



Member Information Guide

Innovation • Integrity • Accountability
Commitment to Community

**Members are the most important part
of our cooperative.**

Dear Member,

The directors and employees of Tri-County Electric Cooperative welcome you as a member-owner of the cooperative. We are working for you and more than 15,000 other member-owners with over 3,400 miles of electric lines located primarily in the counties of Jefferson, Marion and Washington.

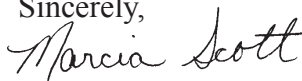
We hope to achieve a personal relationship between you, the member, and our organization comprised of the board of directors and the employees. If you have a question regarding your service, your electric bill, or any operation of the cooperative, please write, email or call our office and we will do our very best to answer your question or address your concern as quickly as possible.

A cooperative is a business that is owned by the people it serves - member/owners who have organized to provide themselves with products and services they need. Tri-County was formed in 1938 and is governed by a board of nine member elected directors who, just like you, are member/owners of the cooperative.

We differ from most other power suppliers in that we exist for the purpose of providing service to our members, not increasing profits for stockholders.

If you moved into our service area from a small town or large city where your electricity was provided by a large investor owned utility, you will realize that we are large enough to provide all your electrical needs, and small enough to maintain a person-to-person relationship with you.

We welcome you as a member-owner of Tri-County Electric Cooperative.

Sincerely,


Marcia Scott
General Manager

Office Locations

Tri-County's main office is located in Mount Vernon with a district office in Salem. Two servicemen are also stationed in the Washington County area.

Mount Vernon Office

3906 Broadway St., Mount Vernon, IL 62864

Salem Office

1631 East Main, Salem, IL 62881

To reach us by phone

(24-hours a day) 618/244-5151 or 800/244-5151

Calls after regular business hours are answered by an automated answering service.

Meter reading and bill payment

Most of our meters are read by our automatic meter reading system. Bills paid by the due date are charged the net amount. Bills paid after the due date have a 3% late charge added. Bills not paid in a timely manner are subject to disconnection.

If Your Power Goes Out

There are times, due to weather and acts of nature, when your service may be interrupted. If this happens:

1. Check your fuses and/or breakers. Replace any blown fuses and reset any tripped breakers to see if that corrects the problem.
2. Check with your neighbors to see if they have power.
3. If you don't have power going to your house, call 618-244-5151.

When you call, give us the account number written on the magnet provided at the time of signup or report your outage using the SmartHub App (more information on page 4).

Visit us online at www.tricountycoop.com.



Find us on

Facebook

Tri-County Electric Cooperative, Inc.

Seven Convenient Ways to Make Your Payment



Call 855-385-9902
for our automated
payment system



Pay online at
www.tricountycoop.com
with SmartHub



Download and use the SmartHub app
on your smartphone
or mobile device



Mail payments to:
Tri-County Electric Cooperative, Inc.
PO Box 309
Mount Vernon, IL 62864



Pay at our office's
front desk or
the drop-off box
outside



Set up recurring
bank draft
checking/savings
payments



Set up recurring
credit/debit card
payments

SmartHub App

SmartHub allows members to view daily reading and usage information which helps members monitor and manage their usage more efficiently. The ability to make mobile payments and even set up a recurring credit/debit card payment program in a secure environment is also available.

Not only can you pay your bill using SmartHub, but you can also report outages without calling the office. This eliminates the frustration of receiving a busy signal, which often happens during a larger outage.

Call our office (244-5151) if you would like more information on the SmartHub app or if you would like some assistance in downloading the app to your mobile device.

Scan the QR Code below to download SmartHub App.



To Download the SmartHub App

From your mobile device, go to the website at www.smarthubapp.com and click 'How do I get it?' You can then select the appropriate download for either Apple or Android devices. If you prefer you can go to the app store for iPhone, or Google Play for Android to download the app.

Make sure when you select your service provider (by location or name) that it says "Tri-County Electric Cooperative (Illinois)".



Prepaid Electricity Option

With our Prepaid Electricity Option, you purchase electricity before you use it. This pay-as-you-go plan gives you another option for paying for electricity.



Is the Prepaid Electricity Option right for me?

If it is easier for you to make weekly or biweekly payments for electricity usage rather than one larger payment each month, then this option may work for you. You will still get a bill each month that details your usage and charges.

Will I be notified if my balance is low?

Members enrolled in this option maintain a prepaid credit balance in their account from which their daily usage is subtracted. When your balance gets low, we will alert you that you need to add money to your account. These alerts generally start arriving when you have four or less days of energy remaining.

How can I add money to my account?

There are several ways to add money to your prepaid balance:

1. Make cash or check payments at our Mt. Vernon or Salem office locations during normal business hours.
2. Put a check in the drop box, available at both office locations. ***Your account will be credited on the next business day.***
3. Pay online at www.tricountycoop.com with a credit/debit card or electronic check.
4. Call 1-855-385-9902 to make a credit/debit card or electronic check payment over the phone 24 hours a day, 7 days a week.
5. Set up payments through your current online banking system.
6. Mail a check to:

Tri-County Electric Cooperative, P.O. Box 309, Mt. Vernon, IL 62864

7. Use our convenient SmartHub App (more information on page 4).

Note: Online banking or mailed check options typically take one to three days to credit to your account and are not advised if your prepaid balance is low.

