

HANCOCK-WOOD ELECTRIC COOPERATIVE

MEMBER HANDBOOK



1399 Business Park Dr. S., P.O. Box 190, North Baltimore, OH 45872 • hwe.coop • info@hwe.coop • 800-445-4840



HANCOCK-WOOD ELECTRIC COOPERATIVE

March 2026

FAST FACTS FOR IMPORTANT INFORMATION

OUTAGE - Call **800-445-4840**, press option 1
or text us if you have signed up for text alerts.

GENERAL INFORMATION - Call **800-445-4840** or visit **hwe.coop**

OFFICE HOURS - 7:30 a.m. to 4:00 p.m., Monday through Friday

DIGGING - Call **811**

EMERGENCY - Call **911**



WELCOME TO HANCOCK-WOOD ELECTRIC COOPERATIVE

Welcome! You come first at Hancock-Wood Electric Cooperative, Inc. You are a member-owner of this co-op with a mission to provide premium-quality services, economically priced electricity and other utility services. You have a voice, a vote and an interest in your co-op. You receive **money back via capital credits** accumulated from your monthly energy bill – your investment in the cooperative. Typically, you will see this as a credit on your December bill. You decide who governs your district by electing a trustee in your district.



Bill Barnhart
President and CEO

You value safety and so do we. It is as high a priority as delivering affordable, reliable service to you and your family. You can learn about your co-op's safety practices and about policies and bylaws at www.hwe.coop.

OUTAGE INFORMATION

If you experience a loss of power or outage, call **800-445-4840** and press **Option 1**. No matter the time, we will immediately dispatch crews for rapid power restoration. Track our progress on our website. For after-hours non-emergency service, you still can call **800-445-4840** and you will be directed to our on-call service.

REPORT YOUR OUTAGE VIA TEXT

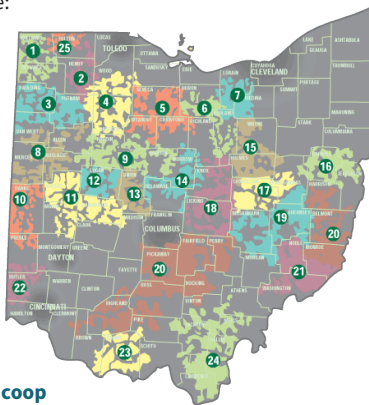
1. To opt-in, call 800-445-4840 (during business hours only) and press 0 to speak to a member services representative or text "HWPOWEROUT" to 800-445-4840.
2. Once your mobile phone number is registered, you can notify us of an outage by sending a text to 800-445-4840 by typing "out" in the message box.
3. To opt out of outage texting, send a text to 800-445-4840 and type in "Stop".

WHAT IS AN ELECTRIC COOPERATIVE?

FACTS ABOUT ELECTRIC COOPERATIVES

Hancock-Wood is one of 25 Ohio electric cooperatives (see map) and one of 950 electric co-ops serving 75% of our nation's land mass – all guided by seven principles with a rare emphasis on people – not profit. Our member-owners are local people and business owners who wish to ensure for themselves the best possible rates and highest service quality. Ohio electric co-ops are:

- | | |
|-------------------------|-----------------------------|
| 1 – North Western | 14 – Consolidated |
| 2 – Tricounty | 15 – Holmes-Wayne |
| 3 – Paulding-Putnam | 16 – Carroll |
| 4 – Hancock-Wood | 17 – Frontier |
| 5 – North Central | 18 – Licking |
| 6 – Firelands | 19 – Guernsey-
Muskingum |
| 7 – Lorain-Medina | 20 – South Central |
| 8 – Midwest | 21 – Washington |
| 9 – Mid-Ohio Energy | 22 – Butler |
| 10 – Darke | 23 – Adams |
| 11 – Pioneer | 24 – Buckeye |
| 12 – Logan | 25 – Midwest Energy |
| 13 – Union | |



Learn more about electric cooperatives at hwe.coop

THE COOPERATIVE DIFFERENCE

We're all about community. Our co-op was founded to serve the local community when others wouldn't. We work hard to deliver reliable, affordable energy to our members.

- We're focused on improving quality of life. This is how we remain relevant, by providing essential services that can improve the quality of life for our members.
- We're ready for the future. Our co-op is striving to anticipate and plan for the future needs of our members and the communities we serve.
- We're about member satisfaction and service to the community. Each year, a portion of our excess revenue is returned to our members as a benefit of membership.
- We're committed to education. Today's electric utility industry is complex, which makes it all the more critical to equip our staff and leaders with the knowledge, skills, tools and resources needed to help our co-op thrive.
- We're more than an energy provider. Because of our business model, we are a catalyst for good that spurs prosperity for our community.

YOUR ELECTRIC COOPERATIVE HISTORY

HANCOCK-WOOD ELECTRIC HISTORY

Hancock-Wood Electric Cooperative is a nonprofit, member-owned electric utility serving nearly 11,000 members in 10 northwest Ohio districts with 1,700 miles of distribution lines within Allen, Erie, Hancock, Hardin, Henry, Putnam, Sandusky, Seneca, Wood, and Wyandot counties.

