OWEN Electric

A Touchstone Energy® Cooperative

Integrity ◆ Stewardship ◆ Innovation ◆ Commitment to Community ◆ Commitment to Employees

MEMBER INFORMATION AND SERVICE HANDBOOK

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Welcome to Owen Electric Cooperative

Dear New Member,

I would like to personally welcome you to Owen Electric. We are glad you chose to locate in our service area. We will do everything we can to make your experience with us as pleasant as possible.

Owen Electric was organized as part of a nationwide movement to bring electricity to the unserved, rural portions of the United States. Owen Electric is a member-owned, not-for-profit enterprise, providing its member-owners with many energy-related services and other benefits. Our service territory stretches across nine counties (Owen, Grant, Gallatin, Pendleton, Scott, Campbell, Boone, Kenton, and Carroll) serving more than 62,000 members, making Owen Electric one of the nation's largest and most progressive cooperatives.

Our primary business is distributing electricity; however, we provide much more through our integrity, stewardship, innovation, commitment to community, and commitment to employees. By incorporating these five core values into our cooperative philosophy, we maintain our focus on continuously improving our service to you.

This handbook gives you an overview of Owen Electric, the services we offer, and the benefits of membership. If you see a service you want or would like additional information about something in this handbook, please contact us. Our aim is to develop a long lasting relationship by providing you top quality service.

Sincerely,

Michael Cobb
President and CEO

About Us

HISTORY AND GENERAL INFORMATION

Owen Electric has served Northern Kentucky's energy needs since 1938 when the first lines were energized. The Cooperative opened its doors with 134 miles of distribution line and 370 members in Owen County.

Today, Owen Electric serves more than 62,000 members and has more than 5,700 miles of energized line.

As a member-owned, not-for-profit organization, Owen Electric operates on four basic principles:

1. *Membership is open to everyone within Owen Electric's geographic service area. No one will be denied service on the grounds of race, religion, sex, national origin, or handicap.*

2. *Each member (individual and corporate) has one vote.*

3. *The Cooperative is not-for-profit.*

4. *Cooperative members through the rate they pay, contribute patronage capital to build ownership in their system and assure sound financial operation.*

As a member-owner, you have rights and responsibilities concerning the Cooperative. Your rights include fair treatment, access to information, and most importantly, an active part in the operation of Owen Electric. Through your participation in meetings and elections, your voice can be heard. It is up to you to treat your rights as responsibilities.

The Cooperative is supervised by an elected Board of Directors. Candidates for seats on the Board of Directors can either be selected by a nominating committee or by a petition. Board members are elected to serve for four years and may be elected by a plurality vote of members. Please refer to the Owen Electric Cooperative Bylaws for additional details regarding membership, voting rights, board members, and meetings.

The Kentucky Public Service Commission (PSC) regulates Owen Electric on matters related to retail rate structure, energy conservation, and territorial agreements with neighboring utilities. The PSC also has regulatory authority over the wholesale rates, which determines the Cooperative's purchased power costs. The Cooperative's elected Board of Directors, however, is the most important regulatory authority in its role of representing our members as the Cooperative's chief policy makers.

About Us

ANNUAL MEMBERSHIP MEETING

Each year, generally in June, Owen Electric holds its Annual Membership Meeting. As a member, you are invited to attend the meeting and hear reports on the operation and financial condition of the Cooperative, elect directors, and participate in other business requiring member involvement or approval.

The annual meeting is also designed to be an enjoyable evening. Join your neighbors for fun and entertainment, register for free prizes, learn ways to use electricity wisely, and stay informed on factors affecting the cost of your electricity.

Information regarding the date, place, and time of the annual meeting will be available in the member newsletter, *Owen Electric Connection*, within *Kentucky Living magazine*.

TOUCHSTONE ENERGY®

Touchstone Energy® is a nationwide network of local, consumer-owned energy service providers. This network has been established to bring cooperatives closer to their residential, business, commercial, and industrial members. Through the use of innovative programs and national recognition, local cooperatives can provide better service to their local communities in both personal attention and national resources.

CORE VALUES

The following values are our central focus in providing quality service to our Membership:

INTEGRITY

We will incorporate the highest ethical standards in all interactions with our teammates, members, and community. In doing so, we will dedicate ourselves to honesty, trustworthiness, good character, and the highest personal and professional conduct.

STEWARDSHIP

We will ensure the best utilization of employees, technology, facilities, and financial resources to provide high-quality, professional service.

INNOVATION

We will embrace dynamic and innovative approaches in providing quality service through new technologies and continual process improvement.

COMMITMENT TO COMMUNITY

We will focus our actions and attitudes on the best interests of our members and community.

COMMITMENT TO EMPLOYEES

We will foster individual and organizational success through training, empowerment, open and timely communications, teamwork, and a safe working environment. We recognize the value of each teammate's contribution to the success of the organization and believe in sharing the financial rewards that result from individual and team efforts.