Programs and Services

Budget Billing is an equalized payment plan averaging a member's highest and lowest bills to a budget payment amount.

Certified Comfort Home is a program whereby the cooperative will offer advice regarding building a new home to specified energy efficient standards.

Educational Programs on electrical safety and other subjects involving the use of electricity are available to schools and service organizations, including Tri-County Electric Cooperative's Live Line Demonstration.

Scholarships sponsored by Tri-County are available to students wishing to attend either Kaskaskia College or Rend Lake College. A scholarship through the Association of Illinois Electric Cooperatives is also available.

Educational Opportunities for Students - An educational trip to Washington, D.C. is provided annually for three high school students - one from each county served by the cooperative.

Energy Audits are available at no charge to help members understand where their electric usage is going and explain how to weatherize their home.

Financing Programs are available for the installation of efficient heating and cooling equipment. One program provides financing for geothermal heating/cooling systems while the other provides financing for energy efficient, electric heating and cooling equipment.

Geothermal Heat Pump Financing is available to qualified members interested in installing a geothermal heat pump for their heating and cooling needs.

Programs and Services (continued)

Heating and Air Conditioning Equipment Financing loan

funds are available to members for the purpose of financing



the purchase and installation of electric, energy-efficient heating and cooling equipment. The efficiency of air-to-air heat pumps has increased greatly in the past few years, and a heat pump provides both heating and cooling for your home. An add-on heat pump is an ideal choice when you want to improve the operating efficiency of an existing gas furnace. The financing program includes

high efficiency heat pumps and central air conditioning. Now is the time to replace your old heating and cooling equipment.

Your energy savings could easily make your monthly payment.

The Tree Swap Program provides replacement trees or shrubs for trees that are a hazard to power lines. If you have a tree in your yard that interferes with Tri-County's primary line and would like it removed, let us know. We will cut down the old tree, clear up the debris and give you a replacement tree or bush to be planted away from the line. This program helps the cooperative reduce outages by clearing problem trees, and it gives the member a new tree of his or her choice to plant away from the power lines.



For more information regarding programs and services offered to Tri-County Electric Cooperative members, contact Member Services at 800/244-5151.

Products

Electric Water Heaters

As an added benefit to Tri-County Electric Cooperative members, electric water heaters are available for only \$1 for members building a new home. For more information about the electric water heater program, contact the Member Services Department.



Meter Loops

In an effort to better serve our members, Tri-County Electric offers several different meter loops for sale to members. All loops are built according to Tri-County Electric Cooperative specification sheets.

Security Light Rental

Security lights provide much needed light over a wide area at a minimum cost. Any security light rented from Tri-County is maintained by cooperative personnel. This includes replacing bulbs, shields, and the photo electric eye. Security lights rented monthly from the cooperative are not wired through the electric meters, and do not affect the number of kilowatt-hours used.

If you would like more information on meter loops or security lighting, please call Tri-County and ask for the Engineering Department.



Tri-County Electric Cooperative employees in 1958.

Deposits

Residential

A deposit may be required to establish electric service. Each deposit amount is based on a credit check of the person applying for the service. If you would like specific information about a required deposit, please call the office.

Refunds

Deposits are refunded in one of two ways:

- When service is disconnected, the deposit is first applied to the final bill and a check issued for the remainder.
- When a residential member has established a favorable credit history by paying 24 months of electric bills on schedule, a check is sent to them for the amount of the deposit.

Business

An amount equal to two (2) months average billing is required as a deposit. This amount is applied to a business' final bill or refunded if the business changes ownership.

Service Fees

Following is a list of non-refundable service fees:

Service Fee

Application for service when no trip is necessary - \$25

Application for service when a trip is required - \$40

Trip Charge

Collection of a delinquent bill - \$90

Overtime Trip Charge for Reconnects

Overtime excluding Sunday and holiday trips - \$150

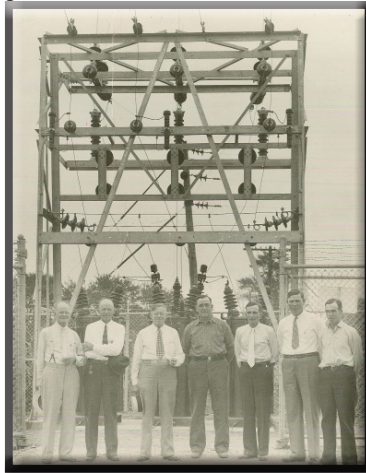
Overtime for all holiday and Sunday trips - \$200

Temporary Service

Service with a capacity of 100 amps or less - \$100

Cooperative History

Tri-County Electric was formed and incorporated as a cooperative in October of 1938, to provide electricity to the rural areas of Jefferson, Marion and Washington counties.



