

Cooperative Membership

Steuben County REMC is a not-for-profit electric cooperative governed by an elected board of directors made up of Steuben County REMC members. As a member, YOU are an owner.

SmartHub®

Track your usage, view and pay your bills and get notifications through our online portal. Text message and email notifications can be set up as reminders and ways to help you manage your electric service and payments. Set up your free account today at remcsteuben.smarthub.coop.

Annual Meeting

Members are invited and encouraged to attend the Annual Meeting held each summer. This member appreciation day is a chance to celebrate our membership while also conducting cooperative business and electing directors. Members will enjoy entertainment, receive door prizes and bill credits, a free meal and be entered to win grand prizes. Information about the Annual Meeting is sent to each member in the mail approximately 30 days before the event as well as in the *Electric Consumer* and on our website.

Co-op Connections® Card

This discount card is offered exclusively to Steuben County REMC members FREE of charge as part of your membership. Get discounts on the things you use every day, including local stores, online retailers, health services, prescriptions and more. Visit remcsteuben.com/CCC for more information and a list of places you can use the card that does it all!

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Cooperative Membership

Member Communication

Stay up-to-date with what is happening at your cooperative.

Electric Consumer Magazine

A monthly state-wide publication mailed to each member.

Also available online at remcsteuben.com/newsletters.

Please contact the office if you no longer wish to receive this publication.

Social Media

Like us on Facebook and follow us on Twitter for information on outages and current activities and events, as well as member contests and giveaways.

- Facebook: facebook.com/SteubenCountyREMC
- Twitter: [steubencoremc](https://twitter.com/steubencoremc)

Bill Inserts

Watch for important information on our programs and services in your monthly bill statement.

Capital Credits

One benefit of cooperative membership, capital credits are the return of any margins generated exceeding expenses back to the membership. Checks are typically allocated and distributed at the end of the year and will be sent to the last known address for each member receiving service in the year being paid. Capital credits represent a significant source of equity for the cooperative and reflect each members' ownership in, and contribution to, the cooperative.



Youth Programs

As part of our commitment to community, Steuben County REMC provides a variety of opportunities for our youth. Visit www.remcsteuben.com/youth to learn more or to apply.

Youth Tour to Washington D.C.

High school juniors have the opportunity to apply for the all-expenses paid Youth Tour trip to Washington D.C. Selected students will explore our nation's capital, make lasting friendships, learn about how our government operates, and see the impact electric cooperatives have on the legislative process at no expense to them!

Touchstone Energy® Camp

Applications are accepted from sixth grade students for an opportunity to attend Touchstone Energy Camp. Students spend three nights at Camp Tecumseh in Brookston, Indiana learning about electric cooperatives, electric safety, and energy efficiency, all while participating in many fun camp activities, including horseback riding, archery, swimming and much more!

Youth Power and Hope Awards

Sponsored by *Electric Consumer*, the Youth Power and Hope awards recognize Indiana fifth-through-eighth graders that have played an important role in their community. The publication issues a call for entries each fall, during which time entrants complete an essay regarding community service, list their community involvement and provide a letter of reference. The winners are honored in a ceremony at the Indiana Electric Cooperatives' Annual Meeting. In addition, these civic-minded youngsters receive a night's stay in Indianapolis, a \$100 gift card, and attend a special luncheon.

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Youth Programs

Calendar Art Contest

The contest provides young artists a unique opportunity to develop and showcase their talent. *Electric Consumer* – the statewide publication for Indiana’s electric cooperatives– sponsors the program, which is open to all kindergarten through 12th grade Indiana students. Entries are judged and winners selected from each grade. Those winners then represent the specific month in the “Cooperative Calendar of Student Art,” which is printed and distributed throughout the state.

For more information on all of our youth programs, visit our website and click on the “Member Benefits” tab.



Operation Round Up®

What is Operation Round Up?

As a member of Steuben County REMC, you have a unique opportunity to make a difference in our local communities by participating in the Operation Round Up program. ORU is a voluntary charitable fundraising program for Steuben County REMC members to have their electric bill rounded up to the next whole dollar. ORU helps co-op members reach out to worthy causes in their communities and work together to help others.

How does it work?

Members who participate in the program have their electric bill rounded up each month and those few cents are deposited into a separate fund to be redistributed to philanthropic and worthwhile causes throughout our area that benefit our membership. The rounded up amount will be listed on your statement each month and is fully tax deductible. Bill statements received in January will also have the previous years' total contribution for tax purposes. The maximum contribution from any one member is \$11.88 per year.