Account Information

MEMBERSHIP

As a part of your request for service, you filled out an application for service and paid a $25 membership fee. The application will remain on file at Owen Electric for proof of service request, contact information, and applicant/joint applicant verification. The membership fee is held and applied to your final bill when you leave our service territory. Please refer to the Owen Electric Bylaws for additional details regarding membership, voting rights, board members, and meetings.

DEPOSITS

You may have been required to pay a deposit to ensure outstanding bills will be paid. The amount of the deposit was determined by estimating your potential average monthly bill.

Any residential deposit collected will be retained for 18 months and interest shall accrue at the rate prescribed by law. After 18 months, the deposit plus accumulated interest may be refunded if the account has been paid on time each month. Deposits will continue to be retained on accounts not being paid by the due date each month. Accumulated interest will be refunded in December of each year as a credit on your bill.

STARTING / STOPPING / TRANSFERRING SERVICE

To start service at an existing location, please provide our office with the following information.

- location/address
- meter number (*if possible*)
- name of previous occupant (*if known*)
- name of nearest neighbor (*if known*)

Online applications and requests for service may be found under the Member Central tab at **www.owenelectric.com**.

If you are moving, please call Owen Electric to update your account. When calling, please have your Owen Electric account number or your social security number available. Also, it is helpful if you provide the member service representative with the moving date and a forwarding address.

If you are moving to a new address in Owen Electric's service area, please call before the move to transfer your service from one location to the other to avoid interruption in service. When calling, please have your account number and the meter number and/or location of the new service.

Account Information

INFORMATION CHANGES

It is your responsibility to notify Owen Electric of any changes in your account information. These changes may include, but are not limited to name, e-mail address, mailing address, phone number, credit card / bank account information, or service location.

RETURN CHECK CHARGE

A return check fee will be assessed to you each time an unpaid check is returned to Owen Electric.

DELINQUENT ACCOUNT

If your bill is not paid by the due date printed on the bill, it is considered delinquent and you forfeit the prompt payment discount. At that time, Owen Electric will send you a reminder showing the amount due and include a final payment date to avoid disconnection or paying additional fees.

Third-Party Notification

You may authorize a third party (individual, organization, or agency) to receive a copy of any "Past Due Notice" you might receive. This provides the person or agency time to investigate the situation, if necessary, on your behalf.

CAPITAL CREDITS

Capital credits represent Owen Electric's operating margin, monies which are left over beyond the Co-operative's operating expenses. These margins are assigned to you on a pro-rata basis and represent your share of ownership in Owen Electric. They should not be viewed as profit to either the Cooperative or its members. This money, along with debt capital (borrowed funds), is used to finance capital improvements.

Refunds of Capital Credits

The Board of Directors may make a general retirement of Capital Credit Funds whenever Owen Electric is in a sound financial position and can make distribution of funds without jeopardizing planned growth and activities affecting the reliability of service to our members.

Understanding and Paying your Bill

ELECTRIC BILLS

Your electric meter will be read about the same time each month. Normally, your bill will average approximately 30 days of service; however, depending on the number of working days in a month, bad weather, or holiday schedules, it could vary between 28 and 35 days.

You should receive your bill within 5 to 7 days after the meter is read. If you notice any discrepancies in your bill, please contact Owen Electric immediately, otherwise you will have approximately 18 days from the billing date to remit payment.

If for some reason you do not receive your regular monthly bill, you are still responsible for timely payment. If you have not received your bill at the usual time, please contact us for the payment amount and/or help locating your bill or check with the post office. You may also view and pay your bill at **www.owenelectric.com**.

E-Bill (Paperless Billing)

Enroll in our E-Bill program to receive your bill electronically and eliminate printed paper bills. Each month your bill will be emailed to you. Visit **www.owenelectric.com** or contact us at **800-372-7612** to enroll.

Fuel Adjustment / Environmental Surcharge

The fuel adjustment charge/credit is the mechanism used to adjust for fluctuations in the price of fuels (primarily coal and natural gas) used to generate electricity.

The environmental surcharge provides for the recovery of costs incurred to comply with federally mandated environmental clean air requirements.

Monies Owen Electric collects for both the fuel adjustment and environmental surcharge are remitted in full each month back to our power supplier, East Kentucky Power Cooperative. Furthermore, the calculation and application of both the fuel adjustment charge and the environmental surcharge is subject to extensive reviews by the Kentucky Public Service Commission on a monthly basis.

Estimated Bill

If the meter cannot be read, you may receive an estimated bill. An estimated bill is calculated based on how much electricity you have used previously.

