Paying Your Bill



There are five easy ways to pay your monthly electric bill.

In Person: You can pay your bill with our cashier at the Collinsville office (8901 E. 146th Street North) between 7:30 a.m. and 4 p.m. Monday through Friday. After hours, you can pay your bill in our night depository located to the left of our front doors.

Phone: If you would like to pay your bill electronically over the telephone, utilize U.S. Payments by calling 1-866-780-5458 and selecting option 4. You can make a secure payment using your Visa, MasterCard, Discover Card, or debit card. U.S. Payments charges a convenience fee of at least \$3.95 per credit/debit card transaction, and a \$2 fee for electronic check transactions.

Mail: Send your payments to VVEC, P.O. Box 219, Colllinsville, OK 74021.

PaySite™ Kiosks: There is a kiosk in the lobby of our headquarters facility in Collinsville, which is available 24 hours a day, 7 days a week. Kiosks can be found at other locations throughout our service territory. To locate the kiosk nearest you, visit our Web site, www. vvec.com. You will need to have your VVEC account number with you when using this payment method. Costs affiliated with using the kiosks range from \$2, if paying by cash or check, to \$3.95 per \$400 increment if paying by credit card.

Automatic Funds Transfer:
This feature allows your electric bill payment to be deducted automatically from your account at your bank or financial institution or charged to your credit card, at the same time each month. You still receive a copy of your bill each month so you will be aware of the amount. The bill is sent to you before the amount is deducted from your account, in time for you to contact us if you have any questions. This program is free of charge.

SmartHub: A Convenient Way to Manage Your Account

With our SmartHub app, the power of data is in your hands through convenient account management and detailed usage information. In addition to phone calls, office visits, and direct mail, this mobile and Web app delivers accurate, timely information about your VVEC account. It allows you to make payments in a secure environment with the touch of a button, right from your mobile device or on your PC.

With SmartHub you can:

- Check your electric usage see your daily and monthly usage in an easy-to-read format
- Contact our office
- Pay your bill from your Smart phone or tablet
- Check our news feed
- Report a service interruption
- Access custom features

The two-way communication available with SmartHub allows you to notify us of account and service issues while providing us a way to let you know about co-op events, special offers, programs and services, and more. You can choose to receive an E-mail or text for VVEC notifications, such as when a payment is due or a service interruption is scheduled.

All you have to do is visit www.vvec.com and look for the SmartHub logo. If you are signing up for the first time, you will be guided through a step-by-step process to establish your account, user name and password. There is no charge for this app; it's FREE!

If you have questions about this app, please contact one of our consumer services representatives at (918) 371-2584.

Average Monthly Payment

The Average Monthly Payment (AMP) program is designed to help residential consumers avoid high seasonal billings by averaging their bills.

Your bill is averaged by adding your most recent usage to that of the past 11 months. This gives an amount that is about the same each month, and eliminates having a 'catch-up' bill at the end of the year. The

Pay•As•You•Go

Through this pre-pay plan, you buy the amount of electricity you want or can afford, and can purchase it when it is convenient for you. You don't have to wait until you get your monthly electric bill and then pay just once a month. In fact, you won't get a monthly statement at all.

The Pay•As•You•Go program allows you to pay for your electricity before it's used. Instead of getting a bill telling you what you owe, you can now pay in advance for what you can afford or for as much as you want to use. You can make your purchase as often as you like; you are not limited to buying power just once a month.

You can also check your balance online, and you have the choice of paying your electric bill over the telephone, online, in our office, or at one of the Pay Site kiosks throughout our service territory.

To make sure you don't run out of electricity, VVEC E-mails you or calls you when you are almost out of electric credit. You can then purchase more in an amount you choose. You can pay using cash, checks, credit or debit cards.

If your electric credit reaches zero, then your electric service is shut off, similar to how a car stops when it runs out of gas.

You can go online to view details about your electric use. By monitoring your energy usage and adjusting lifestyle habits and appliance operation, you can reduce the amount of electricity you use each day.

