



SOUTHWEST IOWA
RURAL ELECTRIC COOPERATIVE
Your Touchstone Energy® Cooperative



SOUTHWEST IOWA RURAL ELECTRIC COOPERATIVE

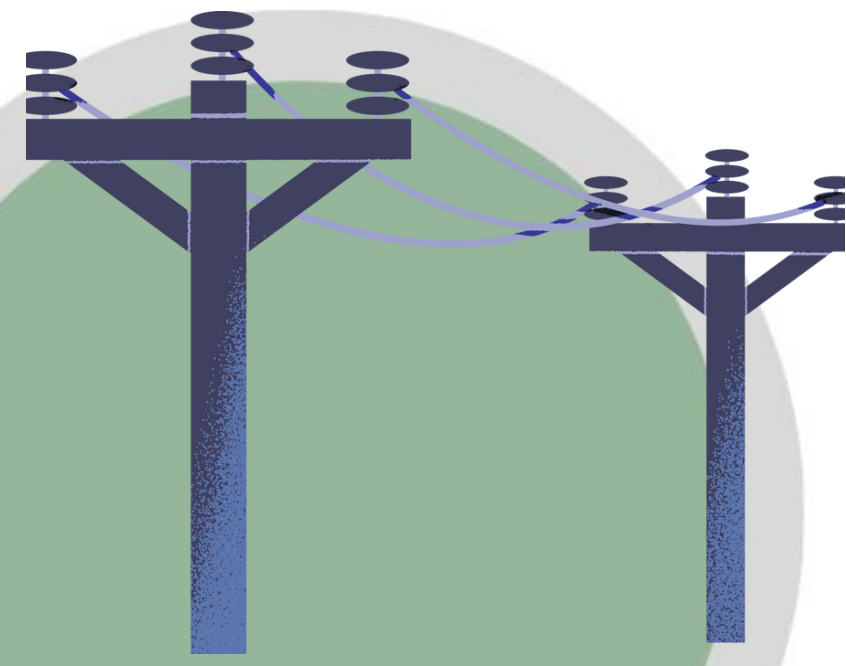
NEW MEMBER HANDBOOK

Understanding the Benefits of Your Co-op Membership

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what's inside

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**For more
information on any
of these topics and
more, please visit
our website:
swiarec.coop**

Welcome

A note from our CEO

Dear Southwest Iowa REC Member,

I am thrilled to welcome you as a new member of Southwest Iowa Rural Electric Cooperative (REC) and present you with this membership guide. As CEO of this cooperative, I am honored to have you join our community, and I would like to take a few moments to introduce ourselves and our mission.

As you may already know, our cooperative is a member-owned organization dedicated to serving your needs with a commitment to provide outstanding customer service. Our mission is to: provide safe, reliable electric service and promote community and economic development utilizing cooperative principles and values.

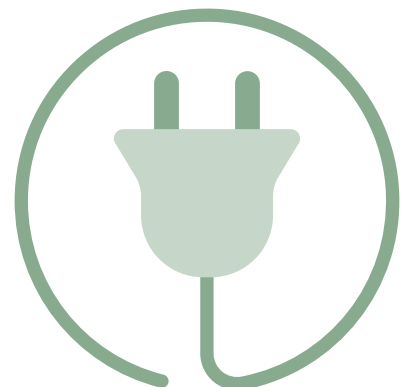
At Southwest Iowa REC, we believe in the power of community and the importance of working together to achieve our goals. By joining our cooperative, you are now part of a larger network of individuals and organizations that strive to make a positive impact in our local communities and beyond.

I encourage you to take advantage of the resources and programs that we offer and to get involved in our cooperative's activities and events. Our website www.swiarec.coop and our monthly newsletter Southwest Lines, contain important notices and a wealth of information that you will find useful and informative. Follow us on Facebook to receive current information and updates. We are excited to have you as a member, and we look forward to working with you to build a sustainable and prosperous future for us all.



