



ABOUT YOUR ELECTRIC COOPERATIVE

EnergyUnited.
YOUR LOCAL CONNECTION



EnergyUnited – About Your Electric Cooperative

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The contents of this document are based upon and contain information excerpted from the *Cooperative's Bylaws and Service Rules and Regulations*. To obtain a copy of either document, please visit our website at EnergyUnited.com, call, or visit any of our service offices.

Dear New Member,

Welcome to the EnergyUnited family. You have joined one of America's most respected electric cooperatives. Founded over 80 years ago, EnergyUnited is the largest energy cooperative in North Carolina and the 16th largest electric cooperative in the United States. Headquartered in Statesville, EnergyUnited provides electric service in portions of nineteen counties in west central North Carolina which include Alexander, Cabarrus, Caldwell, Catawba, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Mecklenburg, Montgomery, Randolph, Rockingham, Rowan, Stokes, Wilkes and Yadkin.

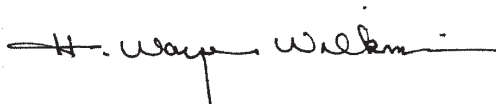
We've grown a great deal over the past 80 years. We serve more than 130,000 metering points in parts of 19 North Carolina counties stretching from the Virginia border to northern Mecklenburg County and encompassing the fast-growing I-40, I-77 and I-85 corridors. In addition to our reasonably priced electricity, we offer many products and services. Visit EnergyUnited online at EnergyUnited.com to learn more about our energy products and services.

This document contains valuable information about your cooperative, its policies and procedures. We hope you will find it useful and refer to it in the future should you have questions about EnergyUnited.

Everything we do at EnergyUnited is centered on providing our members the best service at the lowest possible cost. We want you to be fully satisfied, and we take great pride in serving you and endeavor to maintain the reliability of product and excellent customer service that you expect and deserve.

Thank you for allowing us to serve you. At EnergyUnited, our valued member-owners always come first. After all, you are the reason we are here.

Sincerely,



H. Wayne Wilkins
Chief Executive Officer

Our Vision, Mission and Core Values

Our Vision

EnergyUnited will be the leading energy services provider. EnergyUnited's vision is one that keeps us committed to our core businesses while allowing us the opportunity to continually identify ways to enhance value and efficiency.

To support our vision, we will:

- Continue to provide the most reliable and affordable energy to our members and customers.
- Embrace a culture of developing business opportunities.
- Embrace technology which empowers our members and customers to view and control their energy.
- Continue to increase focus on energy solutions across the business units.

Our Mission

EnergyUnited is a member-owned business committed to delivering reliable energy services at competitive prices to improve the quality of life of its customers and communities.

Our Core Values

Our 4 Core Values describe fundamental beliefs regarding the operations of our company. The following values are guiding principles upon which our decisions are based.

1. Safety

We are committed to protecting the safety of our employees, members and the communities we serve. To achieve this, we will provide ongoing training for our employees as well as creating a safety culture promoting awareness that safety is a top priority.

2. Integrity

We conduct business in an honest manner. We place trust in each other and through a collaborative effort, decisions affecting all aspects of our business are made, and full cooperation to support these efforts is expected. Employee, member and supplier opinions are valued. Faith and confidence in the organization, honor, trust, respect, treating others the way we want to be treated, doing what is right, and leading by example are standards of integrity that drive our company.

3. Commitment

We are dedicated to our members, consumers, employees, communities and to ourselves. We do what we say we will do. We will maintain our tradition of citizenship and service with actions that demonstrate care for the people and communities around us. We will work to create an environment that nurtures employee pride and self-esteem and a productive workforce. Continuing and open communications are encouraged and endorsed.

4. Excellence

We continually strive to improve our products and services. To prosper both as individuals and as a corporation we give our individual best and personal commitment to maintain the highest standard of excellence in all that we do.

Important Phone Numbers & Addresses

Customer Service: Monday - Friday, 7:00 a.m. - 8:00 p.m. (1-800-522-3793)

To Report a Power Outage: 1-800-EUNITED (1-800-386-4833)

24-hour Automated Account Information: 1-800-MEMBER1 (1-800-636-2371)

Emergency Assistance: 1-800-522-3793

Underground Lines Located: North Carolina 811

EnergyUnited.com

www.facebook.com/EnergyUnited

www.twitter.com/EnergyUnitedEMC

EnergyUnited Locations

EnergyUnited serves more than 130,000 members in central and western North Carolina, making it the second largest supplier of residential electricity in North Carolina and a major supplier to businesses and industry. The cooperative has more than 11,000 miles of power lines that allow it to serve customers in counties stretching from the Virginia border to the South Carolina border (Alexander, Cabarrus, Caldwell, Catawba, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Mecklenburg, Montgomery, Randolph, Rockingham, Rowan, Stokes, Wilkes and Yadkin counties). For your convenience, EnergyUnited Electric Membership Corporation has many authorized payment locations throughout our service area.

