

miami-cass remc

A Touchstone Energy® Cooperative



**3086 W. 100 N.
Peru, IN 46970
765-473-6668 | 800-844-6668
www.mcremc.coop**

Welcome to the Cooperative Experience

Membership Manual



Welcome to **Miami-Cass REMC**



Rob Schwartz
CEO

Dear New Member,

We would like to welcome you as a new member of Miami-Cass REMC. Our mission is to provide you with safe, reliable, and affordable electricity. We are an electric cooperative with almost 5,000 members in Miami, Cass, and Wabash counties. The employees of Miami-Cass look forward to serving you for many years.

Miami-Cass REMC was formed in 1939 to provide electricity to rural areas of Miami, Cass, and Wabash counties. As a non-profit, we are able to provide electricity to our members at an affordable rate. We are constantly updating the power system that delivers electricity to your home to meet your needs of having a steady and safe source of power.

We have a great team of employees to serve you, so if there is anything we can do to make your experience better, please let us know.

Sincerely,

Rob Schwartz



HOW TO REACH US

Our office hours are Monday-Friday 7:30 a.m. - 4:30 p.m. We are closed on Saturday and Sunday.

Our office is located at:

Miami-Cass REMC
3086 W 100 N
Peru, IN 46970

Our mailing address is:

Miami-Cass REMC
P. O. Box 168
Peru, IN 46970

Give us a call.

Local: 765-473-6668
Toll Free: 800-844-6668
Fax: 765-473-8770

To Report an Outage.

Toll Free Outage Number: 844-473-6668

Send us an email.

mcremc@mcremc.coop

Website

www.mcremc.coop

Follow us on Social Media.

www.facebook.com/mcremc
www.twitter.com/MiamiCassREMC

Call before you dig. It's the Law!

Call 811 at least two days (Monday-Friday) before you start any project that involves digging.
The service is free.

YOUR BOARD OF DIRECTORS

Democratic and local control is what makes being a co-op member special. Seven members represent you by being on our board of directors. Directors serve three-year terms and are elected at the Miami-Cass REMC annual meeting per our bylaws which govern the process.

- Don Willson Board President
- Jim Savage Board Vice-President
- Cindy Scott Board Secretary/Treasurer
- Mark Hahn Director
- Tony Caldwell Director
- Scott Marschand Director
- Todd Smith Director

YOUR STAFF TEAM FOR MIAMI-CASS REMC

Your cooperative has 23 full-time employees who work in four areas: Administration, Operations, Accounting and Finance, and Marketing and Member Services.



Rob Schwartz
CEO



Charles Lewis
Director of Information
Technology



Kim Burton
Director of Member
Services



Brandon Williams
Director of Operations



Stephanie Ziems
Director of Accounting
and Finance

THE COOPERATIVE DIFFERENCE

Miami-Cass REMC is a member-owned corporation while the other local electric utilities are a municipal utility or investor owned utility. Miami-Cass is a not-for-profit company while a municipal is run by the city and investor owned has to make a profit for their shareholders. Miami-Cass returns margins to our members by allocating capital credits each year.

Our main objective is to provide our members with reliable and affordable electric service. We strive to provide each of our members with exceptional customer service and to keep our costs low to make our service a good value for your dollar.

A board of seven directors oversee the operation of the business by establishing and reviewing budgets, developing policies, and making sure that we remain financially viable. The directors are elected by our membership at our annual meeting for three-year terms. The day-to-day operation of the business is the responsibility of the CEO and the staff.

As a Miami-Cass member, you receive many benefits that are not available to other electric company's' customers. Some of the advantages are:

- lower cost electricity since we are a non profit.
- the right to elect the directors who oversee the co-op in a democracy.
- free service on electric water heaters with a load management switch.

THE SEVEN COOPERATIVE PRINCIPLES

1. Voluntary and Open Membership

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

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members who actively participate in setting policies and making decisions. Men and women serving as elected representatives are accountable to the general membership. In primary cooperatives, members have equal voting rights -- one member, one vote.

3. Members' Economic Participation

Members contribute to, and democratically control the capital of their cooperative. At least part of that capital is usually the common property of the cooperatives. Members allocate surpluses for any and all of the following purposes; developing the cooperative, possibly setting up reserves, part of which would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5. Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of the cooperative.

6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

7. Concern for Community

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

OUR COMMITMENT TO COMMUNITY

One of the cooperative principles is commitment to community. That principle is very much a large part of our culture. Miami-Cass strongly believes that it is very important to be involved in our community, and here are some of the exciting programs offered:

Operation RoundUp

Most of our members generously round up their monthly bill to the next dollar each month. The additional money is deposited into a trust that is with the Community Foundation. Every quarter, an independent board (from our current membership) meet and decide whether to award money to non-profit organizations. These organizations must serve residents who live in our community. Members who participate in the program usually contribute around \$6.00 per year.

Scholarship

Each year at our annual meeting, we award several scholarships for any member or their dependents. Applicants must complete a short application and we then draw at random the winners at the end of our annual meeting. The applicant, parent, guardian, or spouse must be in attendance to receive the award.