Phil Kinser

Phil Kinser
Manager/ CEO



Contact Us

available 24/7

Call us
888-220-4869



Corning Office - Extension 1
Mount Ayr Office- Extension 2
Stanton Office - Extension 3

Visit Our Office



1801 Grove Ave Corning, Ia 50841
1502 W. South St, Mount Ayr, Ia 50854
415 Broad Ave, Stanton, Ia 51573

Visit Us Online



www.swiarec.coop



postmaster@swiarec.coop

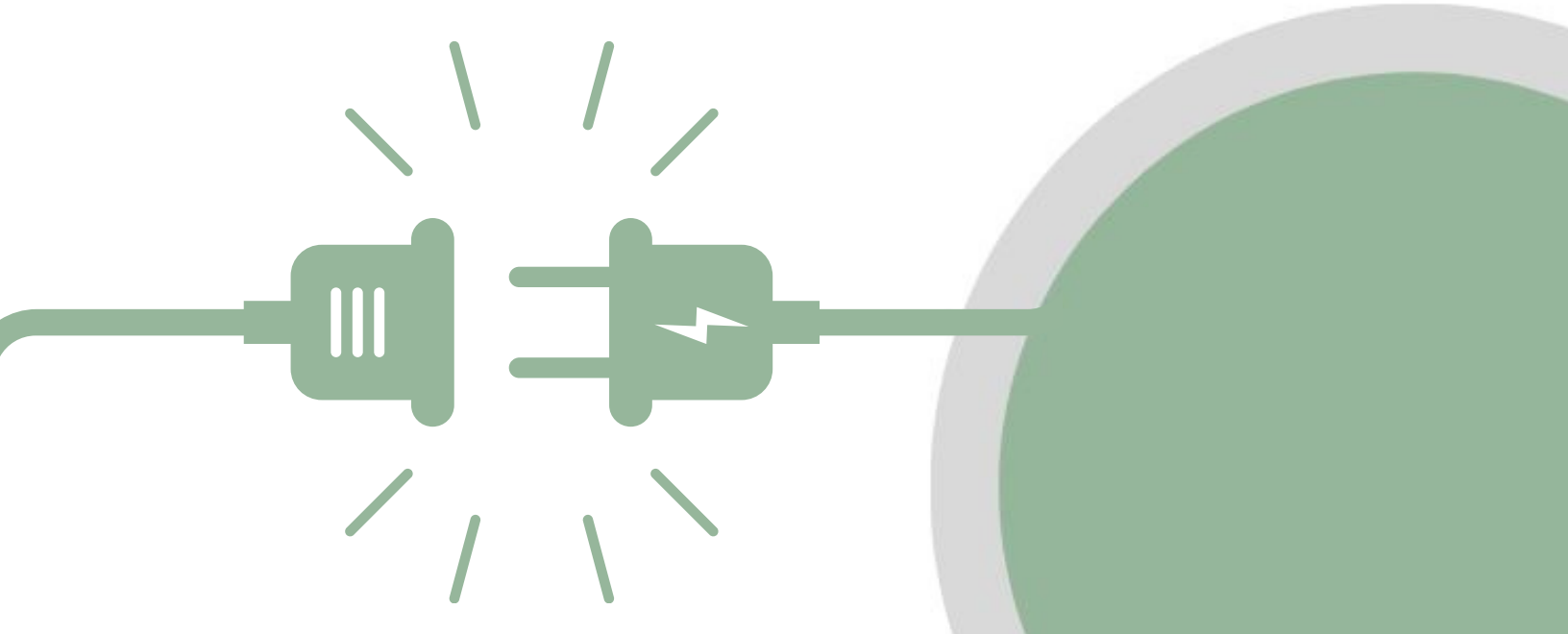


[@southwestiowarec](https://www.facebook.com/southwestiowarec)

Office Hours

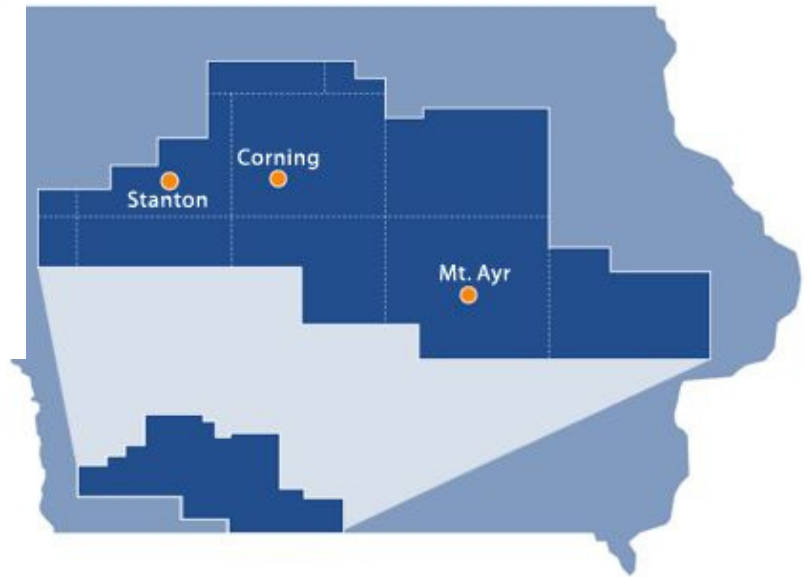


Monday - Friday 7:30 am - 4 pm
Excluding major holidays, check
newsletter/facebook/call for
availability.