EnergyUnited Electric Locations

Headquarters/Statesville

567 Mocksville Hwy.
Statesville, NC 28625
1-800-522-3793

Cornelius

18019 Old Statesville Rd.
Cornelius, NC 28031
1-800-522-3793

Lexington

1900 Odell Owen Rd.
Lexington, NC 27295
1-800-522-3793

Madison

4626 NC Hwy. 704
Madison, NC 27025
1-800-522-3793

Mocksville

317 Sanford Av.
Mocksville, NC 27028
1-800-522-3793

Taylorsville

1170 NC Hwy. 90 East
Taylorsville, NC 28681
1-800-522-3793

What is an Electric Cooperative?

Electric cooperatives are unique in that they are owned and controlled by the members they serve. They are formed to provide at-cost, reliable electric service to their members. Electric cooperatives also are:

- Private, independent electric utility businesses
- Incorporated under the laws of the states in which they operate
- Governed by a board of directors elected from the membership

Most electric cooperatives are distribution cooperatives like EnergyUnited that deliver electricity to the member. Some are generation and transmission cooperatives that generate and transmit electricity.

Cooperative Principles

All cooperative businesses adhere to these seven guiding principles.

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 controlled by their members, who actively participate in the cooperative. The elected representatives are accountable to the membership. Members have equal voting rights, that is, one vote per member.
3. Members' Economic Participation – members contribute equitably to the capital of their cooperative. Members receive no compensation on capital subscribed as a condition of membership. Surpluses are allocated for the development of the cooperative.
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 their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.
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.

Electric Cooperatives Across America – Facts at a Glance

838 distribution and 65 G&T cooperatives serve:

- 42 million people in 47 states
- 19 million businesses, homes, schools, churches, farms, irrigation systems, and other establishments in 2,500 of 3,141 counties in the United States (80 percent of the nation's counties)
- 13 percent of the nation's meters are customers of electric co-ops

To perform their mission, electric cooperatives:

- own assets worth \$175 billion (distribution and G&T co-ops combined)
- own and maintain 2.6 million miles, or 42 percent, of the nation's electric distribution lines, covering three quarters of the nation's landmass
- deliver 11 percent of the total kilowatt-hours sold in the United States each year

- generate nearly 5 percent of the total electricity produced in the United States each year
- employ 71,000 people in the United States
- Retire over \$1 billion in capital credits annually
- Pay over \$1 billion in state and local taxes
- Cooperatives serve an average of 7.4 consumers per mile of line and collect annual revenue of approximately \$16,000 per mile of line.
- Investor-owned utilities average 34 customers per mile of line and collect \$75,500 per mile of line.
- Publicly-owned utilities, or municipals, average 48 consumers per mile and collect \$113,000 per mile of line.

About EnergyUnited

With roots dating back to the late 1930s, EnergyUnited was formed in 1998 by the consolidation of two strong, community-minded electric cooperatives, Crescent EMC and Davidson EMC. The cooperative is named “EnergyUnited” for good reason: the word “energy” defines our core service to customers and “united” shows that the cooperative is owned, composed of, and actively supported by its members.

EnergyUnited is the largest electric cooperative in North Carolina and one of the largest in the United States. Headquartered in Statesville, EnergyUnited also has offices in Cornelius, Denton, Lexington, Madison, Mocksville and Taylorsville. It serves more than a quarter million people in 19 North Carolina counties stretching from the Virginia border to the South Carolina border (Alexander, Cabarrus, Caldwell, Catawba, Davidson, Davie, Forsyth, Gaston, Guilford, Iredell, Lincoln, Mecklenburg, Montgomery, Randolph, Rockingham, Rowan, Stokes, Wilkes and Yadkin counties).

EnergyUnited exists to serve its members. By contrast, investor-owned utilities exist to serve customers and stockholders. At EnergyUnited, our members and customers are one and the same, so our attention is focused on how to provide reliable electricity and other products and services to our consumers at the lowest possible cost, resulting in value to you, our member-owner.

As a cooperative, EnergyUnited is owned by its members, who in turn elect a board of directors representing all parts of its service territory. Its employees are dedicated and well-trained and believe in and practice its four core values: safety, integrity, commitment and excellence (see page 3 for more details).

Board of Directors

EnergyUnited’s nine-member board of directors, like the membership of the cooperative itself, is a diverse group representing many professions. One thing that is common to all, however, is devotion to the cooperative and a desire to represent to the fullest the members who have elected them. Board members are called upon to make hard business decisions, provide guidance for the cooperative’s management and ensure that EnergyUnited members are being well-served in every way.

EnergyUnited’s Board of Directors are elected each year by mail-in ballot or by voting online. They represent a particular district in the 19-county EnergyUnited EMC service area. They serve three-year terms and meet monthly at the headquarters office in Statesville. Because the utility industry is complex and continuously changing, board members keep themselves up-to-date on industry issues by attending seminars and briefing sessions conducted by state and national cooperative groups and other trade organizations.