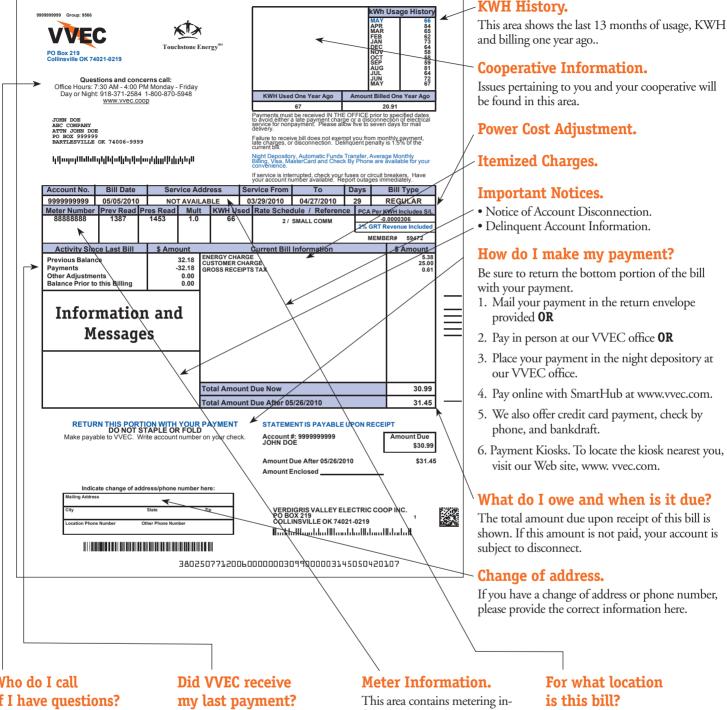
To enroll in the Pay•As•You•Go program, visit our Web site at www. VVEC.com, then download and complete the application. You can E-mail it to us at memberapplication@VVEC.com. Or you can print it out and bring it to our office at 8901 E. 146th St. N, Collinsville, mail it to us at P.O. Box 219, Collinsville, OK 74021, or fax it to us at 918-371-9873.

If you have questions, call our consumer services representatives at 918-371-2584 Monday through Friday, from 7:30 a.m. to 4 p.m.

average is multiplied by the current rate and the power cost adjustment.

There is no charge for this optional program. Residential consumers who have a one-year billing history with VVEC and whose accounts are paid in full, and on time, are eligible to participate in this program.

How To Read Your Electric Bill



Who do I call if I have questions?

Call the phone numbers indicated or stop by our office.

This section shows total activity since your last bill, ending with your balance forward, if any. If any of this information does not match your records, call the VVEC office.

formation, including your present and previous meter reading and your meter reading dates.

This is the physical address for this service location. If incorrect or blank, please provide the correct information on the return stub.



VVEC Service Territory And Trustees

VVEC Headquarters:

1.5 miles west of Collinsville on Highway 20 8901 E. 146th Street North P.O. Box 219 Collinsville, OK 74021

Office Hours:

7:30 a.m. to 4:00 p.m. Monday through Friday

Telephone Numbers:

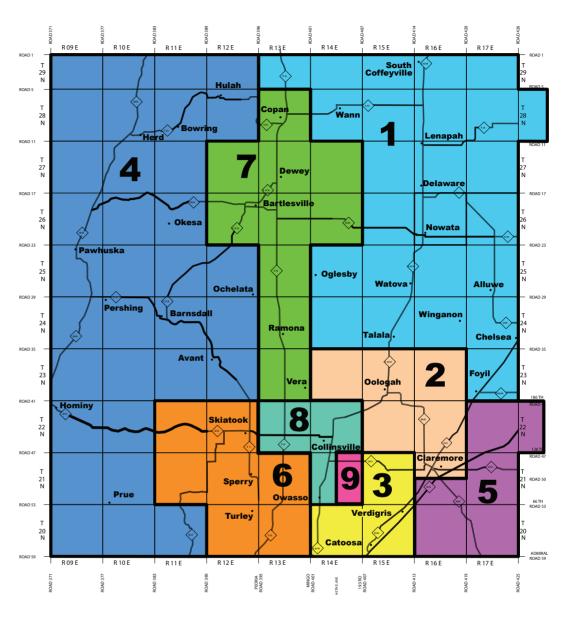
(918) 371-2584 1-800-870-5948 (918) 371-9873 (fax)

Visit us on the Internet:

www.vvec.com

Date of **Incorporation:**

October 24, 1938



Your Board of Trustees



District 1 Jim Brackett 720-4531



District 2 Jack Bogart 371-9587



District 3 Vernon Lewis 341-5225



District 4 John Hibdon 847-2320



District 5 **Jimmy** Lambert 760-7029



District 6 **Dennis Lenox** 289-5961



District 7 Chuck Huerter 333-3107



District 8 Ken Howard 724-9965



District 9 Buddy McCarty 272-5134 or 272-5364

Welcome To Your Cooperative

Verdigris Valley Electric Cooperative is <u>your</u> business – you own it. When you applied for electric service you became a member/owner. As a member/owner, you do more than simply receive electric service. You elect trustees who guide and direct the cooperative, and you share in the benefits and privileges of ownership.