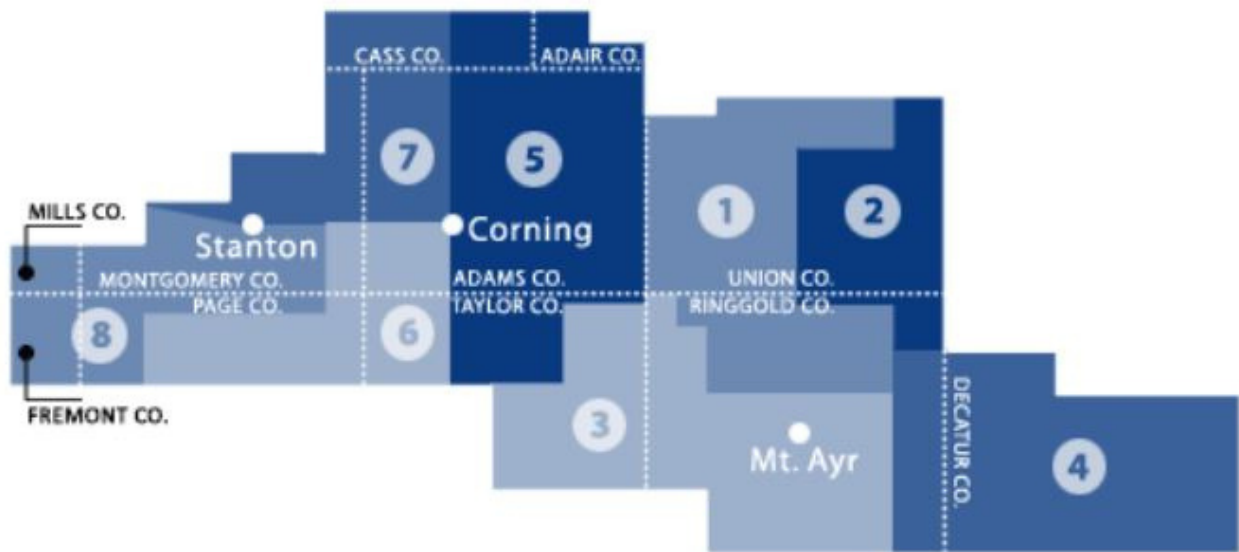


Service Area

where we are located



Southwest Iowa REC serves approximately 6000 meters and over 4300 members across 11 southwest Iowa counties. These counties include parts of Adair, Adams, Cass, Decatur, Fremont, Mills, Montgomery, Page, Ringgold, Taylor, and Union.




Region 1- District 1- Jason Smith, Diagonal, **District 2-** Marilyn Werner, Shannon City, **District 3-** Dale Walkup, Redding, **District 4-** Terry Barnes, Lamoni
Region 1 At-Large- Bonnie Larson, Diagonal
Region 2- District 5- Deena Moore, Corning, **District 6-** Kay Fast-Deyoe, Villisca, **District 7-** Dana Morgan, Corning, **District 8-** Alan Spencer, Stanton
Region 2 At- Large- Mark Herzberg, Villisca

Understanding your Bill

monthly bills your way

82214112 Group 8166



SOUTHWEST IOWA RURAL ELECTRIC COOPERATIVE
PO Box 367
Corning IA 50841-0367

A Touchstone Energy[®] Cooperative

www.swirec.coop
Phone (day or night): 641-322-3165 Toll Free: (888) 591-1261
Office Hours: 7:30 a.m. to 4:00 p.m. Monday through Friday

