



A Touchstone Energy® Cooperative



# Welcome to your Cooperative!

## RURAL ELECTRIFICATION

In 1936 seventy-five percent of Pennsylvania farms had no electric service. During the next five years, with Federal support, 14 consumer-owned cooperatives were formed in this State. Southwest Central Rural Electric Cooperative Corporation, serving users in seven counties, was incorporated on March 4, 1937.

**REPORT OUTAGES/EMERGENCIES**

**844-920-3395**

# CONGRATULATIONS!

You are now a proud new member of REA Energy Cooperative, Inc. -- a business owned by the people it serves. This handbook is a guide to the cooperative. Throughout it you'll find **you** receive quality service at the lowest possible cost, **you** elect the people who represent you on the board of directors, and **you** have access to a variety of services designed to meet your needs.

By receiving electric service from REA Energy, you are continuing the dream begun by the rural friends and neighbors who formed this electric cooperative in 1937. When municipal and investor-owned utilities refused to serve rural areas because it was too costly to bring power to folks "in the country," local leaders decided to provide the service themselves by forming a cooperative.

Today, our programs reflect a spirit of cooperation forged through a partnership with members. It is a way of doing business that sets us apart from other utilities, and is the foundation for our continued growth and success. This is how we have done business for nearly 90 years and how we plan to continue encouraging growth and prosperity in the communities we serve for a brighter future.

**Our Mission** To provide our members with safe, reliable, and affordable electricity, and offer innovative solutions to the rural community through our subsidiaries.

**Our Vision** Empowering our members with the knowledge to use energy responsibly in an everchanging industry, while being a trusted resource for our members and a respected business within our communities.

**Statement on Safety** We shall foster a culture of safety within the organization by training and motivating our stakeholders to recognize risk, safeguard themselves, protect others and promote safe work practices.

**Core Values** Safety Reliability Integrity Accountability  
Communication Fiscal Responsibility Commitment to Community  
Cyber Security

