

Welcome to



United Electric

COOPERATIVE, INC.

A Touchstone Energy[®] Partner 



People You Can Count On!

Visit our website at www.unitedpa.com

Welcome to United Electric Cooperative, Inc.

We welcome you to the United Electric family and thank you for the opportunity to serve you. United Electric is different from other utility companies that you may have had. It is owned by its members and is guided by a set of principles that reflect the best interest of those members. United Electric serves members in Armstrong, Cambria, Centre, Clarion, Clearfield, Clinton, Elk, Forest, Indiana, and Jefferson counties. The Cooperative operates an electric system spanning 4,300 square miles. United maintains 2,847 miles of line with 20 substations and employs 54 local people.

United Electric Cooperative, Inc.

P.O. Box 688

DuBois, PA 15801

Business Hours 8:00 am-4:30 pm Monday-Friday

Customer Service: 1-888-581-8969

Outage Reporting Hotline: 1-800-262-8959

Fax: 814-371-2417

Website: www.unitedpa.com

United Electric Cooperative, Inc. Board of Directors

United Electric's policies and procedures are determined by an elected seven member Board of Directors. As a United Electric Member, you elect a director from your district. The directors are members, not employees, of the Cooperative. They are responsible for setting policy, overseeing the Cooperative and hiring the President and CEO to manage day to day operations.

Stephen A. Marshall, Chairman	District 5	Luthersburg
Timothy D. Burkett, Vice Chairman	District 6	Punxsutawney
Eileen Pisaneschi, Secretary/Treasurer	District 2	Frenchville
R. Shanelle Hawk	District 1	Mayport
Richard A. Petrosky	District 3	DuBois
David W. Walker	District 4	Olanta
Arden E. Owens	District 7	Shawville

United Electric Cooperative, Inc. Management

Brenda Swartzlander	President & CEO
Steve Long	Engineering and Technical Services Manager
Len Hawkins	Finance & Accounting Manager
Richard Heverley	Marketing & Member Services Manager
Shane Farrell	Operations Manager
Paula Pascuzzo	Executive Assistant & Human Resources and Consumer Advocate

About Rural Electric Cooperatives

Before electric cooperatives, very few rural areas had electric service. The formation of non-profit cooperatives, along with low-interest Federal loans, made it possible to extend electric power into rural areas. Cooperatives were formed when investor-owned utilities, perceiving rural areas to be unprofitable, failed to utilize low-interest Rural Utilities Services (RUS) loans to extend electric service into these areas.

Rural electric cooperatives like United Electric serve an average of 6 customers per mile of electric line, while investor-owned utilities serve an average of 35 customers per mile.

Cooperatives differ from private companies in that there is no stock issued and no stockholders. The owners of this electric system are the consumers. As an owner of the cooperative, you are entitled to attend Annual Meetings, vote for a director to represent you and vote on any issues that come before the membership. Each member has one vote, regardless of the number of service connections or the amount of power used.

As a member of a cooperative you will find there are many advantages. Please read through the following pages to acquaint yourself with your cooperative:

Annual Meeting of the Members

The Annual Meeting of the Membership is held each year at a location within a county served by the Cooperative and selected by the Board of Directors. This is a chance for you to learn about the co-op's business, to voice your views, and to elect directors to represent you on the Board.

Penn Lines

The *Penn Lines* magazine is published monthly and sent to members because one of the principles of a cooperative is to educate and inform co-op members. *Penn Lines* offers insights into energy efficiency and safety, and informs members about co-op meetings, policy changes, and program offerings. *Penn Lines* arrives at your home monthly and contains a wealth of information geared to our rural members.

What to do if your power goes off

- Check your fuses or circuit breakers to be sure the problem is not in your electrical system.
- Check with neighbors to see if they have electricity.
- Call in and report the outage:

24 hour toll free outage reporting 1-800-262-8959

(Check out our website at www.unitedpa.com to learn how to text in your outage.)

When you call, be prepared to give the dispatcher:

- Your phone number
- Your account number
- Your meter number
- Your name as it is listed on your electric bill
- Your address, including location and nearest neighbor
- Details of the outage, for instance; were there any flashes of light, accidents, lines down, blinking lights or loud noises that happened before the outage.
- If you get a busy signal, please continue to call. Your call helps pinpoint where outages are.

* If you have more than one account, be sure to give information for the account that is out of power.

Don't be left in the dark

- Keep a flashlight with fresh batteries available.
- A battery operated radio will keep you informed about severe storm recovery efforts and the locations of major problem areas.
- If you have a generator, please follow manufacturer instructions and safety rules carefully to avoid injury. Do NOT connect a generator into your home's electrical system without a proper double throw switch or transfer switch. Call United Electric for more specific information.

