

Welcome To



SOUTHWEST IOWA
RURAL ELECTRIC COOPERATIVE

Your Touchstone Energy® Cooperative



(888) 220-4869



1801 Grove Ave • Corning, IA 50841



1502 W. South St • Mt. Ayr, IA 50854



415 Broad Ave • Stanton, IA 51573

Our Mission

Provide safe, reliable electric service and promote community and economic development utilizing cooperative principles and values.

**WELCOME TO
SOUTHWEST IOWA RURAL ELECTRIC COOPERATIVE
(Southwest Iowa REC)**

Dear Southwest Iowa REC Member:

We would like to take this opportunity to welcome you as a member-owner of Southwest Iowa Rural Electric Cooperative (REC).

Southwest Iowa REC is not just an electric utility operating miles of power lines - transformers - meters. Your Cooperative is **PEOPLE – YOU** (the member-owner), the board of directors and dedicated employees.

This information guide has been prepared to briefly identify pertinent information about Southwest Iowa REC. You can find additional information on our web-site at www.swiarec.coop or by calling any of our cooperative offices in Corning / Mount Ayr / Stanton.

If you have any questions after reading this guide, just call or stop by one of our offices in Corning / Mount Ayr / Stanton, Iowa. You are always welcome! After all, this is **YOUR** cooperative – **YOU** own it! We're here to help **YOU!**

Again – WELCOME to Southwest Iowa REC!

Cooperatively yours,

The Board of Directors
Management
Employees of Southwest Iowa REC

PAYING YOUR ELECTRIC BILL

Your electric bill will arrive in the mail around the 10th of each month. The bill is due immediately and is considered past due if not paid by the due date which is normally the 30th of each month. If payment is not received by the disconnection date as printed on the monthly bill, the service may be subject to disconnection procedures. Additional trip charges will be assessed to post a service for disconnection and to disconnect the service.

Payment on your account can be made by several convenient methods:

THROUGH THE MAIL: A return envelope is enclosed with the bill. Return the bottom portion of your billing statement with your payment to ensure proper credit on your account(s). Payments sent through the mail should be made with a check or money order.

IN PERSON: You may bring your payment to the cooperative offices in Corning, Mount Ayr or Stanton. The office is open from 7:30 a.m. to 4:00 p.m. Monday through Friday. We also have a night deposit box at every office which may be used at any time.

ON-LINE VIA SMARTHUB: Visit our web-site (www.swiarec.coop) and go to the payment options link and find the **Pay Online** link. The payment site is fully secure – using state-of-the-art encryption. Follow the easy-to-use steps to sign in and pay your bill on-line. You will be charged a \$3.95 user-fee if paying your bill on-line with **SmartHub**. The maximum amount you can pay on-line is \$500 per credit card transaction, but no limit for payment by check.



AUTOMATIC PAYMENT PLAN: Having your payment deducted automatically from your checking account is simple, reliable and it can help you save time and money. There are no checks, stamps or trips. We offer this service free-of-charge. You can find a form to enroll in this plan on our web-site under payment options **OR** call one of our cooperative offices at (888) 220-4869.

BUDGET BILLING: Budget billing is suited for helping our members balance their household expenses throughout the year, instead of paying larger utility bills during their peak heating or cooling periods. Budget billing permits the REC and the member to spread total service costs evenly over a 12-month period. Contact our office if you are interested in our budget billing program.

MOVING:

When moving, you are responsible for the electric usage until the cooperative is contacted and arrangements have been made to stop your electric service. Please provide us with a forwarding address so we can send you the final bill. We ask that you keep a current address on file with us to assure that we may mail your patronage checks to you in the future.

PAYING YOUR ELECTRIC BILL ON-LINE IS EASY



Southwest Iowa REC is offering another convenient way to pay your electric bill – it's **SmartHub**. All you have to do is visit our web-site (www.swiarec.coop) – click on the **Pay Online** link, and you can pay your bill on-line. The payment site is fully secure – using state-of-the-art encryption.

Pay on-line with a credit card or check – or if you prefer – you can print out the bill and mail it with your check. The on-line bill looks exactly like the one you receive in the mail. You can view graphs of your electric usage, your payment history, and your outage history.