JOHN DOE
1234 REC STREET
HOMETOWN IA 50841

ENERGY USAGE INFORMATION

| Month | Days | Usage | Average | Cost | Total | Average |
|--------|------|-------|---------|------|--------|---------|
| JAN 14 | 32 | 3773 | 117 | 8.75 | 280.00 | 18 |
| DEC 13 | 30 | 3431 | 114 | 8.76 | 263.00 | 22 |
| NOV 13 | 30 | 2497 | 83 | 7.78 | 15.00 | 35 |
| OCT 13 | 31 | 1658 | 53 | 5.27 | 166.00 | 51 |
| SEP 13 | 30 | 958 | 31 | 5.27 | 158.00 | 49 |
| AUG 13 | 32 | 977 | 30 | 1.63 | 52.00 | 75 |
| JUL 13 | 30 | 1007 | 33 | 5.33 | 160.00 | 74 |
| JUN 13 | 31 | 958 | 30 | 5.16 | 160.00 | 70 |
| MAY 13 | 31 | 1167 | 37 | 4.48 | 133.00 | 61 |
| APR 13 | 30 | 1689 | 56 | 5.33 | 160.00 | 48 |
| MAR 13 | 32 | 2717 | 84 | 7.19 | 230.00 | 33 |
| FEB 13 | 28 | 2666 | 95 | 7.32 | 205.00 | 28 |
| JAN 13 | 31 | 3344 | 107 | 8.26 | 256.00 | 28 |


If you have an after hours outage, please locate your map location number located on your billing before you call.

| Account Number | Map Location | Service Address | Rate | Meter Number | Date Meter Read From | Date Meter Read To | Meter Reading Previous | Meter Reading Present | Mult. | kWh Usage |
|----------------|--------------|-----------------|------|--------------|----------------------|--------------------|------------------------|-----------------------|-------|-----------|
| 12345678 | A12 34 56 | 1234 REC STREET | A1 | 98765432 | 01/01/14 | 02/01/14 | 93692 | 97465 | 1 | 293 |
| 12345678 | A12 34 56 | 1234 REC STREET | A3 | 87654321 | 01/01/14 | 02/01/14 | 2626 | 2800 | 20 | 3460 |

ACTMNTY SINCE LAST BILL

| | \$ AMOUNT |
|--|-----------|
| PREVIOUS BALANCE | 263.00 |
| PAYMENT RECEIVED - THANK YOU | -263.00 |
| BALANCE FORWARD | -3.94 |
| CURRENT BILL DETAIL | |
| AVAILABILITY CHARGE | 25.00 |
| A1 ENERGY ADJUSTMENT CHARGE -0.0045500 | -1.33 |
| A1 ENERGY CHARGE | 44.38 |
| A3 ENERGY ADJUSTMENT CHARGE 0.0035500 | 12.35 |
| A3 ENERGY CHARGE | 196.62 |
| COUNTY TAX | 2.77 |
| OPERATION ROUND UP | 0.21 |
| PENALTY | 3.34 |
| TOTAL CURRENT CHARGES | 283.34 |
| Total Amount Due By 03/03/2014 | \$280.00 |
| Total Amount Due After 03/03/2014 | \$280.00 |

DETACH AND RETURN BOTTOM PORTION WITH PAYMENT



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PO Box 367
Corning IA 50841-0367

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www.swirec.coop

PLEASE INDICATE CHANGE OF ADDRESS/PHONE NUMBER HERE

MAILING ADDRESS

CITY STATE ZIP

LOCATION PHONE NUMBER OTHER PHONE NUMBER

JOHN DOE
1234 REC STREET
HOMETOWN IA 50841

SOUTHWEST IOWA REC 02
PO BOX 367
CORNING IA 50841-0367

How to Read Your Bill

Electric bills are issued monthly and include charges for the electricity consumed during the prior month. The front page of your bill is your service summary, which includes your total charges, last month's billing, your payment, and the past due balance, if applicable.

1- This chart shows your electrical use by month for the last year.

2- This is a message center from Southwest Iowa REC.

3- kWh Usage: The number of kWh hours for the month that this bill covers.

4- Availability Charge: This fixed charge includes all of the various costs of providing this service to you.

5- EAC Charge: EAC= Energy Adjustment Charge, This adjustment is made monthly, based on the fluctuating fuel costs for generating power.

6- Energy Charge: The cost of the kWh hours for the month that the bill covers.

7- Net Amount Due: This is the total charge for all the services you receive through Southwest Iowa REC over the billing period.

8- This bar code is used by the post office for sorting by area.

Online: Sign up or access your account online with **SmartHub**. (See "Payment Options" Page)

Meter Reading Date: Meter readings are collected on the same date at the end of each month.

