

KEEP THIS PAGE NEAR YOUR PHONE

Please record the following information for your reference when contacting the Rural Electric about your account.

Account Name _____

Account Number _____ Phone Number _____

Location Address _____

Meter Number _____

EMERGENCY SERVICE

At all times, day or night, phone:
812-358-4458 (local calls)
800-288-4458 (toll free long distance)

An answering service handles emergency calls after office hours. Outages are relayed to crews on call. The answering service has no records or authority to handle other matters.

ROUTINE SERVICES

Routine service calls and other contacts need to be made during office hours when Rural Electric personnel are on duty and have full access to records and facilities.

OFFICE HOURS: Monday through Friday, 7:30 AM to 4:30 PM (Eastern Time)

TELEPHONE: 812-358-4458 (Local calls)
800-288-4458 (toll free long distance)
812-358-5719 (FAX receiving)

MAILING ADDRESS: Jackson County Rural Electric
PO Box K
Brownstown IN 47220-0311

E-MAIL ADDRESS: info@jacksonremc.com

EZ-TO-PAY online: www.jacksonremc.com

EZ-TO-PAY by phone: 1-888-999-8816

WEBSITE: www.jacksonremc.com

OFFICE LOCATION: 274 E. Base Road
1/2 mile east of US Highway 50
Brownstown, IN

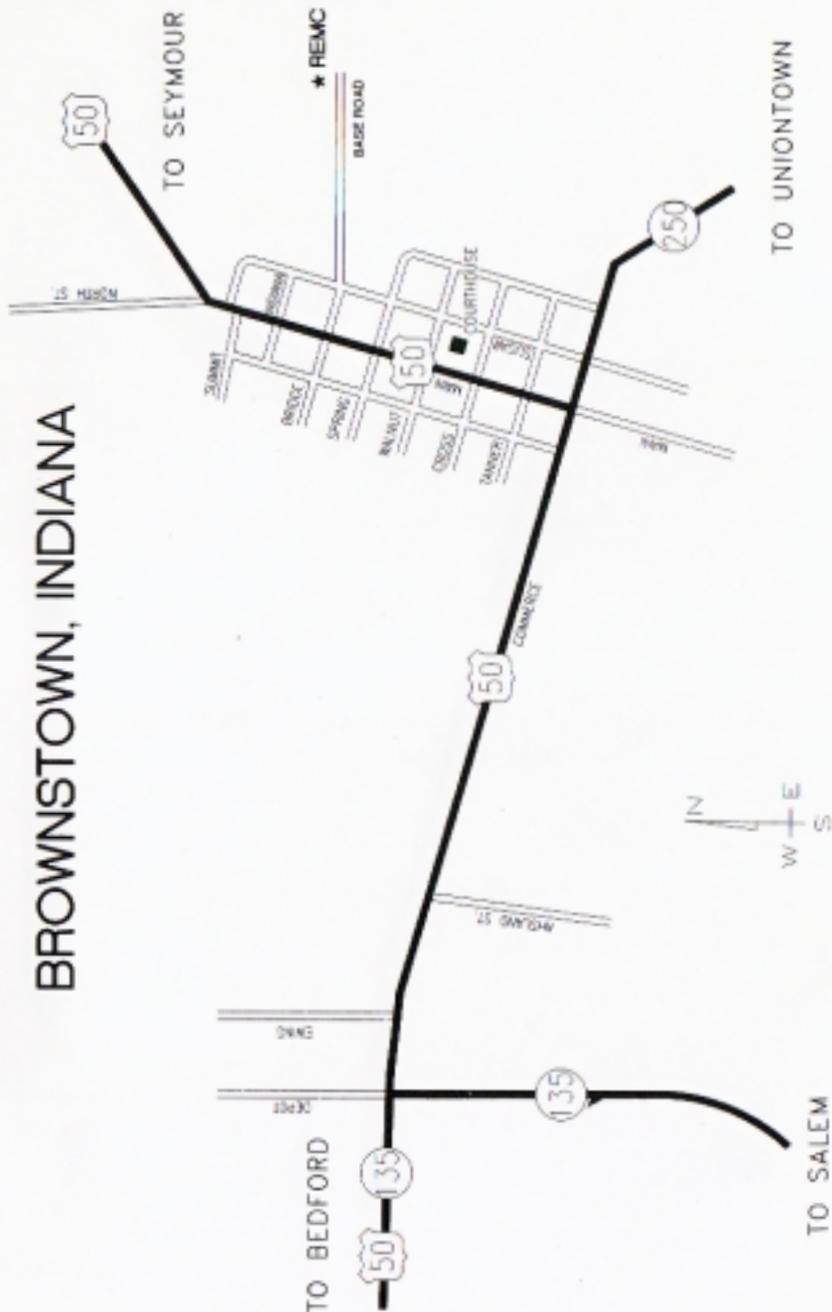


**Jackson County Rural Electric
Membership Corporation**



Member Handbook

BROWNSTOWN, INDIANA



Member Handbook

About Your Rural Electric
Member Rights and Responsibilities



**Jackson County Rural Electric
Membership Corporation**

274 E. Base Road (Venus Road)
P.O. Box K
Brownstown, IN 47220-0311

812-358-4458 (local calls)
800-288-4458 (toll free long distance)
812-358-5719 (FAX receiving)
888-999-8816 (pay by phone)