In 1930s rural America, the countryside was without electricity, which meant pumping water by hand, seeing by oil lamps at night and warming homes with wood or coal stoves.

The Rural Electrification Administration formed in 1935 to lend low-interest money to organizations undertaking the task of “electrifying” farms, houses and barns. Private companies claimed it was too costly and would not help, so area citizens organized and founded Hancock-Wood in 1938. They dug the holes, raised the poles and fired the coals to bring us energy. Over the years, the co-op’s farm accounts have expanded to include residences and school systems along with commercial, industrial and non-profit businesses.



Kelleys Island was added to our service territory in 1967 when Lake Erie Electric accounts were absorbed. In fact, 2017 marks the island’s 50th anniversary of Hancock-Wood service. A lineman maintains services and resides on the island year round.

“Members First!” is the focus and philosophy of our recognized co-op, which has received state and national awards, bi-partisan congressional recognition and proclamations from the Governor’s and County Commissioners’ offices. Our highest praise, though, comes from our members through our surveys - see how you rate us on page 23.

Throughout the co-op’s history, Hancock-Wood has delivered safe, reliable, affordable services and supported causes to make a positive impact within communities it serves. Learn more at - <https://hwe.coop/about-us>



YOUR BOARD OF TRUSTEES

WELCOME FROM YOUR 2026-27 BOARD OF TRUSTEES

Hancock-Wood members vote for nine trustees, each of whom represent a district. Some cooperatives use the term director instead of trustee as "one who guides the course of action." This is key, because the role of a trustee is not to be involved in daily decision-making, but to guide, point and direct. This is why trustees normally come to the cooperative office only once per month. Trustees are entrusted to focus on the financial well-being of Hancock-Wood.

Trustees are not involved in specific employee or service, precise departmental or staffing plans or issues. They look at the business from a macro point of view, so, the daily decision-making is left to the President and CEO and employees. **You** could be a trustee! For information on how to become a board member visit our website.



THE SEVEN COOPERATIVE PRINCIPLES

HWE abides by an updated version of the 1844 Rochdale Equitable Pioneers Society of England principles to guide us in providing the best possible service. The principles are:

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 - We are democratic organizations controlled by Members who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership and members have equal voting rights (one member, one vote).

3. Member economic participation - Members equitably contribute to, and democratically control, the capital of their cooperative. Members usually receive allocated compensation in the form of capital credits if funds are available after operational costs are met. Members benefit from capital credits in proportion to their transactions with the cooperative.

4. Autonomy and independence - Cooperatives are autonomous 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 to maintain their cooperative autonomy.

5. Education, training and information - We provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives.

6. Cooperation among cooperatives - Cooperatives most effectively serve their Members and strengthen the electric cooperative movement by working together through local, national, regional and international agencies.

7. Concern for community - Your co-op works for the sustainable development of community quality of life, through board policies approved by members. We help through donations, grants and volunteer efforts throughout northwest Ohio.

WE VALUE SAFETY

SAFETY IS PRIORITY ONE FOR YOU AND OUR EMPLOYEES

At Hancock-Wood, safety is a priority and an integral part of our day-to-day operations. That philosophy aligns perfectly with our ***Members First!*** motto. Our employees survey our system regularly to identify any potentially hazardous conditions on our electric distribution system that might affect your safety. We also immediately investigate all reports of dangerous situations. If you see any of the following examples of hazardous situations, please report them immediately to **800-445-4840**. We review them no matter the hour.

What to report when you call 800-445-4840

- Downed power lines
- Any electrical equipment that is open with exposed, energized parts
- Pad-mount (ground) transformers that have moved off the pad or show gaps
- Trees, limbs or other items resting on a power line
- Broken or severely leaning utility poles
- Anything you see on our utility pole or line that appears unsafe

Hancock-Wood Electric employees attend extensive safety training each year. We continually work to identify any possible deficiency to minimize or eliminate any safety exposure associated with your co-op. We meet the national, state and local safety codes and exceed many of their requirements.

As part of our concern for community, we offer free high-voltage, live-wire and table-top demonstrations for the communities and organizations we

serve. Not only are these displays visually exciting, they are packed with valuable electric safety information.



A school live-wire safety demo

Please call us for a safety demonstration for your group.

SAFETY DURING AN EXTENDED OUTAGE

BE PREPARED FOR HAZARDOUS WEATHER

Severe storm checklist

It is rare for Hancock-Wood Electric Cooperative Members to experience an extended outage, but being prepared is best.

