



ADAMS RURAL ELECTRIC
COOPERATIVE, INC.

Your Touchstone Energy® Cooperative 

Member Handbook



4800 State Route 125, PO Box 247, West Union, OH 45693
937-544-2305 | www.adamsrec.com



Welcome to Adams Rural Electric Cooperative!

You have joined 6,000+ fellow members in parts of five southeastern Ohio counties who receive their electricity from Adams Rural Electric Cooperative and who also have ownership in the cooperative that serves them. This is why rural electric cooperatives are different. You not only rely on us to provide electric service, but you also have an ownership stake in the co-op and elect the trustees who set the policies by which our business operates.

Adams Rural Electric Cooperative is one of 24 electric cooperatives in Ohio that are member-owned, locally managed, and democratically controlled utilities with roots going back to 1940. We use cutting-edge technology to keep the lights on and our employees are dedicated and highly skilled.

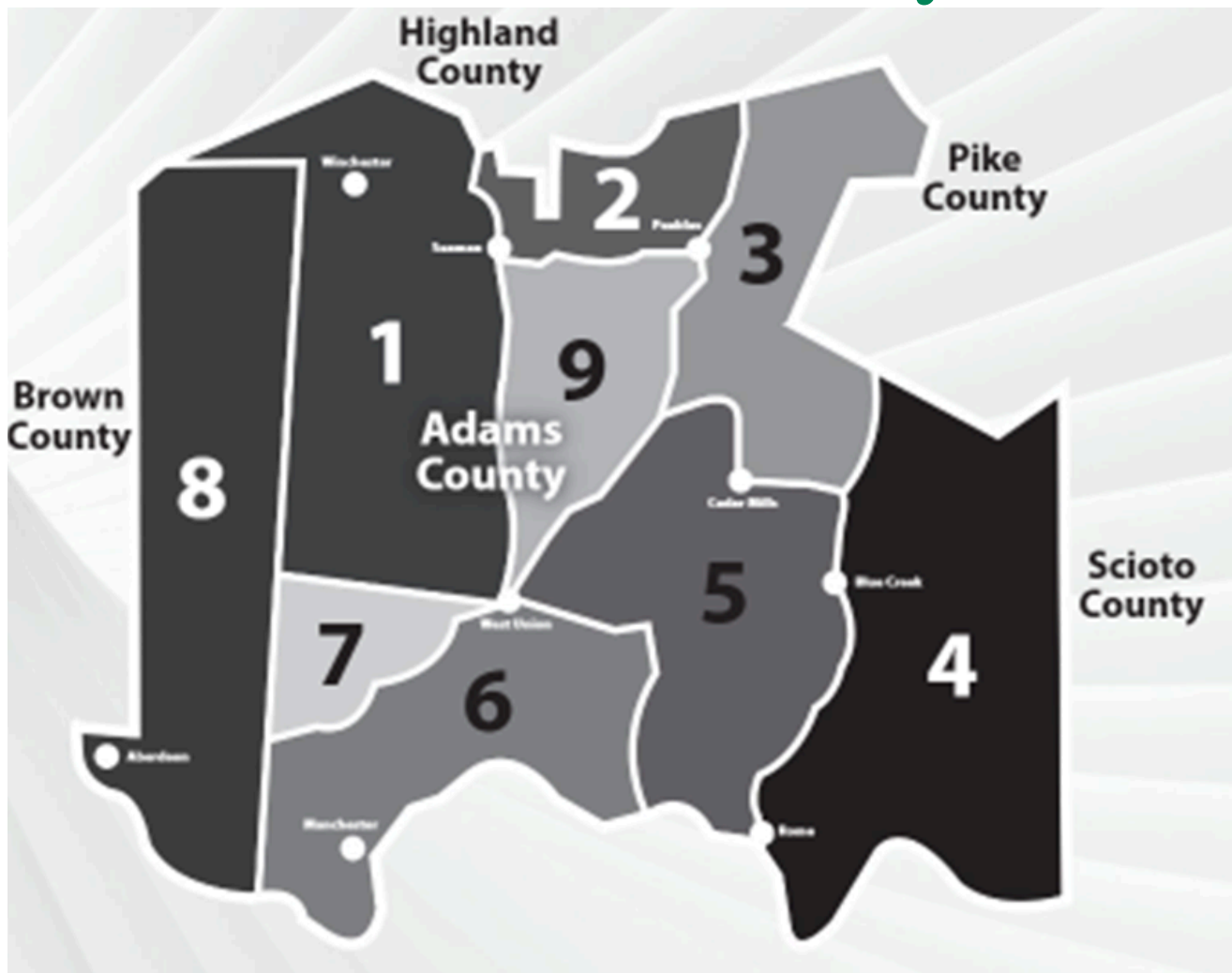
Adams Rural Electric Cooperative cannot control nature, and therefore can't guarantee an uninterrupted power supply. However, we continue to work to upgrade equipment and maintain right of way to try and prevent frequent and lengthy outages. If your power does go out, don't hesitate to call us. Adams Rural Electric Cooperative is on duty 24-hours a day, 7 days a week, including holidays.