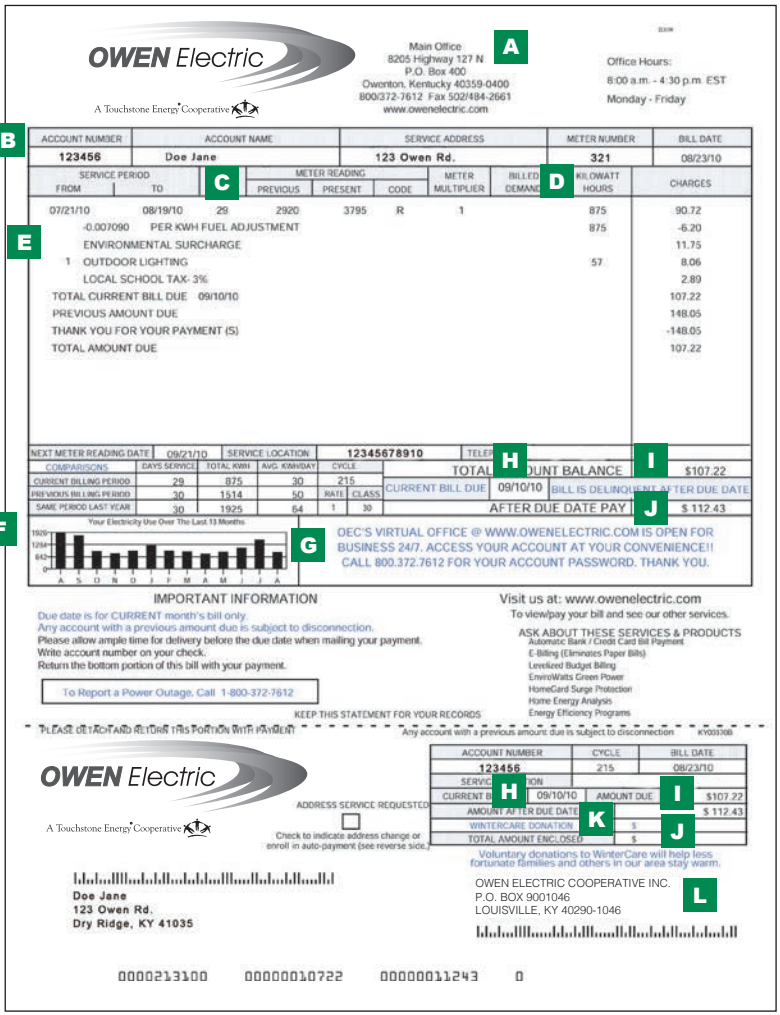
If your bill has been estimated, it will be noted on your bill. Once the meter is read, your bill will be adjusted automatically on your next bill. You will only pay for electricity actually used which is determined by the meter reading.

Taxes

On the electric bill you will notice taxes have been added into the total amount due. Owen Electric is required by the state to collect various taxes. First, the school tax is collected for the board of education and provides additional monies for local schools. Sales tax is also collected. Finally, the franchise tax is only collected in parts of Owen Electric's service area. This tax is collected to provide additional funding to local governments.

Understanding and Paying your Bill

READING YOUR BILL



A- *how to reach us*
B- *account number*
C- *number of days in cycle*
D- *energy usage*
E- *explanation of charges*
F- *previous usage data*
G- *monthly message*
H- *due date*
I- *amount due/prompt pay discount*
J- *gross amount due after due date*
K- *donate to WinterCare*
L- *where to send bill*

Understanding and Paying your Bill

PAYMENT OPTIONS

Pay at any of our 5 offices

MAIN OFFICE
8205 Hwy 127 N
Owenton, KY 40359
502-484-3471
Toll-free: 800-372-7612

BOONE COUNTY
Florence Government Center
8100 Ewing Blvd., Suite 220
Florence, KY 41042

GRANT COUNTY
300 Arbor Drive, Suite 1
Dry Ridge, KY 41035

PENDLETON COUNTY
10599 Hwy 27 N
Butler, KY 41006

VIRTUAL OFFICE
www.owenelectric.com

All of our offices are open from 8:00am-4:30pm Monday through Friday. You can use your credit / debit card or check to pay over the phone by calling 1-800-372-7612. Please have your account number ready. You can use the night drop to make payments after hours at any of these locations, or you can pay your bill online using your credit / debit card or check.

Owen Electric accepts Mastercard and Visa.

Electronic Payment Options

Automatic Bank or Credit/Debit Card Draft

Approximately 15 days before payment is due, you will receive a statement showing the amount of your bill and the payment due date. The amount of your bill will automatically be deducted from your bank account or charged to your credit or debit card on the date indicated. You will have sufficient time to be sure the money is available in your account.

PrePay Service:

PrePay Service is a prepaid metering program that allows you to pay for energy before you use it, and avoid the need for deposits, late fees, disconnect and reconnect fees.

Online

Visit **www.owenelectric.com** and use your credit/debit card or checking account to pay your electric bill.

OEC Mobile App

Quickly manage and make payments to your account using our mobile app. Download OEC Mobile using the Apple App Store or the Google Play store.

Telelink

Telelink services allow you to inquire on your account or pay your bill using a credit or debit card or check by phone. You can access automated information using Telelink by dialing (800) 372-7612, 24 hours a day, seven days a week.

