



CLARKE
ELECTRIC COOPERATIVE, INC.
Safety Driven • Energy Smart • Community Invested
Your Touchstone Energy® Cooperative

OWNERSHIP MANUAL

Learn more about the POWER OF YOUR CO-OP MEMBERSHIP



WELCOME TO THE NEIGHBORHOOD

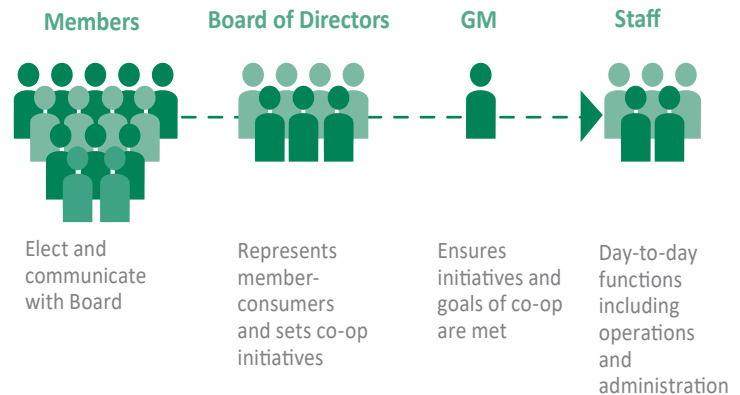
David Opie, General Manager



WELCOME TO CLARKE ELECTRIC COOPERATIVE, a member-owned, democratically controlled, not-for-profit business. We believe in bringing the best to our member-consumers. For more than 80 years, Clarke Electric has been delivering energy and energy solutions. We are active in our communities and dedicated to serving our member-consumers with innovation, accountability, integrity and commitment to community. Welcome to the neighborhood!

MEMBERSHIP MATTERS

What makes your rural electric cooperative unique? **YOU**. You are a **member-consumer**, you share in the ownership and governance of the cooperative. You have a voice and best of all you receive a **patronage dividend** after 20 years. The board of directors and employees of the cooperative follow seven key principles to provide a safe, reliable and cost effective service for our members: Voluntary and Open Membership; Democratic Member Control; Members' Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and Concern for Community.



Clarke REC Headlines is our monthly newsletter dedicated to providing you with industry news, safety and environmental issues and energy efficiency programs. You can find **Clarke REC Headlines** on-line at cecnet.net or in with your monthly bill. You can also have it sent to you electronically by emailing us at clarke@cecnet.net. We are at your service.



Iowa Electric Cooperative Living

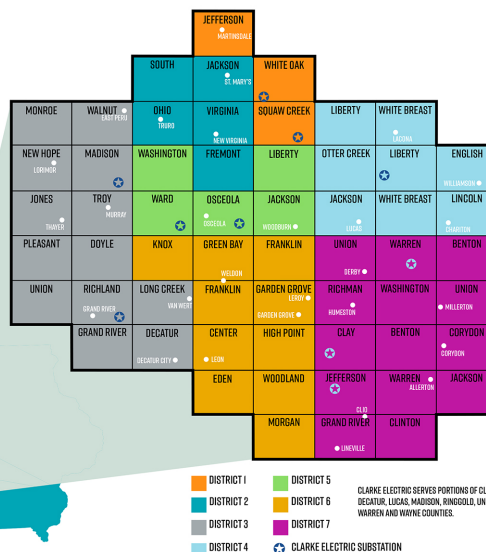
Living is a monthly magazine provided to you at your request. Email us at clarke@cecnet.net for your free copy. It provides information on energy issues, safety, and energy efficiency.



WE ARE IN YOUR COMMUNITY & ACCESSIBLE TO OUR MEMBERS

You can find our headquarters in Osceola with our service area across eight counties in South Central Iowa. We cover more than 1,800 miles of line with more than 5,000 member-consumers.

**Safety Driven
Energy Smart
Community Invested**



DID YOU KNOW?

You are an owner of this co-op. Any excess margins collected are returned to you in the form of patronage dividends.

WE ARE AT YOUR FINGERTIPS

1-800-362-2154 • 641-342-2173 • www.cecnet.net

We have a 24-hour call center and the local office is open Monday-Friday from 7:30 a.m. to 4 p.m.

This institution is an Equal Opportunity Provider.



LOOKING OUT FOR YOU - IT PAYS TO HAVE OPTIONS



Click It

It's easy to view and pay your bill online. Just visit cecnet.net and click on "Smart Hub" to access your account. Enroll to receive paperless billing statements and electronic newsletters; you'll get your bill sooner, use less paper and save us all money.

Draft It

Take advantage of the "auto draft" option. Set up your account to have your payment drafted from your checking or savings account every month. No more missed payments.



Drop It

Stop by our Osceola office at 1103 N. Main any time day or night and drop your payment in our depository drop box at the west side of our parking lot.



Budget Billing

Set up a budget payment plan to help level your bill. This works well for those on a fixed budget or if you prefer to pay the same amount each month. Budget billing allows you to spread your bill out evenly so you can pay the same each month.



Phone, Mail or in Person



Call (844) 241-0266 to make a payment by phone. If you prefer to stop in and say hello and drop off your payment we appreciate that. You can also set up a recurring monthly charge by using your MC or Visa. And if you prefer the mailbox method we still collect our mail and process your checks.