# REA Energy Office Locations

## Indiana Office

75 Airport Rd  
Indiana, PA 15701  
724-349-4800

## Ebensburg Office

127 Municipal Rd  
Ebensburg, PA 15931  
814-472-8570

*Mailing Address P.O. Box 70, Indiana, PA 15701*

*Toll Free 1-800-211-5667*

*E-mail [reaenergy@reaenergy.com](mailto:reaenergy@reaenergy.com)*

*Website [www.reaenergy.com](http://www.reaenergy.com)*

*Like REA Energy on Facebook!*

## President and CEO

Chad Carrick

## Board of Directors

**District 3** Michael Bertolino,

Chairman

**District 8** Wayne Farabaugh,

Vice Chairman

**District 5** Robert Neese,

Secretary/Treasurer

**District 1** Tom Beresnyak

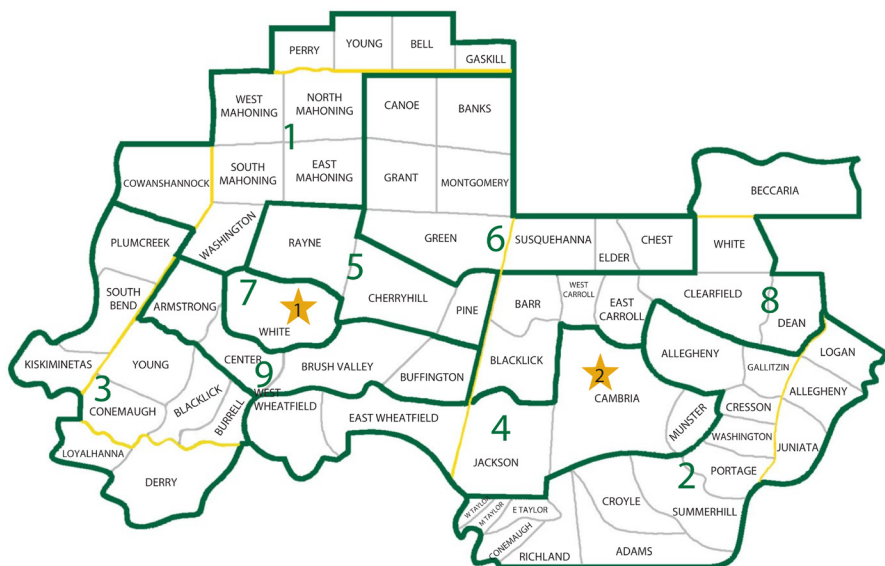
**District 2** Rick Shope

**District 4** Thomas Aurandt

**District 6** John Learn

**District 7** Anthony Enciso

**District 9** Sandra Dill



# Understanding Your Bill

1. Your account number is your key to billing and consumer services. Ex. 12345. For members with multiple accounts you will most likely have consecutive numbers, i.e. 12345, 12346.
2. Your bill includes the address that your service is located at, in addition to your mailing address. If either address is different than what we have printed on the bill, there is an area on the back to make changes.
3. Your account summary shows the charges for the current month, along with previous charges and payments. Sales taxes and outdoor yard light charges are also shown if applicable. Your bill is shown based on the net amount, but by paying late you will be charged an additional 5% penalty.
4. Reporting an outage or utilizing our pay-by-phone method can be completed by calling 1-844-920-3395. Your primary contact number is also included on your bill.
5. The payment portion of your bill includes your account number. Here it will indicate if you pay your bill by auto draft or lists the net and penalty balance due with your due date. Finally, there is a line for you to include a donation to Operation Round-Up if you choose.
6. Your address where the bill is mailed to is listed. If there has been any changes to your address or phone number, please check the box and update your information on the back of the bill. Having the correct phone number allows the linemen to accurately locate your outage upon reporting.

NNNN

REAenergy

A Touchstone Energy® Cooperative

PO BOX 70 · INDIANA PA 15701-0070  
Office: 724-349-4800 · 800-211-5667  
Hours: 7:00 AM - 3:30 PM (Monday - Friday)  
Ebensburg: walk in only M,W,F  
Website: www.reaenergy.com

Customer Name: JOHN DOE  
JANE DOE

Billing Date: 02/08/2025  
Net Due Date: 02/18/2025

2

1

Account Number	Service Address				
12345	123 MAIN STREET				
Meter Number	From	To	No. Days	Previous Reading	Pres Reading
1234567	12/26/24	01/14/25	19	15153	176

Previous Account Balance

Previous Balance \$556.59  
Payments Received - Thank You -\$556.59

Balance Forward \$0.00

Current Charges

Access Fee (Fixed Cost) \$42.00  
Kwh < 1500 REA Charge (1,500 kWh @ 0.03472) \$52.08  
Kwh > 1500 REA Charge (1,035 kWh @ 0.02894) \$29.95  
Kwh Gen & Tran Market Charge (2,535 kWh @ 0.0804) \$203.81  
Demand Charge (N/A kW @ 0.0000) \$0.00  
Current Amount Due \$327.84

Net Amount Due By 02/18/25 \$327.84  
After 02/18/25 Pay \$344.23

3

Please detach and return bottom portion with

REAenergy

A Touchstone Energy® Cooperative

PO BOX 70 · INDIANA PA 15701-0070

☐ I have new contact information. See back.

Scan here to download our App

ANDROID IOS

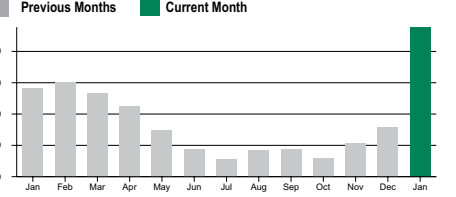
4 20

6

JOHN DOE  
JANE DOE  
123 MAIN STREET  
INDIANA, PA 15701-0000

Operation Round-Up® Members may choose to have it automatically rounded up with the a Members Sharing with

Featuring **REA Energy Services<sup>SM</sup>** - See back of bill.