Understanding and Paying your Bill

SPECIAL PAYMENT ARRANGEMENTS

We urge all our members to make an effort to pay their bills promptly. We realize that occasionally unexpected personal or economic conditions may create a problem that prevents you from paying your bill as agreed. When this happens, please contact Owen Electric before the due date to make arrangements to pay the outstanding bill.

We review each request on a case-by-case basis, and when there is a history of regular payments, our representatives are available to work out a mutually acceptable solution. We may be able to set up a reasonable payment schedule that will bring your account back to normal status. Please let us know as soon as possible about your payment problems. It will make it easier for us to assist you.

Levelized Payment Plan (Budget Billing)

To combat the problem of fluctuating monthly bills, Owen Electric members may enroll in a budget billing plan. This program is available to members who have received service at the same location under the same name for a minimum of 12 months. The account must also be considered “current” for payment status.

Levelized monthly payments are calculated using your average kilowatt hour usage; your bill may vary slightly each month according to how the current monthly bill affects your average.

PrePay Service

PrePay Service is a prepaid meter program that allows you to pay for energy before it is used. Choosing this option eliminates deposits, late fees and disconnect/reconnect fees.

You may enroll by placing an initial minimum $100 payment in your prepay account.

PrePay Service members receive daily text or email alerts of their usage and current prepaid account balance, in addition to other notifications of pending activity on their account. No monthly bill statement is produced.

Members enrolled in PrePay Service can view account balances or make payments 24/7 by signing on to their account at *owenelectric.com* or using the Apple App Store or Google Play app. Payments may also be made by calling or visiting any of our offices.

For more information on PrePay Service, call Member Service at 800-372-7612, option 4.

Helpful Hints and Other Information

CONTINUITY OF SERVICE

Owen Electric will use reasonable diligence to maintain uninterrupted electric service, but does not guarantee a constant or regular supply and shall not be liable for damage due to variation or interruptions in such supply. Any interruptions or irregularities in service should be reported to Owen Electric immediately. Owen Electric may interrupt service to any member or group of members for:

- *Protection of life or property.*
- *Making repairs, changes, or improvements in the system.*
- *Prevention of, or to alleviate, an emergency threatening the integrity of the system.*
- *Aid in the restoration of service to system components.*

Circumstances permitting, Owen Electric will give members reasonable notice of any anticipated suspension of service.

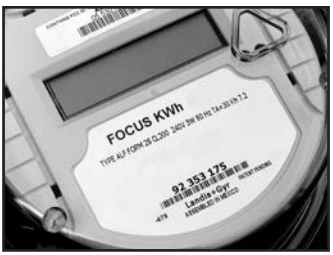
Should service be interrupted for any of the above reasons, or should service fail by reason of accident, strike, legal process, governmental interference, or any cause beyond its control, Owen Electric shall not be liable for damages, direct or consequential, resulting therefrom.

ELECTRIC METERS

The Public Service Commission requires periodic testing of electric meters. Meters are tested by the manufacturer and by our certified employees. Owen Electric monitors meter reliability through testing and statistical analysis. By doing this, we can be sure that our meters are accurate.

If you feel that your electric meter is registering inaccurately, you may request a special meter test by contacting Owen Electric. The test will be made as soon as the required fee (meter test deposit) is paid. The member may witness the test if desired.

If the meter tests within the prescribed limits of the Public Service Commission, the fee is retained by Owen Electric to offset the cost of the meter test. If the test shows the meter to be operating outside the prescribed limits, the meter test deposit will be refunded, and adjustments will be made to prior bills, according to the Public Service Commission regulations.



Helpful Hints and Other Information

ENERGY THEFT
It's Against the Law!

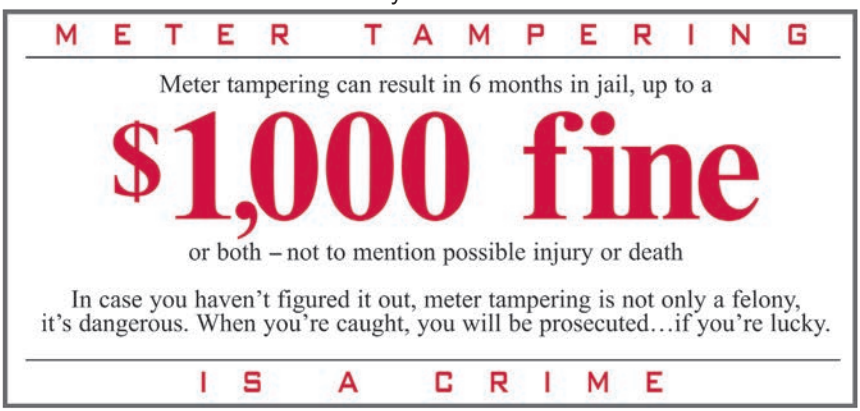
Under Kentucky law, unauthorized use of power through tampering with the electric meter or unlawfully reconnecting electric service, which has been disconnected by Owen Electric, could result in a fine of up to $1000 or twice the gain from theft, whichever is greater, or imprisonment for up to five years. The cost of service stolen and equipment damaged may also be recovered.