Follow these easy-to-use steps to sign in to pay your bill on-line:

- Type in your account number
- Type last name or business name
- Type email address
- Password is case-sensitive and must be entered exactly as printed with length of 4 to 10 characters. For best security, use at least 8 characters with a combination of letters and numbers.
- Confirm password
- Hit the submit button and you will be directed to the HOME page of the Southwest Iowa REC **SmartHub**.

You will be charged a \$3.95 user-fee if paying your bill on-line. The maximum amount you can pay on-line is \$500 per credit card transaction, but no limit for payment by check.

- **If you have questions – call your local REC office.**

SERVICES OFFERED

Southwest Iowa REC offers a number of special services to its members. Many of these services are at no charge. Examples of services provided:

- **FREE Energy Audits for Residential Members**
- **Water heaters and installation – Call us to find out more about this program!**
- **Quest-line Resources**
 - Industry/Customer Information
 - Locating vendors and resources
 - Regulatory and Environment (waste disposal, recycling, etc)
 - Power Quality and Services

- **House Planning? Remodeling?**

Provide assistance and resources for heating/cooling, lighting, energy conservation and planning electrical services
- **Electrical Safety**

Demonstrations in area schools, county fairs, civic events.
- **Economic Development**
 - ° Southwest Iowa REC is continually involved in community development.
 - ° Researches financial resources to facilitate growth in our area.
 - ° Offer Revolving Loan Funds to help spur economic growth in our communities.

- **Seminars**

Provide workshops on latest techniques for area contractors in heating/cooling and the building profession.
- **Efficiency Rebates**

Provide rebates for heat pumps, central A/C, water heaters and other appliances.
- **Security Lighting**

Southwest Iowa REC provides and maintains a security-lighting program.

- **Publications**

Southwest Iowa REC provides each member (upon request) with a subscription to ***lowa Electric Cooperative Living***, a monthly publication of our statewide organization. ***“Southwest Lines”*** Southwest Iowa REC’s monthly newsletter is inserted in with each member’s monthly bill. Both publications contain information to help you be a better informed member.

Southwest Iowa REC employees will be happy to answer any questions you might have about any of these services. Please call: **(888) 220-4869**.

POWER OUTAGES

If your power goes off, you can help in restoring service quickly and safely by taking the following steps:

1. Check your fuses or circuit breakers in the house and at the meter pole.
2. Check with your neighbors to see if they have power.
3. Depending on your location – Call Southwest Iowa REC day or night at: **(888) 220-4869**
4. Turn off major appliances to protect them from any high or low voltage conditions and to decrease the load when lines are reconnected.
5. Leave a light switch on so you'll know when service has been restored.

Call as soon as the trouble is discovered; or if you notice any suspicious circumstances such as a tree in the line, a flash, arc or smoke from a transformer. Please be careful around downed power lines. NEVER assume the power is off.

Our crews work to repair dangerous and critical conditions first. In the event of major storms, service to substations will be restored first – then primary feeder lines - and then individual services.

Your cooperative maintains electric service up to and including the meter. Any wiring beyond the meter is the responsibility of the Member.

MEDIC ALERT

Please inform us if someone in your family depends on electronic life-support equipment. They will be placed on our **MEDIC ALERT** registry and be given priority – if possible – when an outage occurs (physician's statement is required).

OUTAGE WEB MAP

You can now log onto <http://outages.iowarec.org> for an Outage Map of Iowa that will be kept up-to-date during widespread outages.

SERVICE FACILITIES

METER LOOP* owned by Southwest Iowa REC
METER POLE owned by Southwest Iowa REC
METER owned by Southwest Iowa REC

**Wires from meter pole to house
or farm facilities** owned by YOU

* Up to 100 amp – no additional cost

EMERGENCY STANDBY GENERATORS

** IMPORTANT NOTICE **

Contact **SOUTHWEST IOWA REC** before installing stand-by generation. Emergency generators connected improperly create **VERY** dangerous conditions.

- The public or your neighbors could be electrocuted by an improper connection on your farm.
- The cooperative's personnel could be electrocuted.
- Your electric equipment or that of your neighbors could be seriously damaged.