Mailing Address				
123 MAIN STREET				
Account Number	Multi	kWh Usage	Rate	Bill Type
688	1	2535	200	Normal
<div>Previous Months</div> <div>Current Month</div> 				
2024				2025
Comparisons	Days Svc	Total kWh	Avg kWh/Day	
Current Period	51 days	7,162	140	
Previous Period	33 days	2,381	72	
Period Last Year	29 days	4,244	146	
<b>TO REPORT A POWER OUTAGE OR PAY YOUR BILL CALL:</b> <b>844-920-3395</b> From the number we have listed for you: (724) 349-0563				

payment. Retain top copy for your records.

**Account Number**  
Net by 02/18/2025  
After 02/18/2025

**Round Up (Enter Amount)**  
See details on back of bill

**Total Amount Paid**

REA Energy Cooperative Inc  
PO Box 70  
Indiana PA 15701-0070  
|||

2

to round-up their electric bills each month  
additional few cents being used to fund our  
Members program.

# Rates

## Residential

Access Fee \$42.00  
Generation and Transmission \$.0804/kWh  
Distribution First 1500 kWh \$.03472  
Distribution Over 1500 kWh \$.02894

## Electric Heat

Generation and Transmission \$.0804/kWh  
Distribution \$.02372/kWh

## Small Commercial- No Demand

Access Fee \$50.00  
Generation and Transmission \$.0804/kWh  
Distribution First 1500 kWh \$.03472  
Distribution Over 1500 kWh \$.02894

## Small Commercial- Demand

Access Fee \$134.50  
Demand Charge \$13.50  
\$.08245/kWh

## Large Commercial

Access Fee \$269.00  
Demand Charge \$18.50  
\$.06595/kWh

## Dual Fuel and ETS

\$.07145/kWh

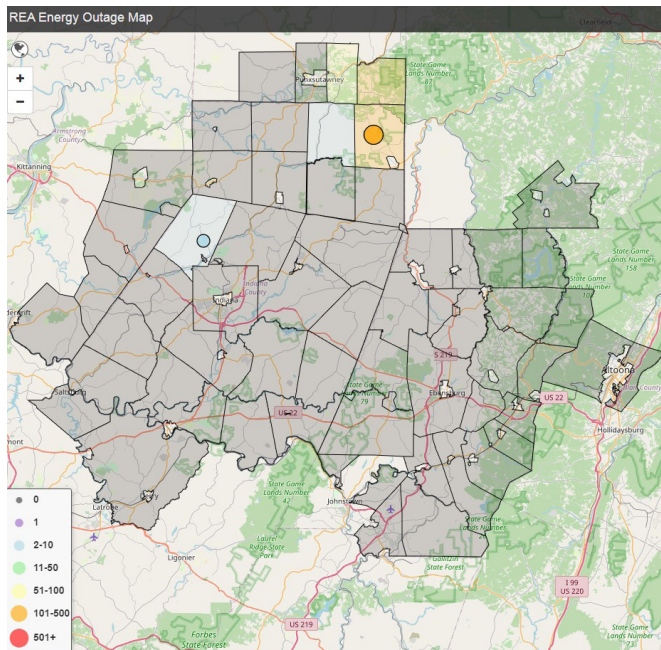
## Outdoor Lights

\$17.95/month

We have programs and special rates including Budget Billing for Electric Heat, Dual Fuel Heat Rate, Electric Thermal Storage (ETS) Heat Rate, Off-Peak Programs and installations of Outdoor Yard Lights.  
**Call for information!**

**Power Outages** REA Energy will spend thousands of dollars this year, and in years to come, to provide our members with a reliable source of power to reduce the number of outages. Part of the money is used for maintenance and tree trimming, but sometimes situations occur that are beyond our control, such as the weather. Before reporting an outage, check your breakers or fuses in your panel box to make sure none are tripped or blown. If no problem is found, report your outage! If your power is restored and goes out again, call again.

