



Serving the electricity needs of our members
since 1937

Brown County Rural Electrical Association Handbook

Welcome to Brown County Rural Electrical Association

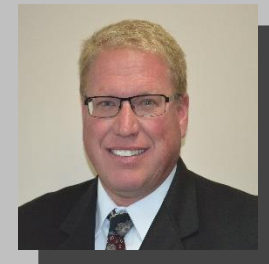
We would like to extend a warm welcome to you as a new member of Brown County Rural Electrical Association. You are now one of more than 4,000 of the cooperative's member-owners. Brown County REA provides electric service to people in rural Brown County and portions of Nicollet, Sibley, Blue Earth, Renville, Redwood, Cottonwood and Watonwan counties. Members like you established this Association more than 80 years ago.

At Brown County REA we pride ourselves on good service and strive to deliver reliable electric energy to you at the lowest possible cost. You, through your elected Board of Directors, control the direction of your Cooperative.

Because Brown County REA is your company, we want to serve your energy needs in the best way possible. In this handbook, you will find some of the information about your cooperative that is of special interest to you as a member-owner. After you have read through this material please keep it for future reference.

Please call if you have any questions or need additional information about items in this booklet. Office hours are 8:00 a.m. to 4:30 p.m. Monday-Friday. Our toll-free number is (800) 658-2368, or locally, call (507) 794-3331.

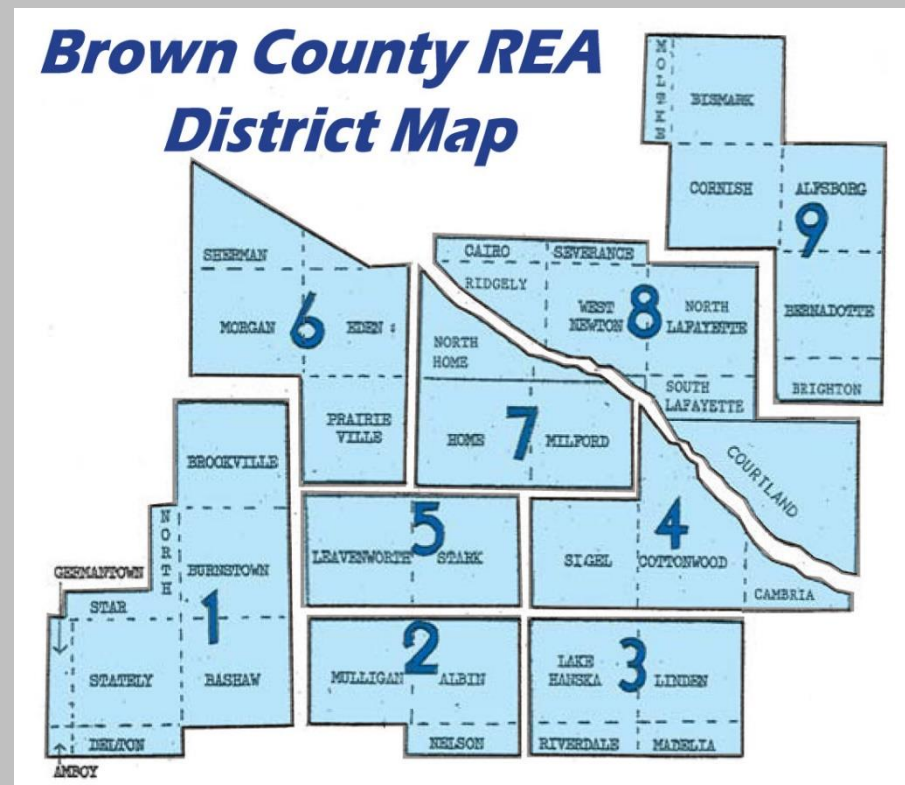
Cooperatively Yours,
Michael Heidemann
Executive Officer



Members Are The Cooperative

As a member you are a part owner of Brown County Rural Electrical Association and have a say in how the cooperative is run. The area served by the cooperative is divided into 9 districts, each with one representative on the Board of Directors. Members have the opportunity to run for a seat on the Board of Directors and elect representation at the Annual Membership Meeting. Directors are elected to a three-year term.

The Board of Directors meets monthly to conduct the business of the Cooperative. The board hires the General Manager who hires the Cooperative employees and manages the daily affairs of the Cooperative.



