in this issue

The Cooperative Story: Power to the People **1**

Capital Credits 2

CEO Message: Reflecting on the Past Year 3

YOU Get the Credit! 4

Published for Member-Owners of EnergyUnited

The Cooperative Story: Power to the People

EnergyUnited is proud to serve the people of North Carolina and is continually working to not only improve our service and provide energy at the lowest-possible cost to our members, but also to improve their quality of life. In addition to our many community partnerships that help ensure economic growth in our area, we also look for ways to improve EnergyUnited as a company so we can be your trusted energy advisor.

You Talked, We Listened!

EnergyUnited is dedicated to improving the services that we offer to our members. We take your input very seriously because you are more than just a customer, you're a valued member and owner of this cooperative. We recognize that while delivering reliable, safe and affordable energy is at the core of what we do, we continually strive to enhance our services to make your experience as convenient as possible to match your lifestyle.

Based on your input, one of the areas we continue to focus on is improving the digital communication options that are available to members. Because when you talk, we listen!

What can LIVE CHAT do for you?

Emily and her husband, Gary, have lived in the same town in Davidson County for 20 years and are longtime members of EnergyUnited. A few of their lights needed replacing, so they decided to use that opportunity to make their home more energy efficient. Emily remembered reading in one of EnergyUnited's newsletters that LED light bulbs were the most efficient lighting source on the market, so she went to EnergyUnited.com to look for more information.

While Emily was on the website, she noticed there was a new LIVE CHAT feature where she could talk to a representative and get personalized answers fast. She clicked on the link and after entering her name, she was quickly chatting with a representative named Ryan, who could guide her in real time.

LIVE CHAT	Welcome to EnergyUnited Chat. We are standing by to assist you. Name:
	Start Chat

Ryan pointed her to EnergyUnited's new Energy Efficiency Store at EnergyUnited.com/EnergyEfficiencyStore, where she could choose from dozens of different types of LED bulbs for both inside and outside her home. He also told her about the other offerings available at the Energy Efficiency Store: smart thermostats, weatherization supplies, water conservation items, and more! Emily utilized the free shipping at the store and thanks to Ryan and LIVE CHAT, has already seen an improvement on her energy savings.

To start a conversation with a customer care representative like Ryan, from details about your bill to products that can make your home more energy efficient, visit EnergyUnited.com/Chat. LIVE CHAT is available Monday–Friday from 8:00 a.m.–7:30 p.m.

(continued on page 2)

The Cooperative Story: Power to the People

(continued from page 1)

Text Outage Alerts

Another new digital communication feature EnergyUnited recently launched is Text Outage Alerts.

Power outages can happen for a number of reasons. Sometimes there's a storm that causes debris to fall on power lines. Sometimes a squirrel gets caught in a transformer. Sometimes it is the result of a planned outage, which is scheduled so our crews can safely inspect and maintain equipment. Our reliability ranking is close to 100%, so these outages don't happen often. But when they do, we want to keep you in the know.

Whether you're at work or your family is at home, when you sign up for Text Outage

Alerts you will receive messages to your mobile phone about:

- An outage that affects your home or account
- Estimated Restoration Times (ERT) and status updates
- Outage causes
- Notification when power is restored
- Ability to confirm your restoration In the few times the lights go out,

whether it is because of storms, repairs or planned outages, you know you can count on EnergyUnited to provide realtime updates, and get the lights back on as quickly as possible.

If you'd like to get more information or would like to sign up for Text Outage Alerts, visit EnergyUnited.com/Alerts.





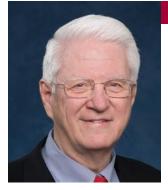
BEING AN ENERGYUNITED MEMBER PAYS DIVIDENDS.

\$3.5 MILLION IN CAPITAL CREDITS, SPECIFICALLY.

Since you're a member and owner of our not-forprofit energy cooperative, you're entitled to the perks of membership—one of which is Capital Credit distributions. When we have excess margins, we return those funds to our members who had an active account during credit retirement years. And this year, the EnergyUnited Board of Directors has approved a \$3.5 million Capital Credit for the retirement years of 1989, 1990, 2003 and 2004, which will be distributed to members.

It's just one more way to help you remember, you're a member.

Questions? Call 1-800-522-3793 or visit | EnergyUnited.com



Reflecting on the Past Year

As another year comes to a close, it's important for us to look back at 2017 to review what we've learned and what we've accomplished. As always, our goal is to provide you with safe, affordable and reliable energy services, and our efforts this year reflect that goal.

As a member-owner, it is important to be aware of our ongoing improvements to our products and services. These improvements are always guided by our commitment to provide the highest level of member satisfaction. All of our decisions are a direct result of your input and the values that drive your satisfaction: quality service, lowest-possible costs, tools to manage and save energy and a commitment to our community. In the newsletter each month, we focus our messaging in the feature article on one of these four areas. I would like to share a few key successes we've accomplished this year as a result of these efforts.