Annual Meeting

Each year, EnergyUnited holds a business model Annual Meeting of its Members to bring them up to date on cooperative matters and to announce the board of director election results.

This annual meeting allows you, as a member-owner, to attend and have a direct voice in the operations of your electric cooperative.

EnergyUnited's Annual Meeting serves several important functions:

- It gives the EnergyUnited staff and board of directors an opportunity to give members an update on progress toward cooperative goals and present information on the economic strength of EnergyUnited.
- It provides EnergyUnited members an opportunity to informally visit one-on-one with the board members and employees.

Capital Credits

Unlike investor-owned utilities, EnergyUnited is not driven to make profits for its shareholders. Instead, we are driven to keep the cost of your electricity as low as possible and if and when there is a "profit" and EnergyUnited is financially able to do so, the money is returned to you in the form of a capital credit refund. Capital credit refunds must be approved by the board of directors.

In the case of a not-for-profit cooperative, such as EnergyUnited, the money left over after all expenses are paid is called "capital credits" and is allocated to each individual member on a proportional basis. Every consumer who receives electricity from EnergyUnited is a member of the cooperative and is, therefore, entitled to receive a capital credits allocation. The total amount of individual capital credits depends on the length of time the member has been served by EnergyUnited and the amounts of the member's monthly electric bills.

EnergyUnited uses capital credits for a period of time to offset expenses for new construction, storm repair, and other expenses. The money also is used to retire debts and build equity.

Capital credits are allocated to the person in whose name the account is listed. Upon the death of a member, capital credits are refunded to that member's estate.

Doing Business with EnergyUnited

- Customer care: 1-800-522-3793. The customer care center is staffed Monday through Friday between the hours of 7:00 a.m. and 8:00 p.m. for all customer service needs.
- Customer care after hours: 1-800-522-3793. Dispatchers are available after hours and on holidays and weekends for emergency situations.
- Automated account information: 1-800-MEMBER1 (1-800-636-2371). Our automated system is available 24-hours-per-day, 7-days-per-week to provide automated account information such as account balances, due dates, etc.
- Automated payment system: 1-833-284-5048. Available 24-hours-per-day, 7-days-per-week to make a payment via an automated system.
- Online at: EnergyUnited.com. Available 24 hours per day, 365 days per year for a variety of self-service customer care options and account information such as billing statements, account balances, and due dates, and daily electric usage.
- Automated outage reporting: 1-800-EUNITED (1-800-386-4833). Because it is available 24-hours a day, 365 days a year utilizing an automated system, it's the easiest and quickest way to report an outage.

Member Benefits

Communications

You are a vital member of the EnergyUnited family and will receive via U.S. mail, email or the internet an annual report and monthly reports through the EnergyUnited newsletter *Connect*. Published in the award-winning magazine, *Carolina Country*, EnergyUnited provides *Connect* free of charge to its members.

Follow us on our social media pages (Facebook, Twitter, Instagram and YouTube) to view updates during power outages, to learn more about how we give back to the community, and to learn more about the various energy services and products that we offer. It is also important that EnergyUnited has the correct and most current phone number for your account on file. This number is crucial to efficiently reporting outages and allows EnergyUnited to reach out during any particularly dangerous situations. You can update your phone number and other contact information 24 hours a day, 7 days a week through our secure account information portal at EnergyUnited.com, or by calling us at 1-800-522-3793. Email is a great way for us to communicate with one another. It's an easy way to share important updates and information during storms and other times throughout the year.

MAC Committee

EnergyUnited cooperative members are invited to serve on the Member Advisory Committee (MAC). The term of service for the committee is three years. The MAC is made up of members from across EnergyUnited's 19-county service area.

The committee meets three times a year in three locations – Lexington, Cornelius/Lake Norman and Statesville. Dinner is served with the meeting. EnergyUnited members can join only as an individual. The purpose of the Member Advisory Committee includes:

- To have committee members advise EnergyUnited directors and managers about the needs and concerns of EnergyUnited's membership
- To serve as a sounding board for changes in service processes
- To have committee members assist EnergyUnited with legislative and decision-maker contacts
- To have committee members learn about the activities of EnergyUnited and to have these members share the information with others within his or her community

Speaking Engagements

EnergyUnited's management is available to provide presentations to civic clubs, government groups, schools, businesses and other groups. Topics available for discussion include community involvement, economic development programs, cooperative methods of business, electrical safety, energy conservation, history of rural electrification and new technology.

EnergyUnited Foundation

The EnergyUnited Foundation is a charitable program that provides assistance to families and individuals who are suffering catastrophic, unusual or unexpected problems and are in grave need of assistance. Funds are collected by members who give to the Operation Round-Up program. As a member of EnergyUnited, you can choose to "round-up" your bill each month to the next whole dollar. The amount donated will be indicated on your monthly bill. It is important for you to know that 100 percent of all funds generated by the Operation Round-Up program are distributed to those in need. Through an application process, funds are granted to needy members of our community and to non-profit organizations that qualify. The EnergyUnited Foundation has awarded over \$5.3 million since the program began in 1996. If you would like to participate and "round up" your bill, call EnergyUnited at 1-800-522-3793 or, if you know of a family member, friend or neighbor that needs assistance, go to EnergyUnited.com and login to your Account Information Portal found on the homepage, stop by one of our offices, or call a customer care representative and ask for a grant application.