**CALL 844-920-3395**

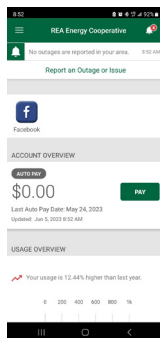


**Outage Viewer**  
Visit [reaenergy.com](http://reaenergy.com)  
and click the  
“outage viewer”  
button to view  
outages, including  
estimated  
restoration times  
and the cause,  
if known.

**STAY SAFE** Stay away from power lines, meters, transformers and electrical boxes. Keep a safe distance from overhead power lines when working with ladders and call 811 before you dig in case of underground lines. If you come across a downed line, or tree on the line, STEER CLEAR and call 911 or the outage number listed above immediately. **If a power line falls on a car, you should stay inside the vehicle.** This is the safest place to stay. Warn people not to touch the car or the line. The only circumstance in which you should consider leaving a car that is in contact with a downed power line is if the vehicle catches on fire. Open the door. Do not step out of the car. You may receive a shock. Instead, jump free of the car so that your body clears the vehicle landing on both feet. Once you clear the car, shuffle at least 50 feet away, with both feet on the ground.

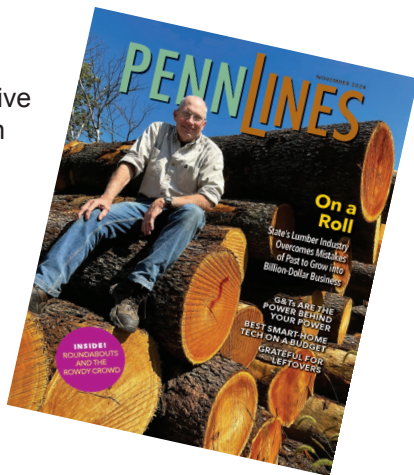
**MyREAEnergy** Sign up for the cooperative's online account management system *MyREAEnergy* by visiting [www.reaenergy.com](http://www.reaenergy.com) and click the SmartHub button. Upon signing up, members can view their bill, view usage history, make a one time monthly payment, enroll in automatic payments via credit card or checking, schedule future payments, view payment history and much more!

**Members can download our Mobile App by searching MyREAEnergy on Google Play or the App store.**



**Penn Lines** As a member you will receive a monthly copy of *Penn Lines* magazine, which provides timely information about REA Energy, current events, safety, electric technology, and much more.

**Have a news worthy story? Call us, we would love to hear from you!**



## Co-op Connections® Card

**REA energy**  
Cooperative Inc.

Your Touchstone Energy® Cooperative



Touchstone Energy's free membership discount card offers cooperative members over 23,000 local and national deals on products and services. The cards include discounts on prescription drugs at over 60,000 locations as well.

The annual **Youth Tour** to Washington, D.C. is sponsored by the National Rural Electric Cooperative Association. It brings nearly 1,500 high school juniors to Washington, D.C. each year for an exciting week of educational activities, tours, and fun.

**Visit [www.reaenergy.com](http://www.reaenergy.com) to assess your homes Energy Efficiency today!**



[www.reaservices.com](http://www.reaservices.com)

## ELECTRICAL CONTRACTING

### RESIDENTIAL

- Meter Sockets
- Entrance Cable into Panel
- Complete 100, 200 and 400 amp Services
- Complete Wiring on New Construction
- Manufactured Home Services
- Home Meter Pole Services
- Farm Meter Pole Services
- Breaker Replacement
- Automatic and Portable Generators

### COMMERCIAL

- Three-Phase Switch Gear Installation
- Motor Control Installation
- Complete Wiring
- Commercial Lighting
- Automatic and Portable Generators
- Farm Services



## WEATHER HAPPENS

What are your needs during an outage?

- How will you preserve your food?
- Do you need to provide heat during sub zero temperatures?
- Do you require medical equipment that relies on electricity?
- Does your business depend on your productivity?



