



MEMBER BOOKLET

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ABOUT ECI REC

Welcome to

East-Central Iowa Rural Electric Cooperative

By joining an electric cooperative, you're joining a business enterprise that is owned jointly and controlled equally by those who use it. We are a business more interested in service than in making money. We're excited to be the cooperative serving your electric needs!

ECI REC has over 2,265 miles of electric lines and employs 35 people. We serve over 7,780 member-consumers and 9,445 meters in 11 counties: Benton, Buchanan, Fayette, Bremer, Black Hawk, Linn, Delaware, Clayton, Tama, Iowa, and Johnson.

Our Mission

To demonstrate the advantages of your member-owned Cooperative.

Our Vision

To make a difference in the lives of those we serve.

Our Core Values

- Commitment
- Trust
- Communication
- Teamwork
- Safety

Our Tariff

Our tariff contains the rules and regulations we follow that are designed to govern the supplying and receiving of electrical energy for reliable service, safety, and the well-being of our member-consumers and the Cooperative. It contains the prices and charges to be collected for rendering of electric service. This document is subject to change from time to time and is on file with the Iowa Utilities Board.



Scan to review the tariff on our website.

ABOUT ECI REC

Guided by Seven Principles

Voluntary and Open Membership - Cooperatives are voluntary organizations, open to all people able to use the service and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

Democratic Member Control - Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership.

Members' Economic Participation - Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members can receive compensation on any capital subscribed as a condition of membership.

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.

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.

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

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

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

A Touchstone Energy Cooperative

As a member of Touchstone Energy, ECI REC is part of an alliance of local, consumer-owned electric cooperatives across the country that are committed to providing superior service to customers large and small. Touchstone Energy—the national brand of electric cooperatives—has core values that consumers have long associated with cooperatives: integrity, accountability, innovation, and genuine commitment to their communities.

A Touchstone Energy® Cooperative 
The power of human connections®

How Touchstone Energy Membership Benefits You

Touchstone Energy cooperatives have access to the resources of a national network and can take advantage of economies of scale to enhance their unique relationships with you.

The Touchstone Energy brand:

- Helps your Cooperative connect with you on pocket-book issues
- Offers the advantages of a nationwide network to bring added value and benefits to all consumers
- Produces award-winning advertising and communications materials
- Places television ads on various networks, including CNBC, CNN, The Weather Channel, A&E, Discovery, and DIRECTV, as well as print ads in national publications, including Time, Newsweek, and U.S. News & World Report
- Delivers valuable employee education programs that equip the ECI REC team with the skills to communicate the cooperative difference and provide top-notch customer service
- Provides the tools to measure and improve consumer satisfaction
- Offers an array of services and programs to enhance your Cooperative's relationships with business and residential members
- Communicates electric cooperatives' unique characteristics in a changing marketplace where these values and differences matter more each day



ABOUT ECI REC

Other Affiliations

Central Iowa Power Cooperative - ECI REC receives much of the power it provides to you from Central Iowa Power Cooperative (CIPCO). Headquartered in Cedar Rapids, CIPCO is a generation and transmission cooperative serving 11 rural electric cooperatives and associations in the state of Iowa. CIPCO also purchases renewable energy, allowing us to offer a balanced energy supply to our members.



The Iowa Association of Electric Cooperatives - The Iowa Association of Electric Cooperatives (IAEC) is a Des Moines-based organization representing the state's rural electric cooperatives. The association represents 35 distribution cooperatives and 6 generation and transmission cooperatives. IAEC performs many vital functions for its members, including: state and national legislative representation; safety programs; communication resources; youth programs; and a statewide disaster plan to help restore power during emergencies.



The National Rural Electric Cooperative Association - The National Rural Electric Cooperative Association (NRECA) is dedicated to representing the national interests of cooperative electric utilities and the consumers they serve. An advocate for consumer-owned cooperatives on energy and operational issues as well as rural community and economic development, the association has more than 900 member cooperatives serving 40 million people in 47 states.



National Information Solutions Cooperative - The National Information Solutions Cooperative (NISC) is an information technology company that develops and supports software and hardware solutions for utility cooperatives and telecommunications companies across the nation. NISC provides advanced, integrated IT solutions for consumer and subscriber billing, accounting, engineering, and operations.

National Rural Utilities Cooperative Finance Corporation - The National Rural Utilities Cooperative Finance Corporation (CFC) is a privately owned, non-governmental organization that is the premier private-market lender for the nation's electric cooperatives—an independent source of financing that supplements the credit programs of the U.S. Department of Agriculture's Rural Utilities Service (RUS).

Cooperative Response Center, Inc. - Cooperative Response Center, Inc. (CRC) is the call center ECI REC trusts to provide after-hours customer care and crew dispatch services. Experienced representatives answer consumer phone calls in high volume with little or no occurrence of busy signals during outages. CRC's dispatchers communicate with ECI REC crews on after-hours outages from start to finish.

RESCO - The Rural Electric Supply Cooperative (RESCO) is a purchasing cooperative owned by 176 electric cooperatives and municipal utilities in Iowa, North Dakota, South Dakota, Minnesota, Wisconsin, and Michigan. ECI REC purchases most of the material used to build and maintain its distribution system from this organization.

COOPERATIVE OPERATIONS

The Non-Profit Advantage

Patronage Dividends

As a non-profit organization, ECI REC provides electric service to our member-consumers at cost. When our revenue exceeds costs, some margins are allocated to certain reserves and to our members as patronage. Patronage is paid back to the members in cash as the financial condition of the Cooperative allows.

The Democratic Process

You Have a Voice

ECI REC is a locally owned and operated Cooperative. As a member, you're not only a consumer, you share in the governance and ownership of the Cooperative. As a member-consumer, you can vote on proposals and choose representatives to sit on the Board of Directors.