www.jacksonremcom (website & link to pay online)
info@jacksonremc.com (e-mail)

First Published - March 1977
Fourteenth Revision - August 2012

WELCOME

Dear Member or Applicant,

Welcome to the service territory of Jackson County Rural Electric. You are, or will be, receiving electric service from a member-owned enterprise with only one goal, and that is to deliver quality service at a reasonable cost in this beautiful rural section of Southern Indiana.

We are providing you this handbook to acquaint you with the procedures that we follow, as well as your rights and responsibilities. By keeping this booklet available for reference, you can obtain ready answers to many questions that you may have from time to time. We also encourage you to give us a call whenever you need information or clarification.

Three items deserve emphasis:

- 1. Primary electric lines are not insulated.** Bare wires carry electricity at 7,200 volts to your transformer. Public safety is achieved only by maintaining a safe distance. Items such as antennas, ladders, and kites should never be allowed in the vicinity of primary lines. Even though service wires running from the transformer into your home are partially insulated, you should still avoid contact.
- 2. Never place a structure within 20 feet of a primary line.** To avoid a dangerous and costly easement violation, any new structure or addition must be built 20 feet away from our power line. We recommend a 40-foot separation to allow for possible antenna and yard tree installation. If you have underground service, a clearance of 10 feet must be maintained. Call us to confirm your site plan.
- 3. We trim trees 20 feet back from primary lines.** This practice is critical for service reliability and your personal safety. To avoid the need for trimming, trees should be planted so that even when fully developed, they will still be 20 feet away from power lines.

Electric service is a tremendous benefit. Let us help you use it wisely.

Sincerely,

Jed Wheatley, General Manager, August 2012

CONTENTS

Rural Electric Facts - pages 4 - 9

- Jackson County REMC - a nonprofit organization
- To Establish An Electric Service
- Identity and Privacy Protection
- Automated Metering Data
- Facts About Your REMC
- Our Service Area
- Your Board of Directors
- Annual Membership Meeting
- Financing and Capital Credits

Member Rights and Responsibilities - pages 10 - 21

- General Responsibilities
- To Discontinue Service
- Disconnection of Service Without Request
- Service Will Not Be Disconnected
- Deposits
- Meter Tests
- Temporary Disconnect Upon Request
- Problems - Complaints - Appeals
- Board Meetings and Member Attendance
- Availability of Information
- Right-of-Way Easement Standards and Maintenance
- Modifications At Member's Expense
- Rates
- Sales Tax Exemptions
- Budget Payment Plan, "E-Z Pay" Plan, Pay Online or By Phone
- Distributed Generation
- In Case of Power Failure

Special Services - pages 22 - 23

- Security Lighting
- Programs and Speakers
- Energy Use Consultation
- Back-Up Generator Connections
- Wiring Recommendations

Statement of Nondiscrimination - page 23

Jackson County REMC is a Nonprofit Organization

Is that Important?

Truthfully, for a customer who just wants to take electric service and pay the bills, it may make little difference. However, for a customer who is interested in company policy and where the money goes, the fact that he or she is a member of a nonprofit cooperative can be quite significant.

For instance, it's good to know that REMC policies, budgets and operations are determined and overseen by a board of directors who are members themselves, who are elected by members, and who interact with other members on a daily basis.

It's good to know that the company is being run with the long-term interests of the entire membership foremost in the minds of its board of directors.

It's good to know that, if necessary, any member may speak directly with REMC management, may directly address the board of directors, and may run for election to the board of directors.

It's good to know that the REMC does not profit from rising electricity prices.

It's good to know that rates are increased only as necessary and never just to bolster the bottom line. Revenues over and above current expenses are reinvested into plant or returned to members.

It's good to know that the organization and the fixed assets of the REMC are owned by its past and current members and that the REMC may not be sold or merged without the consent of its member-owners, who are its customers.

It's good to know that the REMC was brought into existence for the sole purpose of serving its members and that the purpose for existence has never changed. It's still all about service.

