INSIDE...



















Kenton, OH 419.673.7289 Marion, OH 740.382.1234

www.MidOhioEnergy.com

WELCOME

Welcome, we're glad to have you as a member of Mid-Ohio Energy Cooperative! Electric cooperatives are unique and being a consumer-member comes with unique benefits.

This member handbook will give you a brief overview Mid-Ohio Energy and some of the programs and principles that make "The Cooperative Difference". In this handbook you'll find information on:

- Capital patronage (pg. 5)
- Bill payment options (pg. 7)
- PrePay metering (pg. 8)
- Community Fund & Youth programs (pg. 9)
- Outage reporting and restoration (pg. 10)
- Info on energy efficiency (pg. 12)

Questions? Contact our offices... Hours: Monday - Friday, 7:30 AM - 4:00 PM



Kenton District

1210 W. Lima St. Kenton, OH 43326 Phone: 419-673-7289 Fax: 419-673-8388

Marion District

2859 Marion-Upper Sandusky Road Marion, OH 43302 Phone: 740-382-1234



Toll free, 24/7: 1-888-363-6446 Visit us online at www.MidOhioEnergy.com

Connect with us



Follow us on Facebook and/or Twitter to receive outage updates, rebates, energy-saving tips, and more!



Facebook.com/MidOhioEnergy Twitter.com/MidOhioEnergy

COOPERATIVE PRINCIPLES

Mid-Ohio Energy is a not-for-profit electric cooperative governed by the members that we serve. The cooperative operates under these seven guiding principles:

Voluntary and open membership: Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership without gender, social, racial, political or religious discrimination.

Democratic member control: We're also democratic organizations controlled by our members who actively participate in setting their policies and making decisions. Members have equal voting rights – one member, one vote.

Members' economic participation: Members contribute equally to and democratically control the capital of the cooperative.

Autonomy and independence: Co-op's are autonomous, self-help organizations controlled by their members. If we enter into agreements with other organizations or raise capital from external sources, we do so on terms that ensure democratic control by the members and maintain our autonomy.

Education, training and information: We provide education and training for their members, elected representatives, managers and employees so they can contribute to the cooperative's development.

Cooperation among cooperatives: Cooperatives serve members most effectively and strengthen the movement by working together through local, national, regional and even international structures.

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

Statement of nondiscrimination

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Person with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or US-DA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

2) fax: (202) 690-7442; or

3) email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.

ANNUAL MEETING OF MEMBERS

In April of each year, your cooperative holds its Annual Meeting of Members to inform members of the financial and operating conditions of the cooperative.

The annual meeting is a great opportunity to meet your neighbors, friends, trustees, and employees. Members in attendance learn about important happenings at the cooperative and receive energy credits, refreshments, and the chance to win additional door prizes and giveaways.

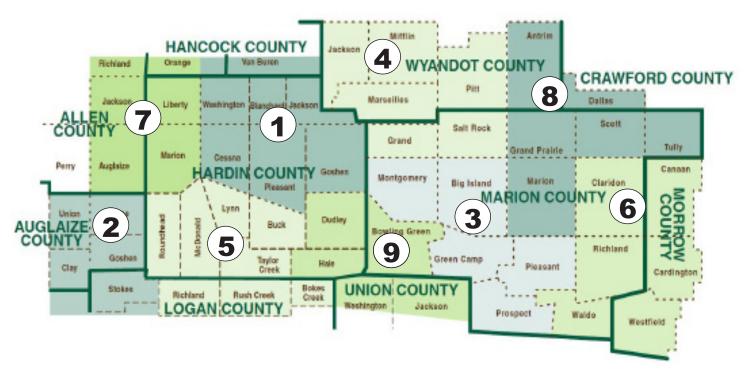
Your attendance at the meeting is important for the continued success of the cooperative. Check the cooperative calendar and watch in the local pages of *Ohio Cooperative Living Magazine* for the date, location, and time of the annual meeting.





TERRITORY & BOARD OF TRUSTEES

Mid-Ohio Energy Cooperative serves portions of 10 counties in north-central Ohio. The territory is divided into 9 districts— each represented by one of the nine members of the cooperative's Board of Trustees. Trustee elections are held annually via mail and online balloting. Each member has the opportunity to vote (voter information packets are mailed to all members in early-spring). Trustees are responsible for cooperative policies, rates and contracts. They are the ambassadors of the cooperative's rural community, focusing on the problems and needs of the membership.