Your Role As A Member

Brown County REA is a non-profit cooperative owned by those we serve. Before we can give you service you must pay the membership fee of \$5.00. We will refund your membership fee when you are no longer a member of the Association.

For a new service, your electrician must file an affidavit stating the work meets the requirements of the National Electrical Code.

As a member you have certain responsibilities that are important to Brown County REA's success.

1. **Pay on time** - It is important to pay your electric bill by the 20th of each month. This avoids a late payment charge for you and allows the cooperative to run smoothly and meet its financial obligations.

2. **Report outages or concerns** - Please call Brown County REA 794-3331 or 1-800-658-2368 to report any problems along Brown County REA lines that need attention; damaged poles, broken insulators, and trees growing into lines are a concern to us.

3. **Call before you dig 800-252-1166 or 811**

If you plan to dig, call Gopher State One Call or submit your locate request online at www.gopherstateonecall.org to have all underground utility lines in your area located. You must call at least 48 hours, excluding weekends and holidays, before you plan to dig.

4. **Right-of-Way Clearing - Maintaining** a safe distance between trees and power lines is a continuing program. Please support our efforts to provide you with reliable service by granting permission to clear any right-of-way located on your property.

5. **If you plan to MOVE**, please call Brown County REA at least two weeks before the date of your move and let us know the final date for which you are responsible. Please give us your new address for your final bill, and for future dividend refunds.

6. **Read your monthly *Connections*** newsletter - It contains articles on electrical safety, energy efficiency and conservation, load management programs, new technology, appliances and many articles about your Cooperative. You can also learn more about REA programs on our website at www.browncountyrea.coop.

7. **Yard light** - If you pay a monthly fee to have BCREA maintain a coop-owned yard light, report any issues so we can take care of it promptly. That will help us give you the best possible service.

8. **Report load management equipment problems** - as soon as possible. Some programs include free maintenance and parts as a part of our commitment to you.

If Your Power Goes Off

1. Check your fuses or circuit breakers including those on the meter pole, to see if any have blown or tripped.
2. Check with your neighbors to see if they have power.
3. Call Brown County REA toll free **(800) 658-2368** or **(507) 794-3331** to report. Our phones are answered, and linemen are on call 24/7/365.
4. Turn off major appliances and sensitive electronic equipment to protect from any high or low voltage conditions and to reduce the load when lines are reconnected.
5. Leave a light on so you know when power is restored.

Call as soon as the trouble is discovered or you notice any suspicious circumstances such as a tree in the line, a flash, arc, or smoke from a transformer.



Your cooperative maintains the electric service up to the meter, including lines and transformer. Wiring beyond the meter is the responsibility of the member.



About Your Electric Bill

Your electric bill will be mailed to you by the 10th of each month and must be paid by the 20th each month. It reflects charges for the previous month, for example April 10th you receive your bill for energy used March 1 through March 31. Payment is due by April 20th.

- If the 20th falls on a weekend or holiday, payments are due the next business day.
- **Payments received after the 20th will be charged a 1.5% penalty on the balance.**
- One “penalty free” late payment allowed per year.

|  24386 State Hwy 4 • PO Box 529 Sleepy Eye MN 56085-0529 507-794-3331 • 800-658-2368 Your Touchstone Energy® Cooperative | ACCOUNT NUMBER 123456 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | BILLING DATE 05/20/16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| (555) 555-5555 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Please inform us if the printed address or phone number we have on file for you is incorrect. We THANK YOU for allowing us to serve you. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| PAID BY CREDIT CARD 163.06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Please return this portion with your payment. THANK YOU. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 02/16 | 1629 | 34 | | 1860 KWH @ 0.093868 = | | | | 95.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 01/16 | 1829 | 15 | | 592 KWH @ 0.099000 = | | | | 35.29 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 11/15 | 1369 | 39 | ELECTRIC TAX | | | | | 18.49 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10/15 | 1288 | 51 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 09/15 | 1535 | 68 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 05/15 | 1283 | 57 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 04/15 | 1402 | 48 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If payment is not received by the 5th, we will add a late payment charge of 1.5% on the unpaid balance (\$1.00 minimum). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  24386 State Hwy 4 • PO Box 529 Sleepy Eye MN 56085-0529 507-794-3331 • 800-658-2368 Hours: Monday - Friday 8:00 - 4:30 This institution is an equal opportunity provider and employer. Keep this portion for your records. | BILLING DATE 05/20/16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | TOTAL DUE 163.06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | PAGE 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Paying Your Electric Bill

Today's technology makes paying your electric bill easier than ever. Brown County REA offers several convenient ways to pay your monthly bill:

Automatic payment from checking or savings

Payment of your electric bill is automatically transferred from your account to Brown County REA on the 20th of each month. You can request the Payment Authorization Form from our office or download from our website www.browncountyrea.coop.