The Board of Directors

The ECI REC service territory is divided into 10 Board districts. Each year, members choose a representative who resides in that Board district to represent their interests on the Board of Directors. Directors serve on the Board for a three-year term. From these directors, a Board president, vice president, secretary/treasurer, and assistant secretary/treasurer are elected. Directors elected to these positions serve a one-year term.

>>> A map showing our director districts and current Board members is inserted in this packet.

Member Meetings

As a member of ECI REC, we encourage you to attend the Annual Meeting of the Members. The Annual Meeting is held each June on the third Thursday of the month. At this meeting members elect the Board of Directors and hear about the financial status of the Cooperative, as well as plans for the future. Notices of all member meetings are mailed to members and posted on our website.

Governing Processes

ECI REC operates following the guidelines and laws established in its articles of incorporation and bylaws. The articles of incorporation are the primary rules governing the management of a corporation and are filed with the state and other regulatory agencies. Bylaws are clear, written rules adopted by the Cooperative to govern its members and regulate its affairs and business matters. We encourage all members to read both documents.

Read more about our democratic governance on our website, including copies of our articles and by-laws.



CONNECT WITH US

Powered by SmartHub



A number of ECI REC tools are powered by the SmartHub platform. Registering for SmartHub gives you the option to pay your bills online as well as access to personalized account information that can be displayed in helpful charts. Your usage data also feeds into our personalized HomeEnergyCalculator, putting you just a few clicks away from customized recommendations for how to save money on your electric bill.

SmartHub offers an app. Once installed, you'll have mobile access to check your usage, pay your bill, and contact ECI REC about service issues. Also within the SmartHub app is a link to ECI REC's Outage Map.



Download
SmartHub
for Android



Download
SmartHub
for Apple



Website

We are online at ecirec.coop, where you can download forms, catch up on ECI REC news, and find answers to many frequently asked questions. A robust Energy Wise section also provides many resources for energy efficiency.

Bill Inserts

Your monthly invoice will contain an insert that calls attention to information that is important for our members to know, such as meeting dates or availability of new products and services.

Newsletter

The *Heartland Link*, which arrives every two months, contains articles and features on distribution line upgrades, energy-efficiency, safety, and legislative items of special interest to our member-consumers.

E-newsletters

ECI REC offers residential members the Watts\$mart monthly e-newsletter. In addition to the e-newsletter, Watts\$mart offers a suite of online tools such as energy calculators, money-saving quick tips, and a library of resources. For commercial members, ECI REC offers the Questline business e-newsletter, which provides green tips for your business. To sign up, call 877-850-4343 or e-mail ecirec@ecirec.coop.

Facebook

Our Facebook posts offer energy tips and give updates in the event of a widespread outage. If breaking news happens that impacts the membership, Facebook is the first place we can cover it. To find us on Facebook, log on to facebook.com/eastcentraliowarec.



YOUR ELECTRIC BILL

Understanding Your Bill

1. Your account number is easy to see in three locations: the top of page, above the meter data, and above the rate data.
2. A new message box communicates about ECI REC events, programs, and more.
3. Temperature averages for the billing period and for the same period the previous year.
4. Itemized and unbundled rates and fees.
5. A clear breakdown of the amount due both prior to and after the due date.
6. Two of your six payment options.
7. A QR code: scan it with an app on your smartphone to be connected with our website.

ECI REC
Energy Wise, Community Connected
P.O. Box 248
Urbana IA 52345-0248
Email: car@ecirec.coop
Toll-free: 877-850-4343

Member-Consumer Name: S 3486
Address: C-13 P-13
Address

Statement Date: 04/10/2013
Account Number: 1 XXXXXXX
Payment Due: 05/01/2013

Service Summary
Previous Balance: \$59.56
Payment Received 03/25/2013: -59.56
Balance Forward: \$0.00
Current Charges: \$73.15
Total Amount Due: \$73.15

2 Message from ECI REC

1 Account Number XXXXXXX

Main Meter No.	Services From	To	Days	Readings Previous	Present	Meter Multiplier	kWh Usage	Rate Number and Description	Bill Type	Bill Address and Map Location
XX XXXXXX	03/04/2013	04/01/2013	28	37191	37708	1.00	518	11 URBAN RESIDENTIAL	Regular	

kWh Usage History

PERIOD ENDING: 04/01/2012 vs 04/01/2013

Avg Daily Temp	50	50
Avg Daily kWh	25	18
Avg Daily Cost	\$3.20	\$1.85

3

Current Service Detail

Balance Forward	\$0.00
Service Charge	\$17.00
kWh Charges	\$52.84
Power Cost Adj.	\$2.59
County Tax	\$0.72
Total Electric Charges	\$73.15
Total Amount Due 05/01/2013	\$73.15
\$1.10 (1.5%) late charge applies after 05/01/2013	\$74.25

4

5

KEEP
SEND Please do not staple or paperclip.
Comments/Address Change: _____

6 Pay your bill online at www.ecirec.com or call ECI REC's Pay-By-Phone toll-free number 888-223-3048.
ECI REC's Online Account Portal gives you account access 24/7.

7 Scan and go to: ecirec.coop

EAST-CENTRAL IOWA RURAL ELECTRIC COOPERATIVE
PO BOX 248
URBANA IA 52345-0248

The Billing Cycle

Your electric meter(s) will be read between the last two and first two working days of every month. Van Wert Inc. is contracted to read the meters and is able to collect the data by driving within the vicinity of the meter. Please keep a 10-foot radius from your meter area, poles, and any pad mount equipment located on or near your property, clear of landscaping and vegetation.

Electricity bills are generated on or around the ninth business day of the month following the meter reading. They are mailed between the 11th and 14th of each month. Payments must be received at ECI REC on or before the first of every month.

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

YOUR ELECTRIC BILL

Six Ways to Pay



Online Payment Powered by SmartHub

This payment method is environmentally friendly, safe, and free. Users of our online payment system also have access to account usage history and can sign up for notifications, paperless billing, and more.