It is not necessary to be caught in the act of tampering with a meter in order to be prosecuted.

When a thief tampers with a utility meter to steal energy, it's honest members who pay the bill. Our employees have been trained to detect signs of meter tampering. This is in the best interest of all our members.

Should meter tampering be detected, service shall be immediately terminated and will not be restored until a state electrical inspection has been completed and received in our office(s) and all outstanding bill amounts, service fees, and repair costs of damaged Cooperative equipment (if applicable) have been paid.

If you suspect anyone of meter tampering, please report it to Owen Electric. The information will be kept confidential, and you could help save money for yourself and other honest members. If an electrician, contractor, or other craftsman is working on the wiring in your home or installing appliances and finds it necessary to gain access to the meter installation, contact Owen Electric for instructions. ***No one, except Owen Electric personnel, is authorized to cut a seal or remove a meter without prior approval by Owen Electric.*** Checking with us first can prevent any unintentional involvement in meter tampering investigations.



Building or Renovating

CALL BEFORE YOU DIG!

When planning an addition to your home or building a new structure, look up to make sure that there are no overhead power lines that would create a safety hazard during construction or when the building is completed. Also, in many areas, homes are served by underground electric lines. If you cut into a line, not only will you interrupt service to your home, but you could also receive a serious shock!

Before you begin construction, 'Call Before You Dig!' In a statewide effort to eliminate costly damage for its members, Owen Electric urges you to call 811 for assistance in locating buried cable.

It is the responsibility of the person or firm disturbing the earth's surface to notify owners of planned work near underground facilities.

Please call at least two working days before you dig to allow for proper locating.

If you are building an addition to your house, do not enclose an outdoor electric meter within the new structure. Electric meters must be accessible for the purpose of installation, operation, meter reading, maintenance, or removal of utility property.

NEW CONSTRUCTION

A new home is required by law to have the wiring inspected before the electricity can be powered. To ensure the wiring meets the state standards, a state electrical inspector needs to make the inspection. Since electrical inspectors are not representatives or employees of Owen Electric, it is the customer's responsibility to arrange the inspection and make sure the co-operative is notified of the approval. Owen Electric must be notified of approval before service can be established. To avoid any delays, discuss the matter with an Owen Electric representative before starting construction.

811®

Know what's **below.**
Call before you dig.

Member Communications

PUBLICATIONS

As an Owen Electric member, you will receive the *Kentucky Living* magazine each month. This publication serves as the official voice of Kentucky's Rural Electric Cooperatives and contains articles on energy conservation and legislative matters. *Kentucky Living* also includes several human- and general-interest stories from around the state.

The center section of the magazine includes the member newsletter, *Owen Electric Connection*. It includes any necessary official legal notices, news about the cooperative, and any activities, policies, procedures, rates, new products and/or programs, electrical safety, or other issues affecting members.

OWEN ELECTRIC CONNECTION

Periodically, Owen Electric sends out an e-newsletter, the *Connection*, for time-sensitive, important updates outside of the monthly print newsletter. There is no set publication schedule, but it is sent a maximum of once per quarter in an effort not to "spam" or clog your e-mail folders. Information and links pertaining to new rebate and/or energy efficiency programs, Annual Membership meeting updates, as well as other announcements, are examples of content distributed via the *Connection*.

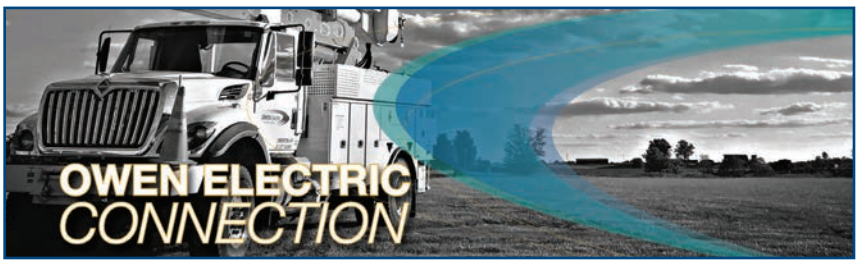
Please contact Owen Electric to provide your current email address to ensure you receive these timely updates.

BILL STUFFERS

In an effort to limit expenses and be more environmentally-friendly, bill stuffers will only be included in your monthly bill when there is an exceptional circumstance, like the announcement of Capital Credits patronage refunds.

ANNUAL REPORT

Owen Electric's Annual Report is sent to members each year within the June edition of *Kentucky Living* magazine. The annual report replaces the normal member newsletter for the month and is designed to show the previous year's financial and operations data and highlights the Cooperative's current goals and initiatives for the new year.