Online Bill Pay

Take advantage of the free, convenient, secure and easy-to-use online option to review and pay your bill from our website - www.browncountyrea.coop. Click on the "Pay Bill Online" button on the home page (middle right) Click on "Register Account" and follow the online instructions to create your account. Enter multiple account numbers, choose paperless billing and more.

Credit or Debit Card

Authorize payment of your electric bill from your specified credit or debit card on or about the 20th of each month.

Mobile App

Download by searching Brown County REA in the Apple or Google App store. Use your existing login if you have one in our Online Bill Pay portal, or if not, create a unique user id and password at the login screen to establish account information.

Check or Cash

Payments of your monthly electric bill are accepted as well. You can send them by mail, pay at the office during regular business hours, Monday - Friday 8:00 a.m. to 4:30 p.m., or use the drive-up drop box. located near the flagpole in front of our office at 24386 State Highway 4, Sleepy Eye.

It Pays to Be a Member

As a Brown County REA member, *you*, not a group of private investors, benefit from any margins produced by the Cooperative. As a not-for-profit organization, we credit any money the members pay over and above actual operating expense to each member's Capital Credit account. Capital Credits, or patronage dividends, are part of your investment in the cooperative. How they work:

- ✓ Your co-op tracks how much electricity you buy and how much you pay for it throughout each year
- ✓ At the end of the year, your co-op completes financial analysis and determines whether there are excess revenues, called margins
- ✓ From those margins, Capital Credits are allocated to all people who were members in a particular year, based upon their use of electricity during that year.
- ✓ As money is available, and as the co-op board decides, Capital Credits are retired, and paid to members.
- ✓ You, the member, receives a notice showing the amount of Capital Credits for the past year.
- ✓ Capital Credits to estates are paid on a discounted basis since the heirs receive payment ahead of the regular member.
- ✓ By retaining Capital Credits for a period of time your cooperative reduces our need for borrowing money thus saving in interest cost.

If you move, please call to let us know your forwarding address. As Capital Credits are paid in the future they will be sent to your last known address.

The operation of Brown County REA is guided by a set of By-Laws that are available on our website www.browncountyrea.coop. If you would like a paper copy, please contact the office at (800) 658-2368 or (507) 794-3331.

Members Save with Special Programs

As a cooperative member you can expect reliable electrical service at cost-effective rates. Brown County REA also has various load management programs to let you, the member, help keep the cost of your electricity low. **Contact the office to see if programs are available where you live.**

Interruptible Water Heating

Replace a non-functional water heater or one that uses gas or oil as its heating source with an energy efficient Marathon or Westinghouse electric water heater, available in 50, 80, 85, 100, and 105 gallon sizes. Member pays a reduced cost, which includes installation and load management equipment. Water heater may be interrupted on days of expected high electrical demand. Water heater remains on load control for a minimum of ten years.

Electric Thermal Storage (ETS) Water Heating

ETS water heating systems use off-peak electricity to “charge” a water heater with sufficient storage capacity to supply your hot water needs while the electricity is interrupted during the on-peak hours the following day. It can be applied to an existing water heater with an energy factor of .90 or greater and 100 gallon storage capacity. Purchase a new, high efficiency water heater and place on ETS control for a reduced amount, which includes installation and load control equipment. ETS water heater loads are typically controlled from 7:00 a.m. to 11:00 p.m. daily.

Ground Source Heat Pump

A Geothermal or Ground Source Heat Pump (GSHP) is one of the most efficient ways to heat and cool your home. It does not burn any fuel source to produce heat but instead transfers the heat that is in the ground outside into your home. A ground source heat pump may be eligible for a rebate when placed under load management with a non-electric or electric thermal storage back-up heating system and cycled air conditioning.