The Privileges of Ownership

As a member/owner of VVEC, you have the right and privilege of choosing your representative on the co-op's nine-member board of trustees, or of seeking election to the board yourself.

The cooperative's five-county service area is divided into nine districts, each of which is represented by one trustee. The trustee is a member of VVEC who resides in that district. In other words, he or she is just like you – a member/owner of the cooperative.

A map showing trustee districts, and contact information on each of the trustees, can be found on the 'VVEC Service Territory and Trustees' page in this packet.

Another ownership privilege is that members periodically receive

capital credit refunds. VVEC is a non-profit organization but does generate margins each year. These margins are allocated back to the previous year's members based on the amount of electricity they purchased. Each year the board of trustees reviews the financial position of the Cooperative and determines how much of the total capital credits can be refunded to current and former members. Active members receive their capital credit refunds in the form of bill credits. While former members receive their refund in the form of a check. That is why it is important that former members notify VVEC when their current address changes.

Our Mission

It is the mission of Verdigris Valley Electric Cooperative to provide adequate, abundant, central station electric service to all members located in the Cooperative's service area at the lowest possible cost consistent with sound business principles.

Co-op Connections® Card

Being a VVEC member has added value through the discounts and savings you enjoy with your Co-op Connections® card.

This program offers discounts on products and services from participating local and national businesses.

And it's free of charge. There is no sign-up, and no annual fees. You get your Co-op Connections card simply because you are a member of VVEC.

You can stay updated about the discounts and which businesses are participating in the program by visiting www.connections.coop or our Web site, www.VVEC.com.

The Co-op Connections Card program has a prescription benefit

In addition, VVEC will promote the safe and economical use of electricity among the membership and will participate in community and other activities which are in the interest of the membership and general public.

that offers cooperative members even more discount opportunities. Members presenting their Co-op Connections card at participating pharmacies can receive up to a 60-percent discount at more than 48,000 independent pharmacies and



national chains including CVS, Walgreens, Walmart, and Target.

If you have questions about this program, or if you are a business owner who would like to participate in the Co-op Connections Card program, please call our member services department.

Statement of Non-Discrimination

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 AD-3027, 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 to the U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D. C. 20250-9410, or by fax (202) 690-7442 or E-mail at program.intake@usda.gov.

Home Energy And Appliances



Home Energy Audits

A trained auditor will come to your home to conduct one of two types of energy audits to determine the efficiency of your home. The information he gathers from the audit will help him determine where you are spending your energy dollars and will help him point out hidden inefficiencies. He will then make practical, useful suggestions to help you use electricity more efficiently and save money on your monthly electric bill.

The Blower Door audit includes:

- A blower door and infrared camera test locating places of air leakage and energy loss.
- Inspecting rim joists, windows, doors, recessed lighting, electrical outlets and switches for air leaks.
- · Documenting all air leaks for sealing.
- Checking the heating system filter.
- Visually inspecting the heating and air conditioning duct work for air leaks, if accessible.
- Checking the temperature setting on the water heater.
- Inspecting attic insulation and determining if any additional insulation is needed.
- Inspecting crawl space and basement for any energy efficiency opportunities.
- Providing an energy weatherization kit consisting of a water heater wrap, hot water pipe wrap, three CFL bulbs, insulation kits for electrical outlets and wall switches, a low-flow shower head, a night light, caulk and door sweep/weather seals.

We partner with Associated Electric Cooperative, our wholesale power supplier, to provide energy weatherization kits when we perform this audit. Additionally, a rebate of up to 50-percent of the cost (up to a maximum of \$500) is available to members taking the corrective actions noted by our auditor at the conclusion of the audit. The blower door audit has a value of over \$400, but we charge only \$100 to have the audit performed. The blower door audit is not available if you have natural gas or propane in your home.