Value Added Services

United Electric's Energy-Saving Load Management Program

Load management is a voluntary cooperative program to help reduce power bills. Load control switches have been installed on the electric water heaters of more than 3,500 United Electric members. This saves the Cooperative, and in turn our members, by significantly lowering the costs of power purchases each year.

You can help save money too. If you have a residential account with an electric water heater, please allow us to install a load control switch on it. During peak demand periods— when United Electric pays high demand charges to the power supplier — we send a signal that interrupts power to the water heater for several hours. You will not notice these interruptions because well-insulated water heaters can keep water hot for many hours, even with the power interrupted. Water heaters are perfect for the load control program. When a Demand Response Unit (DRU) is installed on your water heater, you will receive a \$3 credit each month on your bill for helping the Cooperative save money, and are eligible to purchase a high efficiency water heater through the Cooperative for only \$100.

The DRU can be removed at any time if it causes you inconvenience, however, it is rare that members with DRUs are ever aware that they are operating. The DRU is installed by United Electric at your convenience and at no cost to you. If you move into a home that has an DRU on the electric water heater, just call the Cooperative if you have any questions about it.

Need a New Water Heater?

United Electric has a low cost water heater program to enhance our Load Management program. As a consumer-member of United Electric with a residential account, you can purchase a super-insulated electric water heater for \$100. In purchasing a low-cost water heater from United, you agree to allow us to install a Demand Response Unit (DRU) to help control the Cooperative's peak demand on electricity. You will receive a \$3 credit on your monthly electric bill for participating. If you are interested in this program, please call United Electric during regular business hours (8 a.m. to 4:30 p.m., Monday through Friday).

Free Water Heater for New Home Construction

In order to increase load Management savings for all our Members through the control of water heaters in member's homes, United Electric supplies a FREE water heater to members building new homes. United Electric will provide a free high-efficiency water heater and install the load control switch at no cost. In addition, you will receive \$3.00 off your electric bill each month for participating in the Load Management Program.

Surge Tamer® Equipment

To protect your valuable electronic equipment, Surge Tamer® equipment can be purchased at a low cost through United Electric. Call United's marketing department for pricing information.

Heat Pump Rebates

United Electric can help with the purchase of a heat pump for your home or business. We offer a \$500 rebate to members who are installing a high efficiency heat pump as their main heat source. Call us for details.

Need a New Meter Pole?

If your new home needs a meter pole to obtain electric service, or if your old pole service needs to be replaced, call United Electric. For \$425, United will deliver and install the meter pole on your property. For an additional \$635.55, we can install the meter loop at the same time. The total cost of installing the meter pole with the complete meter loop is \$1,060.55. The meter loop is the complete service entrance. It includes weather head, entrance cable, meter base/disconnect combination (100 or 200 amp), ground rods, and hardware required for assembling and mounting the equipment. The service entrance will be ready for your electrician to connect the line to your main panel and have it inspected. Once installed, the pole and meter loop become your property. If you decide to install the meter pole yourself, pick one up at United Electric headquarters in DuBois, for just \$175, or \$375 delivered. Eliminate the hassle of trying to find a pole, getting someone to deliver it and someone else to install it. As a value-added service to members, United Electric can install it for you.

NOTE: Prices subject to change without prior notice.

Outdoor Lighting

United Electric offers an Outdoor Lighting program as a service to members for as little as 35-cents a day. For that small monthly fee, the Cooperative installs and maintains the outdoor light for you.

Emergency Generator Transfer Switches

To promote safety and offer our members savings, United Electric sells Durham and Square-D transfer switches. These switches can be installed by United Electric. A transfer switch or double throw switch is required by the National Electric Code to hook-up an emergency generator. Call United for pricing and sizing information.

Home Comfort Rate

United's Home Comfort Rate makes electric the affordable choice in heating and air conditioning. The Home Comfort Rate is available to customers with 5 kW or more of electric heating or air conditioning load. Under this rate, your heating and air conditioning use is metered separately and billed at about 30% less than the normal residential rate. To take advantage of this rate, a sub meter and radio control switch is installed that interrupts electric heat for several hours at a time during winter peak demand periods and central air conditioning is interrupted during summer peak demand periods. Because peak demands in the winter occur during the coldest hours of the month, a thermal storage system or a backup heating system using a heat source other than electric is needed. The Home Comfort Rate is available for all United Electric customers with interruptible electric heating capability. A heating option that is perfect for this Load Management program is the electric thermal storage (ETS) heating system. These units contain ceramic bricks that store heat to maintain your living area at your desired temperature during control periods. With ETS units (or an alternative fuel backup) you qualify for the Home Comfort Rate.