Adams Rural Electric Cooperative strives to provide **dependable electric service to** our member-owners at the **most reasonable cost possible**.

Thank you for allowing us to serve you.

The Employees, Management, and Board of Trustees
of Adams Rural Electric Cooperative

Adams Rural Electric Cooperative Service Territory



Adams Rural Electric Cooperative provides service to parts of 5 counties in Ohio
Adams, Brown, Pike, Scioto, and Highland Counties

The service territory is divided into 9 districts, and each district is represented by a trustee on the board.



Contact Information

Office Address:

4800 State Route 125
West Union, Ohio 45693

Hours of Operation:

Monday – Friday, 7:30 a.m. to 4:00 p.m.

Phone Numbers:

- Payments and billing: 937-544-2305 or 800-283-1846
- Report an outage or emergency: 937-544-2305 or 800-283-1846
- Payment hotline: 833-421-0975

Email Inquiries:

info@adamsrec.com

Website:

www.adamsrec.com





Easily Manage Your Adams Rural Electric Cooperative Electric Account

SmartHub is Adams Rural Electric Cooperative's free online bill management system that allows you to monitor your energy usage, pay bills, receive account notifications, and more! **If you are new to paying your bill online, you will need to create a SmartHub account.** However, it's super easy and our friendly staff will gladly assist you if you need help!

SmartHub Features:

- Provides 24-hour access to accounts
- Sends emails or text notification when a new bill is generated
- Pay online using credit card or electronic check
- Multiple accounts can pay with a single payment
- Displays payment posting in real-time
- Provides current and historical billing and payment history
- Allows you to enroll in paperless billing
- Outlines daily, monthly, and annual energy usage in graphs
- Includes a free app for smartphones and tablets

Sign up by:

- Visiting www.adamsrec.com and clicking the SmartHub tab
- Downloading the SmartHub app from the Apple app store or Android Marketplace. Both are FREE with smartphones and tablet devices!

*Your login information will be the same for the web version and mobile app.

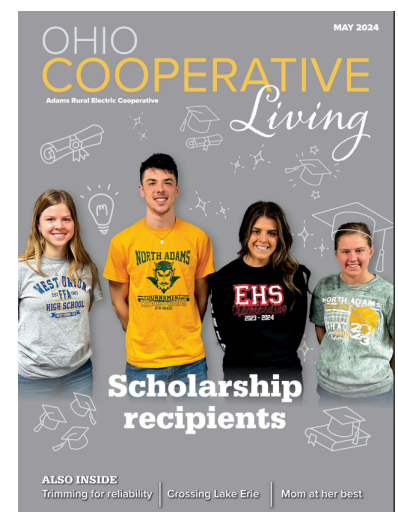
For help or more information, call us at 937-544-2305



Ohio Cooperative Living Magazine

As a member of Adams Rural Electric Cooperative, you will receive a monthly subscription to *Ohio Cooperative Living* magazine, the statewide publication of Ohio's Electric Cooperatives (OEC). The magazine features interesting stories about people and places in the Buckeye State.