To sign up, click Pay Online from our home page to access SmartHub. Then, register by clicking “Sign up to access our Self Service site.” This will take you to the “New User Registration” screen where you will need to fill in your:

- Account number (printed on your bill)
- Last name or business name on the account
- Either the last four digits of your Social Security number or your federal tax ID
- E-mail address to be used as your login name, as well as to send notifications to if you choose

Telephone

Make a payment 24/7 by calling our intuitive pay-by-phone system’s toll-free number, 888-223-2048. When you call to make a payment, no account number is needed—just tell the system the phone number tied to your account. You can also check your account balance.

24-Hour Drive-Up Depository Box

ECl REC has three 24-hour drive-up depositories:

- 1707 1st Street E. in Independence
- 2400 Bing Miller Lane in Urbana
- 1600 West D Street in Vinton

Pay-In-Person

Payments may be made at the Urbana headquarters during regular business hours: Monday–Friday, 8:00 a.m.–4:30 p.m.

Electronic Direct Payment

You can pay automatically each month by electronic direct payment from a bank account or credit card. Your bill will always be paid on time. The withdrawal date is the first business day of the month.

You will continue to receive a statement each month to inform you of the amount of your electric bill. The bill you receive will have “bank draft - do not pay” or “credit card charged” printed on it. Please allow one full billing cycle for your direct payment to be activated. In the meantime, continue to pay your electric bill using another method to avoid late fees.

To sign up for electronic direct payment, follow these steps.

- Complete and sign the application form inserted in this packet or found at ecirec.coop
- If you want the bill deducted from checking, include a voided check from your desired checking account
- Mail the form to our Urbana office
- Please notify our office in writing if:
 - » Your banking institution or banking or credit card account numbers should change
 - » You desire to terminate electronic direct payment

Note: your account(s) must be paid in full prior to beginning the electronic direct payment process.

Mail

Payment envelopes are included with your monthly billing statement. Our mailing address is P.O. Box 248, Urbana, Iowa 52345-0248. Though we accept cash payments, we strongly suggest NO CASH payments be mailed.



Register for
SmartHub.



Access the
direct payment
application
form.

YOUR ELECTRIC BILL

Keeping Your Bill Affordable



Budget Billing

If you have an ECI REC usage history of less than 3,000 kWh per month, you can level monthly electricity payments with Budget Billing. We calculate your payment based on your 12-month usage history. ECI REC reviews your account periodically to ensure that payments are on track with actual usage so that you do not face a large debit or credit at the end of the year. Your bill will always indicate your current charges during the month in addition to your budget amount. To enroll, complete the budget billing form inserted in this packet and mail it to the Urbana office. You can also call us at 877-850-4343 or visit the Urbana headquarters.

Your account must be paid in full before you are able to enroll or cancel your participation.

Low-Income Home Energy Assistance Program

The Low-Income Home Energy Assistant Program (LIHEAP) helps pay the winter heating bills of low-income and elderly people. This assistance is based on household income, household size, type of fuel, and type of housing.

If you are interested in learning if you qualify, please write to:
Iowa Department of Human Rights
Capitol Complex
Des Moines, IA 50319

Tips for paying your bill

- **Account Numbers Are Important!** When paying your electric bill, please write your account number on your check.
- **Use Bill Consolidation.** If all multiple-account consumers signed up for bill consolidation, we'd save 28 reams of paper and over \$7,400 a year. Call 877-850-4343 to enroll today!

Avoiding Late Fees and Disconnects

If you fall behind or have difficulty paying, call the office at 877-850-4343. ECI REC offers payment options such as a 12-month payment agreement. If your account is overdue and we do not hear from you, your electric service may be disconnected.

If you are late making an electricity bill payment, you can expect:

- **Late Penalty** – If your payment is not received by the first of the month, a late fee of 1.5% will be charged on the amount outstanding.
- **Written Notice** – The reminder gives a final disconnect date and 12 days to make the past-due payment that shows on your bill.
- **Phone Call** – If ECI REC has your current phone number, you may receive a notification via phone about past due payments.
- **Posting Notice** – A notice will be posted at your residence or wherever your service is located 24 hours prior to disconnect. A trip charge for this posting will be added to your past due payment.
- **Disconnect** – If acceptable payment arrangements are not made within the 24-hour posting notice, your power will be disconnected and an additional trip charge will be added to your electric bill.
- **Reconnect** – Once payment of past due and additional fees and charges has been received, or payment arrangements have been made, we will reconnect your electric service, and you will be responsible for charges associated with the reconnect trip.

>>> Please see the insert for fees related to these situations.

If you don't receive an electricity bill, please contact the administrative office in Urbana and request a duplicate bill. Failure to receive a bill does not relieve you of the responsibility of paying on time.

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

YOUR ELECTRIC BILL



Form

Helping Hand Reminder

Is your electric bill often late due to illness or forgetfulness? Consider enrolling in East-Central Iowa REC's Helping Hand Reminder program. When a member-consumer who is enrolled in the program has an account that becomes delinquent, ECI REC will notify their designated contact person. The contact person is under no obligation to pay the delinquent bill—just remind the member who missed payment.



Form

Notify Owner Before Disconnect Program

If you are an owner of rental property or properties that reside in ECI REC's service area and receive electricity from ECI REC, you can request to be notified prior to a meter disconnect while you are renting out the property.

Tenants occasionally contact ECI REC to disconnect the meter when they are moving out. Or, a renter may have late bill payments that could result in meter disconnection. In certain situations and weather conditions the owner may want to avoid the disconnect. By requesting to be contacted before a disconnect, you will receive notification of pending disconnect.

POWER OUTAGES

Keeping the Lights On

ECI REC is committed to providing reliable service, but not all outages can be avoided. Weather, animals, accidents, and service interruptions due to transmission system issues can all cause outages. For these reasons, the Cooperative does not guarantee continuity of electric service and shall not be held liable for interruption of electric service.