Community Involvement

Our cooperative structure means that we have a unique responsibility to work for the betterment of our communities and members. At EnergyUnited, we strive to not only provide safe and reliable power at an affordable cost, but also be an energy advisor that you can turn to when making important decisions that may affect your family's energy needs. We also work closely with local business leaders, state governments, cities and towns to identify areas that can support new and relocating businesses. These economic development programs not only bring in new businesses to our service area, but they also create jobs for our communities and help the cooperative's growth and stability. EnergyUnited supports the local community through our Operation Round-Up program, Bright Ideas teacher grants, Electric Cooperative Youth Tour program for all students and Touchstone Energy Sports Camp for all students in the cooperative's service area. EnergyUnited continues to maintain a local presence with accessibility.

Member Responsibilities

It is the member's responsibility to immediately notify EnergyUnited of any changes in your mailing address or phone number. Phone numbers are used to report outages, get account information via our account information IVR and used for business purposes, such as planned outages, payment reminders, etc. Rest assured that phone numbers are never sold or provided to third parties.

Meter Access

The member-customer agrees that EnergyUnited will have right of access to member-customer's premises at all times for the purpose of reading meters, testing, repairing, removing, maintaining or exchanging any or all equipment and facilities that are the property of EnergyUnited or when on any other business between EnergyUnited and its membership. In cases where it is reasonably necessary and cost effective, EnergyUnited may use, without payment to the member-customer, the member-customer's premises for accessing neighboring property served by EnergyUnited.

Meter Tampering

Electricity theft is a crime just like walking into someone's house and taking money or possessions. EnergyUnited has a strict policy regarding stealing electricity backed by North Carolina law, which can include a fine of three times the losses or \$500, whichever is greater, two-year imprisonment, or both. All cases of electricity theft will be fully investigated, and the interests of all cooperative members will be protected. Electric service will be disconnected immediately and without notice for the following reasons:

- Discovery of meter tampering
- Diversion of electric current
- Use of power for illegal reasons
- Discovery of a condition determined by EnergyUnited to be hazardous
- Unauthorized use

If you find that the seal on your meter has been broken or is missing, call EnergyUnited at 1-800-522-3793 immediately.

Call Before You Dig (811)

If you plan to dig, excavate, bore, tunnel or blast in areas where underground utilities may be damaged, you must notify North Carolina 811 by dialing 811 at least 3 business days in advance of your intended activity. Holidays and weekends are not counted as part of the 72-hour notice. This service will let you know whether you are in danger of accidentally disturbing a buried utility line.

Meter Repairs

If your meter base is damaged in any way, you are responsible for all repairs. If the meter base, riser (conduit) or weather head is pulled away, you are responsible for having it mounted back on the house. Please call EnergyUnited at 1-800-522-3793 as soon as possible to turn off the flow of electricity to your house. Since this can be extremely dangerous, you should call a qualified repair person to remount the meter, riser or weather head. Once the repair is made, call EnergyUnited to restore electricity.

You Can Help Your Cooperative

EnergyUnited has more than 11,000 miles of distribution line in 19 counties, and the cooperative tries to keep all lines and utility poles in good condition. You can help EnergyUnited do this by reporting problems such as sagging lines, poles that need replacing, damaged insulators, low service drops, or loose guy wires. EnergyUnited personnel are in the field daily, but they can't be everywhere every day. You can help because you might come across a problem before EnergyUnited learns about it. If so, please report it immediately. We appreciate your help.

Please Do Not Attach Objects to Utility Poles

EnergyUnited urges members and the general public not to attach objects to utility poles. Although signs advertising yard sales, work-at-home promotions, sale items, and political candidates frequently are found attached to utility poles belonging to EnergyUnited and other utility companies, they are strictly prohibited. Sharp objects such as nails, tacks, and staples can puncture rubber gloves and other safety equipment, making line work crews vulnerable to electrocution.

Deer stands are often found attached to utility poles and cause delays for crews because they have to remove them before performing their work. An even greater hazard could be to the person using the deer stand. If the stand is close to the energized line at the top of the pole, the hunter could raise his gun or other object, touch the energized line and be severely injured or killed.

Be Safe Around Electricity

EnergyUnited members depend on electricity as a vital resource for their families. But electricity is only useful when it is used safely. EnergyUnited urges everyone to be aware of potential safety hazards, both inside and outside the home.