The center section of *Ohio Cooperative Living* contains stories and announcements specifically written for the members of Adams Rural Electric Cooperative. The magazine is our primary means of informing you about what is happening at Adams Rural Electric Cooperative. We encourage you to read each monthly issue to stay abreast of the important messages published in the local section.





Cooperative Benefits

You are a member of a rural electric cooperative, a unique type of utility based on a non-profit model in which the users of power are also the local owners of the cooperative. You and fellow co-op members vote every year by mail to elect individuals to the Board of Trustees or for changes on bylaws. The election results will be presented each year at the cooperative's Annual Meeting. The Board of Trustees sets the policies of the co-op, hires and directs the General Manager, and has fiduciary responsibility.


The Cooperative Difference

Electric cooperatives differ from municipalities and investor-owned utilities because we are not-for-profit and can return revenue after operating expenses (margins) have been covered. These returns are called capital credits. The remaining funds stay in member accounts as your investment in our infrastructure and operations.

Capital Credits

Adams Rural Electric Cooperative members use the electricity we provide and pay their monthly bills, and we track their business with the co-op over time. We pay all operating expenses throughout the year, and if any operating revenue is left over, we allocate it to members as capital credits. After considering all financial requirements, the board of trustees may authorize the general refund of capital credits at the October board meeting.

Even if you move off co-op lines you will still receive the Capital Credits that you have earned – so it is VERY important to keep us informed of address changes so we can mail your Capital Credits to you when there is a general retirement. In the event of a member's death – Capital credits are refunded to the estate pending board approval. For additional information and details, please contact Adams Rural Electric Cooperative at 937-544-2305.





Reporting an Outage

Although we strive for always-available power, outages are possible. Knowing that you and your neighbors share a power interruption can help us pinpoint the problem. Don't hesitate to call, toll-free, at any time of night or day to report what you suspect to be a power supply problem. **Report outages by calling (800) 283-1846 or on your SmartHub app.**

Before you call, please:

- Make sure the problem is not a tripped breaker or blown fuse. If we dispatch a line crew after your outage call and it turns out the problem involves the house's electrical wiring or fuses/circuit breakers, Adams Rural Electric Cooperative will charge a trip charge for the false alarm.
- Check with neighbors to see if they are out of power. When reporting an outage, you should give dispatchers the name in which the electric account is listed, the location (preferably the service address on electric bill), and your telephone number.

During a widespread power outage, Adams Rural Electric Cooperative office and after hours call center will be overwhelmed with calls. Please be patient and keep trying. Our line crews will be working diligently to restore power, starting at substations and major circuits to re-energize the most co-op members in the shortest amount of time. You might see the lights come on at homes across the road or down the street from your house, but you are still in the dark. This could be because your house is fed from a different circuit, just like wiring inside your home is connected to different breakers/fuses, or it could be an issue with your transformer or service.

DO NOT ATTEMPT to move downed power lines or drag trees or limbs off lines! Treat all high-voltage equipment as if it was fully energized.

Finally, keep refrigerator and freezer doors shut during a power outage.



Be Prepared for Hazardous Weather

During unfortunate weather events, Adams Rural Electric Cooperative members may experience an extended outage, but being prepared is best. No matter the season, hazardous weather can present a challenge to reliable electric service.

Here are some tips to keep prepared:

- In an outage, call 800-283-1846.
- Keep a five-day supply of drinking water in plastic bottles (one gallon per day, per person).
- Store a manual can opener and enough non-perishable food (ex: canned meats, peanut butter) for five days. Don't forget pets.
- Use paper plates, plastic utensils and pre-moistened towelettes to conserve water.
- Have a camp stove or grill for outdoor cooking.
- Keep extra batteries, matches, propane, charcoal, and firewood.
- Store a portable, battery-powered radio and alarm clock.
- Keep hand-held devices fully charged with one portable phone that will work even if power is interrupted.
- Plan where to meet and how to communicate with family, if separated.
- Keep your vehicle's tank full.
- Work with neighbors to coordinate care for elderly and disabled individuals who are living alone.
- Maintain a supply of prescription and over-the-counter drugs, vitamins, and special dietary foods.
- Keep a store of personal hygiene supplies including plastic trash bags.
- Place first-aid kits in your home and car.
- Make sure you have cold-weather clothing, blankets, and sleeping bags. Use flashlights or other battery-operated lighting instead of candles.
- Keep fire extinguishers fully charged.
- If you or someone in your home has a medical device that is dependent on electricity, it is important for your household to have a back up plan during extended outages.
- Check on current weather conditions.