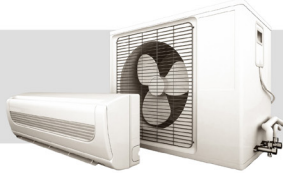
### Benefits of REA Services Installed Generators

- Assurance and reliability
- Ability to maintain vital equipment operation
- Instant power following an outage

# HEATING, VENTILATION AND AIR CONDITIONING

**Air-source heat pumps** take the free heat from the outside air and pump it into your home. **Geothermal heat pumps** take the free heat from the earth and pump it into your home.

Even if you have an expensive fossil fuel boiler, we can help you escape the high cost of oil and propane with an **electric boiler**.



## Benefits of REA Installed Heat Pumps

- Reduce heating bills
- Geothermal is one of the most efficient ways to heat your home
- Increases the resale of your home
- Easy maintenance, no open flames

## MEMBERS ONLY

REA Energy Cooperative, Inc. (REA) has created a program that helps control power costs for all members by reducing the amount REA must pay for purchased power during peak hours.

**FREE Inspection of current electric water heater**

**FREE Marathon™ electric water heater provided to new construction and fossil fuel conversions**

**LIFETIME Warranty**

**FREE installation of a Demand Response switch**

**Prompt repair and/or replacement to participating members when needed**



**Benefits of being a member** REA Energy provides electric service to over 22,000 consumers in seven counties including: **Armstrong, Blair, Cambria, Clearfield, Indiana, Jefferson, and Westmoreland.**

REA Energy policies and procedures are determined by an elected nine-member board of directors. As a member, you elect these directors to four-year terms. They are also members of REA Energy and are your voice in establishing the policies and procedures of your cooperative.

Annually, REA Energy mails notices to each member announcing the date, time and location of the Annual Meeting of the members. This is when election results are announced for directorate districts whose four-year term has ended.

Because REA Energy is a non-profit organization, any funds collected above the cost of operations (called capital credits) are assigned annually to members. When the financial condition of REA Energy permits, capital credits are refunded to the members.

## Membership Fee

1937  
2022



**Non-Profit Operation** In order to induce patronage and to assure that REA Energy will operate on a non-profit basis, REA Energy is obligated to account, on a patronage basis, to all its patrons for all amounts received and receivable from the furnishing of electric energy and service. ALL SUCH AMOUNTS IN EXCESS OF OPERATING COSTS AND EXPENSES AT THE MOMENT OF RECEIPT BY REA ENERGY ARE RECEIVED WITH THE UNDERSTANDING THAT THEY ARE FURNISHED BY THE MEMBERS AS CAPITAL. The books and records of REA Energy shall be set up and kept in a manner that at the end of each fiscal year the amount of capital, if any, so furnished by each member is clearly reflected and credited in a appropriate record to their capital account. The credits represent a member's equity in REA Energy. It is used as working capital to maintain the system until the Board of Directors authorizes a refund. Refunds can only be made when they will not impair the operations of REA Energy.

The size and timing of any refund that a member may receive depends on financial conditions. First, REA Energy has to make a margin (REA Energy takes in more money than it needs to operate). Next, the Board of Directors has to decide that REA Energy is financially sound enough to refund a portion or percentage of outstanding capital credits. The Board of Directors determines the percentage. See the most current Bylaws for up-to-date guidelines.

# Rochdale Principles

Cooperatives around the world operate according to the same set of core principles and values, adopted by the International Cooperative Alliance. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England, in 1844. These principles are a key reason that America's electric cooperatives operate differently from other electric utilities, putting the needs of their members first.

## 1. 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.

## 2. Democratic Member Control

Cooperatives are democratic organizations which actively participate in setting policies and making decisions. Elected representatives are accountable to the membership. Members have equal voting rights (one member, one vote).

## 3. Members' Economic Participation

Members contribute equally to the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital they invest.

## 4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations. If the co-op enters into agreement with other organizations or raises

capital from external sources, it is done so based on terms that ensure control by the members and cooperative autonomy.

## 5. Education, Training, & Information

Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. Members also inform the general public about the nature and benefits of cooperatives.