The Walk-Thru audit includes:

- An infrared camera test locating places of air leakage and energy loss.
- Inspecting rim joists, windows, doors, recessed lighting, electrical outlets and switches for air leaks.
- Documenting all air leaks for sealing.
- Checking the heating system filter.
- Visually inspecting the heating and air conditioning duct work for air leaks, if accessible.
- Checking the temperature setting on the water heater.
- Inspecting attic insulation and determining if any additional insulation is needed.
- Inspecting crawl space and basement for any energy efficiency opportunities.

The walk-thru audit is available to all members in lieu of the blower door. This audit does not include a weatherization kit and there are no rebates available. The cost of a walk-thru audit is \$50.

Call our member services department at 918-371-2584 to schedule your energy audit.

Electric Equipment and Appliances

Although we don't sell heat pumps, we do offer other energy efficient equipment and appliances.

You can buy security lights and surge suppressors at our Collinsville office.

For help in buying these energy efficient appliances and security equipment, call us at (918) 371-2584.

Rebates

VVEC offers rebates on electric water heaters, ground-source, air-source, mini-split and dual-fuel heat pumps, smart thermostats, and air conditioners.

All of the appliances need to be Energy Star rated.

Electric water heaters for new construction or gas conversions, and which have an energy factor of .90 or greater, are rebated up to \$199. These units must be installed and available for an on-site verification within 90 days of the purchase date. We also offer \$50 rebates on replacement units when the old unit has less than a .90 efficiency rate and the new unit is .90 efficiency or greater. Tankless heaters are not eligible for rebates.

Heat pump water heaters for new construction, the replacement of an existing electric heater that is less than 0.90 efficiency or replacement of a gas water heater a \$500 rebate is available. The efficiency rating must meet DOE standards and must be 40 gallons or larger. Limit two (2) per member address.

A \$50 rebate is available for Energy Star-rated **room air conditioners**. The rebate will apply toward the purchase of one new unit or for the replacement of an existing unit.

Ground-source heat pumps for new construction or gas conversions are rebated at \$300 per ton and must be Energy Star rated with an EER value of 19.1 or greater. Replacement units will be rebated at \$150 per ton, but must meet the same EER criteria and be a gain of at least 3 EER over the old unit. Replacing an air-to-air heat pump with a ground-source heat pump meeting the above requirements will also be eligible for the \$150 per ton rebate.

Air-to-air heat pumps (with electric resistance backup) meeting a 16.5 SEER or greater, will be rebated at \$150 per ton for new construction or gas conversions only. Replacement units are not eligible for rebates. **Dual-fuel heat pumps** (using natural gas, propane, or fuel oil for supplemental heating) and mini-splits meeting an Energy Star Plus 2 at 17 SEER rating will be rebated at \$150 per ton for new construction or replacement units.

Energy Star certified smart thermostat must be an Energy Star rated smart thermostat. Can be used with any type of heating and cooling system. Limit of two (2) per member address. For new construction, or the replacement of an existing non Energy Star thermostat. A \$50 rebate is available.

Rebates are subject to change and certain restrictions apply, so visit our Web site – www.vvec.com – or contact our member services department for updates.

If you are interested in participating in this program, please contact our member services department or download a rebate form from our Web site. THE COMPLETED FORM MUST BE SUBMITTED TO US WITHIN 90 DAYS OF PURCHASING THE

APPLIANCE. Certain restrictions apply and new units are subject to on-site verification.

Member Services And Marketing

In addition to our energy efficiency, and rebate programs, we also offer many programs and services designed to positively impact our communities and help you live safely with electricity.

Rural Electric Cooperative Youth Tour

Each June we send two outstanding young people to Washington, D.C. as our delegates on the REC Youth Tour.

They spend an all-expense paid week with delegates from other Oklahoma electric cooperatives touring the nation's capital.

The trip is coordinated by the Oklahoma Association of Electric Cooperatives, but each co-op holds its own Youth Tour competition.

At VVEC, we invite students in their junior year to write an essay on a specific cooperative-related topic, or take a test over electric cooperatives. Their parents do not have to be members of VVEC for students to participate or win.

The students scoring the highest in each category win the trip to Washington. The next two in each category win either \$750 or \$500 scholarships.

Youth Tour is truly the trip of a lifetime and we are proud to have participated in this program since it began in 1963.

Adopt-A-School Grants

Understanding the importance of education, we are able to lend a helping hand to the schools in our service area through our Adopt-A-School program. Through an application process each year, we fund the purchase of equipment and needed materials which help educate our youth.