Bill Due Date: If your payment isn't received by the due date printed on your bill, you will receive a "friendly reminder" phone call.

Delinquent Notice: If the bill is still delinquent after 15 days of the printed due date, your account may be disconnected for non-payment.

Payment Options

pay your way

Your electric bill will arrive in the mail around the 10th of each month. The bill is due immediately and is considered past due if not paid by the due date which is normally the 30th of each month. If payment is not received by the disconnection date as printed on the monthly bill, the service may be subject to disconnection procedures. Additional trip charges will be assessed to post a service for disconnection and to disconnect the service.

You can pay your bill in person at your local SWIAREC office during business hours or the following ways:



SmartHub is SWIAREC's secure, full-service online account management program. Features include 24/7 account access and bill payment*, payment history information, budgeting assistance, bill comparisons, consumption graphs, and tools to help understand your consumption data. Visit our website, and click the SmartHub link, and follow the easy set up instructions. SmartHub App is also available on iTunes and Google Play.



The Pay-By-Phone is another way you can pay using a credit or debit card. Dial **844-843-6839** and Pay-By-Phone will guide you through the easy bill pay process.



Payments can be dropped off 24/7 at SWIAREC's payment dropboxes, at all 3 locations. The dropboxes are located right by the main entrances.



A return envelope is enclosed with the bill. Return the bottom portion of your billing statement with your payment to ensure proper credit on your account(s). Payments sent through the mail should be made with a check or money order.

*SmartHub charges \$3.95 user fee if paying bill with credit or debit card. \$500 limit.

Managing Your Account

options made easy



Budget Billing

Budget billing is suited for helping our members balance their household expenses throughout the year, instead of paying larger utility bills during their peak heating or cooling periods. Budget billing permits the REC and the member to spread total service costs evenly over a 12-month period. Contact our office if you are interested in our budget billing program.



Auto Pay

Having your payment deducted automatically from your checking account is simple, reliable, and it can help you save time and money. There are no checks, stamps, or trips. We offer this service free-of-charge. You can find a form to enroll in this plan on our website under payment options OR call one of our cooperative offices at (888) 220-4869.



Start or Stop Service

When moving, you are responsible for the electric usage until the cooperative is contacted and arrangements have been made to stop your electric service. Please provide us with a forwarding address so we can send you the final bill. We ask that you keep a current address on file with us to assure that we may mail your patronage checks to you in the future.

Outages

reporting outages

If your power goes off, you can help in restoring service quickly and safely by taking the following steps:

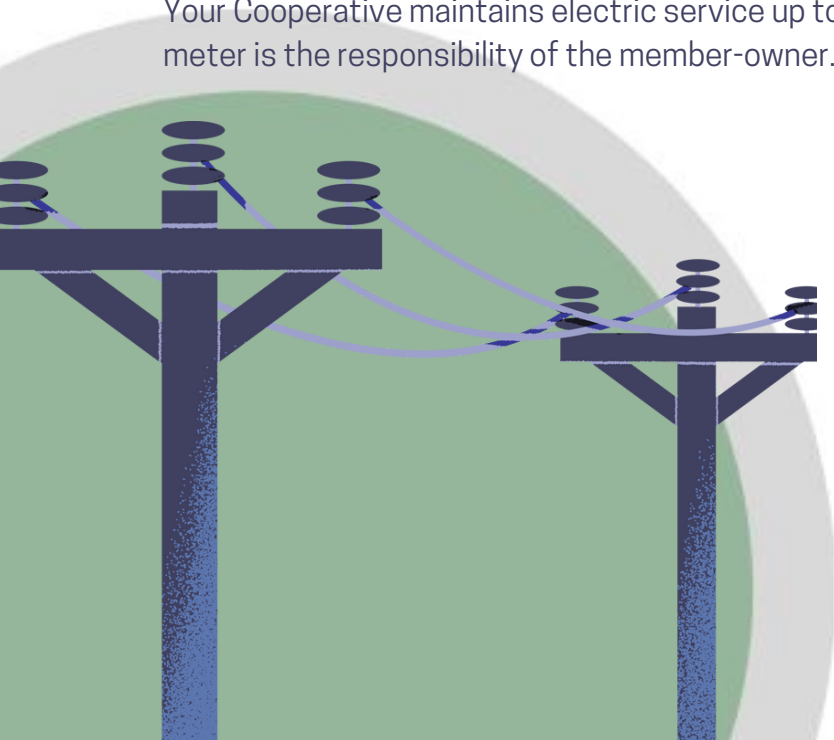
1. Check your fuses or circuit breakers in the house and at the meter pole.
2. Check with your neighbors to see if they have power.
3. Call Southwest Iowa REC day or night at:
(888) 220-4869

Be prepared to give us your map location number. (It can be found on your bill, i.e. 10 20 123 or A10 20 45). Or you can give us your account number. (Also found on your bill, i.e. 100023467)

- Turn off major appliances to protect them from any high or low voltage conditions and to decrease the load when lines are reconnected.
- Leave a light switch on so you'll know when service has been restored.