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BELOW Steuben County REMC Director of Marketing & Member Services Jaime Walker and CEO Kevin Keiser (far right) presented a check to the Steuben County Economic Development Corporation on behalf of ORU.



Operation Round Up

Who determines where funds go?

A separate volunteer board of directors, made up of three- to-seven REMC members and two REMC employees administer the fund and set guidelines for the distribution of the contributions. The ORU board meets quarterly to discuss the grant applications, determine the impact on both the REMC membership and local community and allocate funds. Funded projects contribute to economic development and community benefit and are typically given to worthwhile philanthropic organizations throughout our area.

Who is eligible for funding?

Any organization doing work within the Steuben County REMC service territory can apply for funding. The organization is not required to be a member of Steuben County REMC. Individuals are not eligible to apply. Funds will not be used to pay utility bills or any political contributions.

To download an application, visit our website at:
www.remcsteuben.com/ORU

How do I opt out?

All Steuben County REMC members are automatically enrolled in the ORU program upon the start of membership. Members that choose not to participate may opt out. Members can opt in or out of the program at any time. If you choose to opt out you must contact the office at 260-665-3563.

Fast Facts

- As of 2017, over \$525,000 had been redistributed to organizations throughout the Steuben County communities.
- Over 600 individual grants have been granted.
- ORU has been operational since 2004.
- Grants are distributed based on their impact to the local community and REMC membership.

Programs, Products & Services

Energy Evaluations

FREE energy evaluations are available to help locate areas in your home that could be improved or changed in order to use electricity more efficiently and save money. For more information, please contact our office at **260.665.3563**.

A.O Smith Electric Water Heaters

We offer 50-gallon high efficiency water heaters to our members at a significant discount (cash and carry). Tall (60" x 22") or short (50" x 24") sizes are available. Must be installed at a location serviced by the REMC. Members must agree to installation of a load management switch to be installed at a later date. Switch operates at peak usage times for short periods of time to keep overall power bills lower. Only one unit sold at discounted price for geothermal systems. Contact the office for pricing.

Co-op Solar

Steuben County REMC members can choose to participate in the Co-op Solar program, a community solar initiative that allows you to purchase 'solar units' to utilize a renewable energy source. It alleviates the need to install rooftop solar units, taking away the upfront costs and maintenance fees. Contact the office for more information.

Area Lighting

Dusk-to-dawn area lighting is available for a monthly charge. See rate schedule for more information. \$300 to set light pole and run wires (up to 150') if existing poles not available. Various styles available, contact the office for more information.

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Programs, Products & Services

Tree Trimming/Used Pole Pieces/Tree Chips

Contact Steuben County REMC for information on our tree trimming program or to report trees or brush in the electric lines that need attention. We also accept Christmas trees for chipping until the third week of January. Chips or used poles are free to members at the REMC office when available. For availability, contact the office and ask for the operations department.

Surge Suppression Products

The Eskrom Surge Guard Surge Suppressor is placed at the electrical service entrance between the home and electric meter. It is designed to isolate your home from external events that affect power quality. See your rate schedule for more information.

Underground Electric Line Locating

Steuben County REMC is affiliated with the Holey Moley program. Contact them for locates at **1-800-382-5544** prior to any digging or excavating, or dial **811** from your phone.

Life Support System Alert

Members whose homes have life support equipment are identified, alerting the office in emergency outage situations and allowing for prior notification in instances of planned outages. Contact the operations department to learn more or set up.

More Information

Visit www.togetherwesave.com for simple and useful options to make your home more energy efficient, ultimately lowering your monthly bills. Try www.energyadvisor.coop to find energy measurement calculators and kids' activities.



Paying My Bill

Steuben County REMC operates an Automated Metering Information system that wirelessly transmits your readings to the office. Meter readers or linemen may still stop by sporadically to ensure the functionality of your meter unit.

Billing

Bills are mailed in three cycles and due the 5th, the 15th and the 25th of the month, depending on your location. **All bills are due monthly.** Return envelopes are provided with your bill for you to mail in your payment. Cash, check, VISA, MasterCard and Discover Card payments are accepted at our office location during business hours. We also have a 24/7 drop box located in our drive through for your convenience.

Online Payments

You may choose to pay your bill online with a credit card via our website at www.remcsteuben.com or by using the SmartHub app on your mobile devices or at remcsteuben.smarthub.coop.

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Paying My Bill

Budget Billing

Equalize your monthly bill by paying the same amount each month. Budget accounts are recalculated annually. Any credit or debit balance is rolled into the next budget year and the monthly budget amount is adjusted accordingly. For members who have been at the same location for at least 12 months. Begins in July of each year.