Adams Rural Electric Cooperative

Electrical Rates

Residential Rate

Facilities Charge – \$34.00/month
Distribution Charge – \$0.0349 per kWh
Generation and Transmission Charge – \$0.09 per kWh

Three Phase Commercial Rate

Demand Charge – \$6.00 per Billing kW
Electric Charge:
First 100 kWh per kW of billing demand – \$0.10632 per kWh
Next 200 kWh per kW of billing demand – \$0.08632 per kWh
Excess kWh – \$0.06632 per kWh
Minimum Monthly Charge – \$74.00

Large Power Rate

Facilities Charge – \$236.00/month
Demand Charge – \$12.00 per Billing kW
Energy Charge – \$0.05962 per kWh

Security Light

100 Watt HPS – \$11.45/month
250 Watt HPS – \$15.70/month
400 Watt HPS – \$24.15/month
55 Watt LED – \$10.85/month
150 Watt LED – \$15.60/month

The following rates are charged to each rate listed above.

Generation and Transmission Cost Adjustment

Changes monthly based on the cost to purchase power from Buckeye Power.

State of Ohio Kilowatt Hour Consumption Tax

Kilowatt hour taxes are based on a daily average and currently at the following rates:

For the first 67 kWh – \$0.00465 per kWh
For the next 68-500 kWh – \$0.00419 per kWh
For 501 kWh and above – \$0.00363 per kWh

Late payments are subject to a 6% late charge.

Buckeye Power: Your Source of Power

Ohio electric distribution cooperatives, including Adams Rural Electric Cooperative has ownership and receives electricity from a generation cooperative called Buckeye Power, Inc. Early leaders had the vision that the Ohio electric cooperatives should have their own generating plants.

Through Buckeye Power, electric co-op members own the Cardinal Station, a coal-fired power plant located about seven miles south of Steubenville. Thanks to an investment of nearly \$1 billion in environmental enhancements, the Cardinal units rank among the cleanest in the country.

Buckeye Power also owns two natural gas-fueled peaking facilities, the Robert P. Mone Plant and Greenville Generating Station, that serve Ohio cooperative members on the coldest and hottest days of the year during peak power demand periods. Combined, these plants have 710 megawatts of capacity.

Ohio's electric cooperatives' generation mix also includes:

- 55 megawatt of hydro power from the New York Power Authority
- 434 megawatt of coal-fired generation through an ownership interest and associated rights in the Ohio Valley Electric Corporation (OVEC).
- 9.6 megawatt from landfill methane gas at the Suburban Regional Landfill near Mt. Perry, Ohio, and the Hancock County Landfill near Findlay.
- 4.45 megawatt from agricultural bio-gas projects in Ohio.



Where Can I Pay My Electric Bill?

Please try to pay your bill by the due date. A six-percent penalty is assessed on bills not received by Adams Rural Electric Cooperative at its offices by the due date.

Here are ways members can pay their electric bill:

- **SmartHub** – SmartHub can be accessed 24-hours a day from the link on our website (www.adamsrec.com) or by downloading the mobile app. Members must register for SmartHub to make payments or manage their accounts online.
- **In Office** – Members may pay in person at our office where a staff member will greet you. The office is open Monday through Friday from 7:30 a.m. to 4 p.m. You may pay by cash, check, money order, or debit/credit card. If visiting our office after hours, payment can be left in our 24-hour drop box located on the side of the building to the left of the sidewalk. If payment is left in the drop box, please be sure to include the name and address of the member. Do not leave cash in the drop box.
- **Pay at Bank** – Payments can also be made at the National Bank of Adams County in West Union, Ohio, or at one of the following First State Bank locations: West Union, Winchester, Seaman, Peebles, Manchester, Hillsboro, or Georgetown. Please remember that if you pay your bill at one of these banking centers, you must present the bill stub, and payment must be paid by the due date!
- **Payment at Local Stores** – Members can also make payment with cash at local participating retail stores. Take the back of your electric bill to the store; they will scan the barcode on the back of the bill, and you can make payment with the cashier. There is a \$1.50 convenience fee to use this service and is collected by the store. To find a location near you, visit pay.vanilladirect.com/pages/retailers

DOLLAR GENERAL®

**FAMILY
DOLLAR®**



Walmart 

CVS



Where Can I Pay My Electric Bill?