Call just as soon as the trouble is discovered or you notice any suspicious circumstances such as a tree in the line, a flash, arc, or smoke from a transformer. Be careful around downed power lines. Never assume that the power is off. Our crews work to repair dangerous and critical conditions first. In the event of major storms, service to substations will be restored first, then primary feeder lines and then individual services.

Your Cooperative maintains electric service up to and including the meter. Wiring beyond the meter is the responsibility of the member-owner.



Programs Available

how can we help

Southwest Iowa REC offers a number of special services to its members. Many of these services are at no charge. Examples of services provided:

Security Lighting



Southwest Iowa REC's security light program offers a dusk-to-dawn light on the member-owners meter pole under its rental program. Starting January 1, 2022, new LED light fixtures will be installed instead of high-pressure sodium light fixtures. Existing non-LED lights will only be upgraded when they stop working. A \$5 monthly rental charge will apply to any new LED light fixtures installed after January 1, 2022. Energy consumption will be registered through the electric meter and billed accordingly. Maintenance of LED lights is included in the rental program.

Discover how to improve your home's energy efficiency with a home energy audit. Reduce your energy expenses by scheduling a home energy audit. Our Member Service Staff is available to conduct a comprehensive review of your residence and suggest energy-saving measures.

Home Energy Audit



Tree Trimming



Tips to Avoid Power Outages During Storms

One of the most effective ways to prevent power outages during a storm is by ensuring that no trees are extending over power lines. If you happen to have a dead tree or a tree growing into a power line on your property, please reach out to your local REC office for assistance.

Rebates

helping you save money



SWIAREC Members can receive a variety of energy efficiency rebates. These incentives help you to reduce your electric energy costs and operate more efficiently. We offer Residential, Commercial, and Agricultural rebates.

Residential Rebates

- Air Source Heat Pump & Air Conditioner
- Clothes Washer & Dryer
- Geothermal
- Heat Recovery Ventilation
- Level II EV Charger
- New Construction
- Outdoor Lighting
- Water Heaters
- Weatherization - LIHEAP
- Weatherization

Commercial Rebates

- Adjustable Speed Drive
- Air Conditioning
- Air Source Heat Pump
- Chiller
- Electric Forklift
- Electrical Vehicles & Chargers
- Heat Pump
- Heat Recovery Ventilation
- Kitchen Equipment
- Outdoor Lighting

Agricultural Rebates

- Dairy Equipment
- Livestock Ventilation
- Outdoor Lighting

***For more details and forms, please
visit our website at
swiarec.coop/rebates***

or

Contact your local SWIAREC office.



Patronage

you are an owner

If you are a new electric cooperative member-owner, you probably haven't thought too much about the cooperative process. In fact, you probably just think, "That's the place we get our power from." While that's true, buying electricity from an electric cooperative makes you more than a customer, it makes you a part-time owner in the business - a member-owner. You can vote at the Annual Meeting, or call us at any time to offer your comments on cooperative issues and direction.

Your electric cooperative is very different from other utilities because it is a not-for-profit business. Funds remaining after expenses are called margins or patronage capital and are reinvested in providing you and your community with the best possible service. As new funds continue to come in - they replace old funds which are then paid back to you in the form of a patronage dividend check or if you are a current customer, it is applied to your electric bill.

Payment is based on the amount of electricity you have purchased. While checks aren't issued the same year they are earned, you can rest assured the margins are used to keep your rates lower than they might be if large sums of money had to be borrowed from other sources.

It is the policy of the Cooperative to maintain a program of refunding patronage dividends to estates of deceased natural persons who were patrons of the Cooperative.



SWIAREC tracks how much electricity you buy and how much money you pay for it throughout the year.



The SWIAREC Board of Directors looks at the year's finances and allots any funds remaining after all expenses are paid. These funds are allocated to you.