Member Communications

THE WEB & SOCIAL MEDIA

Owen Electric utilizes a diverse range of media to communicate with its members. This includes a news scroller on its web site, www.owenelectric.com, and social media outlets, including Facebook, Twitter, Instagram and Flickr.

By logging on to owenelectric.com, members can access articles on a central news scroller, as well as links to the Cooperative's Facebook page and the real-time Twitter feed.

Each media outlet provides a range of content from general interest stories and articles pertaining to the Cooperative or its members to current outage statuses and updates. Facebook and Twitter updates also enable members to receive Cooperative updates to their mobile phone via text if they elect to do so.

Owen Electric uses Instagram and Flickr for the posting of photos of interest to its members. Instagram is used for quick periodic updates; Flickr is used to host photo albums of events like the Annual Membership Meeting and school environmental and safety programs, etc.

For handy info graphics and bulleted how-to's, follow Owen Electric's Pinterest page.

THE VIRTUAL OFFICE: WWW.OWENELECTRIC.COM

Owenelectric.com is the office open 24/7. Members can log into the member portal, which gives the ability for members to not only view and pay their bill, but set account alerts, reminders, update their account information, etc. The web site also provides information on money-saving energy efficiency programs Owen Electric offers, how-to's on home weatherization, and other energy and home reference tools.

Online editions of the *Owen Electric Connection* are also available, as well as live weather information and other items of member interest, including payment locations and office directories.

Co-op Connections Card

As a new member, you should have received your copy of the Co-op Connections Card. This card is free to members and can be used at participating local and national businesses and pharmacies to receive valuable discounts.

Along with local and national business and pharmacy discounts, Co-op Connections now offers savings on travel; Cash Back Mall; Healthy Savings discounts for Rx, Dental and more; special Internet-only offers; and valuable coupons!

The Co-op Connections card is easy to use–just present it at participating businesses to receive discounts on products and services you use every day! The pharmacy discount can help save you 10 to 60 percent off prescription medications at stores nationwide, including CVS, Walgreens, Wal-Mart, Target and more.

To find participating businesses and pharmacies near you, to get a prescription quote, or access other Co-op Connections benefits, log on to **www.owenelectric.com**.

Other Services

COOPERATIVE SOLAR

For a one-time payment of $460 per panel, Owen Electric members can purchase a 25-year license to a solar panel at Cooperative Solar Farm One—Kentucky Touchstone Energy Cooperatives' 60-acre solar farm, located in Winchester.

Participants will receive a credit on their monthly electric bill representing a proportional share of the energy generated by the solar farm, as well as the market value of the panel's capacity.

For more information, go to **www.cooperativesolar.com**.

ENVIROWATTS

Owen Electric's EnviroWatts program provides an opportunity for its members to purchase renewable energy generated from hydro, solar, wind and methane gas collected from landfills to produce electricity. Although this program includes a small fee per block of EnviroWatts purchased, the investment supports the growth of our renewable energy technology and programs.

Contact Owen Electric for more specifics on this program.

PROGRAMS AND COMMUNITY INVOLVEMENT

Owen Electric has a number of programs on energy-related topics available for your community or civic club meetings. Presentation topics, for school-age children to adult, range from renewable energy and energy conservation to electrical safety.

Contact Owen Electric for more information and inquiries regarding the availability of speakers.

NATURE TRAIL

Owen Electric offers a one-mile nature trail to the communities it serves. Located at the headquarters, 25 acres have been set aside to feature a butterfly habitat, native grass area, wildlife food plot, a bird viewing area and much more!

The trail is open from dawn to dusk and is designed for foot travel only on paths. Your best four-legged friends are also welcome, but please keep them on a leash and clean up after them.

OUTDOOR LIGHTS

Outdoor lighting is a service we provide to members for a nominal monthly fee. An outdoor light can be requested at any of the Owen Electric offices or online at **owenelectric.com**. Please allow up to 20 working days to install an outdoor light. Repairs required as a result of normal usage will be at no charge to the member. If the light requires service as a result of vandalism, there will be a charge.

SURGE PROTECTION

HomeGuard surge suppression is available to members who want additional protection in the event of storms and surges of power. The HomeGuard surge protection device attaches to the meterbase and protects major household "white" appliances (furnace, central air unit, range, refrigerator, etc.) For more information, call Member Service or sign up at **owenelectric.com**.

Online Tools and Reference

ONLINE ENERGY EFFICIENCY TOOLS

Several tools are available at **owenelectric.com** as a reference for members.