- Don't attach heavy appliances to common extension cords and make sure cords are in good condition.
- If an appliance repeatedly blows a fuse, trips a circuit breaker, or has given you a shock, unplug it and have it repaired or replaced.
- Ground Fault Circuit Breakers (GFCIs) can help prevent electrocution. They should be used in any area where water and electricity may come into contact.
- Overhead power lines and ladders, especially aluminum ladders, can be a deadly combination. Always carry the ladder horizontally and before you set it up, check carefully to make sure you won't contact overhead power lines.
- If a power line hits your car, stay inside until emergency workers arrive. If you must get out, then jump clear without touching the car and ground at the same time.

Load Management

EnergyUnited's load management program is designed to help reduce electricity being used during peak demand.

Members on the load management system volunteer to have a radio-controlled switch installed on their central air conditioning unit (or heat pump) and electric water heater (30-gallon capacity or larger). One switch controls both systems. Window air conditioning units do not qualify. A dual-purpose load management switch controlling both appliances is required in order for a member to qualify for the All-Electric Rate.

During periods of highest energy demand, EnergyUnited can interrupt the flow of electricity to the controlled appliances. Air conditioners are turned off for only 10 minutes out of every 30 minutes, and water heaters are off for up to four hours. The peak demand for electricity usually occurs in summer months between the hours of 1:00 p.m. and 9:00 p.m. and in winter months from 6:00 a.m. to 9:00 a.m. The load management system is not activated every day, only on those days when a new peak for the month is likely to occur. EnergyUnited reserves the right to extend the control periods outside the summer 1:00 p.m. to 9:00 p.m. and winter 6:00 a.m. to 9:00 a.m. time frame, and on any day and in any month when necessary to meet excessive demand for electricity.

In order to make load management economically feasible, members are encouraged to keep the switch on both the water heater and central air conditioner for a minimum of 12 months. If the switch is disconnected for any reason, it must stay disconnected for a minimum of 60 days. The All-Electric Rate will not be applicable during the time the switch is disconnected.

Choose Types and Locations Carefully When Planting Trees

Before you begin planting – before you even buy trees – look up to see where the power lines are located and consider how high and how wide different types of trees will be at full maturity. Ask a landscaper or garden center representative how tall the tree will grow. A good rule of thumb to follow is to plant trees that will not grow very tall at 20-30 feet away from power lines and medium-sized trees 30-80 feet away. Plant tall-growing trees more than 80 feet away from power lines.

To Report a Power Outage

1. If your power is out, it is always a good idea to check your breaker (or fuse) in the electrical panel box. Sometimes the main breaker can “trip,” causing loss of power. If the breaker is tripped, it will be slightly moved from its normal “on” position. To reset, push the breaker all the way to the “off” position and then flip it back to the “on” position.
2. If all your power is off, check with your neighbors to see if their power is off, too.
3. To report an outage, call EnergyUnited Automated Outage Reporting System at 1-800-386-4833; via our secure account information portal at EnergyUnited.com, or by using our mobile account app. Using automation and available technology is the fastest way to report an outage and our dispatchers are notified immediately.

During the outage, we ask that you please:

- Turn off as many electrical devices as possible, such as lights, heating systems, appliances and water heaters. This will reduce the electrical requirements that you are placing on the system when the power is restored. This in turn will prevent an overload on the power line that could cause the main line to trip out and increase the time that you are without power. Leave one light on to show when power is restored.
- Stay away from downed power lines as they may be energized.
- If you use a generator, make sure it has a manual or automatic switch that disconnects it from the main power lines. If not, use the main switch on your circuit breaker (or fuse box) to cut power. A generator that remains connected to main power lines can backfeed power onto them, severely injuring unsuspecting utility workers.
- During extended outages, do not open your freezer to check on food. Most freezers will maintain a freezing temperature for about 24-hours without power if they are full and the door remains closed.
- Once power is restored, gradually turn electric appliances and devices back on. Do not turn everything on at once.

Life Support Equipment

If any member of your family depends on life support equipment, such as a dialysis machine, call EnergyUnited and ask what you must do to add that person’s name to the EnergyUnited High Priority Service list. Although EnergyUnited strives to maintain continuous electric service, unavoidable outages do occur, especially during adverse weather. Barring major, widespread outages, EnergyUnited will give priority when restoring electricity to customers who depend on life support equipment. EnergyUnited encourages its members to have battery backup or a generator if continuous electric service is required.

Your Electric Bill

Every month you will receive a bill statement from EnergyUnited prepared on the basis of a meter reading. Meters are read on or about the same day each month. Payment is due upon receipt and will be considered delinquent if payment is not received by EnergyUnited by the past due date indicated on the bill.

Payments may be made by bank draft, mail (check or money order), via our automated account information system using electronic check, debit or credit card; after-hours deposit facility (check or money order); in person at any EnergyUnited office or authorized payment location, or the EnergyUnited website via electronic check, debit or credit card.

Members not enrolled in the EnergyAdvantage program whose bills become delinquent will be charged a late payment interest charge and delinquent fee and will receive a cut-off notice giving the scheduled disconnect date.

EnergyUnited members may access their account information 24-hours a day, 7 days a week, by using My EnergyHub or by calling EnergyUnited's automated account information service at 1-800-MEMBER1 (1-800-636-2371). Members may make a payment or request a pay arrangement, check account balances, date and amount of last payment, the total amount of a current bill and the date it is due.