You get your patronage! The co-op will let you know when your credits are coming your way. (Usually October)



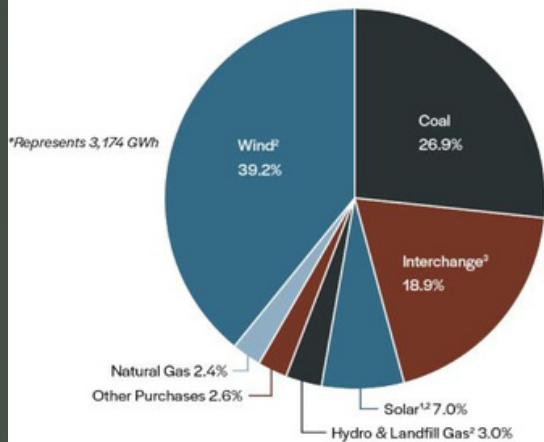
When the co-op's financial condition permits, the Board of Directors decides to retire patronage dividends from previous years' allocations.



Your Power

where the power comes from

CIPCO's Sources of Energy



Wind
 Elk Wind Farm
 Hawkeye Wind Farm
 Heartland Divide Wind Energy Center
 Independence Wind
 Pioneer Grove Wind Farm
 Rippey Wind Farm

Hydro
 Western Area Power Administration

Coal
 Louisa Generating Station
 Walter Scott, Jr. Energy Centers #3 & #4

Solar
 Clarke Solar Farm
 Eastern Iowa Solar
 Marshalltown Gateway Centre Solar Array
 Southwest Solar Farm
 Urbana Solar Acres
 Wapello Solar
 ZON VELD

Natural Gas
 Summit Lake Generating Station

Landfill Gas
 Linn County Solid Waste Agency

¹ CIPCO's purchase power agreement for Wapello Solar LLC locks in stable, long-term pricing and avoids the risks associated with rising fuel costs. Renewable energy credits (RECs) are not included in this agreement.
² CIPCO invests in the development of renewable energy projects in several ways. We operate six small-scale solar arrays near communities we serve and retain the renewable energy credits associated with each. We also contract with energy producers for the electricity output from wind, hydro, and methane gas from a landfill (converted into electricity). CIPCO cannot claim these resources as renewable within our supply portfolio as we have either sold to third parties or do not receive the renewable attributes associated with the electricity produced from these renewable power sources. By selling these attributes (RECs), we not only support other organizations in meeting their renewable energy goals, and we also generate revenue to help us lower our wholesale power rate to our 12 Member-owner distribution cooperatives and 15 municipalities.
³ A percentage of market purchases exist within the portfolio to meet additional supply needs not covered by existing contracts or CIPCO-produced generation. Weather volatility and unplanned operational events at power plants may also impact market purchases.



CIPCO

SWIAREC is a distribution Cooperative, which means we don't generate our own power. SWIAREC purchases its electricity from Central Iowa Power Cooperative (CIPCO). CIPCO is committed to providing environmentally-friendly energy through a diverse mix of wind, hydro, solar, landfill, natural gas, coal and oil energy resources.

Southwest Solar

Southwest Solar farm is located outside of Corning, Iowa, west on highway 34. Utility-scale solar provides reliable, clean electricity generation and compliments CIPCO's existing renewable energy generation portfolio. At a generation cost significantly below that of residential-scale solar, the new facility will provide CIPCO with additional resources for distributing electricity to our members throughout the state.

CIPCO maintains a balanced energy portfolio and ownership of electric generation assets. Up to 95 percent of CIPCO's energy needs are generated in Iowa with 60 percent of the energy from carbon-free resources including wind, nuclear, hydroelectric, and solar. CIPCO supplies all power requirements for its member cooperatives, and as their power provider, CIPCO is dedicated to delivering quality, safe and reliable service at the lowest possible cost.



A Positive Impact

making your money matter



RECare

Your Cooperative has always extended a helping hand to those in need. That's why Southwest Iowa REC offers RECare. This program allows cooperative members to make a one-time contribution or a monthly pledge that will be automatically added on their monthly electric bill. The contributions are distributed by local community action agencies to help pay winter heating bills and to assist in weatherization of low-income member-owners.

Even a dollar-a-month pledge will help others!