- **Pay By Phone** - Payments can be made with a credit card by calling our office at 937-544-2305 during business hours (Monday through Friday, 7:30 a.m. to 4 p.m.) or by calling the 24-hour payment line at 833-421-0975 where payments can be made with a credit card or checking account.
- **Automatic Bill Pay** - Your payment can be drafted from your checking/savings account. A bank draft form would need to be completed and returned to the office along with a voided check. Automatic bill pay with a debit/credit card is also available. For more information, please contact our office.
- **Payments by Mail** - Members may mail payment along with the bottom portion of the bill in the return envelope. Please allow time for payments to be received by the due date. Write your account number on the check. Do NOT mail cash. Remember that a “postmark” date does not qualify as the date that payment is received. Allow four to five days for a payment to reach us if paying by mail to avoid the penalty.

Remember that failure to receive your bill in no way relieves you from paying it. If you do not receive your bill, contact the office before the due date so that another bill can be sent to you.



What Types of Payment Are Accepted?

- Cash – Accepted at our office lobby.
- Check – Accepted online, office lobby, mailed payment or through the automated telephone system.
- Credit/Debit Card – Visa, MasterCard, and Discover are accepted online and via telephone.

Warning: Third-Party Payment Websites

The cooperative urges members to stay away from third-party websites when making payments.

Those who pay online must carefully review what website they are using. Third-party bill payment sites advertise the cooperative name, information, and logo to get members to use their service, but are NOT affiliated in any way with Adams Rural Electric Cooperative. They will charge you a service fee to use their site. Our website, **www.adamsrec.com, does not charge a fee to make payments online.**

Payments made through these sites are not guaranteed – they may not arrive on time, may not be applied to the account properly, and could result in late fees or disconnection of service.

If paying online, use the cooperative's website link:

<https://www.adamsrec.com> . If you have any questions regarding your online account, please contact our office.



Budget Billing Plans

Would you like to make managing your monthly finances easier? How about paying the same amount each month for electricity? We are here to help take the stress out of paying your bill! Adams Rural Electric Cooperative's budget billing program offers members a convenient way to plan their budget by leveling their electric payment each month. The monthly budget amount is based on 12 months of consumption history, beginning in July and ending in June, and is determined by your average monthly amount. This average amount is what you will pay each month until the settlement month in June. If you happen to overpay at any time, a credit will be applied to your bill the next month. Monthly budget amounts will change each year based on your past year's history.

To be eligible for the budget billing program, members must have been at their current residence for at least one year and not have an outstanding balance. Interested in signing up or learning more? Give our billing department a call at 937-544-2305!

Deposits, Service Fees, and Special Charges

Deposit/Account Origination Fee: A security deposit shall be paid of \$200 or 130% of the annual average of monthly consumption, whichever is greater. The security deposit, when required, will be kept by Adams Rural Electric Cooperative until such time as the member has completed 12 monthly payments with no delinquencies. The cooperative will pay interest in the amount of 3% on security deposits.

New Service Extension Fees: The Cooperative will provide service only to the point of the service attachment at the top of the meter pole, on the side of the structure, or service mast of the structure, which will be furnished and installed by the member. Additional fees may be required to install service which will be determined by our staking engineer.



Handling Delinquent Accounts

Bills for electric service are considered delinquent if the full amount due is not received at Adams Rural Electric Cooperative office on or before the due date stated on the bill. If the net amount of your bill is not paid on or before the due date posted on the bill statement, the gross amount (net with penalty added) is due.

