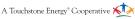
POWERNotes





Stay in the Know During an Outage with SmartHub

ECI REC's online outage map, which offers near real-time information to members during an outage, is accessible from the SmartHub app. SmartHub powers ECI REC's online payment platform. For updates during an outage, download the app today for free after registering with SmartHub (see details below).

Start the New Year Right: Budget Billing Levels Monthly Payments for Members

ECI REC offers budget billing to make financial planning easier and help members anticipate monthly costs. We calculate your monthly payment based on your 12-month usage history. Accounts are periodically reviewed to ensure payments match actual usage, so you do not face a large debit or credit at the end of the year.

Note: Budget billing only applies for members who have an ECI REC usage history of less than 3,000 kWh.

| Name: | |
|-------------------------|------------|
| ECI REC Account No.(s): | |
| Address: | |
| City: | State:Zip: |
| Daytime Phone: | |
| Fmail: | |

Get Smart with SmartHub

Tired of paper clutter? Worried about forgetting a utility bill? Once you're registered with SmartHub, you can also sign up for automatic payments and paperless billing, plus access a wide range of account-related information.

Download the SmartHub app from the iTunes or Android app store so you can access your account 24/7.



Powering Safely During an Outage

Keep these safety guidelines in mind when using a portable generator:

- 1. Never plug a portable generator directly into an outlet unless a licensed electrician has installed a transfer switch in your home.
- 2. Plug appliances directly into the generator using heavy-duty, outdoor-rated extension cords, but don't overload.
- 3. Generators create carbon monoxide. Put them outdoors in a dry area at least 15 feet away from vents, windows, and doors. Attached garages with an open door don't count.
- 4. Shut the generator off before refueling. Keep a fire extinguisher nearby.

Call 877-850-4343 if you'd like to learn more about how to properly install and use a portable generator.

Privacy Policy for East-Central Iowa REC

Our Commitment to Privacy: At East-Central Iowa REC, confidentiality is very important to us. As we continue to improve and expand our services and delivery channels, we recognize our customers' need and desire to preserve their privacy and confidentiality. East-Central Iowa REC recognizes the trust you have placed in us and are committed to safeguarding the privacy of our customers' information. The following policy affirms our continued commitment to preserving customer confidentiality.

The Information We Collect: We receive and retain information about our customers through many sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

The Way We Use Information: We limit the use and collection of nonpublic personal information to that which is necessary to maintain and administer financial services. We do not share this information with outside parties unless:

- The information is provided to help complete a customer-initiated transaction (such as credit reporting agencies, document processing companies, etc.);
- >> The customer has requested it;
- The disclosure is required by law (e.g., subpoena, investigation of fraudulent activity, etc.); or
- The disclosure is required by banking regulation (e.g., Fair Lending Reporting Act, Home Mortgage Disclosure Act).

When customer information is provided to any of the third parties just mentioned, that third party must agree to adhere to privacy principles that provide for keeping such information confidential.

Limiting Employee Access to Information: East-Central Iowa REC limits employee access to customer information to those with a business reason for knowing such information. All of our employees are educated on the importance of confidentiality and customer privacy. Any employee who violates the financial privacy of our customers will be subject to appropriate disciplinary measures and possible termination.

Protection of Information via Established Security
Procedures: To prevent unauthorized access,
maintain data accuracy, and ensure the correct use of
information, we have put in place appropriate physical,
electronic, and managerial procedures to safeguard and
secure the information.

Maintaining Accurate Information: We have established procedures so that our customers' financial information is accurate, current, and complete in accordance with reasonable commercial standards. East-Central lowa REC will respond to requests to correct inaccurate information in a timely manner.

At East-Central Iowa REC, we value our customer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how East-Central Iowa REC protects your information, please contact us at 319-443-4343 or email ecirec@ecirec.coop.

Notify Landlord Before Disconnect

The Notify Landlord Before Disconnect program is available if you own rental property in ECI REC's service area that receives electricity from the Cooperative. You will be notified prior to a meter disconnect while you are renting out the property, which can be helpful if your tenant contacts 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.

Scan to access the Notify Landlord Before Disconnect online form.



Notify Landlord Before Disconnect

| Troporty owner Name. |
|----------------------|
| Email Address: |
| Phono: |

Preferred Contact Method:

□ Email □ Phone

Other Contact Phone:

Property Owner Name

Rental Property Address:

City: _____

Mail form to: ECI REC | Notify Landlord | PO Box 248 Urbana, IA 52345-0248

MEMBERSHIP BENEFITS



Your Co-op Connections® Card offers you Healthy Savings and local and national deals. Use your card to start saving today! Questions? Email coopconnections@ecirec.coop.



Use SmartHub to pay for FREE online! Discover, Visa, and MasterCard accepted. While you're there, view your monthly usage data in helpful chart formats.



Sign up today to receive FREE energy tips and resources in your inbox. Go to www.myenergytips.com and subscribe to the monthly Watts \$mart e-newsletter.