Steps to Follow When Reporting an Outage

- Check to determine if power is lost to your entire home or farmstead.
- Be sure to check fuses and circuit breakers, which may include both the meter pole panel and the panel located inside your home.
- To help determine the extent of the problem, check with neighbors to see if they have electricity. This will help our linemen know if it is just your service or perhaps a main breaker serving several members in your area.
- If you cannot restore power by resetting the circuit breaker, call us at 877-850-4343 to report the outage.
- If you place an outage call after office hours, a representative at Cooperative Response Center, Inc., will answer your call. These professionals have access to our outage management system and will assist you in a timely manner.

>>> To fully utilize the advanced features our phone systems offers, please use our **Member Information Update Request form** to provide ECI REC with the three numbers for your account from which you are most likely to call. If you wish to update numbers for more than one account number or service location, you will need to complete a form for each account number, or make note of it in the comments section of the form.



Form

POWER OUTAGES

In-Home Life-Support Equipment

Member-consumers with special life-support needs should send a letter signed by their physician that briefly describes their situation and requests inclusion on ECI REC's emergency life support list. These member-consumers are a high priority during power restoration. Letters may be mailed to: ECI REC, Attn: Medical Emergency List, PO Box 248, Urbana, IA 52345.

Because we cannot guarantee uninterrupted electric service, we strongly recommend that these member-consumers have a backup power source and emergency plan for extended power outages. Please contact the Co-operative if you no longer need to be on the emergency life support list.

ECI REC Online Outage Map

In the event of an outage, stay informed by viewing the outages on our online map with your tablet or smartphone. When three or more outages occur in our service territory, the map is populated. Updates are made every minute. You can see whether the outage was planned, if a crew has been dispatched, and more.

You can access the map from the Outage Center at www.ecirec.coop, or if you are signed up for SmartHub and have the app, you can access the Outage Map with just a few taps.



ECI REC Outage Map.



Scan to view the statewide outage map, maintained by the IAEC.

General Outage Tips

- Turn off the stove, oven, and other appliances (except the refrigerator and freezer, unless they're empty) to prevent heavy startup loads that could cause secondary blackouts when power is restored.
- Unplug sensitive electronic equipment such as computers, televisions, and other home entertainment equipment to avoid damage to them when power is restored.
- Keep refrigerator and freezer doors closed to prevent food from spoiling.
- Leave one light turned on, so you'll know when the power is restored.

>>> **Using a backup generator during an outage? Please make sure to review our safety guidelines on page 25.**

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

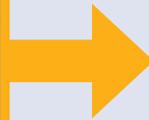
YOUR ELECTRIC SERVICE

It's easy to take reliable electric power for granted. But there's a lot involved in getting that power to you, and the path of electricity starts well before a light switch is flipped.

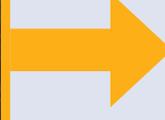
Transformers DIRECTING TRAFFIC ON THE ELECTRIC HIGHWAY



High voltage transmission lines carry electricity from the power plant to the substation.



Substation transformers lower the voltage and then electricity travels along distribution lines in the utility territory.



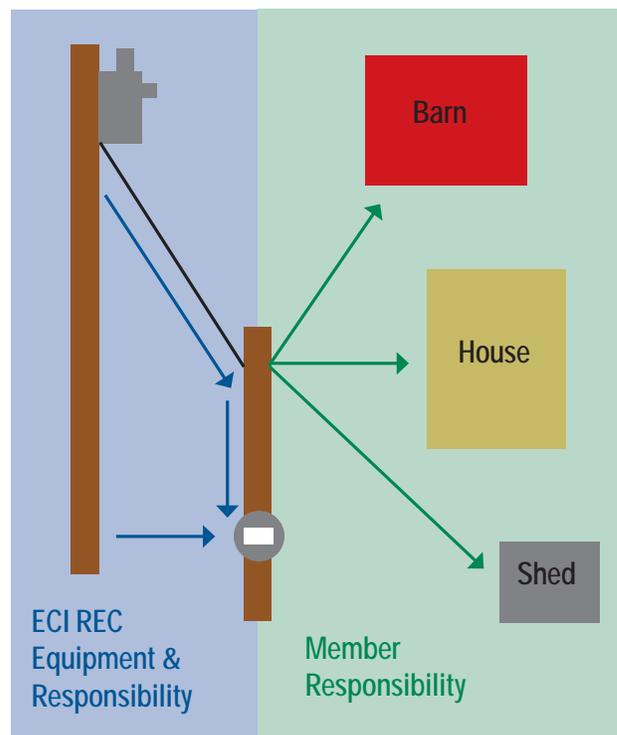
Transformers lower the voltage one more time before electricity is used in the home or business.

Damaged Electric Facilities

The Cooperative is responsible for servicing and maintaining all facilities up to the point of delivery, which is normally the meter. Any damage to any of these lines or equipment or any interruptions to electric service resulting from a problem in ECI REC lines up to the meter will be corrected as quickly as possible by the Cooperative's personnel and at the Cooperative's expense.

All wiring and equipment after point of delivery—on the load side of the meter—belongs to the member-consumer and maintenance is your responsibility. Members should call independent electricians to make any necessary repairs or improvements to their wiring.

If you inadvertently damage or notice that damage has occurred to the Cooperative's electric facilities, notify ECI REC at 877-850-4343.