Safety Programs

Using our portable farm-scene safety kit and trained personnel, we demonstrate how to live and work safely around electricity. Each year we visit schools, civic and professional organizations, senior citizen programs, fire departments and community groups at no charge.

Touchstone Energy®

The Touchstone Energy® logo signifies your electric cooperative is among the hundreds of member-owned co-ops which have joined in a nationwide marketing alliance dedicated to providing superior service at affordable rates. It represents a commitment to high service standards for all members of your locally-owned, community-minded electric cooperative.



YouthPower Energy Camp

Energy Camp is designed to teach 8th graders about electric cooperatives. We send two to four students to the four-day, three-night camp where they form their own Coke-and-Candy cooperative, elect trustees, and hire a manager. They learn electrical safety, get to ride in the bucket of a co-op construction truck, don lineman's hooks and climb a utility pole. And they get to tour a generation and transmission co-op.

Energy Camp also teaches the students leadership skills. Students are asked to write essays on a specific topic, and a panel of judges selects the winners.

Rural Fire Dept. Grants

Similar to our Adopt-A-School program, this program allows us to help our area fire departments improve their Insurance Service Organization (ISO) ratings by purchasing much needed equipment.

Improved ISO ratings can mean lower insurance rates for you.

Each year fire departments, both municipal and volunteer, make application for assistance. Once selected, the departments receive grants from us to purchase the equipment they need.

Paying Your Fire Dept. Dues

If your home is served by a rural or volunteer fire department, you can choose to pay your rural or volunteer fire department dues on your monthly electric bill, if the fire department that serves your home participates in our program. The dues will appear on your monthly bill. All you have to do is pay the total amount on your statement. VVEC sends a check monthly to your fire department for the dues we have collected.

It's a win-win situation for everyone. You enjoy the ease and convenience of paying your monthly fire dues, and your fire department receives members' dues without the cost of billing and collecting those dues.

Some areas can also pay emergency medical service (ambulance) dues. You were given this opportunity to enroll in this program when you became a VVEC member, if your ambulance service participates in the VVEC program. If you declined, you can begin participating in the program at any time. You may contact one of our consumer services representatives at (918) 371-2584, between 7:30 a.m. and 4 p.m., Monday through Friday.

Power Circuit Newsletter

Communication is important to us. That's why we publish *Power Circuit*, our monthly newsletter. This publication provides you with pertinent information you need about your co-op and co-op events; articles about fellow members and area events; energy efficiency, safety articles, and recipes.



Outage Map Service

The weather in Oklahoma is always volatile, and can frequently interrupt your electric service.

When you experience an outage, it is helpful to know how extensive it is, and that progress is being made to restore your service.

The Outage Map feature on our Web site can help with that.

The map indicates outages by township quadrants, so outages show up as blocks representing nine square miles. The color of the block indicates the number of outages in that area, and it changes as the situation improves and service is restored.

The map also indicates how many services are in a particular area and how many of those are without electricity, which tells you how extensive the outage is.

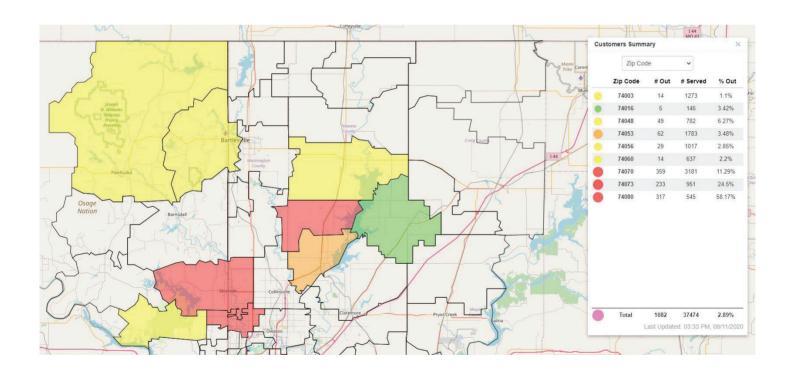
Information is refreshed every 10 minutes, so it is current. Specific locations, such as your home address, are not indicated within the block to protect your family and property.

Surge Suppression Equipment

There isn't much that can be done about severe weather. But VVEC can offer protection of your appliances and sensitive electronic equipment. Our surge suppression system gives you protection with state-of-the-art equipment at an economical price.