CALL BEFORE YOU DIG

Southwest Iowa REC is a member of the Iowa One Call System. This service allows anyone working near underground lines the convenience of making one phone call to **1-800-292-8989** OR dialing **811** to request a location of buried facilities.

Required notice before digging is 48 hours before the planned work, excluding Saturdays, Sundays and legal holidays. There is an exception for emergencies.

Remember – **BEFORE YOU DIG** – Call Iowa One Call!



Know what's below.
Call before you dig.

you can also log onto www.iowaonecall.com

RATES

Single Phase Customer

Availability Charge	\$ 29.00 *
First 100 kWhs	\$ 0.1481
Next 800 kWhs	\$ 0.1299
Balance	\$ 0.0808

Energy Adjustment Charge is applicable to the above rates. **

Heat-Plus Rates \$ 0.06

Energy Adjustment Charge is applicable to the Heat-Plus rates. **

Commercial Rates vary

* **Availability Charge:** Sometimes called Facilities Charge or Service Charge is a monthly charge that does not vary with the amount of electricity used. This charge partially covers the fixed costs of operating your utility including operations and maintenance of meters, lines, poles, substations, interest expense, depreciation, insurance, taxes, trucks and equipment, billing, administration and miscellaneous services.

** **Energy Adjustment Charge:** (sometimes called Energy Charge Adjustment or Power Cost Adjustment) is calculated monthly using current costs for wholesale power compared to the wholesale power cost captured in the base rate. Basically, the base cost of wholesale power is deducted from the current cost of wholesale power and that “factor” is multiplied times your monthly kWh usage and added or subtracted from your bill. By doing this, Southwest Iowa REC is able to cover the fluctuating cost of its purchased power and not make frequent base rate adjustments.

OPERATION ROUND-UP

Southwest Iowa REC participates in the **Operation Round-UP** program. Since the original **Operation Round-UP** program was established in 1989 by a South Carolina rural electric cooperative, many cooperatives across the nation have also adopted the program.

Operation Round-UP is just what the name implies. Each month, Southwest Iowa REC simply “rounds up” the electric bills of participating member-consumers to the next highest dollar. All **Operation Round-UP** donations are placed in a separate fund to be disbursed for charitable purposes only. A committee comprised of community leaders, Southwest Iowa REC employees and directors receives and evaluates all donation requests. This committee then makes recommendations for disbursements to the full Southwest Iowa REC Board of Directors. The REC Board of Directors has the final approval of all **Operation Round-UP** disbursements.

Typically, **Operation Round-UP** funding will be used to address individual and community needs such as food, shelter, clothing, health, education and service projects. **Operation Round-UP** funds cannot be used for political purposes.

Individuals or organizations requesting **Operation Round-UP** donations do not have to be members of Southwest Iowa REC, but they do need to be a resident and located in one of the 11 counties we serve. These counties include: Adair, Adams, Cass, Decatur, Fremont, Mills, Montgomery, Page, Ringgold, Taylor and Union.

Southwest Iowa REC has always demonstrated a desire and commitment to improve local residents’ quality of life. **Commitment to Community** is one of our **Touchstone Energy** guiding principles. **Operation Round-UP** is an innovative way to continue to make a difference in our local communities. We encourage individuals and organizations with needs to apply for **Operation Round-UP** donations. Applications can be requested from any of our three locations:

1801 Grove Avenue
Corning IA 50841
(888) 220-4869

1502 W South Street
Mt Ayr IA 50854
(888) 220-4869

415 Broad Avenue
Stanton IA 51573
(888) 220-4869

Applications can also be obtained from our Web Site at www.swiarec.coop.

Southwest Iowa REC is proud of our member participation in **Operation Round-UP**. We are excited to be able to make a difference in the lives of people in our local communities. **OPERATION ROUND-UP** is truly “**Small Change That Changes Lives**”.

GREEN PRICING

Southwest Iowa Rural Electric Cooperative (REC) offers a green-pricing program to our members. This program will allow individual members the ability to voluntarily contribute to a fund. All the money collected from our members will be used for the development of alternate energy production facilities in Iowa. Alternate energy production facilities may include wind energy, biomass, solar and other non-traditional generation technologies.