Easy Ways to Pay Your Electric Bill

Pay Your Bill Online

Members may review and pay their monthly electric bills online using My EnergyHub. Registering for My EnergyHub is quick and easy. Visit the My Account page on our website and select "New User? Register to use My EnergyHub" below the account login area and you'll be directed to our account portal, where you'll simply need to provide your last name, account number and email address. Once your account is registered, download the My EnergyHub app or continue using our web portal to pay your bill and view monthly statements.

Authorized Payment Locations

EnergyUnited has partnered with Western Union and Vainilla Direct to establish a payment agent network across its service area. Payments will post to accounts in 1-2 business days. A list of these authorized payment locations can be found by visiting <https://pay.vanilladirect.com> and www.westernunion.com.

Bank Draft

Members who choose to have monthly electric bills drafted from their banking accounts must provide their account number and bank routing number. Banking account information can be provided by using My EnergyHub or by phone at 1-800-522-3793. Banking accounts will be drafted approximately 10 days after the billing date shown on the statement. Members will continue to receive electric bills each month reflecting the amount that will be drafted from their accounts.

Budget Billing

Under this payment plan, members with residential accounts who have at least 12 months of electric history at their location can make monthly-equalized payments that are computed from the average of the past 12 months' electric usage. Equalized payments are recalculated every May. Any balances at the time of the update will be included in the recalculation of the monthly payment.

EnergyAdvantage

The EnergyAdvantage program, which is available for residential accounts, allows members to monitor their electric usage, manage their account and purchase electricity on a "pay-as-you-go" basis. This program allows members to purchase electricity when they want and in the amount they choose.

My EnergyHub App

The My EnergyHub app offers members the ability to pay energy bills, access all their energy use data and manage account notification preferences. My EnergyHub empowers members to better manage and save energy conveniently, from the palm of their hands. To download the My EnergyHub app, simply visit Google Play or the Apple App Store.

Kiosk

Members can now pay their bill at any of our payment kiosks located at our offices in Statesville, Cornelius and Lexington. This new payment option makes paying bills easier than ever before. Members can use the kiosk to pay electric bills by cash, credit card, debit card, check and most importantly, payments post immediately to your account.

Pay Arrangements

At the discretion of EnergyUnited, credit may be extended to members in accordance with the following standards:

1. Member not enrolled in the EnergyAdvantage program is entitled to make pay arrangements if other similar arrangements were not granted in the last three months and no pay arrangements were broken in the past 12 months.
2. Pay arrangements may be granted as a result of a billing error. Pay arrangements may be made over the same period of time during which the error occurred.
3. In the event an account billed under any residential rate is destroyed by fire, not caused by an act of arson on the part of the account holder or any member of their family.
4. When disconnection of service might impose immediate danger to the customer or other persons due to illness or some hazardous condition, or when the household is immediately and directly affected by a death.
5. To request a payment arrangement, login to our secure account information portal or call 1-800-Member1 (1-800-636-2371).

Fees, Deposits and Other Service Charges

EnergyUnited Membership Fee \$5*

To join the cooperative, a \$5 membership fee is paid by all electric members of EnergyUnited. This fee is refunded upon termination of electric service with EnergyUnited.

Connect/Changeover Fee \$25 - \$40* +tax

EnergyUnited is committed to providing next-day service for normal service connections. Connect fees are charged to cover the cost involved in setting up the account and/or the actual physical connecting of the service.

Same-Day and After-Hours Service Fee \$160 - \$225

If a member requests a same-day service connection, there will be a same-day service fee in addition to the connect fee. Same-day service connection requests received after hours, or on a weekend or holiday that is observed by EnergyUnited, will be charged an additional fee.

Security Lights - Monthly Fee Dependent On Fixture

A \$40 security light connection fee will be charged when a security light is installed or connected. When an existing light can be connected at the same time that electric service is connected, no service fee will be charged, up to two lights. A fee of \$ will be charged if the member requests the light be connected the same day of the request. Same-day security light connection requests received after hours, or on a weekend or holiday that is observed by EnergyUnited, will be charged an additional fee. **Plus applicable tax*

Security Deposit

Security deposits are required to protect EnergyUnited from unpaid bills and may be collected in advance of service connection or at any subsequent time when EnergyUnited determines that a deposit is needed to ensure payment of bills. A security deposit or an increased deposit may be required from existing members in cases where acceptable credit standards are not maintained. All deposits are held for 24 months for residential class consumers and 36 months for commercial class consumers and will be refunded (bill credit) to those members who have established acceptable credit to EnergyUnited.

Upon termination of service, all remaining deposits for all consumer classes will be applied against any unpaid balances owed EnergyUnited and the balance refunded. As an alternative to a cash deposit, members may enroll a residential account in EnergyAdvantage, a pre-pay program, or EnergyUnited will accept (1) a satisfactory credit record with an established credit rating service acceptable to EnergyUnited; (2) an electric member with acceptable credit may guarantee payment of your bills up to the amount of deposit required; (3) an irrevocable letter of credit from your bank.