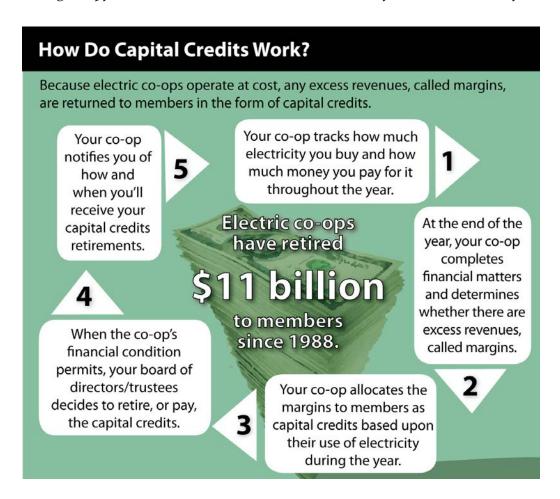
MEMBERSHIP & DEPOSIT

Upon signing up for service, members must pay a one-time membership fee of \$10.00. A credit check is performed to see if an additional deposit is required. The credit check determines the deposit amount (either \$0, \$125, or \$250) based on the prospective member's credit history. The deposit fee is returned to the member in the form of an energy credit when the account has been paid on time for 24 consecutive months. Members who sign up for the PrePay metering program (see page 8) must pay the \$10 membership fee, however a credit check and additional deposit is not required. In addition to the \$10 membership fee, PrePay members must start with a minimum credit of \$50 to be applied toward the member's energy use.

CAPITAL PATRONAGE

As a member-owner of Mid-Ohio Energy Cooperative you have distinct advantages over customers of other types of utilities. You receive electric service at cost, and any margin the cooperative makes is allocated back to you as capital credits. We use those funds as working capital, investing it in new poles, wire, transformers, substations and other infrastructure in order to provide a reliable supply of cost-effective electric power. Those credits are then retired (paid) to you as the board determines it is financially feasible. Capital patronage is typically returned to members in May.

Estates: The surviving spouse, surviving children, or personal representative of a deceased member may request full payment of the deceased member's designated patronage allocation. To request payment of patronage capital to the surviving heirs or to an estate, please visit our offices to submit an official request. Please bring a copy of the member's death certificate and any letters of authority or the equivalent.



BILLING

For traditional accounts, bills are generated monthly. The coopearative's billling cycle runs for the entirety of each month (from first of the month to last day of the same month). Your energy use is securely read and recorded using advanced metering technology, so there is no need for you to read your meter.

Bills are typically sent out around the second week of the month. The due date is on the 25th of each month. If the 25th falls on a weekend or a holiday, bills are due on the following business day.

Go paperless! Sign up for our e-bill option and receive your bill via email each month. To enroll, contact our offices or access our online account management features.



WAYS TO PAY

When it comes to making payments and managing your electric service, Mid-Ohio Energy is looking out for you. Whether you prefer to deal with us in person, over the phone, or electronically, we offer a variety of options to accommodate members.

Our standard business office hours are Monday through Friday, 7:30 am to 4:00 pm. Our staff is on hand in both the Kenton and Marion offices during these hours to provide assistance. Our phone lines are open around the clock for payments, outage reporting, or other service inquires. Drop boxes are available at each office for after-hours payments. If you are experiencing difficulty in paying a bill on time, please contact the office to inquire about possible arrangements.



Payment methods

For your convenience, we offer the following bill payment options with NO PROCESSING FEES. Beware of third-party payment sites (like Doxo.com) that may charge extra fees and/or cause payments to be delayed.

In our offices. Payments can be made in either our Kenton or Marion office. Secure drop boxes are available for after-hours payments.

By mail. A return envelope is included with your bill.

Pay-by-draft. Don't worry about due dates—enroll in the automatic draft program. The full balance is paid by bank account or credit card on the due date.

Auto-pay. Members can set up their preferred payment method and select a specific date for payments to be made on their account each month.

Phone. Call anytime to make a payment by phone using our secure, confidential automated pay-by-phone service.. We accept Visa, Mastercard, Discover or e-checks. Payments can be made 24/7. After-hours payments are processed by our answering service.

Online. 24-hour availability and convenience at MidOhioEnergy.com. From here, log in using your account number and password (listed on top portion of the bill for first-time users).

App. Make a payment from anywhere with our free mobile app. Search "MidOhioEnergy" in the App Store (Apple) or Google Play (Android).

Levelized Budget Billing

Mid-Ohio Energy offers a 'Levelized Billing' option to help members ease the burdens of high seasonal energy use. The levelized billing program determines your monthly billing amount by taking a rolling average of energy use from the past 12 months. As a result, your billing amount will vary slightly from month-to-month, but will remain consistent for budgeting purposes.