Youth Tour

Each year, we select students who will be completing their junior year in high school to be a part of a large group of students from co-ops throughout the country to attend an all expense paid trip to Washington DC, with stops at the 9/11 memorial in Pennsylvania, Gettysburg, and then to the Capitol in D.C. The goal of the trip is for the students to learn more about our history and how government works. They will have time to meet with our Congressmen and ask questions to learn more about our system.

Touchstone Energy Camp

Each year your co-op sends a few of our local youth to camp at Camp Tecumseh in Brookville, IN. The camp is for students that are finishing 6th grade and is held each June. They participate in many fun activities such as archery, zip lines, swimming, electric safety, bucket truck rides, and other great activities. The camp committee does a great job making the camp both educational and FUN.

Electric Consumer

Each month, a great staff at Indiana Electric Cooperatives provides all of our members an award winning magazine. Miami-Cass provides a few pages each month for the magazine on news happening in our area while the great staff provides recipes, safety items, local festival information, and a lot of other information that relating to the rural community that cooperatives serve.

BILLING AND PAYMENT OPTIONS

We understand that our members want to receive and pay their monthly bill using several options. We are proud to offer the following billing and payment options to you:

E-Bill and Smart Hub

We can email you a notice that your monthly bill is ready to view. You can then log into SmartHub (our informational app) or online to see your bill. When you are ready to pay your bill, you can do so using SmartHub, pay by check, or pay with our worry-free automatic withdrawal through your bank, Visa, or MasterCard.

To pay your bill using your credit card, please call 1-866-999-4484.

Paying at our office

You can still pay inside our office M-F 7:30 a.m. - 4:30 p.m. excluding holidays or if we are closed, we have a drop box available for you to deposit your payment. Please only use checks or money orders when using the drop box.

Budget Billing

Budget billing is available to our members after they have a 12 month billing history. You can sign up for budget billing after you have 12 months of history by calling (765,473,6668) or stopping by the office at 3086 W 100 N, Peru, Indiana. If your account becomes delinquent, budget billing will be terminated.

Our budget billing is NOT one that requires a settlement each year.

FEES AND OTHER CHARGES

Membership

A \$35 membership fee which makes you a member-owner of the co-op.

Service Charge

A monthly charge which helps us to recover most of our costs of running our business. This charge is used to cover employee salaries, benefits, office supplies, the mailing of bills each month, plus the costs of poles, wires, transformers, and other costs associated with the daily operation of the cooperative.

Late Payment Fee

Accounts that have not paid their bill by the due date are subject to a late payment charge. If you only have one late payment each year, this fee is waived.

Meter Test Fee

Miami-Cass is dedicated in making sure our meters are within acceptable accuracy limits. We will test a member's meter upon written request by the member. A second test can be requested after 12 months. If any additional test are requested and the testing of the meter is done in less than 36 month intervals and no error is found within the allowable accuracies, then the member shall be charged for the cost of testing the meter.

Collection Charge

When it is necessary for us to contact the member to collect a balance forward bill, a collection fee of \$30 shall be charged in addition to all other fees.

Reconnection Charge

When a member is disconnected for the nonpayment of bills, a reconnection charge of \$55 must be collected before reconnection of service if request is made by 4:30 p.m.

If the request to reconnect power is made after 4:30 pm, the reconnection fee is \$100. This fee must be paid prior to reconnection.

When a reconnection of service is made by the same member at the same service location, a fee of \$100 shall be paid to the REMC for the reconnection.

Return Check Fee

A member's check which is returned to us unpaid by the bank for any reason will be accessed a \$30 handling charge for each check returned by the bank.

BILL INQUIRIES

Here are some ways to help you understand why your bill may be higher than you thought it would be:

Additional charges - Did you incur any additional charges for things like security lights, penalty charges, return check fees, etc?

Things that will make your bill higher:

Visitors that stayed at your home.

Additional people now living with you.

Used a space heater in your home?

Did your heat pump use electric backup heat

Has the temperature been colder or hotter than normal?

Did you install a hot tub?

These are just a few of the things that you should ask yourself any time your bill is higher than you expected. You can also view your hourly use by logging into our SmartHub app or onto our website.

Member Programs

We offer many programs for our members.

Rebates- We provide rebates that encourage our members to use electricity in the most efficient way possible. These rebates can be found at powermoves.com or at our website www.mcremc.coop

Water Heater Credits- We offer a variety of bill credits for the installation of electric water heaters by our members. You can find out more on how to get these credits along with free repairs by visiting our website at www.mcremc.coop.

Load Switches- In conjunction with Wabash Valley Power (our power supply co-op), we have a program called Power Shift. If you allow us to install a switch on your water heater, you will get a \$25 bill credit and also be eligible for free water heater repairs (Plumbing repairs excluded) during normal business hours.

We also offer load switches for your air conditioner. If you let us install a load switch for your air conditioner, you will receive a bill credit of \$45.

The load switches allow us to turn off your water heater or air conditioner for short periods when electricity demand is high.