Through this program, customers will not be directly purchasing alternate energy, but rather participating in the development of these resources. Contributions may be retained until they reach a sufficient level to pursue a particular development, make a grant to another entity pursuing alternate energy development in Iowa, or arrange for purchases from alternate energy production facilities.

Some highlights of this program include:

- Available to members within any of our rate classifications.
- Members can contribute a one-time dollar amount or on a monthly basis. The minimum contribution is \$1.
- The forms of participation include: cash – check – money order – ACH or paying the additional amount with your monthly electric bill.

Once you have signed up, your participation will continue at the same level until you notify us that you wish to change the amount of your contribution or end your participation in the program.

We're pleased to offer this new option to you and welcome your participation. If you have questions, would like to sign up, or would like more information about this program, please call one of our convenient service centers: (888) 220-4869

1801 Grove Avenue – Corning Iowa 50841
1502 W South Street – Mt Ayr Iowa 50854
415 Broad Avenue – Stanton Iowa 51573

Yes – I want to be a part of the Green-Pricing Program.

_____ I will make a 1-time contribution to Green Pricing. My check is enclosed.

_____ I will contribute \$_____ per month to Green Pricing. I understand that this amount will be automatically added to my monthly electric bill.

Name _____ Address _____

City/State _____ Zip _____ Account # _____

Mail to:

GREEN PRICING-PROGRAM at the following address:

1801 Grove Avenue – Corning Iowa 50841
1502 W South Street – Mount Ayr Iowa 50854
415 Broad Avenue – Stanton Iowa 51573

RENEWABLE ENERGY PROGRAM

Southwest Iowa REC has a contract to purchase all of its wholesale power from Central Iowa Power Cooperative (CIPCO) of Cedar Rapids, Iowa. Southwest Iowa REC will arrange for the payment of Alternate Energy through CIPCO that has been generated from renewable resources. This optional program is made possible through a contract signed by our Cooperative's wholesale supplier (CIPCO) to purchase 2 megawatts of power from a wind farm in northern Iowa.

Southwest Iowa REC's Board of Directors is making this program available to all members. You will be able to enter into a contract to purchase Alternate Energy in 100 kWh blocks. The block of energy (100 kWhs) will be made available to members in the form of an additional fee of \$2.50 (per block). This will be added to your monthly electric bill each month. Your bill will be itemized to show the amount being charged under this program. Members will be required to agree to purchase the designated amount of Alternate Energy for a minimum term of 6 months.

Customers who purchase Alternate Energy through this Program will not be guaranteed that renewable energy will be delivered to their premises for use; but rather their purchase will cause Alternate Energy to be purchased by Southwest Iowa REC for delivery into the CIPCO system, from which you are served. To participate in this optional Alternate Energy program, please call your local REC office. You can also complete the form below and return it to our offices.

SOUTHWEST IOWA REC ALTERNATE ENERGY PURCHASE AGREEMENT

Please specify the total number of 100 kilowatthour (100 kWh) blocks you wish to purchase each month. Each block is an additional \$2.50 investment in not only the environment, but in the future of renewable energy.

Number of 100 kWhs blocks @ \$2.50 per block per month _____

Name _____

Address _____

City _____ State _____ Zip _____

Signature _____

Date _____

I understand my commitment is for a minimum of 6 months and will continue each month thereafter until I notify the Cooperative in writing to end my participation in the Southwest Iowa REC Alternate Energy Purchase Program.

ANNUAL MEETING

Each year, Southwest Iowa REC holds an Annual Meeting of its members. Among the items of business conducted at this meeting are annual reports of the cooperative's operations, election of directors and other pertinent business.

All members are notified by mail of the date, time and place of the Annual Meeting. Your participation in the Annual Meeting is essential to the continued success of Southwest Iowa REC. It's an essential and fundamental power that flows from your electric cooperative. You have the power to discuss issues with friends and neighbors at the Annual Meeting and vote for board representation.

That basic, democratic power – that includes one vote by every cooperative member/owner – is one of THE most important characteristics that makes your electric cooperative different from any other kind of utility.