To enroll, a member must have at least 12 consecutive months of billing history and no outstanding balance on the account.

PREPAY METERING

PrePay metering gives members a way to break free of traditional monthly bills and take control of their electric accounts.

PrePay is a pay-as-you-go option, that allows the member to determine payments and amounts. Just maintain a positive balance and the rest is up to you.



You pay the same rate for power, with no deposits or late fees! Members can make payment using any of the options available to traditional accounts.

PrePay members enjoy the program's flexibility and the ability to closely track daily energy use. In a survey of program participants, more than 70 percent of members found that PrePay allowed them to use energy more efficiently in the home.

Members can receive daily balance updates via text, email, or an in-home display unit (shown below, provided to all program participants) that also shows historical energy use data. Additional alerts can be set to warn users of higher-than-average use, low balances, and other account notifications.

For more information ask us or read more online at MidOhioEnergy.com/PrePay.

Who is eligible? Members in class R (residential) or class G (general service) can enroll in the prepaid metering program. Other rate classes can't participate due to certain equipment limitations.

The following must be verified by the member:

- I.) Not an active member of the U.S. military.
- 2.) Not elderly as defined by the State of Ohio (age 65 or older).
- 3.) No individual in the household requires life-support or other medical necessities requiring uninterrupted electric service.



The in-home display unit updates daily to show your balance and energy use.

Is PrePay right for you?

Budget Managers

>>> You control the payments. You can pay the amount you want, when you want (with no deposit or late fees!)

Those on-the-go

>>> Save time by paying at your convenience. Use your smartphone or tablet to quickly access your account and /or make a payment from anywhere via our app.

Eco-minded

→ Go paperless! View billing and payment history electronically. Energy use info provided by the in-home display empowers you to use energy more efficiently.

Tech buffs

Those who look to technology to make things quicker and easier will be able to get the most out of Apple or Android devices. Receive account updates and other important notifications by text, email, or push notifications.

THE COMMUNITY FUND

The Mid-Ohio Energy Community Fund* is a voluntary program for members who permit their electric bill to be rounded up to the next highest dollar each month. For example, rather than paying \$71.55, you would pay an even \$72.00, with the extra 45 cents going directly to the Community Fund. 100% of the proceeds are granted locally with no administrative fees. Currently 93 percent of our members participate in the program, which results in more than \$40,000 being donated directly to our communities each year.

The Community Fund is overseen by a nine-member board selected by your Board of Trustees. One member is selected from each of our nine service territory districts. The Community Fund is used to support a variety of groups and projects that directly benefit the members of the co-op and the communities where they live and work.





YOUTH PROGRAMS

Scholarships

High School seniors, whose parent(s) receive their electricity from Mid-Ohio Energy Cooperative and reside on our lines, may apply for a cooperative youth scholarship.

Applicants who plan on continuing their education at a college, university or technical school are eligible for consideration. Five boys and five girls are awarded monetary scholarships based upon competition with other applicants. The overall local winner advances for a chance to win additional scholarship money in a statewide competition with winners from other Ohio electric cooperatives. Applications are typically posted in December with submission deadlines around early-February.



For more:

www.MidOhioEnergy.com/scholarships

Youth Tour to Washington D.C.

Each year, Mid-Ohio Energy sponsors two winning applicants for a free, 7-day trip to our nation's capitol.

The all-expense-paid trip includes round-trip motor coach transportation, meals, hotel, and exclusive tour access. On the trip, students will visit the U.S. Capitol building, Lincoln Memorial, Arlington National Cemetary, the Smithsonian and many more historic sites!

Students will also get to meet and talk with their congressional representative along with other students their age from across the United States.

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For more:

www.MidOhioEnergy.com/YouthTour

OUTAGE REPORTING & RESTORATION

At Mid-Ohio Energy, we work hard to keep your lights on around the clock. However, we realize that some outages can't be avoided. When your power is out, our linemen immediately go to work to restore power safely and quickly.

If your lights go out:

- 1. Check for blown fuses or tripped circuit breakers.
- **2**. Check with your neighbors, try to determine if their electricity is off.
- **3**. Please contact Mid-Ohio Energy to report your outage. Never assume your neighbor has called, often it helps us locate the source of the problem when many members report the outage.

Report an outage:

Mid-Ohio Energy has a variety of ways for our members to report and track outages.

By Phone: Call 1.888.363.6446.

Note: For quickest reporting, please be sure to call using the primary phone number listed on your account.

Outage Texting: Sign up for our outage texting service by visiting MidOhioEnergy.com/texting. Once registered, members can simply text their outage to 55050.