To Establish Electric Service, An Applicant Must:

- a. Provide positive identification;
- b. File a written application for membership;
- c. Agree in writing, for each service location, to be responsible for all bills

- d. accurately rendered for goods and services received;
- d. Make payment of a refundable membership fee and any other required fees; and
- e. Agree to comply with the Articles of Incorporation and Bylaws of the Rural Electric and by such Rules, Regulations and Policies as may be adopted from time to time by the board of directors.

A husband and wife may have a joint membership for all of their accounts. Each membership has one vote on matters requiring membership consideration.

Identity and Privacy Protection

Only the member of record or a party authorized by the member of record may inquire into the status or obtain and/or change personal information. Even a spouse will not be granted access to account information unless designated on REMC records as a "joint member" or an "authorized third party contact." A membership in the name of one spouse may be converted to a joint membership for a married couple at any time to prevent possible inconvenience because of these safeguards.

Jackson County REMC only collects personal information that it uses to provide services to its members. It does not rent or sell any personal information. It does not share personal information with third parties other than with trustworthy organizations as deemed prudent for conducting core business functions or providing extended services; as specifically requested and authorized by individual members; or as required by law.

Automated Metering Data

Jackson County REMC began deploying automated metering in the late 1990's that logs electricity usage either daily or hourly, depending on the meter. Such grid modernization paves the way for significant improvements in power delivery services and long-term cost savings. The information has proven immensely valuable for helping members better understand their bills.

We take member concerns about data security seriously. The meters that we have installed transmit the data over the power lines, not via radio signal. The data is maintained in secure databases and is utilized only for grid operations and improved member services.

Facts About Your Rural Electric

In 1935, two important events led to the founding of Jackson County REMC. The state legislature passed the Indiana REMC Act, and on May 11, 1935, the United States Congress passed the bill establishing the Rural Electrification Administration (REA), which became part of the Rural Utilities Service (RUS) in 1994. The first public meeting to organize an REMC in Jackson County was held on November 5, 1936. The first REA loan to Jackson County Rural Electric was approved September 22, 1937, for \$100,000. The first pole was set on February 12, 1938. Actual connection of electricity to homes began on Tuesday, June 28, 1938. During 1939 and 1940, it was agreed to enlarge the service area to include parts of adjacent counties. The service area shown on page 5 extends into parts of ten counties.

Our Service Area

Our service area extends into portions of ten counties, including most of Jackson and Washington; 2 1/2 townships in Jennings; 3 1/2 townships in Scott; 3 townships in Lawrence; 1 township in Brown; and small portions of Clark, Jefferson, Monroe and Bartholomew. Excluded are some areas near the larger towns that had electric service at the time the Rural Electric was started in 1937.

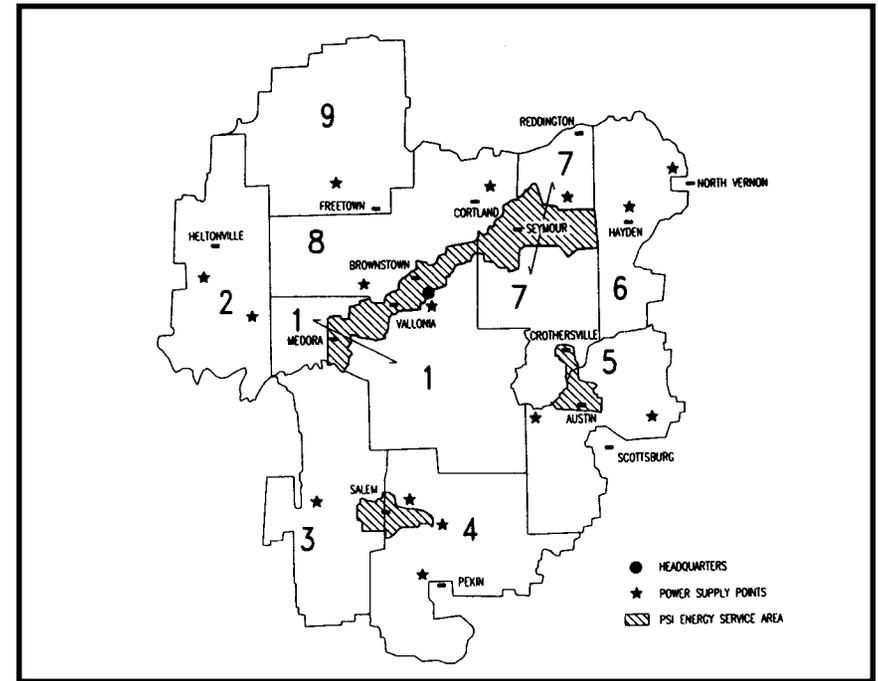
Our service area is about 50 miles long (north and south) and 46 miles wide at the greatest extremities, covering approximately 1400 square miles. Our system encompasses both good farming areas and hilly sections which provide as beautiful and scenic attractions as you will find in southern Indiana.