Home Energy Audits

United Electric's marketing department can conduct a free energy audit of your home. Energy audits are available for consumers who have high electric usage or want to make improvements in their appliances, or heating and/or cooling systems. United Electric's Energy Management Advisor can help you make informed decisions concerning insulation levels, weatherization, and heating and/or cooling systems. Just call the Member Services Department for more information.

United Electric's website www.unitedpa.com provides our members with two very powerful tools to help understand energy efficiency. By visiting our website you can click on the link to Together We Save or the Home Energy Suite. Both sites offer insightful information for making the best use of your energy dollars.

Billing Information

Budget Billing

Because changes in heating and cooling seasons can cause your electric bill to rise or fall, the Cooperative's budget billing plan appeals to many members. The budget billing plan allows you to level out high and low periods on your monthly electric bill by paying a fixed, budgeted amount each month. The budget plans begin in May, with the first budget payment due in June, of each year and runs through April of the following year, with the reconciliation of the budget in May. You may apply for the budget billing plan beginning in May, as long as you have a 12-month billing history which has no past due balances. Your budget amount is generally determined by your monthly kilowatt-hour average for the previous 12 months. Each April, your monthly budget amount will be reviewed and adjusted if necessary. All budget accounts must be reconciled to a zero balance by the end of May to remain on the budget billing plan. All accounts are reviewed periodically throughout the year and are adjusted accordingly.

Automatic Bank Draft

With our busy lifestyles these days, many members choose to have their bills paid through Automatic Bank Draft or Credit Card. This is simple way to be assured your bill will be paid on time each month. When you sign up for Automatic Bank Draft or Credit Card, your bill will be automatically paid from either your checking account, savings, or credit card account each month on the due date. It eliminates the need to write out a check and mail it each month, and assures you that even if you are not home to take care of your bills, you will not incur any late fees.

Online Payments

Another very convenient ways of taking care of those monthly bills is Online Payment. By going to our website: www.unitedpa.com you can create your own online login and password in **Smart Hub** that will allow you to make payments, check account information, check usage history, or even choose to receive you bill online. Online billing is quickly becoming the most convenient way of doing business today. With online payment, you can take care of your bills from any computer or smart phone, and with online billing you can "go green" at the same time.

Late Payments

If you are late paying your bill, you will be sent a notice from the Cooperative. If you fail to pay by the date indicated and have not made payment arrangements, a United Electric employee will be sent to your location to collect. A service fee will be added to your bill. In the event disconnection is made, a reconnection fee and security deposit, in addition to the past due amount, will be required before reconnection.

Payment Assistance

If you need assistance in paying your heating bills during the winter, you may contact the local office of the state Department of Public Assistance for information on the Low Income Home Energy Assistance Program (LIHEAP). You may also contact United Electric for more information about this program.

Capital Credits

As a Cooperative, United Electric operates on a nonprofit basis, charging enough for electricity and services to cover operating costs. Net margins left over at the close of the business year are credited to each member's capital credit account according to the amount of business each member did with the Cooperative. These margins are used for capital improvements to the United Electric system. Margins are returned over the years to settle estates and will periodically be refunded to the membership as general fund levels allow. Until that time, each member's capital credit is recorded and kept on file.

Members United

United Electric has a voluntary member contribution program called Members United, which provides limited funding for assistance to those members in need. The money contributed by members is administered through Community Action agencies, to assist fellow members who need help paying their electric bills. Members are invited to allow their monthly bills to be rounded up to the next even dollar amount. The difference (1 to 99-cents) goes to Members United. Members may also make one-time donations to this fund or donate a small monthly amount to help others through this fund. Members may start or stop their participation in the Members United program at any time by notifying the Co-op.

Aid to Construction Fee

If United Electric is required to extend a single phase line (primary and/or secondary) to service an account, an Aid to Construction (ATC) Fee may be required. There is no charge for the first 150 feet of extended line, if the meter is on the structure, or within 25 feet of the structure, and two of the three apply: structure has a Permanent foundation, Well, or Septic system. If this criteria is not met, there is no free footage. For any extension in excess of the free footage, there will be a charge of \$18 per foot which must be paid prior to construction. The validity of any request for a metering point is at the sole discretion of the Cooperative.