## 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.

*Stephens*

**APPLICATION FOR MEMBERSHIP IN**  
**The Southwest Central Rural Electric Cooperative Association**

I hereby make application for membership in your Association and in case this application is accepted, it is agreed as follows:

1. I shall pay in cash a membership fee of \$5.00.

2. I shall purchase monthly from your Association for the premises owned or occupied by me and located at the address specified below my signature, or for such other premises as may be approved by your Board of Directors, at least the minimum amount of electricity required to be purchased by members of the Association or, in any event, pay the minimum charge for electricity service which may from time to time be fixed by your Board of Directors and shall also pay for all additional electricity used by me the charge which shall be fixed by your Board of Directors.

3. I shall comply with and be bound by the charter and by-laws of your Association, and such rules and regulations, not contrary to law, as may from time to time be adopted by your Board of Directors.


4. Any service line, together with meters, switches and other materials and appliances constructed or installed by the Association except as much thereof as shall be paid for by me, if any, shall be the property of the Association, and the Association shall have the right and privilege to enter upon my premises to repair, to service, and upon the discontinuance of service, to remove the same; and

5. I shall have all the rights and privileges granted to members under the by-laws of your Association, and shall be under no obligation or liability except as herein expressed.

Signed this 11 day of June, 1987

Dean R. R. Address John Carson Trinnie Overman Name Stephens

The above application for membership has been accepted by the Board of Directors of The Southwest Central Rural Electric Cooperative Association on this 11 day of June, 1987

 U. S. COOPERATIVE PRINT

Secretary-Treasurer

## Indiana Office

75 Airport Rd  
PO Box 70  
Indiana, PA 15701  
724-349-4800

## Ebensburg Office

127 Municipal Rd  
PO Box 273  
Ebensburg, PA 15931  
814-472-8570

### OFFICE HOURS:

**Indiana Office** - Monday-Friday 7:00 a.m. - 3:30 p.m.

**Ebensburg Office** - Monday, Wednesday, Friday 7:00 a.m. - 3:30 p.m.

*Ebensburg Office closed Tuesdays and Thursdays*

*Closed all Major Holidays*

### Important Numbers to Remember

**Indiana Office 724-349-4800**

Indiana Fax 724-349-7151

**Ebensburg Office 814-472-8570**

Ebensburg Fax 814-472-6044

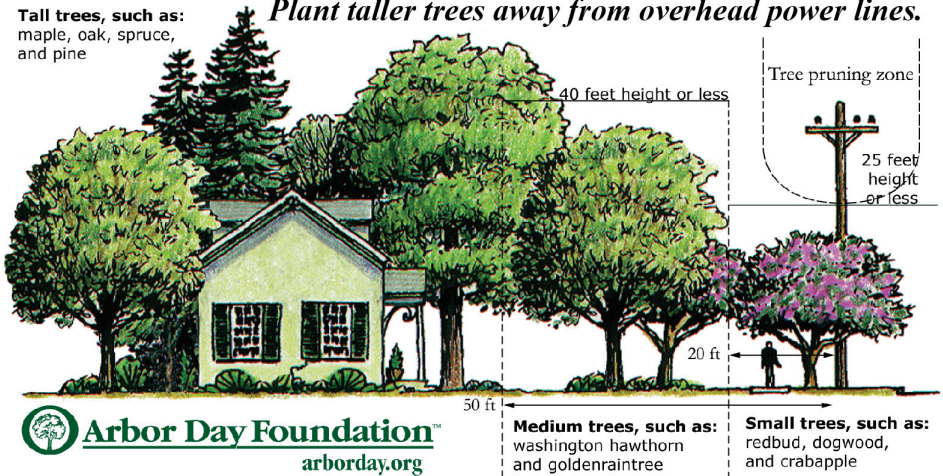
**Customer Toll-Free Number 1-800-211-5667**

**Emergencies/Outages 1-844-920-3395**

**IVR Bill Payment (pay-by-phone) 1-844-920-3395**

**Tall trees, such as:**  
maple, oak, spruce,  
and pine

*Plant taller trees away from overhead power lines.*



**Statement of Non-Discrimination** This institution is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).