Our chief goal as a cooperative is to provide you with safe and reliable energy services for the lowest possible cost. In 2017, we made an effort to provide you with more electronic options, which also helps us to lower our overall operating costs. This results in lowered distribution costs, which we pass on to you.

When you talk, we listen. In fact, the most effective way we improve our service and tools to help you manage and save energy is to listen to your ideas and feedback. We do this by reviewing the customer satisfaction survey responses provided from randomly selected members each month as well as general unsolicited feedback.

One of the biggest changes we made based on this feedback is our new Text Outage Alerts discussed in the feature of this newsletter, as well as an enhancement to our Interactive Voice Response (IVR) telephone system. These IVR enhancements allow the caller to select a topic and reach the representative who can best address their needs in an efficient, effective manner. We also made changes to the automated account information system so you can access basic information, securely, without speaking to a representative. As a result of these automated enhancements, our customer care representatives can now assist members with more customized feedback, such as which money-saving programs are best for your lifestyle and how to make your home more energy-efficient with specific products and home improvements.

We are also committed to improving the quality of life in the communities we serve. The EnergyUnited Foundation is one of the ways that we give back to our communities. The EnergyUnited Foundation is comprised of a nine-member board that reviews applications monthly to fund money to individuals and households that are in grave need of assistance. This year, the EnergyUnited Foundation also helped assist local non-profits, including the American Red Cross, the United Way, Advocacy Center of Davie County, Rainbow Kidz, Pastor's Pantry and Samaritan's Purse to name a few.

Another way that we give back to our community is through helping to recruit new businesses to our service area, which brings jobs to our region. This year, EnergyUnited pursued a loan through the Rural Economic Development Loan and Grant Program (REDLG) to prepare an industrial park that will bring 700 new jobs to Davidson County through Egger, a company that produces wood-based panel products.

As we look to 2018, we will continue to listen to your feedback and identify new ways we can act on the values that drive member satisfaction. I am optimistic that we will have another great year ahead. From all of us at EnergyUnited, we wish you and your families a safe and happy holiday season and a new year filled with peace, joy and good health!

4 Areas That Drive Member Satisfaction

What we're doing to enhance the quality of life for our members



Delivering electricity to our members continually and efficiently.

2 Lowest-Possible Cost

Mitigating costs and lowering expenses by using technology. **3** Commitment to Communities

Developing business opportunities and increasing quality of life in our area

4 Manage & Save Energy

Providing guidance and empowering members to control their usage.

-H-Wayn Williams

YOU Get the Credit! EnergyUnited Retires \$3.5 Million to Members

It's time for you to get the credit – capital credits, that is – for helping build, sustain and grow your local electric cooperative. This December, EnergyUnited will return \$3.5 million to members in capital credit refunds.

EnergyUnited allocates and periodically retires capital credits to members based on how much energy you purchased during specific years.

This year, members from years 1989, 1990, 2003 and 2004 will receive capital credits in one of two ways. If the dollar amount is less than \$15, you'll receive a credit on your December 2017 billing statement. If it's over \$15, in mid-December you will receive a check in the mail.

The dollar amount of your credit is reflective of the energy purchased from EnergyUnited during the years listed above. That may seem like a long time ago. However, those funds helped us keep the lid on rates, reduced the amount of money we needed to borrow from outside lenders to build, maintain and expand a reliable electric distribution system and covered emergency expenses. Read more for the answers to commonly asked questions about capital credits.

What are capital credits?

EnergyUnited is an electric cooperative, owned by the members we serve. As a not-for-profit entity, any revenues remaining over and above the cost of doing business are considered margins, or capital credits. Any capital credits are then returned to you, our member-owners.

How do I participate in capital credit refunds?

Your membership with EnergyUnited activates your capital credit account and no additional action on your part is required. Capital credits are calculated for every member who purchased electricity during a year in which the cooperative earned margins.

Do other utilities retire capital credits?

No. Within the electric industry, capital credits only exist at not-for-profit electric cooperatives owned by their members.

For more information on capital credits, visit EnergyUnited.com/capital-credits.



Protect your new Electronics with Triple Surge Guard

Did you receive new electronics as a holiday gift? Make sure they are protected with EnergyUnited Triple Surge Guard. The revolutionary Triple Surge Guard protection system is the best way to give you peace of mind that your household appliances and electronics are safe. Triple Surge Guard protects permanently wired and plug-in equipment by capturing and arresting high-voltage surges that may enter your home. Best of all, Triple Surge Guard comes with a manufacturer's warranty that will cover you up to \$50,000 per incident, so you can enjoy your new electronics without worries. Triple Surge Guard protection is only \$9.99/month.

Call 1-800-681-3077 or visit EnergyUnited.com/triple-surge-guard to get started.

connect

is published monthly for its members by EnergyUnited.

Please send questions, comments and story ideas to **Maureen Moore**, Communications Manager, at maureen.moore@energyunited.com.

H. Wayne Wilkins, Chief Executive Officer

This institution is an equal opportunity provider and employer.



1-800-522-3793 EnergyUnited.com

Facebook.com/EnergyUnited

- © @EnergyUnitedEMC
- You The EnergyUnited Electric Cooperative