Service Fees

- Membership Service fee (non-refundable).....\$20.00
- Service Reconnection fee\$20.00
- Temporary Service
 - Residential.....\$45.00
 - Seasonal.....\$45.00
- General Service and Commercial Service.....90% of cost
- Returned check (NSF) fee.....\$20.00
- Collection charge.....\$40.00
- Disconnection charge.....\$40.00
- Reconnection for nonpayment:
 - Regular hours.....\$40.00
 - Call out hours after 3 pm (Meter Reader)\$150.00
 - Call out hours after 3 pm (Line Crew).....\$200.00
- Meter reading.....\$10.00
- Meter testing.....\$15.00
- Annual idle service.....\$72.00
- Unauthorized reconnection of service fees:
 - First Occurrence.....\$200.00
 - Second Occurrence.....\$500.00
 - Use of jumpers or other devices to circumvent the registration of kilowatt hours on the meter, theft of service.....\$500 plus costs
- Security deposits are based on credit record and account usage. At the member's request, the security deposit is returned after 12 consecutive months of on-time payment of bills.
- New construction — single phase line extension (primary and secondary)
At a residential location meeting the criteria described on previous page, the first 150 feet are free — extensions over the free footage allotment will be charged at a rate of \$18.00 per foot.
Commercial accounts pay all construction costs.
- Underground secondary services will be installed in accordance with the Cooperative's "Underground Service on a Permanent Building" specification.

*Prices are subject to change without notice.

Co-op Connections® Program

As a member of United Electric Cooperative, a Touchstone Energy cooperative, you can receive discounts on products and services from participating local and national businesses. Your new member packet contains a **Co-op Connections® Card**. The Co-op Connections member benefit program is absolutely free.



Here's what you get:

- Great discounts from businesses in your community.
- 10% – 60% discounts on prescriptions at participating pharmacies.
- Access to over 60,000 national and regional pharmacy chain stores, including CVS, Walgreens, Wal-Mart, Target, and many more. Search online to find discounted prices on prescriptions (www.rxpricequotes.com) and participating locations (www.locateproviders.com).

Here's what you do:

- Log on to www.unitedpa.com and click on the Co-op Connections Card link to view a list of participating businesses and discount offerings.
- Present your card at participating businesses to receive discounts. (New discounts are added periodically.)

This is just one more way you benefit from being a cooperative member. As a Touchstone Energy cooperative, we are always "Looking out for you". If you have any questions, please call our Marketing Department at United Electric Cooperative, 1-888-581-8969



Touchstone Energy®
Cooperatives

The power of human connections®

Youth Programs

Youth Tour

The future of the Cooperative depends on today's younger members understanding the Cooperative, its history, and its challenges. United Electric annually sponsors high school juniors on the National Rural Electric Youth Tour. This week-long trip to Washington, D.C. is a memorable experience for the more than 1,600 students from 47 states who participate. Notices for applications to attend Youth Tour will appear in *Penn Lines* in December or February of each year.

Scholarships

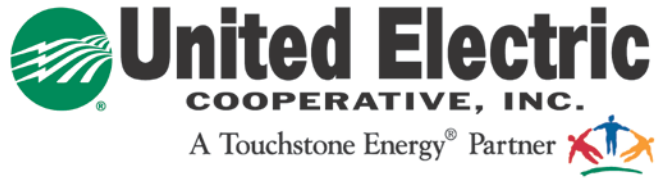
Two unique scholarship programs are available to children of rural electric cooperative members. Notice of these scholarships will appear in the *Penn Lines*, usually in February and/or March. Each of the scholarships is awarded on the basis of applications submitted by eligible students from the Pennsylvania and New Jersey electric cooperatives, who are members of the Pennsylvania Rural Electric Association.

The William F. Matson Scholarship program offers a limited number of \$1,000 tuition grants. Past Youth Tour students are also eligible to apply two \$1,000 scholarships awarded in the memory of Jody Laudenslarger.



STATEMENT OF NONDISCRIMINATION

United Electric Cooperative is an equal opportunity provider and employer.



Safety Tips

- Never touch an electric cord or appliance while your hands are wet, and never use any electric appliance in the tub or shower.
- Never use extension cords where permanent wiring should be installed.
- Never do repair work on a live circuit. Always disconnect cords or switches before doing repair work.
- When replacing fuses, use one hand only and always stand in a dry place.
- Never replace fuses in the dark.
- Never use a fuse larger than the current carrying capacity of the wire.
- Never touch un-insulated or frayed wires. Disconnect by pulling the plug, not the cord.
- Never climb power poles, transmission towers, or substation fences.
- If a power line falls on your car, stay inside, unless the car catches fire. Then jump clear without touching metal and ground at the same time.
- Never install antennas within falling distance of power lines. Allow a minimum of at least 5 - 10 feet.
- Always keep ladders and poles away from power lines.
- Never build a swimming pool or other structure under a power line.
- Never approach a downed power line. Warn others to stay away and call your electric company.
- Never dig near underground power lines. Always call *Pennsylvania One Call* at 811 or 1-800-242-1776 before digging.

NOTES:

Thank you again for becoming a member of **United Electric Cooperative, Inc.**, your locally owned electric utility. We look forward to serving your needs!



United Electric

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A Touchstone Energy® Partner