*1938-1939 Tri-County Electric Cooperative
Board of Directors at Ashley Substation.*

What is an electric cooperative?

Electric cooperatives are private, nonprofit corporations owned by their consumer-members.

Why were electric cooperatives formed?

In today's world of consumer concern, electric cooperatives can stand tall and proud, for it was consumer concern and consumer action which led to the formation of electric cooperatives over 60 years ago.

In 1935 all but 10% of America's farmers were living as they always had. They read by candlelight, and women cooked on wood stoves, using them to heat heavy "sad irons" to press the family's clothes. Clothes were washed on a scrub board and were dried by the sun. Men depended on muscle to do the farm work, helped at most by the strength of farm animals.

Electric cooperatives were formed to provide electricity to the rural areas where investor-owned utilities declared it unprofitable. Members, banding together, made rural electrification possible for all in the rural areas.

Cooperative frequently asked QUESTIONS

Why does the cooperative require deposits?

The deposit for electric service is no different than the deposit required to rent a home or apartment. The cooperative, like any other business, must protect its investment by controlling bad debts. Being member owned, the entire membership must share the cost of bad debts of the cooperative.

Where is your power generated?

Tri-County is a member of Southern Illinois Power Cooperative (SIPC) located at Marion, Illinois. All of our power is purchased from SIPC. The wholesale power the cooperative purchases is delivered through a transmission grid. The grid used in our service area is owned by Ameren/IP.



How does an electric cooperative operate?

Each consumer of the cooperative is a member with one vote in the affairs of the cooperative. Bylaws adopted by the members set forth the rights, responsibilities and guidelines which ensure a democratic organization. Members elect directors, who are members of the cooperative, at an annual meeting. Directors hold monthly meetings to conduct the business of the cooperative. These directors determine major policies of the cooperative and hire a manager to conduct day-to-day business.

Rates for consumers are established by the cooperative's board of directors based on actual costs to provide dependable service and meet payment schedules of its loans. The cooperative's margin is any money left over after all operating costs have been paid. Each year members receive information on the amount of their contribution to the capital account for the calendar year. This amount or "capital credit" indicates the amount paid over and above the cost of service. The individual member's capital credits comprise that individual's ownership equity in the system.

Frequently Asked Questions (continued)

Who determines which utility serves an area?

Territorial agreements, established between cooperatives and investor owned utilities, determine which utility serves particular members. Investor owned utilities in this area serve approximately 44 consumers per mile of line while electric cooperatives typically serve five members per mile of line.

May I have a copy of Tri-County Electric's bylaws?

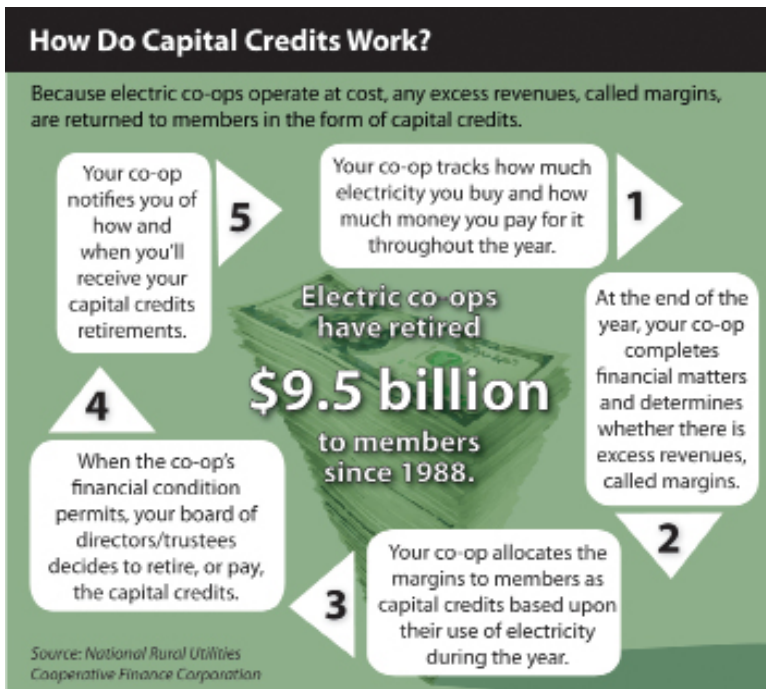
Yes. Cooperative bylaws are available to members upon request at the cooperative's office.

Are cooperatives subject to the State Utility Tax?

Yes. The State Utility Tax on electric bills is levied on the basis of \$.0032 per kilowatt hour used or 5% of the gross amount (whichever is less).

What should I do if I move?

If you move, call or visit our office. You may have a deposit refund or owe a final bill. Please do not depend upon the people moving in after you leave to notify us of a change in billing. We need your new address for future capital credit refunds.





**Mission Statement of
Tri-County Electric Cooperative, Inc.**

*To safely provide our member-owners with reliable electric service,
superior customer service and practical energy solutions, all at
reasonable prices.*