Conscientious handling of your electric account can save money in late payment penalties and fees for collection and reconnection after disconnection for non-payment. However, we realize that sometimes situations and emergencies occur.

If you are unable to pay your bill by the due date indicated on your statement **YOU MUST CONTACT OUR OFFICE PRIOR TO THE DISCONNECT DATE** and a payment arrangement may be available, depending on the circumstances. This type of delinquent account treatment must be made at the Adams Rural Electric Cooperative office. Payment arrangements are offered at the discretion of the cooperative. Disconnection will occur if the terms of a payment arrangement are not honored.

You may request emergency assistance, if applicable, from various federal and state funded energy assistance programs available to qualified utility users. Contact your local Community Action Agency, Department of Job and Family Services, or Veterans Service Office (if you are a veteran) for more information.

Medical Certifications are available for those who qualify. Member must enter into a 3 month payment arrangement and have a completed medical certification form provided by the cooperative and signed by a physician.



Help Meeting Your Payments

We all need help sometimes. County Services are here.

Community Action

Adams Co.	(800) 233-7891
Brown Co.	(800) 553-7393
Scioto Co.	(740) 354-7545
Pike Co.	(740) 947-2131
Highland Co.	(937) 393-3458

Job and Family Services

Adams Co.	(937) 544-2371
Brown Co.	(937) 378-6104
Scioto Co.	(740) 353-2218
Pike Co.	(740) 947-2171
Highland Co.	(937-393-4278

Veterans Services

Adams Co.	(937) 544-7857
Brown Co.	(937) 378-3155
Scioto Co.	(740) 353-1477
Pike Co.	(740) 947-2766
Highland Co.	(937) 393-8686

Outreach Programs

St Vincent DePaul - West Union	(937) 544-0154
--------------------------------	----------------

Automated Metering for Accuracy and Convenience



RF(Radio Frequency) technology is utilized by the AMI (Advanced Meter Infrastructure) system to measure kilowatt-hour use at your home or business. The meters send readings back to our office, where the readings are used to calculate your monthly bill. The AMIs also allow us to “ping” meters in the system to determine the extent of power outages. In addition, the meters’ report to us possible cases of tampering or power theft and will send outage notifications to our office.

Theft of electricity is something we take seriously. Because it is extremely dangerous and costs all other co-op members, Adams Rural Electric Cooperative prosecutes theft to the fullest extent of the law. Breaking a seal or tampering with an electric meter can result in jail time, stiff fines, or both. If you see a broken meter seal, notify Adams Rural Electric Cooperative immediately.

Only Adams Rural Electric Cooperative employees are permitted to remove a meter.

The electric meter is the property of the cooperative and will be maintained by the cooperative. Only cooperative employees who are trained and wearing the appropriate safety equipment and FR clothing are allowed to remove the meter.

If the meter base needs to be inspected or worked on or if the member or non member needs to make repairs to their service, the person or entity whose name the electric service is in will need to contact the office to set up a date and time so the service can be disconnected. Contact will need to be made at least one working day prior to when the work is being done. As long as the work is completed by 2 p.m. on a working day, there will be no charge if the disconnect and reconnect of the service occurs during normal working hours. If the work is to be done after hours or on the weekend, the member or non-member will be charged \$100 for each trip made.

The person or entity whose name the electric service is in will be responsible for the unauthorized breaking of seals or meters installed on the premises. If a meter is removed, the cooperative will receive notification from the metering system that an outage has occurred. If the cooperative sends a crew because the meter was removed, the member or non-member will be charged \$100 for each trip made after-hours or on the weekend.



Peak Load Alerts

During the hottest and coldest days of the year, demand for electricity across Ohio and the nation “peaks.” This doesn’t mean there is a shortage of power; rather baseline generation capacity has been exceeded and surplus demand is being filled at market prices. The demand costs associated with peak periods can be quite high, driving up member electric bills.

You can help Adams Rural Electric Cooperative avoid setting a new peak of record by watching for peak alert warnings from Adams Rural Electric Cooperative on our Facebook page during extreme temperature periods. When a peak alert has been issued, take steps to reduce your energy use.

