovative energy solutions at competitive prices.

Contact Us



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