Online: Our online outage reporting map allows members to view and report outages instantly. The page features a live outage map featuring current outages with additional outage info such as cause and estimated restoration time.

App: Outages can also be reported from your tablet or other mobile device if you've downloaded our

app from the App Store or Google Play.



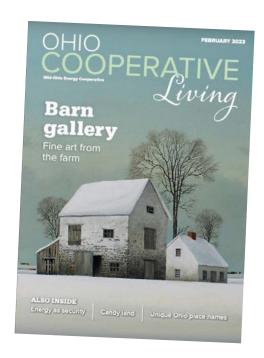
OHIO COOPERATIVE LIVING MAGAZINE

Ohio Cooperative Living is the official publication of Mid-Ohio Energy. It's the monthly communication link between the Ohio's electric cooperatives and their members.

The magazine educates readers regarding issues facing electric cooperatives and their communities. It seeks to educate, entertain, and inform members on a diverse range topics.

The center pages of each issue are reserved for important news from Mid-Ohio Energy. We communicate important messages and cooperative updates, energy-saving programs and ideas, advertise our youth programs, rebates, and more. Each year the November issue features a complimentary calendar with dates and notes for the upcoming year.

Looking for a past article or recipe? Members can also access the full version of every issue online through our website.



Beware of utility scams

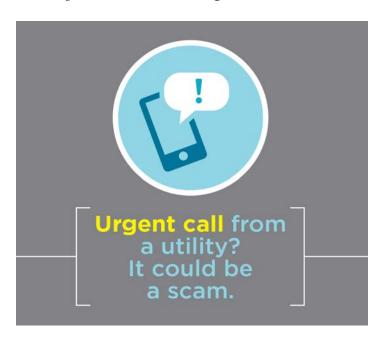
Occasionally, members may receive suspicious calls claiming to be from Mid-Ohio Energy or another utility. These calls may request personal and/or account information and are NOT from us. We will NEVER call to ask for sensitive account information or demand immediate payment.

Avoid scams by refusing to give out personal infomation over the phone.

Report suspicious calls to the authorities.

Here's a few additional tips:

- Only use methods authorized by Mid-Ohio Energy to pay their electric bills.



MARKETING PROGRAMS

Energy efficiency and energy education is a priority for Mid-Ohio Energy. We want to help our members get the most out of their energy dollars. In order to accomplish this goal we offer various programs and rebates to encourage energy efficiency.

If you are planning a change in heating and cooling your home, installing a water heater, or considering other upgrades, be sure to contact us to see what programs are available to assist you!

Member Services personnel will have up-to-date information on various heating and cooling installations and construction procedures that are cost-effective in promoting efficiency.

Marketing programs are reviewed annually and are subject to change, please contact us for the latest program details and requirements.

LOAD MANAGEMENT PROGRAM

Mid-Ohio Energy uses load management programs to reduce the overall load across our electric distribution system when energy use is at its highest. By reducing our system's energy footprint during peak times, we can avoid costs associated with high grid demand and/or securing additional power generation. As a result, it helps hold down costs for all of our members! If you would like to participate in this program, please call the co-op's office for details.

A key aspect of this program is the use of a load management switch (also called a radio-controlled switch or RCS) on water heaters, geothermal units, and heat pumps to reduce the overall demand for electricity during peak times. This is usually during regional weather extremes.

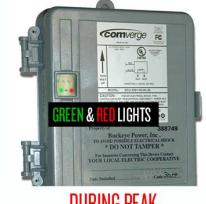
As a new member, you may already have one or more load management switch (pictured below) in

your home. Each switch has a LED light to indicate whether or not a load control is in effect. A green light indicates normal operation, while a red light indicates power is being deferred due to a peak period. If the red light is on for an extended amount of time or you suspect it is not a peak demand period, call the cooperative to have the switch checked.

If you have an "old-style" RCS (a round control switch that doesn't have LED indicators), please call and set up an appointment to have us install a new RCS.

LOAD CONTROL: RADIO-CONTROL SWITCH (RCS)





**IF BREAKER IS TURNED OFF, RCS WILL GO THROUGH A IO-MINUTE START SEQUENCE WHERE LIGHTS ALTERNATE ON/OFF

Peak alerts are typically in the warmest summer afternoons, between 1-7 p.m.. Control occurs in less than 1 percent of all hours in a year.

MARKETING REBATES

The following rebates are available to members of Mid-Ohio Energy Cooperative on 'residential' service rates.

All equipment should be installed in accordance with the manufacturer's specifications and recommendations and must meet applicable federal, state, and local agency standards. Mid-Ohio Energy will confirm and/or inspect the installation of any unit before issuing the rebate. All rebates are applied to the member's account as an energy credit.