Automatic Payment Plan (ACH)

Your monthly payments can be deducted automatically from your checking or savings account or a Visa, MasterCard or Discover Card at no charge to you for this service. **See the included form for details.**

Collections

After the payment due date, collection notices are sent and removals for non-payment are made. Once service has been disconnected for non-pay, extra fees are charged for reconnection.

If you are unable to pay your bill in a timely manner, please contact our office before the due date, and ask for the collections department.

If My Power Goes Out

While we are committed to providing you with the highest level of reliability and satisfaction, you may experience occasional interruptions in your electrical service.

Before reporting your outage:

- Check your home's fuses and breakers. If power is not restored, the issue may be with our system.
- Check your meter. If there is a digital reading on the face, the outage issue is at your home, not with our system.
- Check with your neighbors. If it appears they are also out of power, the problem is most likely with our system.
- Contact the office at **260-665-3563**. Be sure to have your service location (not your billing address) and account number available.

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If My Power Goes Out

Reporting Your Outage

Despite operating a functional AMI system, all outages should still be reported to the office at **260-665-3563**. Have the service address and account number ready for quick and accurate reporting. Once you have reported your outage, please be patient as crews will be dispatched as soon as possible to resolve the issue. Repeated calls to the office are not necessary.

Emergency Services handles all after-hours calls. Outages will be relayed to standby outage crews. Emergency Services retains no records or authority to handle other matters, including billing inquiries and payments. For any matters other than outages, please call during regular business hours. **Please note, you may be charged for callout on disconnected services or non-emergencies after business hours.**

AUTOMATIC PAYMENT PLAN



Free up time for the important things in your life, with ACH.

When you sign up for the Steuben County REMC Automatic Payment Plan (ACH), your utility bill payment is debited automatically from your checking/savings account, or your credit card each month.

With no more checks to write or due dates to stay on top of, your time is freed up to concentrate on the important things in life!

What are the benefits? The ACH plan is the most convenient way to pay your monthly electric bill. It is a service that saves you time and money. With the ACH plan you can avoid writing checks, paying for postage, mail delays and late charges.

How do I enroll? Complete the authorization form on the back of this insert. **If using a checking account, please send a voided check with the form; if using a savings account, send a voided deposit slip; if using a credit card, please send only the signed form.** Send all required information to the address listed on the bottom of the form.

What if I change bank accounts or want to cancel my ACH? To change banks/bank account numbers, or to change credit cards, please call the office at 260-665-3563 and ask for the ACH department. It's as easy as a phone call to make any changes.

How soon will the ACH plan start? It will take one full billing cycle before the ACH plan takes effect for checking/savings accounts. For credit cards, it will take effect with your new due date. Banks take up to one full cycle to verify account information. Please continue to pay your bill manually until the message, "Bank Draft - DO NOT PAY" appears in the AMOUNT DUE section of your bill.

What if I have questions about my bill? Call the Steuben County REMC billing office if you have any questions or concerns, or visit our website at www.remcsteuben.com and send us an email.

Personal Information

MEMBER NAME

SERVICE ADDRESS

PHONE ACCOUNT #

EMAIL ADDRESS

Banking Information

BANK NAME ☐ CHECKING ACCOUNT ☐ SAVINGS ACCOUNT

ACCOUNT # ROUTING #

CREDIT CARD # EXPIRATION DATE

☐ VISA ☐ MASTERCARD ☐ DISCOVER

I hereby authorize Steuben County REMC to initiate debit entries to the account listed above for the sole purpose of paying my monthly electric bill with Steuben County REMC. I understand that I can discontinue my participation in this program by notifying REMC 30 days in advance in writing. Both the REMC and the financial institution may also terminate this agreement at any time. I understand the REMC reserves the right to limit participation in the ACH program to customers whose accounts are in good standing. I understand there may be additional charges should my bank not have the funds available to cover the amount of the draft. I hereby authorize my financial institution to honor all debits initiated through Steuben County REMC.

SIGNATURE

Automatic Payment Plan (ACH) Authorization Form

Please remember to include:

- ☐ Checking Account - Voided Check
- ☐ Savings Account - Deposit Ticket
- ☐ Credit Card - just this form

PLEASE RETURN FORM TO:

Steuben County REMC
Attn: ACH Department
PO Box 359
Angola, IN 46703

FOR OFFICE USE ONLY

Cycle: _____ Bank: _____

CIS: _____ P: _____ D: _____