Our surge suppression system is a two-part system. The protection begins outside your house with a meter-base unit designed to prevent high-voltage spikes from entering your home. It's installed by our own personnel and redirects spikes and surges to your grounding system. It protects any appliance with an electric motor, such as refrigerators, washers and dryers, dishwashers, and heating and cooling systems.

The second part of the system's protection involves special plug-in protectors for each specific piece of electronic equipment you choose to protect.





What To Do If Your Electric Service Goes Off

If your power goes off, check these things first BEFORE calling the Cooperative:

- ☐ Check your fuses or breakers.
- Check the meter pole breakers and reset them if they have tripped.
- ☐ See if your neighbors have electricity.
- ☐ Log into your SmartHub® account on your mobile device and report the outage
- ☐ Have your 10-digit account number handy if you call the Co-op. It gives us your location.
- ☐ If your call is local, dial 371-2584. If it is long distance, call 1-800-870-5948, toll-free.

Counties Served: VVEC serves Nowata, Osage, Rogers, Tulsa and Washington Counties

Restoring Service

Living in northeastern Oklahoma means living with severe weather throughout the year. When a storm causes multiple outages, you may wonder how we restore your power. We determine where the damage is and then we begin prioritizing repairs to get the largest number of consumers back in service the quickest.

Here's how:

STEP 1 First, KAMO Power repairs any damage to its transmission lines. These lines bring high voltage power to our electrical system through substations and electric transmission lines.

STEP 2 Next, KAMO makes any necessary repairs to its substations, which transfer 69,900 volts of power through transmission lines to VVEC's 24 substations.

STEP 3 After we repair damages to equipment in our substations, we concentrate on our main distribution lines. Here we may find trees blown

948, toll-free. Washington Counties Step 1 Step 2 Step 3 Step 4 Step 5

Account Number:

Board District:

My Account Information

into lines, broken utility poles or damaged equipment on the poles, or broken electric lines.

STEPS 4&5 Once all distribution lines and tap lines are repaired, we begin working on individual service lines, which typically bring power to only one or two locations, such as homes and businesses.

Restoring power after a major storm can be a big job. Although we can't always restore everyone's power in an hour or two, you can be assured we're working as quickly as possible to get your lights back on as soon as we can.

VVEC Public Safety Policy

I. OBJECTIVE

To establish procedures and conditions which safeguard the Cooperative's members and the general public from potentially dangerous electrical conditions.

II. POLICY CONTENT

Cooperative members and the general public should never come into contact with electrical power lines. When potentially hazardous conditions are observed. Cooperative members and the general public should alert the Cooperative to the condition.

III. PROVISIONS

A. The Cooperative, in the construction, operation, and maintenance of its electrical system, will at all times adhere to the provisions outlined in the most current edition of the National Electrical Safety Code (NESC), unless specifically required by other authorities to do otherwise.

B. It is the responsibility of each employee, contrac-

tor, Cooperative member, and general public member to report to the Cooperative all unsafe conditions which any such person observes on the Cooperative's electrical system. Any employee, contractor, Cooperative member, or member of the general public, upon finding a power line in an unsafe condition or a condition not in compliance with NESC clearances should immediately notify the Cooperative's dispatcher concerning the unsafe condition. Cooperative employees and contractors should stand by to guard against hazardous conditions until they are relieved, or until the defect is corrected. Cooperative members and members of the general public are not expected to stand by to guard against hazardous conditions, but should notify, in addition to Cooperative personnel, law enforcement and emergency personnel respecting the unsafe condition.

C. Members of the Cooperative and the general public should always assume that a downed power line or a sagging power line is unsafe. The Cooperative and law enforcement authorities should be noti-

fied when such a condition is observed. Contact with power lines, whether downed or not, can result in injury or death and must be avoided.

D. If any Cooperative member or member of the general public inadvertently comes into contact with a power line, the incident should be reported immediately to the Cooperative. If there are injuries, emergency medical personnel should be contacted immediately. FURTHER CONTACT WITH THE POWER LINE SHOULD BE STRICTLY AVOIDED, AND THE INCIDENT SHOULD BE REPORTED IMMEDIATELY TO THE COOPERATIVE. IF THE INCIDENT OCCURRED ON A PUBLIC RIGHT-OF-WAY, LAW ENFORCEMENT OFFICIALS SHOULD ALSO BE NOTIFIED.

E. All accidental contacts involving the Cooperative's electric lines, vehicles, or property shall be properly and promptly investigated, with complete accident reports prepared, including photographs and sketches to substantiate written reports.