Life Support Systems

Notify Adams Rural Electric Cooperative if you or someone in your home is dependent on an electrically powered life support unit. **We also strongly urge that anyone with life support or health monitoring equipment have a back-up power supply in case of emergencies.** No one can predict when power outages will occur or how long interruptions of service will last. Restoration efforts could take hours or days in the wake of severe storms. You are advised to have a backup power source for medical equipment or a place to go until electric service is restored.

Adams Rural Electric Cooperative strongly urges its members to install and properly maintain smoke alarms and carbon monoxide (CO) detectors in their homes and businesses.



Members' Responsibilities

Access to Facilities – Right of access is crucial to Adams Rural Electric Cooperative in its efforts to ensure reliable electric service. Keep the path to your service line and meter pole/pedestal unobstructed in case our linemen must reach equipment for repair or maintenance. Remember that co-op personnel are called on to work around the clock, so don't be surprised during periods of severe weather if you see our trucks on the road night and day. Our crews need access to your property at all times. We respect your right to protect your property with a locked gate. However, because Adams Rural Electric Cooperative may need access to the equipment at inconvenient times, we ask that members with locked gates call our office to give us access to either the gate code or we can install our lock on the gate so that we have access availability when needed. Adams Rural Electric Cooperative employees will perform inspections of meters and check readings. Please keep animals contained for the safety of these workers.

Co-op personnel wear Adams Rural Electric Cooperative uniforms and drive vehicles marked with the Adams Rural Electric Cooperative logo, but please don't hesitate to ask them for identification. Call our office if you are unsure if the person you are dealing with is an employee of ours.

Right-of-Way Clearing – Adams Rural Electric Cooperative attempts to clear a 40-ft. right-of-way (20 feet on either side) around its power lines. Any "danger trees" identified outside the 40-ft. zone will also be removed if the trees could threaten the electric infrastructure. You can help us by not planting fast- or tall-growing trees or shrubs close to power lines and poles. Vegetation growing into lines or trees falling on lines is the major source of power outages.

Report Line Problems – Please report any conditions along power lines that need attention. When you call our office, be prepared to give details about the location and type of problem: broken or leaning poles, wires sagging too low, trees growing into the lines, broken insulators, sparks coming from lines or transformers, grass fires burning poles, children playing in a substation or underground transformer, meter tampering or theft of electricity, etc.



Safety Around High-Voltage Power

Accidentally contacting a power line can be dangerous, or even deadly, so please - **KEEP A SAFE DISTANCE – ELECTRICITY CAN TRAVEL!**

When outdoor, keep a safe distance from power lines and other equipment your co-op uses to get electricity to your home. Always remember to:

- Stay away from power lines, meters, transformers and electrical boxes.
- Never climb power poles or attach anything to the poles.
- Don't climb trees near power lines. This is work for professionals. If the vegetation grows in the right-of-way, Adams Rural Electric Cooperative will schedule removal of the trees. Call to notify us of these situations.
- Never fly kites, remote control airplanes or balloons near power lines.
- If you get something stuck on a power line, **call 937-544-2305** and stay away!
- Keep a safe distance from overhead power lines when working with ladders or installing objects such as antennas or rain gutters.
- Never touch or go near a downed power line.
- Don't touch anything in contact with these wires, such as a car, fence or clothesline.
- Keep children and pets away from energized lines – electricity can travel!
- If you use a generator, check our website for important safety info.

If a power line falls on your car, stay inside the vehicle. Warn away people who try to touch the car or the line. Call yourself or ask someone to **call 9-1-1, then 937-544-2305.**

The only circumstance in which you should consider leaving a car that is in contact with a downed power line is if the vehicle catches fire. If it does, open the door. **DO NOT STEP OUT OF THE CAR!** Instead, jump free of the car so that your body clears the vehicle before touching the ground. Once you clear the car, shuffle in small steps at least 50 feet away, with both feet on the ground. Do not try to help someone else from the car while you are standing on nearby ground as electricity can travel!



Statement of Non-Discrimination All Are Welcome

Adams Rural Electric Cooperative, Inc. is an equal opportunity provider and employer.

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.**