The stars on the map on the following page indicate the approximate locations of our substations and metering points, where we take delivery of wholesale power from Hoosier Energy REC. Our feeder lines branch out from these points to distribute electricity to our members.

Our construction and service crews operate from the headquarters at Brownstown.

DISTRICT 1 - Our service area in Carr, Driftwood and Grassy Fork Townships and Brownstown Township southeast of White River, all in Jackson County; and in Monroe and Gibson Townships in Washington County.

DISTRICT 2 - Our service area in Guthrie, Pleasant Run and Shawswick



Townships in Lawrence County and Polk Township in Monroe County.

DISTRICT 3 - Our service area in Jefferson, Brown, Howard, Posey and Vernon Townships and Washington Township west of Indiana Highway 135, all in Washington County.

DISTRICT 4 - Our service area in Franklin, Jackson, Pierce and Polk Townships and Washington Township east of Indiana Highway 135, all in Washington County; and Monroe and Wood Townships in Clark County.

DISTRICT 5 - Our service area in Finley, Jennings, Johnson and Vienna Townships in Scott County and Graham Township in Jefferson County.

DISTRICT 6 - Our service area in Geneva, Marion and Spencer Townships in Jennings County.

DISTRICT 7 - Our service area in Jackson, Redding, Vernon and Washington Townships in Jackson County.

DISTRICT 8 - Our service area in Hamilton and Owen Townships and Brownstown Township northwest of White River, all in Jackson County.

DISTRICT 9 - Our service area in Pershing and Salt Creek Townships in Jackson County; Van Buren Township in Brown County and Jackson Township in Bartholomew County.

Your Board of Directors

The operations of your Rural Electric are carried out under policies set by a board of directors. There are nine directors, each representing one district. Each director is a member of the cooperative, just as you are, and receives electric service from the cooperative, just as you do. As members, the directors are subject to the same By-laws, policies, rates and operating practices of the cooperative as other members.

Cooperative members elect directors at the annual meeting. Each membership has one vote, even though there may be multiple accounts. Each of our nine directors is elected to a three-year term and may be re-elected. Three directors are elected each year at the annual meeting by a vote of the members attending. Prior to the annual meeting, the board appoints nominating committees of three persons living within each of the three districts with expiring terms. Each committee is instructed to select at least two nominees for the vacancy. Additional nominations may be made by petition.

Directors meet regularly with the General Manager on the second Tuesday of each month and may also be called to special meetings. They are expected to attend other meetings and seminars to gain knowledge on specialized and technical subjects on which they must make decisions. Directors receive a fee for attending each meeting, and are reimbursed for expenses they incur, but they receive no salaries.

Annual Membership Meeting

The annual meeting of members of Jackson County Rural Electric is held on the third or fourth Thursday in July at the Jackson County Fairgrounds near Brownstown. Our By-laws require that a membership meeting be held each year. At least two percent of all members must register to have a quorum.

All members have the right to attend and hear reports on the cooperative's operations for the previous year. Also, they have the opportunity to elect directors and participate in any other business which may be presented at the meeting.

Annual meetings are interesting, informative and entertaining. By attending, you will have a better knowledge of your cooperative and exercise your rights by taking an active part in its operation.

You will receive official notice of the annual meeting and an Annual Report, which will be mailed at least ten days before the meeting. We hope you will make every effort to attend.

Financing and Capital Credits

There are only two basic sources of funds for construction, operations and maintenance of the Rural Electric: Revenue from bills paid by members, and borrowing. Rates are designed to cover all current expenses and most of the capital necessary for construction and replacement of electric lines and equipment. Other funds necessary for construction and replacements must be borrowed.

Jackson County Rural Electric is a nonprofit cooperative. This means that no stock is owned, there are no dividends declared, and any excess of revenue over expenses (margins) is treated as capital contributed by each member in proportion to the amount of electricity purchased. Information necessary for calculation of your annual allocation is published in our newsletter early in each year. The exact amount of your annual and cumulative capital credits will be reported to you on request. At such time as the financial position of the Rural Electric permits, these credits may be available for refunding. Any refund would be regulated by terms of the mortgage held by the federal government, by decision of your board of directors, and the By-laws. All capital credit funds are fully invested in lines and equipment to serve you.

Member Rights and Responsibilities

Each member of the Rural Electric has entered into one or more contracts which set forth certain rights and responsibilities. The following is a summary of consumer rights and responsibilities.

General Member Responsibilities

Although this entire booklet is concerned with your rights and responsibilities as a member of Jackson County Rural Electric, there are several responsibilities which deserve special mention.