Failure to Pay

Bills are due upon receipt and will be considered delinquent if payment is not received in the office by the date indicated on the bill. Members whose bills become delinquent will be charged a late payment interest charge (currently 1.5 percent), a cut-off notice giving the scheduled disconnect date will be generated and a delinquent fee of \$15 added to the account. Members enrolled in EnergyAdvantage are solely responsible for managing their account and must maintain a credit balance at all times. Failure to do so may result in disconnection without notice.

Reconnection Fee after Being Disconnected for Non-Payment

To have one's service reconnected, full payment that includes the following must be made: notice fee, reconnect fee(s), delinquent amount and any fees that may be associated with the collection process. Reconnection requests received between 8:00 a.m. and 5:00 p.m. Monday through Friday, will be charged a \$40 connect fee. If the request to reconnect is received after 5:00 p.m. Monday through Friday or anytime on a weekend or holiday that is observed by EnergyUnited, and the customer requests to be reconnected that same day, a \$80 after-hours reconnect fee will be charged. The remote reconnect fee is \$25. **Plus applicable tax*

Returned Check Charge

Maximum amount allowed by N.C. Statute, currently \$35. After being returned the first time, EnergyUnited may redeposit the check or, at its discretion, request a certified check from the member's bank based on the availability of funds. Checks returned a second time will be subject to disconnection without further notice and all applicable fees charged. All applicable fees plus the amount of the check must be paid prior to reconnection of service.

Field Visit Fee \$30-\$225

The field visit fee for a miscellaneous visit to the premise not covered by other fees can range from \$30 to \$225 depending upon the situation.

Meter Test Fee

Electric utility meters are among the most accurate instruments in use. Electric meters are manufactured and tested according to rigid standards set by the American National Standards Institute. Occasionally, consumers believe the meter is the reason for high electric bills and want their meters tested. A fee of \$50, paid in advance, must be collected to test a meter. If a meter is found to be two percent or more in error, the testing fee will be refunded and the electric bill adjusted, up or down, according to the meter error.

Conversions

- Overhead secondary service to underground \$450
- Security light conversion or relocation on existing pole from another type fixture \$80
- Security light pole relocation service (Actual cost)

Electric Service Rates* (Effective for all bills rendered on or after January 1, 2022)

Rate Schedule R - Residential Service

Basic Facilities Charges:

Single-phase \$40.00

Three-phase \$76.00

Energy Charges:	<u>Summer</u>	<u>Winter</u>
All kWhs	7.67¢	7.29¢

Rate Schedule RE - Residential All-Electric Service

Basic Facilities Charges:

Single-phase \$40.00

Three-phase \$76.00

Energy Charges:	<u>Summer</u>	<u>Winter</u>
All kWhs	7.67¢	6.96¢

Rate Schedule RES - Residential Energy Star Service

Basic Facilities Charges:

Single-phase \$40.00

Three-phase \$76.00

Energy Charges:	<u>Standard</u>	<u>All-Electric</u>
Winter		
All kWhs	6.92¢	6.48¢
Summer		
All kWhs	7.36¢	7.36¢

Rate Schedule SGS - Small General Service (<50kW)

Basic Facilities Charges:

Single-phase \$40.00

Three-phase \$76.00

Energy Charges:	
First 1,200 kWhs per month	7.48¢
Next 1,300 kWhs per month	6.57¢
Next 9,500 kWhs per month	6.18¢
All kWhs over 12,000 per month	5.72¢

Additional Charges/Credits

North Carolina sales tax will be added to all bills. Also, a Wholesale Power Cost Adjustment (WPCA) may be added or subtracted. The WPCA is a monthly adjustment, up or down, to the base rates based on the fluctuating cost to generate electricity. This adjustment is passed on to EnergyUnited by its power supplier and then on to the consumers on a “per kWh” basis. Each month, EnergyUnited members see a Renewable Energy and Energy Efficiency Portfolio (REPS) charge on their bill statements, referred to as “Renewable Energy Mandate.” REPS charges are meant to recover a portion of the expenses that are incurred by electric companies in their efforts to reach Renewable Energy Mandates.

Privacy Policy

EnergyUnited is committed to maintaining relationships of integrity, honesty and fairness with our members. It is a top priority of EnergyUnited to keep its members’ information safe and secure. To this end, the EnergyUnited board of directors has adopted the following privacy policy regarding your nonpublic personal information.