Cycled Air Conditioning

Members who sign up for the cycled AC program on a new or newer existing, central air conditioner with a minimum 2-year participation, can receive a one-time bill credit. The air conditioning load is cycled off for approximately 15 minutes of every 30 minutes during the control period. The compressor is cycled off; the fan remains on. Cycled AC is required for heat pumps in order to receive the co-op rebates.

Air Source Heat Pump

These highly efficient units use electricity to heat and cool with the same unit. Rebates are available for air source heat pumps with a Heat Seasonal Performance Factor (HSPF) of 8.2 HSPF or higher when installed by a Quality Install registered contractor and placed on the load management program with non-electric back-up heat and cycled cooling.

Members Save with Special Programs

Air Source and AC Tune-up

A rebate is available to members who hire a professional HVAC contractor to perform a tune-up of an existing, working Air Source Heat Pump or Central Air Conditioner. The unit must be more than three years old and not had a tune-up in at least two years to qualify. Tune-up check point requirements can be obtained from the cooperative newsletter or through the BCREA office. A copy of the contractor's bill must also be provided.

Energy Star Appliances & Lighting

A bill credit is available to members who purchase an Energy Star certified refrigerator or freezer, with recycling of the old unit, electric clothes dryer or dehumidifier. Submit proof of purchase, proof of recycling and copy of the Energy Star label for rebate. No rebate offered without the recycling of old unit, where required.

Members can also receive rebates for installing energy efficient light bulbs that are Energy Star certified. Submit a copy of your receipt and proof of Energy Star status.

Commercial Rebates

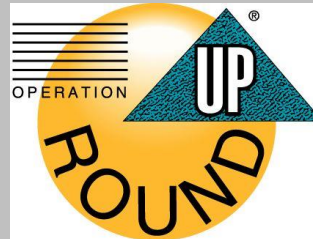
Rebates may be available on lighting projects, both new and retrofit, to commercial, industrial and agricultural members. There are also rebates on premium efficiency motor retrofits, heating, ventilation and cooling, compressed air and other commercial applications.

Residential and commercial rebate programs are in effect from Jan. 1 to Dec. 31 of each year unless funds are depleted earlier. Rebates available on a first come first served basis, as funds remain available. Rebate amounts are subject to change.

A rebate is offered on the purchase of an Energy Star-qualified **Ductless Mini Split Heat Pump**.

Call or stop by the office for rebate program details.

Pool Your Pennies to Help Others



Brown County REA members who choose to round up their electric bill to the nearest dollar each month and have the difference donated to the Brown County Rural Electric Trust have donated more than \$178,000 to local area charitable organizations and individuals in crisis since 1995. New members are automatically enrolled in Operation Round Up unless they return the response card to opt out of participation.

The Trust, administered by a nine-person Board of Directors, makes quarterly contributions to worthy charitable causes throughout the REA service area. Round Up contributions will be generally made to projects in the following categories:

- Community Service
- Economic Development
- Education and Youth
- Environment
- Emergency Energy Assistance
- Disaster Relief

Donations may also be made to individuals or families in need of financial help in dealing with a catastrophic or medical crisis. Applications for funding can be obtained from the co-op's website www.browncountyrea.coop, from a Trust Board member or by contacting the office.

Participants' contributions over the course of a year are less than \$12.00, which when combined with other REA members' donations can go a long way to help various non-profit groups, area fire and ambulance services, youth and community projects. Donations are tax deductible.

Other Services

CTV



Cooperative Television Association of Southern Minnesota is a joint effort of Brown County REA and three other electric cooperative and covers most of the BCREA service area. The rebroadcasting of channels has given rural area residents the opportunity to receive high quality, local TV reception at a reasonable cost - currently \$7 per month, payable on your electric bill. To receive CTV, a UHF antenna is required. For more information call 794-3331 or 800-658-2368.

Heartland Security Services



Owned by Brown County REA and 13 other rural electric cooperatives in western and southern Minnesota and northwestern Iowa. Heartland Security offers products to protect and monitor customers' residential, commercial, agricultural property and medical alert equipment. Heartland also offers state-of-the-art interactive mobile security solutions. Contact Heartland Security at 888-264-6380.

Statement of Nondiscrimination

This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at :

http://www.ascr.usda.gov/complaint_filing_cust.html,

or at any USDA office, or call (866)632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202)690-7442 or email at program.intake@usda.gov.