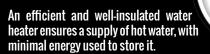
GEOTHERMAL HEAT PUMP \$800.00

A geothermal unit is one of the most efficient and environmentally-friendly forms of heating/cooling.

New geothermal installations are eligible for a \$800 energy credit from Mid-Ohio Energy.

A radio-controlled switch (RCS) will be provided by the cooperative to be installed by your HVAC contractor.

ELECTRIC WATER HEATER UP TO \$500.00 FOR NEW HOME UP TO \$200.00 FOR EXISTING HOME



New stick built or qualified pre-manufactured homes qualify for up to \$500.00 or 100% of purchase price (whichever is less).

In an existing home, members are eligible for a rebate of \$200.00 or 50% of purchase price (whichever is less).

All water heaters must have a RCS installed, and meet the following criteria:

- Tank capacity must be 50 gallons or more
- Heating elements must be 4500-watts or less
- Tank must have a warranty of 8 or more years

Solar, and on-demand water heaters do not qualify.

INSULATION UPGRADE - \$800.00 (MATCHING AMT.) AIR SEALING UPGRADE - \$400.00 (MATCHING AMT.)



Matching rebates (not to exceed 50% of project's total cost) are available to encourage efficiency updates in existing, electrically-heated homes. Matching rebates are available up to \$800 for insulation and up to \$400 for air sealing.

Updates must be performed by a licensed contractor and follow ENERGY STAR® guidelines to achieve min. insulation values for walls, attic, ducts, etc.

AIR-SOURCE HEAT PUMP \$400.00

A convenient, efficient option for both heating and cooling.

New heat pump installations are eligible for a \$400 energy credit. Systems must include properly-sized ductwork.

A radio-controlled switch (RCS) will be provided by the co-op to be installed by your HVAC contractor.

Ductless or mini-split heat pumps are eligible for this rebate and do not require a RCS.



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ENERGY STAR® CERTIFIED REBATES

ENERGY STAR® REFRIGERATORS / FREEZERS \$100.00 PER UNIT: LIMIT 2 REFRIG. 2 FREEZERS



Refrigerators and stand-alone freezers must be new and ENERGY STAR®-rated (proof required). Units must be sized according to cubic feet and meet size requirements (between 10 - 30 cubic feet) to be eligible.



Central air conditioning units, newly purchased and installed are <u>eligible for a \$150.00 energy credit (limit of 2</u> rebates per home).

Must be ENERGY STAR®-rated with a minimum 16 SEER rating at time of purchase and installation.

A RCS must be installed by the unit's contractor to cycle the cooling compressor as part of Mid-Ohio Energy's load management program.

VISIT MIDOHIOENERGY.COM/REBATES FOR A FULL LIST OF AVAILABLE REBATES & REQUIREMENTS.

ENERGY AUDIT PROGRAM

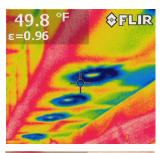
As a part of our mission to help members use energy efficiently, Mid-Ohio Energy offers home energy audits and other energy saving resources. A full on-site energy audit (which includes a blower door test, infrared camera, and full home walkthrough) is available to members for a fully-refundable cost of \$100. Members can receive an energy credit reimbursement for the entire charge by making recommended changes found during the audit.

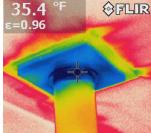


Tests and walkthroughs are designed to help educate members and give them a firsthand look at several aspects of home energy efficiency. An energy audit walkthrough will be conducted throughout the whole home to be followed with a detailed report and recommendations. The cooperative's infrared camera is used during an audit to track temperature differences and highlight hidden points that drive up a home's energy usage.

The length of the test will vary from home to home, but is expected to last approximately 2-3 hours. Upon completion, members will receive a detailed report and pictures of problem areas, along with recommendations for making problem areas more efficient.

If you're interested in having your home audited, just call or stop by one of our offices today to set up an appointment.





Home Energy Audits are available from Mid-Ohio Energy for a fully-reimbursable fee of \$100.



OTHER ENERGY-SAVING TOOLS

The cooperative provides several helpful tools and resources to help you use energy efficiently.

In addition to offering home energy audits, there are a variety of resources on our website at MidOhioEnergy.com.

Online tools include an Energy Calculator, "101 Low Cost/No Cost Home Energy-Saving Tips", and energy advisor resources.

The Kill-A-Watt meter provides real-time usage information (wattage/voltage/kWh used, etc.) on specific appliances. This device makes it easy to pinpoint which appliances are driving up your monthly electric usage. These units can be signed out from our offices and returned at no cost to members.