- You are expected to provide reasonable and necessary right-of-way for Rural Electric lines and to provide and permit employees ready access to our facilities at all times.
- You are expected to permit right-of-way clearing involving cutting, trimming, mowing and herbicide treatment of trees and shrubbery to the extent necessary to keep them well clear of lines, and to permit cutting of all dead, weak, leaning or dangerous trees that are tall enough to strike the lines in falling.
- No resale of electricity supplied by the Rural Electric is permitted.
- Only one single-family residence is to be connected through each meter provided for residential service.
- All Rural Electric equipment is to be protected from damage or danger, and all damages should be reported immediately.
- No equipment, wiring or hardware of any kind or description may be attached to Rural Electric poles by anyone other than an authorized, on duty, employee. Unauthorized attachments will be removed.
- All items of equipment and structures are to be kept well clear of all electric lines. Construction, moving or erection plans which may be in conflict with existing lines should be reported to the Rural Electric at the earliest possible date. This includes any construction beneath, or within twenty feet of, existing lines.
- Rural Electric facilities are designed and constructed to handle known

loads. We must be consulted during the planning process if any major electrical equipment, such as electric heating, air conditioning or grain drying equipment is to be added.

- Rural Electric personnel will observe the outside wiring at new and existing service locations before connecting or reconnecting electric service. Service may be withheld or discontinued because of faulty or unsafe wiring. Upon request, we will advise members on safe, efficient and practical wiring practices.
- Meters and meter seals must not be removed by anyone other than qualified, on duty, Rural Electric employees. Tampering with meters or meter seals is a serious violation of Indiana law. **BROKEN OR MISSING METER SEALS SHOULD BE REPORTED IMMEDIATELY.**
- Participation in the Annual Meeting, and election of directors, are special and valuable rights but are also serious responsibilities since elected directors conduct the affairs of the utility.

To Discontinue Service

When you are ready to discontinue service, you should notify the Rural Electric at least three working days in advance. You will be responsible for electric use until service is actually disconnected or until the end of three working days or until another party assumes responsibility for the service, whichever comes first. A final billing will be sent. You will also be billed for the unused balance of any service extension contract if it has not been previously satisfied.

Disconnection of Service Without Request

We may disconnect any service without request and without notice in these situations:

- If the terms and conditions for establishing electric service have not been satisfied (see pages 4 and 5).
- If a condition dangerous or hazardous to life, physical safety or property exists.
- Upon order by any court or other duly authorized public authority.

- If we have reason to believe that fraudulent or unauthorized use of electric energy is being made by the affected member.
- If we have reason to believe that the affected member is responsible for tampering with our equipment.
- If the member defaults on a “written agreement” for payment extension.

Service Will Not Be Disconnected:

- For failure to pay for merchandise or appliances.
- For failure to pay for a bill for service at another location if that bill has remained unpaid for less than 45 days.
- For failure to pay for a different form or class of utility service.
- If cause (financial hardship will be sufficient) is shown for an inability to pay the full amount due, and the member:
 1. Pays a reasonable portion of the bill, and;
 2. Enters into a written agreement to pay the remainder of the outstanding bill plus applicable late payment charges within three months and to pay all undisputed future bills on time, and;
 3. Has not broken a similar agreement made within the past twelve months.
- If inability to pay the full amount of a bill is due to the unusually large size of the bill created by incorrect meter readings, reading estimates, meter malfunction or other human or mechanical error of the Rural Electric, and the consumer:
 1. Pays a reasonable portion of the bill, up to the average of the previous six months’ bills, and;
 2. Enters into a “written agreement” to pay the remainder of the outstanding bill at a reasonable rate and to pay all undisputed future bills on time.

- Two separate ten day postponements of disconnection can be obtained by providing us with a statement for each, from a doctor or public health official, which states that disconnection would be a serious and immediate threat to the health or safety of a designated person in the household.

When a notice is required, it will be mailed fourteen days before disconnection. The notice will be sent to the member’s address taken from our records and will state the reason for disconnection and the earliest date on which such disconnect will be scheduled. A disconnect notice for nonpayment will not be mailed until the account has become delinquent.

Disconnection, following notice, will be performed only between 8:00 AM and 3:00 PM. Disconnection for nonpayment will be performed only between 8:00 AM and 12:00 noon if our office will be closed the following day.

Employees assigned to disconnect a service on-site will make a reasonable attempt to identify themselves and to tell someone at the residence the purpose of their visit. They will be able to inform anyone present of the reasons for disconnection, including the amount of any delinquent bill, and they will ask for any available proof that a delinquent bill has been paid. They will be authorized to accept payment or such satisfactory proof from a responsible person, to prevent service from being disconnected, but a standard collection charge will be added to bills paid in this manner.

