

A Touchstone Energy® Cooperative Ki

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 consumerowned cooperatives were formed in this State. Southwest Central Rural Electric Cooperative Corporation. serving users in seven counties. was neorporated 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 Ebensburg Office

75 Airport Rd Indiana, PA 15701 724-349-4800 127 Municipal Rd Ebensburg, PA 15931 814-472-8570

Mailing Address P.O. Box 70, Indiana, PA 15701 Toll Free 1-800-211-5667

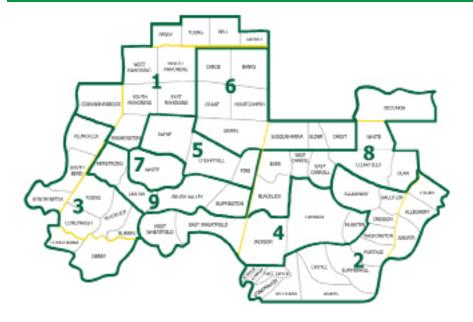
E-mail reaenergy@reaenergy.com *Website* www.reaenergy.com *Like* REA Energy on Facebook!

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

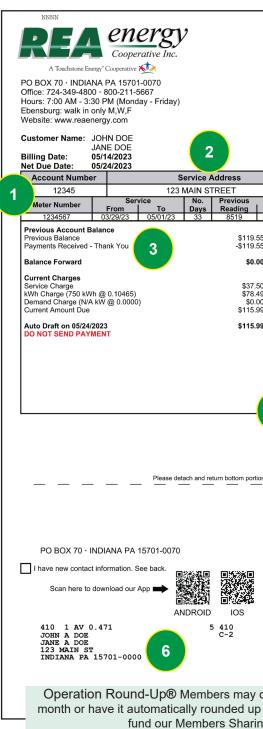
1. Your account number is your key to billing and consumer services. Ex. 12345. For members with multiple accounts you will most likely have consecutive numbers, i.e. 12345, 12346.

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.

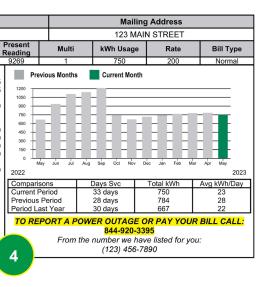
4. Reporting an outage or utilizing our pay-by-phone method can be completed by calling 1-844-920-3395. Your primary contact number is also included on your bill.

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.



Featuring REA Energy Services[™] - See back of bill.

When you work with electricity every day, safety is top of mind every minute! We care about your safety at home too. We recognize National Electrical Safety Month every May, but we encourage all REA Energy Cooperative members to take simple, practical steps to ensure home safety year-round. #ElectricalSafetyMonth



with payment. Retain top copy for your records.



choose to round-up their electric bills each with the additional few cents being used to g with Members program.

Rates

Residential

Service Charge \$37.50 First 1500 kWh \$.10465 Over 1500 kWh \$.09965

> Outdoor Lights \$15.95/month

Electric Heat \$.09465/kWh

Dual Fuel and ETS \$.06495/kWh

Small Commercial-No Demand

Service Charge \$44.50 First 1500 kWh \$.010465 Over 1500 kWh \$.09965

Small Commercial- Demand

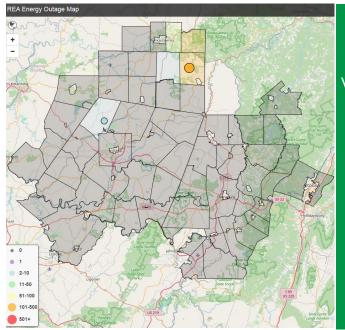
Service Charge \$120.00 Demand Charge \$11.95 \$.07495/kWh

Large Commercial

Service Charge \$240.00 Demand Charge \$16.45 \$.05995/kWh

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 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 *MyREA*Energy by visiting 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!



Visit www.reaenergy.com to assess your homes Energy Efficiency today!





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.







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 ninemember 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.



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, selfhelp 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

	APPLICATION FOR MEMBERSHIP IN
The Southwest Central Rural Electric Cooperative Association	
it is agreed as follo I. I shall pay in 2. I shall purchas specified below my sig mum amount of electr charge for electricity.	application for membership in your Association and in case this application is accepted, was: as membership for at \$2.00. as membly from your Association fff the premises wend or occupied by me and located at the address telly required to be paralased by members of the Association set, in any event, pay the milimum warrye, which may from time to time to those by your Board of Directors and shall also pay for all cells by me the durage which easily the time by for all our four the time to the time by form the time to the tell by me the durage which easily for all our four tells of the time to the time t
4. Any service in Association except as a Association shall have of service, to remove 5. I shall have al	with and he bound by the charter and brickness of your Association, and such rules and regulations, and so from time to this be adapted by your based at Directors: So, logather with meters, swiches and other materials and appliances constructed or installed by the be statist and provides to centre your boost of the statistic statistics. And the statistic statistics are also been as a second to be statistic applications of the statistics and the statistic statistics are also been as a second to be statistic applications of your Association, and shall be libering of privileges the statistic statistics of the statistic statistics are also be statistication of the libering exception privileges graved to members under the by-laws of your Association, and shall be
Signed this	11 day of fund 193.17
Qenn	Run Jahr accorde Trimie Overman
The above appi	lication for membership has been accepted by the Board of Directors of The Southwest
	tric Cooperative Association on this
Central Rural Elect	
Central Rural Elect	June 1037

development of their communities through policies accepted by their members.

Indiana Office

Ebensburg Office

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

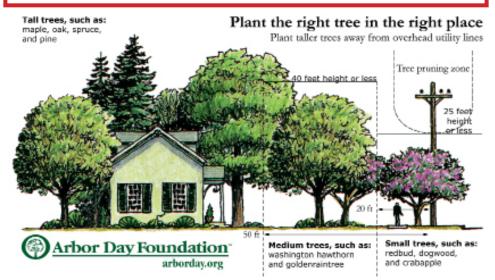
127 Municipal Rd PO Box 273 Ebensburg, PA 15931 814-472-8570

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



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, 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.