We also make every effort to make the Annual Meeting a fun time for all. We provide:

- Attendance prizes
- Door prizes
- Food
- Entertainment

We hope you'll join us each year for the Annual Meeting event.

CO-OP CONNECTIONS CARD

- **What is the Coop Connection's Card?**

Southwest Iowa REC members will receive discounts at local and national businesses. The card – unlike swipe cards – is used at the register to receive discounts determined by the business. This card is **FREE** to Southwest Iowa REC members!

HERE'S WHAT YOU GET:

- Great discounts from businesses in your community, including dining, shopping, automotive and much more. Use the card to support store owners in your neighborhood.
- Big savings when you shop on-line.
- Printable coupons for groceries that update daily
- 10-85% discounts on most prescriptions at over 60,000 participating pharmacies
- 10-60% discounts on eyeglasses, contact lenses, eye exams and LASIK
- 20-40% discounts on dental care – such as cleanings, x-rays, root canals, crowns and orthodontics
- **PLUS** additional savings on chiropractic visits, lab tests, imaging scans & hearing aids

Go to our web-site at www.swiarec.coop OR www.connections.coop to get more information about the Coop Connections Card!



OUR 7 COOPERATIVE PRINCIPLES

We embrace and live by these principles.

#1 VOLUNTARY AND OPEN MEMBERSHIP

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

#2 DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights – one member, one vote – and cooperatives at other levels are organized in a democratic manner.

#3 MEMBERS' ECONOMIC PARTICIPATION

Members contribute equally to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. They usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

#4 AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

#5 EDUCATION, TRAINING AND INFORMATION

Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of cooperation.

#6 COOPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

#7 CONCERN FOR COMMUNITY

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

GRASSROOTS / ADVOCACY

Southwest Iowa Rural Electric Cooperative (REC) has been very active in Des Moines and Washington, D.C. making sure our legislators know what effects laws could have on utility costs for our members.

In the past, various out-of-state environmental groups have injected misleading TV, newspaper and automated telephone call advertisements into essential discussions on needed base-load generation in Iowa. We believe these out-of-state special interest groups have no legitimate stake in Iowa's energy future and their intentions are remarkably disingenuous and intentionally misleading on proposed legislation.

Increased base-load energy, as part of an overall energy package that includes renewable resources, will mean reliable, affordable, safe electricity delivered in an environmentally responsible manner for the future for electric cooperative members, agri-business and other partners in business in rural Iowa.

BE INFORMED:

Sign up today to be included in e-mail communications from Southwest Iowa REC so you are armed with the facts that matter to Iowans. To sign up – go to www.swiarec.coop and complete the sign up form or simply fill out this form and mail it to us. If you change your mind, rest assured, you can unsubscribe simply by notifying Southwest Iowa REC.

Name _____

Address _____

City _____ **State** _____ **ZIP** _____

E-mail _____

(please print legibly)

Location # _____ **Account #** _____

Thank you for making a difference in Iowa's energy future!

TOUCHSTONE ENERGY®

Touchstone Energy® is a network of local, member-owned utilities around the country committed to providing superior service at affordable rates to all customers large and small.

Southwest Iowa Rural Electric Cooperative **IS** a **Touchstone Energy®** Cooperative.

TOUCHSTONE ENERGY® CORE VALUES INCLUDE:

Integrity

Accountability

Innovation

Commitment to Community

On the internet – log onto www.togetherwesave.com to find more ways that Touchstone Energy can help you!

STATEMENT OF NONDISCRIMINATION

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, USDA, its Mission Areas, agencies, staff, offices, 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.

Program information may be made available in language other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotope , American Sign Language) should contact the responsible Mission Area, agency, or staff office; the USDA TARGET Center at (202)720-2600 (voice and TTY); or the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a complainant should complete a Form, AD-3027, *USDA Program Discrimination Complaint Form*, which can be obtained online at <https://www.ocio.usda.gov/document/ad-3027>, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of the alleged civil rights violation. The completed AD-3027 form or letter must be submitted 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; or
- (2) Fax: (833) 256-1665 or (202) 690-7442; or
- (3) Email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.