DID YOU KNOW

We belong to Touchstone Energy, an alliance of more than 750 local, member-owned cooperatives in 46 states delivering power to more than 30 million customers every day.



Community Invested - Providing More Than Just Power

USDA REVOLVING LOAN FUNDS



We believe in our communities and are committed to improving the quality of life in rural areas by administering revolving loan funds to local businesses. Our employees work and play in local communities and volunteer many hours to organizations within our service territory. E-mail Jason Gibbs at jsgibbs@cecnet.net to learn more.

SMALL CHANGE THAT CHANGES LIVES



Operation Round Up® is a charitable giving program unique to electric cooperatives designed to provide financial donations to worthwhile community programs and help member-consumer families who have faced a tragic event. As a participant, your monthly electric bill is automatically "rounded up" to the nearest dollar. For example, if your bill is \$64.35, you will pay \$65, with the extra 65 cents going into a special fund administered by the CEC Operation Round Up Board.

YOUR TICKET TO SAVINGS! Co-op Connections Card

As a CEC member-consumer, you'll receive a Co-op Connections Card with **money-saving discounts** on products and services from participating local and national businesses.



RECare / LIHEAP

We have a program designed to help low-income member-consumers with weatherization and energy assistance with the RECare program and the low-income home energy assistance program (LIHEAP).

WHO WE ARE

Safety Driven
Energy Smart
Community Invested

We have nine board members elected by the membership.
We hold annual meetings on or around September 10th each year.
We send one high school sophomore or junior to Washington D.C. for Youth Tour each year.
We promote electrical safety to all schools and youth-related groups in our service territory.



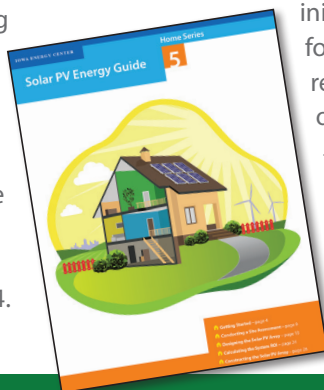
View full list of discounts at www.connections.coop

CEC Cares For Your Safety

When it comes to keeping our employees and our consumer-members safe, Clarke Electric doesn't take any chances. In fact, it's part of our mission and always has been. That's why your electric cooperative includes regular safety tips, reminders and guides on our Web site and in our newsletters on these topics:

- | | |
|-------------------------|-------------------------|
| Grain Bin Clearances | Severe Weather |
| Using a Generator | Call 811 Before You Dig |
| Outage Reporting | Outage Safety Tips |
| Right of Way Guidelines | |

If you are a member of a community or youth group and are interested in a free electrical safety demonstration, Clarke Electric offers age- and activity-based programs that can be presented any time of the year. Just call us at (800) 362-2154.



THINKING ABOUT GOING SOLAR?

Member-consumers who are considering installing solar at their home or farm should contact the cooperative before signing any contracts. As solar gains popularity, we want to be sure you understand how a solar interconnection with our system can impact your current account and billing rate. Call the co-op at (800) 362-2154 to discuss your options before you invest.

To help you make an informed decision about installing solar at home, the Iowa Energy Center's *Home Series: Solar PV Energy Guide* is a great place to start. The guide can help answer some initial questions on rate structures, compensation for excess generation, interconnection requirements and other vital facets of consumer-owned generation.

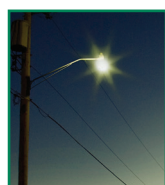
The publication and more information is available online at www.iowarec.org/publications/solar-resources/. For more information, contact us at (800) 362-2154 or jasgibbs@cecnet.net.



Energy Smart - Save Energy, Save Money



Saving you money, using your resources wisely - it all makes sense. We are here to provide you with energy efficiency alternatives and incentives. We perform energy audits, new home consultation, electrical safety demonstrations and give rebates for taking advantage of energy efficiency.



Security Light Leasing Program

For a low monthly fee, we provide a 50W LED (100W HPS) light and make repairs when needed. You pay for the electricity. It's that easy!

REBATES AND INCENTIVES

We offer a variety of rebates and incentives with the purchase of energy efficient products.

- New Home Construction
- Washing Machines
- Heat Pump Water Heaters
- Heating & Cooling
- Weatherization



Money Isn't All You're Saving



CHECK OUT



FACEBOOK: facebook.com/ceciowa

ENERGY TIPS: touchstoneenergy.com/energy-solutions

SAFETY TIPS: safeelectricity.org

RENEWABLE ENERGY PROGRAM

Today's changing energy landscape is bringing more attention to renewable energy resources. We offer a renewable energy program to help fund alternative energy production including wind, biomass, solar and other nontraditional generation technologies.

Visit www.cecnet.net to fill out the form.



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WHO WE ARE

Safety Driven

Energy Smart

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We play an active role in energy conservation, because efficient use by member-consumers reduces the need for more generation plants and reduces the cost of energy production and distribution.

We support the development of new farm operations, increasing Iowa's rural population, and efforts to improve the ag industry in south central Iowa.

6-2024