- Sign up for a **free energy audit** with our trained and certified residential services manager.
- The **EV Calculator** helps you calculate monthly fuel savings you might experience if you were to purchase an electric vehicle.
- Create a personalized home profile with **Billing*Insights***, a calculator that uses your actual billing and energy use data.
- Find information on how to save energy and weatherize your home under 'Together We Save' at **www.togetherwesaveKY.com**.
- **Home Energy Adventure** is a game where you learn how energy efficient you are, as well as how you can improve your home's energy efficiency and save money.
- The **Television Energy Use Calculator** does just that—it calculates how much energy the televisions in your home are using each month.
- The **Interactive Energy Home** tool is designed to help you understand where and how energy is used in the home, and how to use it wisely
- Use the **Home Energy Library** as a reference for information about a variety of energy and home-related topics, including your meter, new home construction, outdoor lighting, and pool pumps.
- The **National Tree Benefit Calculator** helps you estimate the benefits trees can provide by reducing energy costs.
- Access brochures with numerous energy tips and how-to's, and even things to consider when replacing your HVAC unit.
- **EnergySavers.coop** and **FliterChange.coop** partner with Owen Electric's members to provide discounted CFL and LED bulbs, furnace filters, and other energy efficiency items with special savings just for you!

Rebate and Efficiency Programs

In addition to free home energy audits, Owen Electric offers several programs to incentivize members to build or improve their home to be more energy efficient.

Button-Up helps you increase your home's efficiency and your comfort while helping to save money on your electric bills. Your home must be at least two years old and use electricity as the primary heat source. Call to schedule an appointment with our energy advisor, who will visit your home and point out areas where efficiency can be improved. By participating in Button-Up, we'll pay you for every 1,000 BTU's your heating load is lowered. Call Member Service for complete details and to schedule your initial home analysis.

SimpleSaver is a program designed to help Owen Electric control electric load, keeping member rates as low as possible. You'll receive a one-time immediate bill credit after the installation of direct load control switches on your central air conditioner(s), plus annual bill credits for your participation.

Heat Pump Retrofit incentivizes members when they choose to replace their home's electric resistance heat system (electric furnace, ceiling cable, electric baseboard, or electric thermal storage) with an air-source heat pump. Applies to new manufactured homes.

Building a Home? Contact us before you start building to find out about the Touchstone Energy Home and its potential for a 30 percent reduction in annual heating and cooling costs.

After a new home installation and receiving necessary certifications, Owen Electric will issue a rebate to the member to help cover the cost of the upgrade of the home from the standard construction requirements to **ENERGY STAR** requirements.

For more information and full terms of rebates and programs, please call Member Service at (800) 372-7612, option 4.

$imple Saver

Outage and Emergency Information

REPORTING AN OUTAGE

When reporting an outage, please be prepared to report:

- *member name*
- *phone number*
- *location of service*
- *account number, if available*

Please report all information regarding an outage to help Owen Electric personnel locate the problem in order that power may be quickly restored.

It is important that you report any outage promptly. Don't assume that someone else has reported it. Your calls help us determine the extent and specific location of outages. We particularly want to know about any dangerous or life-threatening situations.

Owen Electric has personnel on duty 24 hours a day to answer your calls for emergency service. They are able to dispatch line crews to restore power in outage or emergency situations.

To prevent phone lines from becoming jammed during a large outage, Owen Electric has an **Emergency Automated Response System** which enables you to report your power outage by entering or verifying the phone number where you receive service. This system automatically receives, records, and categorizes your call during an outage much faster than a single dispatcher can handle the call. The key for this system to provide quick reliable service is having your correct phone number in our system. Entering or verifying the phone number prompts our computer to print an outage report for the dispatcher, who can then notify a crew to repair the problem.

If you have a touch-tone phone, and if you have an interruption in your electric service and call Owen Electric to report it, you don't have to bother with your account number, your location, or for that matter, your name. All that is necessary for you to report an interruption is a valid phone number on your account.

For this to work, it is necessary that Owen Electric has your correct phone number in our records. To change your phone number, call us at 800-372-7612, option 4.

TEXT YOUR OUTAGE

Avoid busy phone lines during an outage and text your outage to us! Subscribe to the service and report outages by sending **OECTEXT** to **85700** reports. You will receive a confirmation and updates when a crew has been dispatched to restore power. *Service may be subject to message or data charges per your cell carrier's plan.