Southwest Iowa Rec Scholarship Program

Since 2004, Southwest Iowa REC has been helping High School Seniors to succeed in their future. We are now able to offer fourteen \$500 scholarships to graduating seniors residing in our service territory and three \$1000 line-worker scholarships. For more information and how to apply, please visit our website: www.swiarec.coop/scholarships

Operation Round Up

With the motto "Small Change that Changes Lives," Operation Round-Up® is a program to "round up" the amounts on electric bills of participating members to the next highest dollar. The difference is placed in a separate fund as a donation to be distributed to local charities. A committee of community leaders, Southwest Iowa REC employees and directors receives and evaluates these donation requests, then makes recommendations for disbursements to the Southwest Iowa REC Board of Directors, who have the final approval.

- The funds are used to address individual and community needs such as food, shelter, clothing, health, education and service projects.
- The funds cannot be used for political purposes.
- Individuals or organizations requesting Operation Round-Up® donations do not have to be members of Southwest Iowa REC, however they do need to be a resident and located in our service territory. Southwest Iowa REC serves all or part of the following counties: Adair, Adams, Cass, Decatur, Fremont, Mills, Montgomery, Page, Ringgold, Taylor and Union.

Iowa Youth Tour

As part of our commitment to community, Southwest Iowa REC participates in the national Washington, D.C. Youth Tour program. Youth Tour has been bringing high school students to Washington D.C. every June for over 50 years. On the tour, students learn about electric cooperatives, American history and U.S. government, and walk away with a greater understanding of their role as American citizens. They participate in National Youth Day, network with their peers, representatives and senators, and explore the sights around the nation's capital. High school students with a passion for government and public service are encouraged to apply. Interested students will compete for this opportunity of a lifetime.

Southwest Iowa REC will choose a high school sophomore, junior, or senior from the qualified applicants. The contest is for an expense-paid trip to our nation's capital.

Get Involved

your cooperative your voice



Southwest Iowa REC Annual Meeting

On the first Thursday of September following Labor Day, Southwest Iowa REC holds their annual meeting.

Prior to the meeting, in August, election ballots are mailed to members to vote for their Board of Directors who are up for election. Board members are Southwest Iowa REC members and are elected by the members of the Cooperative. During the meeting, a report of the officers, directors, and committees are given, the results are announced of the election of the Board of Directors, and any other business needed to be brought forward.

Members are urged to make their voices heard on their election ballots and to attend the annual meeting. Dinner is served prior to the meeting. Every member that attends will receive a \$10 credit on their next bill and be eligible to win Free Electricity and other prizes.



Nondiscrimination Statement

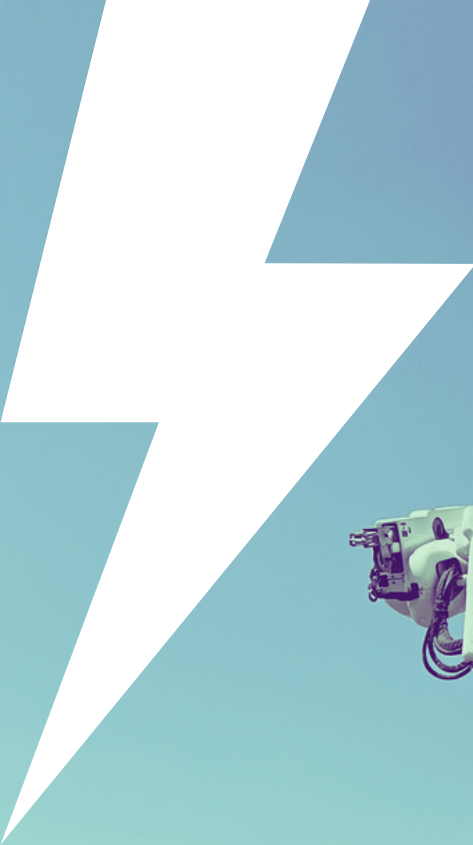
In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, USDA, its Mission Areas, agencies, staff, offices, employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, 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.

Program information may be made available in language other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language) should contact the responsible Mission Area, agency, or staff office; the USDA TARGET Center at (202)720-2600 (voice and TTY); or the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a complainant should complete a Form, AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at <https://www.ocio.usda.gov/document/ad-3027>, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of the alleged civil rights violation. The completed AD-3027 form or letter must be submitted 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; or
- (2) Fax: (833) 256-1665 or (202) 690-7442; or
- (3) Email: program.intake@usda.gov

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



SAFETY. SERVICE. RELIABILITY.



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Your Touchstone Energy Cooperative