YOUR ELECTRIC SERVICE



Service Upgrades

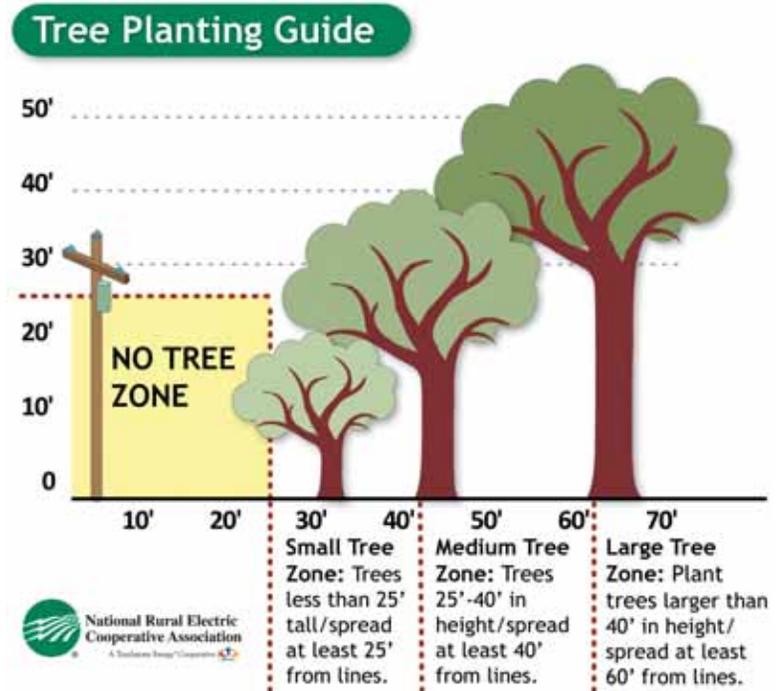
Visit our website to learn how to make a request for new service or a service extension.

Sometimes your power requirements exceed your current service capacity. If you're adding central air conditioning, a new electric furnace, or a new grain bin, you may need to upgrade your service with us. Please call our office at 877-850-4343 if you have

any questions about whether a service upgrade may be necessary.

Tree Trimming

Trees can cause the interruption of electric power to homes and businesses if they are not properly maintained. ECI REC will remove any vegetation that interferes with the Cooperative lines to the meter pole. Please call 877-850-4343 if you feel limbs are threatening our distribution lines and equipment.



SAFETY

State Electrical Inspection Law

Iowa's State Electrical Inspection Program **mandates that your electric cooperative not energize** a newly connected or reconnected electrical installation for commercial and agricultural facilities or residential dwellings **until the installation has been approved by a state-qualified electrical inspector.** Other new or reconnected electrical installations may also fall under this law. Member-consumers should contact a state-qualified electrical inspector to determine what certification may be required prior to ECI REC energizing the new electrical installation.

There is one exception to this requirement: In the event that the state cannot perform an inspection within three days of being notified that an inspection is necessary, the co-op may energize the installation.

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop



SAFETY

Iowa One Call

Iowa law requires that home and business owners planning to excavate or dig within the state of Iowa notify Iowa One Call by calling 1-800-292-8989 or 811 at least 48 business hours prior to excavating. Your utility companies will visit your property and mark underground service lines. Not only does this ensure you will not cause any costly damage when digging, it keeps you safe. Iowa One Call is free.



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

800-292-8989
www.iowaonecall.com

Backup Generator Safety

A backup generator offers great benefits if an outage affects your home. However, take precautions when using a generator to ensure you, your family, and ECI REC personnel are safe.

- Always read and follow the instructions.
- Connecting a generator directly to your home's wiring can cause damaging and potentially deadly back-feed. The only safe way to connect a portable electric generator to existing wiring is to have a licensed electrical contractor install a transfer switch.
- Do not plug a portable electric generator into a regular household outlet. You may start a fire in your home.
- Do not use the generator to operate more appliances and equipment than the output rating of the generator.
- A portable generator uses an internal combustion engine that emits deadly carbon monoxide, so never operate it indoors or in an attached garage.
- Make sure your generator is properly grounded.
- Use appropriate power cords to connect appliances to the generator. This usually means outdoor-rated, heavy-duty cords.
- Store flammable generator fuel outside your home.
- Shut off all appliances and equipment operating from your generator before powering down the generator itself.
- Keep kids away from the generator.



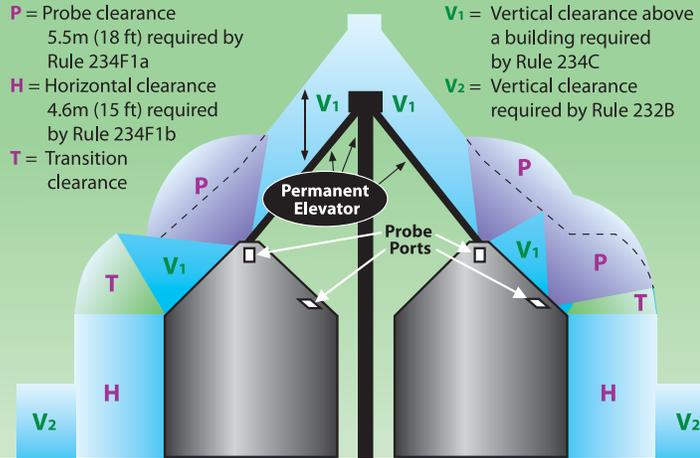
Grain Bin Safety

If you are planning a new grain bin, first make a call to ECI REC. Our team is familiar with Iowa's electrical clearance regulations for grain bins and can help provide a safe environment for everyone working and living around the bins. According to the Iowa Electric Safety Code, an electric utility may refuse to provide electric service to any grain bin built near an existing electric line that does not provide the clearances required by the American National Standards Institute's National Electrical Safety Code.

Iowa has specified different standards for bins filled by portable and permanent augers, conveyors, and elevators. The drawings below identify the specific clearances required for both scenarios. If you have any questions concerning clearance regulations, please call ECI REC at 877-850-4343.