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WEB OUTAGE UPDATES & VIEWER

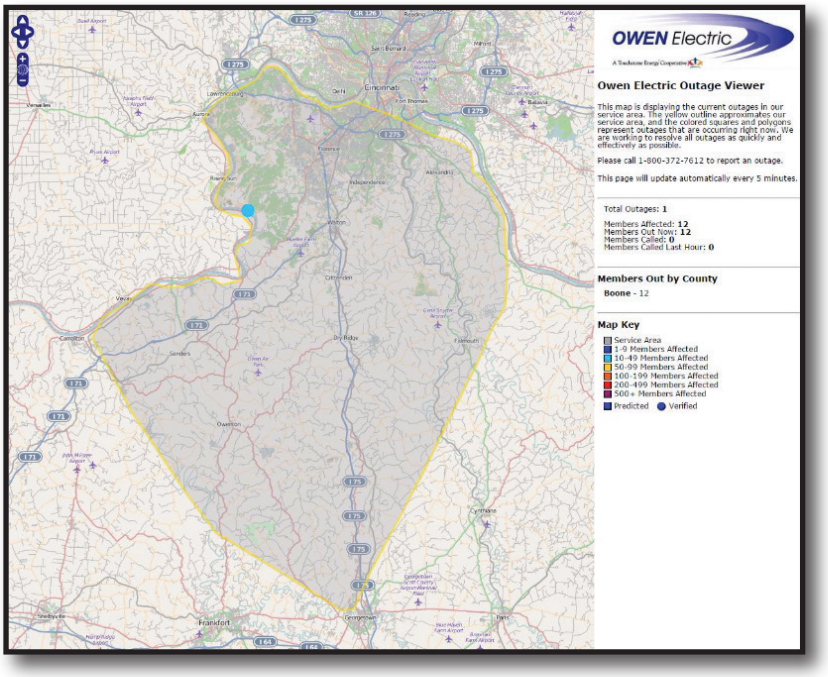
For real-time outage updates, log on to the Outage Update at **www.owenelectric.com**. There you can find the location of identified outages, along with their severity throughout Owen Electric's nine county area.

The news feed located on Owen Electric's web page is also a key source in information regarding major outages and severe weather conditions that may affect Owen Electric's system.

Our social media outlets are not monitored 24/7, and we cannot take outage reports through Facebook or Twitter.

Social media sites, including Facebook and Twitter, will also be utilized to disseminate up-to-the-minute outage updates as available.

Additional resources regarding severe conditions including thunder-storm, winter storm, a disaster supply kit list, and how to safely use a portable generator are available under the Storm Preparedness link at **www.owenelectric.com**.



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LIFE SUPPORT/MEDICAL EQUIPMENT

If you or someone living in your home depends on life support medical equipment prescribed by a physician, Owen Electric needs to be made aware of the situation.

Although Owen Electric makes every effort to provide continuous electric service, unavoidable outages do sometimes occur, particularly during inclement weather. When these outages occur, our service teams need to know which members face critical life or death circumstances due to the loss of electrical service. They can then give these members priority in restoring service.

Since Owen Electric cannot guarantee uninterrupted service, it is the responsibility of the member to acquire a back-up power supply (batteries, generator, etc.) if the nature of the medical equipment makes this a necessity. If you install a standby generator, please contact our Engineering Department for recommended wiring procedures that will ensure that electricity from your generator will not enter Owen Electric's distribution lines and create a hazardous condition for those workers repairing the lines.

CHANGING A FUSE

1. First, disconnect lamps and appliances in use when the circuit went out.

2. Make sure your hands are dry; stand on a dry board or rubber pad; if possible, open the main switch, or pull out the section of panel labeled "main" in the service entrance to cut off the current while working at the branch circuit box.

3. Identify the blown fuse. When a fuse blows, the transparent section becomes cloudy, or blackened.

4. Replace the blown fuse with a new one of proper size. The smaller size screws in and out just like a light bulb. If the blown fuse is a cartridge type, located in the pull-out section, it can be removed by hand pressure.

5. Close the main switch, or replace the pull-out section, to restore service.

6. Throw away the blown fuse. **Never put a penny behind a fuse. There is extreme danger that your house or building will burn down.**

Outage and Emergency Information

RESETTING A CIRCUIT BREAKER

1. *Move switch to OFF position.*
2. *Push switch past OFF position.*
3. *Return switch to ON position.*

TREES IN LINES

The wires that provide electricity from the last pole to your house are usually covered with an insulating material that prevents electrical loss and protects them from damage. **If a tree branch has been scraping the wires and/or the covering appears frayed, contact Owen Electric so a representative can be sent to inspect the wire.**

From pole to pole, the wires are normally bare. If trees become en-tangled with these lines, it could cause an electrical outage or become a safety hazard. If you observe such a condition, you should advise Owen Electric so a repre-sentative can be sent out to check the line. We can usually clear these hazards during our next scheduled tree trimming in your area or neighborhood. When a tree makes contact with an overhead power line:

1. *Electricity will flow through the tree into the ground and this could be hazardous, as well as wasteful.*

2. *Power interruption can result, affecting a number of homes and businesses in the area.*

3. *During high winds and storms, power lines could be severely damaged, causing power outages.*

4. *Children may climb or play around lines, which could cause serious hazards. Owen Electric encourages all members to talk with their children about these potential hazards and take precautions by planting trees away from power lines.*

IN THE EVENT OF AN OUTAGE

- *First, check fuses or the circuit breaker.*

- *Then check your neighborhood to determine if the electricity is off in your area.*

- *If the area's electricity is off, call Owen Electric at 800-372-7612 or text OECTEXT at 85700 to report the power outage. For more information, turn to page 20.*

Statement of Nondiscrimination

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 require 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 http://www.ascr.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

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rev. 01/2020