If disconnected on-site, a notice will be left with a responsible person, or in a conspicuous place, giving the location and telephone number where arrangements can be made for restoration of service.

Reconnection of service will be made within one working day after all requirements for reconnection have been satisfied, including all of the following:

- Payment of all delinquent bills, or satisfactory payment arrangements.
- Any required service deposits and membership fees.
- Standard reconnect and collection charges.

Deposits

Anyone requesting service from the Rural Electric must pay a refundable membership fee. This fee will be applied to any unpaid bills and the balance refunded whenever service is terminated.

In addition, a deposit up to a total of 1/6 of annual billings may be required to insure payment of bills. Such a deposit will be required of a new member unless a satisfactory credit record is established, or of a present consumer who has received at least three disconnect notices in a year or who had service disconnected for nonpayment. Such deposits will earn interest if held more than twelve months and will be refunded after a satisfactory payment record is maintained for nine consecutive months, or ten out of twelve months (without consecutive delinquencies), or upon termination of service after all charges for service up to termination have been satisfied. Deposit requirements will be determined in an equitable and nondiscriminatory manner without regard for the economic character of the area in which service is provided.

Meter Tests

Every one of our meters is carefully inspected, tested and calibrated before it is installed. Modern watt-hour meters are highly accurate instruments which seldom fail.

If you have good reason to believe that your meter is recording incorrectly, we will test the meter for you, without charge, upon receipt of your written request. (We have a special form available for that purpose.) A second free test may be requested after twelve months, but if no error has been found you will be expected to pay the full cost of any further tests requested at intervals of less than thirty-six months.

Temporary Disconnect Upon Request

The Rural Electric will disconnect service to permit members to work on their wiring at any time when an emergency or service outage exists. At other times, it is expected that adequate notice will be given to permit the routine scheduling of personnel and equipment, during regular working hours, to de-energize and restore service or assist with connecting the member's wires to Rural Electric equipment.

1. Under no circumstance is anyone other than a qualified, on duty, Rural Electric employee authorized to climb or do work on a Rural Electric pole or other equipment.

2. Under no circumstances is anyone other than a qualified, on duty, Rural Electric employee authorized to remove a meter or meter base seal.

Problems – Complaints – Appeals

We are here to serve you and welcome the opportunity to discuss any problems you may have. Errors and misunderstandings will sometimes occur in spite of all our efforts to prevent them. However, almost any kind of disagreement can be resolved given an opportunity to sit down and discuss it thoroughly or even take it up with our board of directors, if necessary.

A member with a bona fide complaint that is not satisfactorily resolved after contacting the REMC staff who are directly responsible may register a formal written complaint and may request a conference about any matter relating to REMC service, including a deposit, disconnect notice or bill before it becomes delinquent. Any such complaint must include at least the member name, service address and the general nature of the complaint. REMC management will promptly and thoroughly investigate the complaint and notify the member in writing of its findings, including any proposed resolution. If the complaint involves a billing dispute, service will not be disconnected until ten (10) days have passed from the mailing of the notification as long as the member making the complaint has paid all undisputed billing amounts prior to their becoming delinquent.

Within seven days of the mailing of the findings, the member may file a written appeal for further review and may also request to attend the next meeting of the board of directors. The board will make a thorough review of the matter at its next meeting and mail its written decision to the member within three (3) days thereafter. If the appeal involves a billing dispute, service will not be disconnected until at least seven(7) days after mailing of the board's decision as long as the member making the complaint has paid all undisputed billing amounts prior to their becoming delinquent.

Board Meetings and Member Attendance

The regular monthly meeting of the board of directors is held on the morning of the second Tuesday of the month at our Brownstown office. There are occasional schedule changes, however, to avoid conflicts.

Members occasionally inquire about their rights to attend these meetings or to have a particular concern brought before the board. Whenever possible, any matter requested to be considered by the board is discussed at the next board meeting. Requests for such consideration should be made in writing to the General Manager, as far in advance as possible.

The board may invite any person to attend any part of a board meeting but may also exclude anyone from any part of a meeting, especially if that person's attendance might be prejudicial to the Rural Electric or a member or employee, or could be expected to disrupt the regular conduct of the meeting. Each member has the right, however, to be present and to be represented by legal counsel for the purpose of being heard on any matter set out in a prior written request.

A request to be heard by the board must state the name, address and account number of the member, the name and address of the legal counsel, if any; the exact nature of the matter to be discussed; the length of time requested on the meeting agenda.

Availability of Information

Copies of all rate schedules, contract forms, rules and regulations and fee schedules are available on our website and are on file in our office for public inspection. A copy of the current rate schedule applicable to your service will be supplied, without charge, on request.