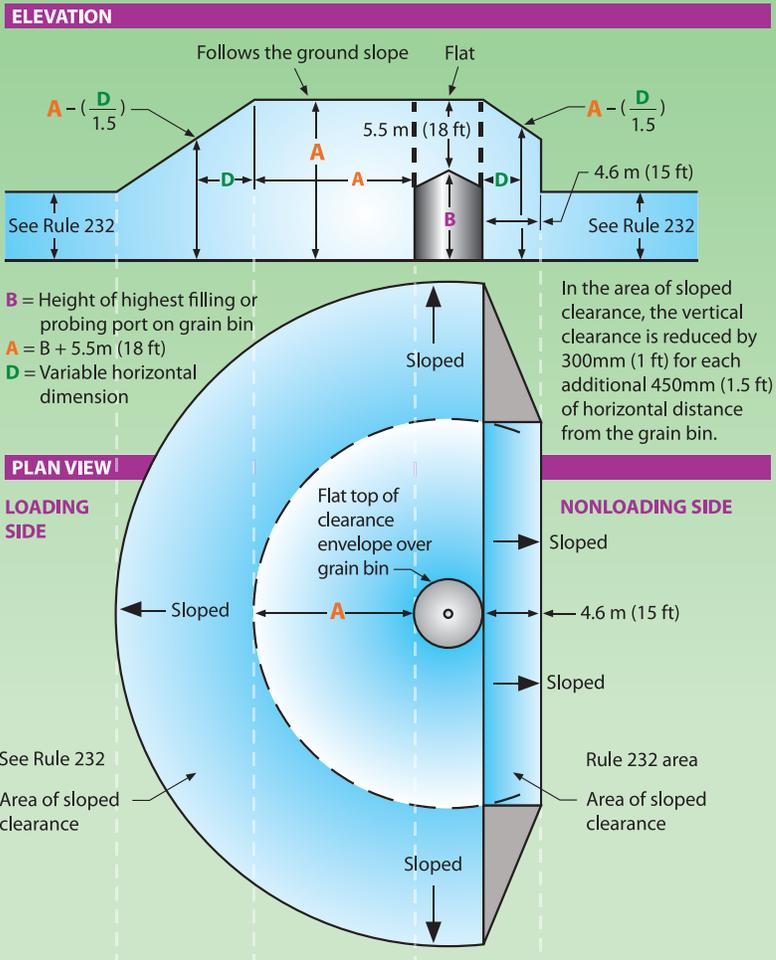
>>> Any changes to these regulations will be posted online at ecirec.coop.

Clearance envelope for grain bins filled by permanently installed augers, conveyors or elevators



From IEEE Std. C2-2012, "National Electrical Safety Code."

Clearance envelope for grain bins filled by portable augers, conveyors or elevators



From IEEE Std. C2-2012, "Errata to 2012 Edition National Electrical Safety Code." ©Copyright 2013 by IEEE. All rights reserved. The IEEE disclaims any responsibility or liability resulting from the placement and use in the described manner.

SAFETY

Basic Electrical Safety Rules

Know and teach these basic rules about how to respect electricity.

- Consider any electrical line dangerous.
- Keep objects such as kites, ladders, and antennas away from power lines.
- Do not attempt to raise or move electric lines. They are not insulated!
- Report to the Cooperative any potential power line hazards, including trees growing in the lines.
- Always stay away from any electric line down on the ground. Call ECI REC at 877-850-4343 immediately.
- Never touch a person or object that is in contact with a live power line.
- Pull the entrance switch or fuse before working on wiring or any equipment connected to the wiring. If in doubt, call a competent electrician.
- If a fuse blows or a breaker trips, find out the cause before restoring current to that circuit. Look for damaged wires, bare wires, defective outlets, and defective appliances.
- Install ground-fault circuit interrupters (GFCIs) in areas where appliances may accidentally come into contact with water, such as kitchens, bathrooms, laundry rooms, garages, and exterior spaces.
- If your vehicle hits a utility pole, stay in your car until help arrives.

Downed Line Safety

If you encounter a downed power line:

- Move at least 10 feet away from the line and anything touching it. The human body is a ready conductor of electricity. Shuffle away with small steps, keeping your feet together and on the ground at all times. This minimizes the potential for a strong electric shock.
- If you find someone in direct or indirect contact with the downed line, do not touch the person. You could become the next victim. Call 911 instead.
- Do not attempt to move a downed power line or anything in contact with the line by using another object such as a broom or stick. Even non-conductive materials like wood or cloth, if slightly wet, can conduct electricity and then electrocute you.
- Do not drive over downed power lines.
- If you are in your car and it is in contact with the downed line, stay in your car. Tell others to stay away from your vehicle.
- If you must leave your car because it's on fire, avoid being the path of electricity from the car to the earth. Jump out of the vehicle with both feet together and avoid contacting both the live car and the ground at the same time.
- Water is a good conductor of electricity. Any amount of water—even a puddle—could become energized. Be careful not to touch water—or anything in contact with the water—near where there is a downed power line.

ENERGY WISE

Get Cash for Old Appliances

The Pull the Plug program pays as much as \$105, depending on the appliance, to member-consumers who sign up for this easy way of recycling inefficient, working appliances. Receive payment on a maximum of three eligible appliances per address, per year. The types of operating appliances that qualify are: refrigerators, \$35 each; freezers, \$25 each; and window air conditioners, \$25 each.

Sign up for Pull the Plug using the form on our website.





ENERGY WISE

Energy-Efficiency Rebates and Incentives

ECI REC recognizes the need to be energy wise. The Iowa Association of Electric Cooperatives has recognized us for our excellence in offering and promoting energy-saving ideas and products to our member-consumers.

East-Central Iowa REC offers a variety of rebate incentives for our Cooperative members. If you have any questions about qualifying products, please contact ECI REC's member services department at 877-850-4343.

- For homeowners, rebates can be gained for using something as inexpensive as compact fluorescent bulbs. Rebates are also available for qualifying appliances, heating and cooling equipment, air purifiers, and more.
- Agricultural operators can also take advantage of rebates for products such as qualifying ventilation fans, heat reclaimers, motors, and more.
- ECI REC commercial customers can also take advantage of rebates and an energy services program. Products include qualifying adjustable-speed drives, air conditioners, indoor heating appliances, lighting, and many more.

>>> Brochures featuring a complete list of residential-, agricultural-, and commercial-specific rebates are available for download at ecirec.coop, as well as the forms for specific products that must be submitted to obtain your rebate.

Get more information on rebates and incentives.



Building a New Home?