1. Objective: To provide for the sharing of member non-public information with the cooperative’s affiliates.
2. Policy content: The cooperative’s privacy policy shall be governed by the following rules and procedures:
 - 2.1. “Affiliate” means one or more members of the EnergyUnited family of companies, including, but not limited to, EnergyUnited Services Corporation and EnergyUnited Propane, LLC. “Nonaffiliate” means companies that are not part of the EnergyUnited family of companies.
 - 2.2. EnergyUnited collects non-public information about its members from the following sources.
 - 2.2.1. Information received on applications or other forms (such as name, address and social security number).
 - 2.2.2. Information about member transactions (such as account balance and payment history).
 - 2.2.3. Information received from consumer reporting agencies (such as credit history).
 - 2.3. EnergyUnited EMC does not disclose any member’s non-public information to anyone, except as required by law, or as hereafter stated.
 - 2.4. EnergyUnited EMC may disclose non-public information (such as name and mailing address) to our affiliates if, in our opinion, this would be in the member’s best interest. EnergyUnited EMC may also disclose non-public information about members to non-affiliated third parties for the purpose of performing services for EnergyUnited EMC or its affiliates.
 - 2.5. EnergyUnited EMC restricts access to members’ non-public information to those employees who need to know that information to provide products or services to members. EnergyUnited EMC maintains physical, electronic and procedural safeguards to protect members’ non-public information.
 - 2.6. The members of EnergyUnited EMC shall be provided written notice of this policy, and the members shall have the right to prohibit the disclosure of their non-public information.
3. Responsibility: It will be the responsibility of the chief executive officer and his/her staff to implement this policy. To receive a form to prohibit the disclosure of your non-public information, please visit the EnergyUnited office nearest you or our website at www.energyunited.com.

Non-Discrimination Statement

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 www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call 1-866-632-9992 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 1-202-690-7442 or email at program.intake@usda.gov.

Products and Services

EnergyUnited offers a variety of products and services for our members and customers. These programs are designed to provide maximum benefit and improvements to our members' lives. For more information about any of our products and services, be sure to visit EnergyUnited.com.

Surge Guard

With Surge Guard, your home is protected from unwanted power surges at its most vulnerable access point, your electric meter. Surge Guard protects household motor driven appliances and electronic devices. Surge Guard comes with a 10-year manufacturer's warranty of up to \$5,000 per item or \$50,000 per incident in the event of device failure.

Automatic Backup Generation

Prolonged power outages are not only inconvenient, they can also be costly, stressful and even dangerous. An automatic backup generator can make all the difference. EnergyUnited strives to provide safe, reliable electric service 100% of the time. Even though EnergyUnited has a reliability rating of 99.98%, interruptions in electric service due to severe weather, equipment, or accidents still occur. As we become increasingly dependent on the need for electric service, homeowners are recognizing the advantages of generators to provide continuous service, peace of mind, and protection until utility power is restored. EnergyUnited offers an extensive selection of generators at competitive prices, and a team of knowledgeable pros to help you choose the right backup system for your needs and install the equipment.

Commercial and Industrial Services

Throughout its history, EnergyUnited has served a wide range of commercial and industrial (C&I) customers. EnergyUnited has a specialized division of energy products and services for commercial and industrial applications. EnergyUnited can help solve energy-related needs of business customers virtually anywhere in the United States.

EnergyUnited will analyze a facility's energy usage in all areas and make cost-effective recommendations to improve efficiency and reduce energy costs for lighting, HVAC, water and steam systems. These project identification services can be coupled with our installation capabilities to provide turnkey project completion. EnergyUnited also can install monitoring equipment for facilities allowing up-to-the-minute interval data on usage.

Businesses are usually proficient in their core competencies but often are less qualified in the business support activities. This is particularly the case where these activities do not warrant a full-time person. We can offer consulting for bill management, energy information management, energy procurement, energy efficiency, and cost saving strategy, equipment maintenance and more.

A valuable solution we offer C&I customers is GridPoint, an energy management software (EMS) that enables organizations to collect real-time information on energy use. EnergyUnited offers this asset-level submetering solution that aggregates structured data in a cost-effective, cloud-based software platform where big data analytics enables monitoring, assessing, and visualization of energy consumption. This fully compliments EnergyUnited's professional energy services providing valuable tools such as smart alarms, analytics and reporting, intelligent control, facility diagnostics, continuous demand management, renewables monitoring, and energy efficiency project tracking.

EnergyUnited not only can perform the assessments, but we have a long history of providing turn-key solutions. We work with local equipment vendors and manage the installation of all types of energy solutions, including power quality, backup generation, lighting, etc. We regularly support developers, providing cost-effective lighting for subdivisions and business parks. EnergyUnited also can service most existing power quality equipment offering cost-saving preventive maintenance contracts. Coupled with project financing or leasing alternatives, EnergyUnited can provide ready-made solutions that maximize cash flow and feasibility.

For more information, call EnergyUnited at 1-800-522-3793 or visit our website at EnergyUnited.com.

SAFETY
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TO REPORT
A POWER OUTAGE:
1-800-EUNITED
1-800-386-4833

UNDERGROUND LINES
LOCATED FREE NC
ONE CALL CENTER: 811

24-HOUR
CUSTOMER SERVICE:
1-800-522-3793

24-HOUR AUTOMATED
ACCOUNT INFORMATION:
1-800-MEMBER1
1-833-284-5048

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