We also occasionally have requests for documents, information or records from our files. Some of these are readily available and freely given. Some of them, however, would be costly to put together or reproduce and some, such as names, address and account records must be considered privileged personal information available only to the member of record.

Copies of published data will be provided on request. Unpublished documents which are part of the "public record" will be made readily available for examina-

tion by a member, in our office. Some other internal records may be made available for examination by a member upon a written request which states the specific documents, needs and intended uses, and which guarantees there will be no release without our written authorization.

Access to certain items must be refused if we or our legal counsel believe release of the information might be prejudicial to the Rural Electric, employees or other members, or if it would tend to disrupt normal operations or cause unwarranted expense. Individual records of employees and members are considered privileged personal information not to be released without the permission of the employee or member.

Right-of-Way Easement Standards and Maintenance

An applicant for membership who requires a new installation for electric service on his property will be asked to execute and submit a legal easement to permit crossing and entering upon his property for installing and maintaining necessary poles and electric lines and keeping them clear of trees, brush, etc.

In cases where it is not feasible, practical or desirable to construct electric lines on public right-of-way and it is necessary to secure right-of-way on private property or tree trimming permits, the Rural Electric shall attempt to secure them, without cost, before construction is started.

Granting of right-of-way is one economy in electric line construction which helps keep the cooperative's electric rates low and service dependable.

The standard right-of-way for overhead lines includes clear cutting of all brush and trees capable of growing to the height of any conductor, and the trimming of all overhanging and extending branches, to a minimum distance of 20 feet on each side of the electrical conductors. In addition, it covers the removal of leaning and dangerous trees outside of these limits and provides for necessary access rights. However, in order to minimize future costly maintenance, and permit bordering trees to develop a natural appearance, all trees growing within 30 feet of conductors should be removed.

The standard right-of-way for underground lines includes clearing and maintaining a path to a minimum distance of ten feet on each side of the electrical conductors for construction and repairs and provides for necessary access.

The standard clearances for brush and trees are also applicable to man-made

structures. No structures are to be placed or maintained on right-of-way of the Rural Electric. The National Electric Safety Code prescribes minimum allowable clearances.

Initial clearing of right-of-way may be accomplished by the Rural Electric with the full cost of such work included in construction costs for purpose of determining contract provisions. However, an applicant for service may arrange to have the right-of-way cleared to Rural Electric specifications at his expense in order to expedite service construction and obtain more favorable contract provisions.

Normal right-of-way maintenance and improvement are the responsibility of the Rural Electric. Members are encouraged, however, to keep brush and trees from growing within right-of-way limits. The Rural Electric will endeavor to honor the reasonable requests of individual members for preservation of specific tree specimens or for avoidance of herbicide spraying on or along the member's property, even though this adds to our total costs of service.

Upon adequate notice, the Rural Electric will cut trees or other vegetation which, in its judgment, might endanger its lines but which are outside of normal clearing limits. Whenever assistance is requested for removal or trimming of a tree which presents little risk to facilities of the Rural Electric or for which the costs and risks involved in removal outweigh the costs and risks of leaving it in place, assistance will be given in the form of making the Rural Electric's line safe for cutting and removal of the tree by the property owner.

Modifications at Member's Expense

If an applicant for service, or a member, requests for his convenience, or requires by his actions, that existing or planned facilities of the Rural Electric be redesigned, re-engineered, relocated, removed, modified or reinstalled, the Rural Electric may require the applicant or member to make full payment of the costs of performing such service.

Rates

Rate changes are based on our cost of service and are authorized by our board of directors. Notices summarizing the nature and extent of rate changes will be published in the member newsletter.

Rates are based on electricity consumption and availability for use during the month billed. A basic service charge is assessed whether there has been any use or not, to cover our fixed costs of having the account on our books and our facilities in place. A special minimum charge is usually in effect for a standard contract period for each newly constructed service. Seasonal and time-of-use rate options are available for members who wish to take advantage of special pricing opportunities.

Sales Tax Exemptions

Electric sales to farmers for direct food production, as well as sales to churches and public authorities, can be exempted from sales tax collection. The Rural Electric can provide an "Application for Exemption" form, which the member may complete and file with the Indiana Department of Revenue. If it is approved, the state will supply a validated exemption form to be filed with the Rural Electric. A separate form is required for each metered service. We cannot delete sales tax from your bill until we have a validated exemption form on file.

Budget Payment Plan

On request, a residential account may be placed on our "Budget Payment Plan". Under this plan, the member pays an average amount each month for electric service. Payments must be submitted to the Rural Electric office by the due dates. Members wishing to join the plan should contact our Billing Department. If actual usage does not match budget estimates, automatic adjustments will be made. The Rural Electric reserves the right to cancel budget payment privileges if the member fails to make payments on time each month.