Before you begin construction, look into our All Star Home and Model Home programs. By making certain energy-efficient appliance and construction choices, you can qualify for significant rebates from ECI REC!

>>> Download a brochure about these programs from the Residential Rebates page on our website.

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop



HomeEnergySuite™

As a member, you have access to the powerful online [HomeEnergySuite](#) to help you obtain insight and energy answers. Visit [ecirec.coop](#) and click on the icon at the bottom of the page.

Part of the HomeEnergySuite is the HomeEnergyCalculator. To our residential customers, it gives a complete analysis of energy use based on information provided about your home's square footage, age, and number of occupants. You also indicate the types of appliances, windows, and TVs you have. Once you have registered for ECI REC's SmartHub online payment portal, your actual usage data will be available within the HomeEnergyCalculator. Enter a few details about your home, and the tool can make suggestions about how to cut back on energy use specific to your home and usage.

The program factors in local energy rates and weather data and within seconds generates a pie chart showing what portion of your monthly bill went for heating, cooling, water heating, lighting—and those TVs. You can model various scenarios like adjusting heating or cooling settings, tightening up the home by reducing air leaks, adding insulation, or installing storm windows. You can also preview the cost-saving actions or investments that would fit your budget.



In addition to the HomeEnergyCalculator, the HomeEnergySuite offers other great tools:

- HomeEnergyLibrary
- Fundamentals of Electricity
- Television Calculator
- Lighting Calculator
- Space Heaters
- Kid's Korner
- InteractiveEnergyHome

On-site audits by energy professionals are also widely available. Common services include insulation evaluations, infiltration tests, ductwork tests, and more. For more information regarding home energy audits, contact Frank Weber, ECI REC member services director, toll free at 877-850-4343.

Support Renewable Energy Program



Form

As a member-consumer, you can choose to contribute an additional amount each month to support the development of renewable energy production facilities in Iowa. You will not be directly purchasing alternative energy, but rather participating in the development of these resources. The extra cost is \$2.10 for each 100 kWh that you sign up for.

>>> Find out more by downloading the Support Renewable Energy Program brochure at [ecirec.coop](#), or sign up by filling out the form inserted in this packet.



ENERGY WISE

Member-Owned Energy Production Facilities

ECI REC knows that more than ever before, saving energy and being environmentally responsible are priorities for many members today, and we support and partner with members considering the installation of distributed generation (DG) facilities. DG refers to power generation at the point of consumption. Generating power on-site through DG, which in many cases makes use of alternative energy sources (not fossil fuels), can be beneficial: It reduces the amount of energy lost in transmitting electricity because the electricity is generated very near where it is used.

ECI REC should be one of your first calls when you start this process. Since it's likely your facility will not supply power to you all the time, you will still want to be connected to our power grid to ensure your lights stay on reliably. **Iowa law requires that you provide written notification to your electric utility at least 30 days before the construction or installation of the appliance or equipment for any type of electricity-generating technology or appliance that will be connected to an electric distribution or transmission system.** Examples of sources that fall under the law are: solar equipment, wind turbines, resource recovery equipment, refuse-derived fuel sources, ag crops or residue fuel sources, and wood-burning facilities.

There are also serious safety implications if your DG facility is not properly installed and interconnected with our system. Prior to interconnection with the Cooperative, there are requirements to meet, and it's possible that the installation of additional equipment may be required. Our personnel can assess your situation, let you know of additional equipment needs and any associated costs, and provide you with the necessary forms so you are prepared before construction begins on your facility.

The DG process can be complex, and ECI REC wants to make sure our members have the tools they need to decide whether a DG facility is the right choice for them. We offer a DG checklist on our website that you can download, and we encourage you call us at 877-850-4343 prior to entering an agreement with a vendor. We can help you understand the interconnection process from start to finish.

*Access our DG terms
and conditions contract.*



*Review a complete DG
checklist online.*



www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

PRODUCTS

Products for Members

ECI REC supplies its members with electrical products at reasonable costs. Call us toll free at 877-850-4343 or e-mail us at ecirec@ecirec.coop for current pricing or to place an order for any products listed below.

High-Efficiency Electric Water Heaters

We carry 50- and 80-gallon premium-grade, high-efficiency electric water heaters, and they are specially priced for our members. We also offer installation at a very reasonable price, and our excellent warranty program allows us to service your water heater should any problems arise.

Hybrid Water Heaters

The GeoSpring hybrid water heater from GE combines advanced heat-pump technology with traditional electric elements. This ENERGY STAR®-qualified water heater is the most energy-efficient 50-gallon electric water heater you can buy with potential yearly savings as high as \$320!

Security Yard Lights

ECI REC offers various sizes of both LED and sodium-vapor powered security lights. Members may choose to purchase or rent these lights. ECI REC will install, repair, or replace Cooperative-owned lights and reserves the right to remove them.

Kill A Watt Meters

ECI REC sells Kill A Watt meters that give members the ability to track the energy used by their appliances, which can be a valuable budgeting tool. We offer both standard and advanced models.

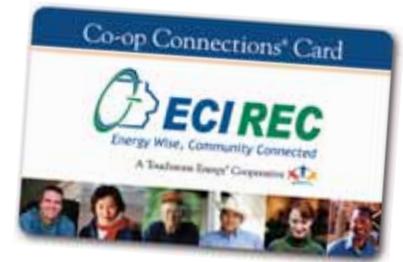
>>> For the most current pricing for these items, log on to ecirec.coop.



See current product pricing at ecirec.coop.



YOUR MEMBERSHIP BENEFITS



The Co-op Connections® Program

The Co-op Connections Program, offered by ECI REC in partnership with Touchstone Energy®, is a money-saving tool that offers discounts at local and national retailers as well as on healthcare services.

How to use your Co-op Connections Card to start saving today:

- Show your card at local participating businesses. You can find a current list at ecirec.coop.
- Show the health logos on your card at participating service providers.
- Enter the group number for online savings and cash back bonuses.
- Download the free Co-op Connections app. If you forget your card, you'll still be able to save.