Youth Programs

4-H electric sponsorship is a program which we have been involved with for many years.

Touchstone Energy Camp is open to 6th graders (free) for a fun and educational time at Camp Tecumseh each June.

Youth Tour is another educational opportunity for students who are in their junior year in high school. It is a paid trip where students throughout the state set out for a week long trip to Washington DC. During this trip, they will see historic Gettysburg, Arlington National Cemetery, and many other sights in the area.

Scholarships- We are excited to award several \$750 scholarship by a random drawing at our annual meeting in July. See our website www.mcremc.coop for the entry form and rules.

POWER OUTAGES

Outages do occur. Here is important information concerning what to do when an outage occurs.

CHECK YOUR BREAKERS - Please before you call to report an outage, check your breakers to make sure that the problem is not there.

CHECK YOUR NEIGHBORS - Look out and see if your neighbors have power.

CALL MIAMI-CASS - You can report an outage by calling our 24/7 outage number 844-473-6668. If we have your correct phone number on file, you can also report an outage by texting. To report an outage via text, send a text to 55050 with the word outage. You will then receive a confirmation that your text was received. If you do receive a confirmation, you must call the outage number 844-473-6668.

INFORMATION - If you have additional information, please let us know when reporting the outage. Important information is a pole broke at location _____, wires down at _____, heard a loud noise, etc. This information may allow us to restore the outage faster.

BE PATIENT - Service will be restored as soon as possible.

CHECK OUR OUTAGE MAP - You can access the township where we currently have outages and the number of members without power by going to our website www.mcremc.coop.

OUTAGE PREPARATION

MAKE SURE YOUR CONTACT INFORMATION ON FILE AT THE CO-OP IS CORRECT.

Do we have your correct phone number? Do we have your mobile phone number? For us to be able to communicate with you, we must have the correct contact information.

BE PREPARED FOR OUTAGES, ESPECIALLY IF YOU HAVE A SPECIAL NEEDS INDIVIDUAL IN YOUR HOUSEHOLD. Do you have items needed for the care of a special needs person? Do you have a supply of medication available? Do you have enough supplies to care for your infant such as diapers, wipes, etc. You should keep a back-up supply of these items available in case of a prolonged power outage. If you have an individual in the household who relies on electricity for medical equipment such as an oxygen machine, be sure to have a generator or alternate arrangements for temporary care in case the outage lasts for several days.

HAVE AN EMERGENCY OUTAGE KIT AVAILABLE. Some key items will make you more comfortable during an outage. A battery-powered radio is a must to keep you in touch with the outage status and weather updates that could impact you. Do you have a supply of non-perishable food, a manual can opener, and bottled water? It is important during a power outage in the winter to eat to help your body generate heat. It is equally important during a winter or summer outage to drink water to stay hydrated. Also, keep a first aid kit, a flashlight, a supply of batteries, and extra blankets to help you stay warm.

REFRAIN FROM FOLLOWING LINE CREWS AS THEY WORK. Co-op employees know our members are anxious to have their power restored. We make every attempt in making sure that this happens in the safest and quickest way possible. The following of our line crews in an attempt to get them to speed up can actually cause a delay in the repair process. Our electric grid is structured in a way that even if the crew is near, it may not be able to do the repair as it is on another circuit. For your OWN SAFETY and the safety of our line crew, please stay away from the work area as they make repairs.

KNOW WHAT YOUR RESPONSIBILITIES ARE, AND WHAT RESPONSIBILITIES BELONG TO THE CO-OP DURING POWER RESTORATION. On **underground**, Miami-Cass is responsible for the line going to your home or business to the point where it enters the meter. If the damage is beyond the meter, we will disconnect power and you must have an electrician make the repair. Once this repair is made, we will return and reconnect the power.

For overhead, Miami-Cass is responsible up to but not including the weather head.

ALWAYS STAY AWAY FROM DOWN POWER LINES -- YOUR LIFE DEPENDS ON IT.

DO NOT ENTER SUBSTATIONS; DO NOT TOUCH TRANSFORMERS, METER POINTS, OR DOWNED LINES. DO NOT ATTEMPT TO TRIM TREES AROUND POWER LINES. All of these situations can present danger that could result in death. Please leave these areas alone. Our line crew will get to them to make repairs as soon as possible. It is not worth your life to attempt to solve a power outage on your own.

WHEN USING A GENERATOR. Exercise caution to avoid back feed onto our power lines. This could result in a dangerous situation for our line crew trying to restore power. Generators should be installed by professional installers.

WHEN POWER OUTAGES OCCUR, PLEASE KNOW YOUR CO-OP IS DOING EVERYTHING THEY CAN TO RESTORE POWER AS QUICKLY AND AS SAFELY AS POSSIBLE TO ALL OF OUR MEMBERS.

Providing reliable, affordable service to you is our top priority. However, during storms that impact our service areas, we appreciate the patience of our members while we work to restore power.

MISSION STATEMENT

Miami-Cass REMC's mission is to provide our member/owners with cost-effective energy and related services, while operating in a manner that positively impacts our community.