"E-Z Pay" Plan

The Rural Electric also offers its "E-Z Pay" plan, which permits monthly bill payments to be automatically withdrawn from a member's bank account. Bill statements noting the number of kilowatt-hours used and the amount to be deducted from the bank account will be mailed to "E-Z Pay" participants every month. Contact our Billing Department if you would like more information.

Pay Online or By Phone

To pay online: Visit our website (www.jacksonremc.com) and click on the “payment services” tab to find a link to our secure payment site. You can then set up your personalized information to pay your bill by MasterCard, Visa or Discover credit or debit card or by bank check any hour of the day or night. **Please be sure to wait for your payment authorization number before logging out.**

To pay by phone: You may pay by phone at any hour of the day or night with a MasterCard, Visa or Discover credit or debit card or a bank check by calling **1-888-999-8816**. **Please be sure to wait for your payment confirmation number before disconnecting or hanging up.**

Distributed Generation

Distributed Generation is the interconnection of private generating equipment with utility power lines. We have established policy and procedures to accommodate interconnections. One of the first things which should be done by any member considering distributed generation is to consult with our Engineering Department concerning the requirements, procedures and rates involved.

Points of interest:

- The amount paid for any surplus energy produced is based on our “avoided cost,” (i.e., what we save on our wholesale power bill because of the energy supplied by the member).
- A guarantee of liability insurance coverage will be required.
- Controls must be included to prevent interference with the quality of the Rural Electric’s service to others and to assure positive disconnection during Rural Electric outages and maintenance work.
- A special distributed generation contract will be required.

Contact the REMC for additional information.

In Case of Power Failure

Interruptions of electric service do occur for reasons beyond our control or yours. We will schedule emergency action to restore necessary service on our lines as soon as possible, at any time, day or night. Repair of security lights, however, will normally be scheduled for the next regular working day after receipt of an outage report.

If an outage occurs, the first thing to do is to check your fuses and circuit breakers to be sure they are good, or not “tripped”. If your fuses and breakers are okay, check with neighbors to see if their services are on. By now you should have a good idea whether yours is an individual outage or a line outage. Then call our office to report the outage. Phone 358-4458 (local calls) or 1-800-288-4458 (toll free long distance).

Most outage calls made outside our regular office hours (7:30 AM to 4:30 PM Monday through Friday) will be taken by our answering service. If you have knowledge of specific damage, such as a vehicle accident or a fallen tree, please report that information.

The sooner you call us about an outage or problem the sooner we can be on the way to help you. If in doubt about whether or not to call us, please call.

Special Services

Security Lighting

We have "Security Light" service available for outdoor all night illumination at your home, farm or rural business. We offer standard lights and directional lights, which are automatically turned on at dusk and off at dawn. These units may be installed on existing Rural Electric poles where unmetered service voltage is available (but not on buildings, signs or private poles), or may be installed on added poles for an additional service charge. Our security lights are for rental purposes only and are not for sale. Rates and installation information are available from our office upon request.

Programs and Speakers

Rural Electric personnel are available to give talks and presentations on energy, conservation, electric utilities, electric safety and other closely related subjects. Contact our Member Services Department if you need a speaker.

Energy Use Consultation

The Rural Electric can provide information and consultation concerning electric energy use in your home or business. A representative is available to perform energy audits or make inspections in regards to energy conservation or in response to excessively high bills.

Back-up Generator Connections

An emergency generator can be connected to a member's wiring system when its installation has been approved by the Rural Electric. It must be connected to the member's wiring through a double-pole double-throw transfer switch which makes it impossible for both the Rural Electric wiring and the generator source to be connected at the same time. If the member wishes to own and control his own switching equipment, it must be approved by the Rural Electric before connection. You may prefer for the Rural Electric to install, own and maintain a transfer switch in conjunction with its metering installation. The cost of a Rural Electric owned transfer switch is available upon request.

Wiring Recommendations

Member wiring installations are expected to meet standards established by the National Electrical Code and regulatory bodies having jurisdiction. We are ready to assist you in determining wire sizes to serve new loads or when you rework your present electric system, both inside buildings and about the home or farmstead.

To help provide standards for both laymen and experienced electricians, the Rural Electric will provide written wiring recommendations upon request. We will schedule on-site meetings to discuss procedures and options to help insure that design, materials, workmanship and applications of the member's electrical system will meet the requirements of the Rural Electric and be consistent with the National Electrical Code. Contact our Engineering Department if you would like wiring advice.

The REMC also provides electrical entrance wiring information on its website.

Statement of Nondiscrimination

Jackson County REMC is a recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs). Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue SW, Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.