Visit the Co-op Connections Program website.

Log on today and save: www.connections.coop/co-ops/east-central-iowa-rural-electric-cooperative

Co-op Connections Program Member Benefits

- **Local savings:** There are many participating businesses in the Vinton and Independence areas.
- **Coupons:** Printable online coupons are available daily via partnership with coupons.com. (include logo)
- **Cash Back Mall:** Earn cash back on purchases of more than 300,000,000 products from more than 5,000 online merchants once you've registered. (include logo)
- **National savings:** Online discounts at more than 98 national at connections.coop.
- **Pet Assure:** discounted rates of \$7.95/mo or \$79/yr, pet owners can take advantage of great savings.



Check out the Cash Back Mall.

Healthy Savings Discounts

- **Vision:** Save on eyeglasses, contacts, eye exams, and surgical procedures.
- **Hearing Aids:** Save on hearing aids at more than 2,000 Newport Audiology Center locations.
- **Pharmacy:** Save on prescription drugs.
- **Lab Work and Imaging:** Save on usual charges for MRI, CT, and other lab procedures.
- **Chiropractic:** Save on diagnostic services and treatments.
- **Dental:** Save on most dental services including orthodontics, periodontics, and endodontics.



New member-consumers can expect to receive their cards within 30 days. For further questions, contact the manager of communications at 319-443-3574.

Enroll Your Business in Co-op Connections

The Co-op Connections Card encourages our member-consumers to shop at participating local businesses. We hope this program will connect local businesses to new customers and increase the visits of existing customers. The only cost to participating businesses is the incentive they offer. ECI REC provides FREE publicity to participating businesses in our bimonthly newsletter, monthly bill stuffers, newspaper ads, website information, etc. A list of participating businesses is also posted at ecirec.coop.



Get more information for business participants.

www.ecirec.coop
877-850-4343
ecirec@ecirec.coop

YOUR MEMBERSHIP BENEFITS

Scholarships



[Go to web page](#)

To support high school seniors who are interested in furthering their education, each year ECI REC offers financial aid through a number of scholarships. These scholarships are available to students pursuing higher education and are awarded to children of ECI REC members. Contact ECI REC headquarters in Urbana or your local high school for an application.

Youth Tour



[Go to web page](#)

Each year, ECI REC sponsors two high school juniors on this expenses-paid trip to Washington, D.C. Approximately 1,500 youth participants visit historical sites, explore the Smithsonian Museum, meet Iowa's congressional leaders, spend a day on Capitol Hill, and learn about American history and government. To be eligible, students must have parents or legal guardians who are members of ECI REC. Applications are taken in February. Contact ECI REC at 877-850-4343 for more information.

>>> Applications for both the Youth Tour and scholarships are made available in November.

RECare

Members can choose to make a monthly contribution, added right on to your electric bill, to RECare. This program provides funds to be distributed by local community action agencies to help pay winter heating bills and assist in weatherization of homes for low-income consumers. Contribute by completing and returning the form inserted in this packet.



Safety Demonstrations

We regularly visit community groups and schools to talk about practices that will keep members safe around electricity. Our presentations to school groups include a small-scale farmstead model with live power that brings to life the consequences of acting without caution around electricity. Contact memberservices@ecirec.coop to arrange for ECI REC to present to your group.

Revolving Loan Fund

ECI REC members may be eligible for a loan through the ECI REC revolving loan fund. Eligible projects for loans can include any community or economic development project that benefits the rural area, such as new or expanding private business, non-profit groups, and city or county governments. Please contact ECI REC's area development manager by calling 877-850-4343 for more information on loan requirements and terms. Log on to ecirec.coop to download the brochure with more information.

Community Reinvestment Fund

The Community Reinvestment Fund is financed by unclaimed patronage retirement checks, which the State of Iowa allows the Cooperative to utilize as long as the money is donated back to the communities in its service territory. ECI REC uses the reinvestment fund to support the communities we serve.

LEGISLATIVE INVOLVEMENT

Legislation and the Energy Industry

New energy legislation can have a significant impact on your electric bill. In the last few years, ECI REC has increased its focus on communicating with elected officials to make sure they know what cooperatives stand for and how specific legislation or government regulations will affect our member-consumers.

Member-Consumer Involvement

Cooperative Action Network

Run by the NRECA, the Cooperative Action Network is an online forum through which concerned cooperative members can join the fight for common sense climate change regulation. You can send pre-written messages to government officials or agencies like the EPA and watch informational videos on topics of current concern. Visit action.coop to visit the Cooperative Action Network.

Iowa Rural Power

This group advocates for safe, affordable, reliable electricity delivered in an environmentally responsible manner. Log on at iaruralpower.org to sign up to receive updates and review a voting guide outlining candidates' positions on affordable energy solutions.

Grassroots Efforts

For critical issues, we may request that our member-consumers get involved. We may provide a postcard for you to sign or suggest that you call your legislator or send an e-mail.

ACRE®/FORE

To contribute to the campaigns of elected officials who can represent your interests, cooperatives created the Action Committee for Rural Electrification (ACRE), which delegates funds to candidates for federal elections, and the Friends of Rural Electrification (FORE) to contribute to state-election candidates. For more information on how you can contribute, visit ecirec.coop and select Legislative Update. A brochure is available for download.



*Scan to learn more
about how we are
Looking Out For You.*



www.ecirec.coop
877-850-4343
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CONNECT WITH US

BY PHONE

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 www.facebook.com/eastcentraliowarec

 [SmartHub: ecirec.smarthub.coop](http://ecirec.smarthub.coop)

BY MAIL

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IN PERSON

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Urbana, IA 52345-0248

Mon.-Fri., 8 a.m.–4:30 p.m

Statement of Non-Discrimination - East-Central Iowa Rural Electric Cooperative 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 complaint form or letter by mail to 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 e-mail at program.intake@usda.gov.