No matter the season, hazardous weather can present a challenge to reliable electric service. Here are some tips to keep prepared:

- In an outage, call **800-445-4840**.
- Keep a five-day supply of drinking water in plastic bottles (one gallon per day, per person).
- Store a manual can opener with enough non-perishable food for five days. Canned meats and peanut butter are recommended - don't forget pets.
- Use paper plates, plastic utensils and pre-moistened towelettes to conserve water.
- Have a camp stove or grill for outdoor cooking.
- Keep extra batteries, matches, propane, charcoal and firewood.
- Store a portable, battery-powered radio and alarm clock.
- Keep hand-held devices fully charged with one non-portable phone that will work even if power is interrupted.
- Plan where to meet and how to communicate with family if separated.
- Keep your automobile's fuel tank full.
- Coordinate with neighbors to care for the elderly and disabled living alone.
- Maintain a supply of prescription and over-the-counter drugs, vitamins and special dietary foods.
- Keep a store of personal hygiene supplies including plastic trash bags.
- Place first-aid kits in your home and car.
- Make sure you have cold-weather clothing, blankets and sleeping bags.
- Use flashlights or other battery-operated lighting instead of candles.
- Keep fire extinguishers fully charged.
- If you have a well for water, fill your bathtub with water for bathroom use before the storm.
- Check to see current weather conditions.

SAFETY AROUND POWERLINES

DO YOU KNOW WHAT CAN KEEP YOU SAFE?

Power line safety checklist

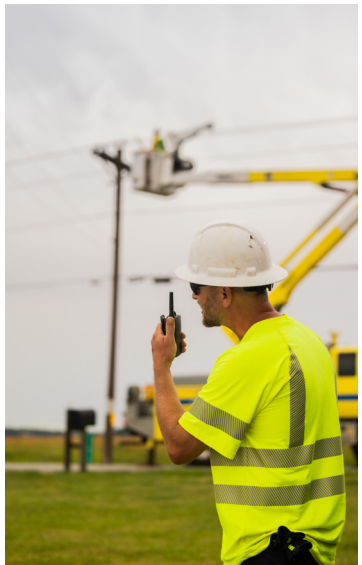
Accidentally contacting a power line can be dangerous, or even deadly, so please -

KEEP A SAFE DISTANCE - ELECTRICITY CAN TRAVEL!

When outdoors, keep a safe distance from power lines and other equipment your co-op uses to get electricity to your home. Always remember to:

- Stay away from power lines, meters, transformers and electrical boxes.
- Don't climb trees near power lines.
- Never fly kites, remote control airplanes or balloons near power lines.
- If you get something stuck on a power line, call **800-445-4840** and stay away!
- Keep a safe distance from overhead power lines when working with ladders or installing objects such as antennas or rain gutters.
- Never touch or go near a downed power line.
- Don't touch anything in contact with these wires, such as a car, fence or clothesline.
- Keep children and pets away from energized lines - electricity can travel!
- If you use a generator, check our website for important safety info.

If a power line falls on your car, stay inside the vehicle. Warn away people who try to touch the car or the line. Call yourself or ask someone to call **9-1-1**, then **800-445-4840**. The only circumstance in which you should consider leaving a car that is in contact with a downed power line is if the vehicle catches fire. If it does, open the door. **Do not step out of the car!** You may receive a shock. Instead, jump free of the car so that your body clears the vehicle before touching the ground. Once you clear the car, shuffle in small steps at least 50 feet away, with both feet on the ground. Do not try to help someone else from the car while you are standing on nearby ground - electricity can travel!



SAFETY AROUND ELECTRIC EQUIPMENT

SAFETY, SERVICE RELIABILITY AND YOUR LANDSCAPING

Think safety - call 811 before you dig!

Call 811 before you begin any digging as there may be underground lines present. Often, people are tempted not to call first, due to concerns about project delays or costs, and dig anyway. This could become life-threatening, and if you disrupt service to your neighborhood, you could be responsible for fines and repair costs. Dialing 8-1-1 automatically routes you to the Ohio Utilities Protection Service (OUPS) or you can call direct at 800-362-2764. Their services are free.



Please consider electric safety before planting trees and shrubs. Trees that grow near power lines cause nearly a third of all power interruptions. Hancock-Wood trims and removes trees on a regular schedule, clearing limbs and brush from rights-of-way to maintain safety and reliability. Sometimes this includes the complete removal of a tree that is dangerously close to energized lines. Maintaining rights-of-way is necessary for power reliability and safety for anyone on or near your property. All Hancock-Wood pruning is done to International Society of Arboriculture standards.

Safety tips around electric equipment

To allow our linemen to access equipment safely and prevent longer outages:

- Avoid landscaping near ground-mounted utility equipment or meters.
- Keep shrubs and structures at least 12 feet from the door of the pad-mount equipment and at least three feet from the sides.
- Never spray a power line with water. This could have the same effect as grabbing the energized line with your bare hand.
- Consider all electrical lines and electrical utility equipment dangerous.
- Keep yourself and all objects (ladders, antennas, kites, etc.) away to ensure safety.

Learn more at hwe.coop

CONSTRUCTION CORNER

Construction Corner can help



CONSTRUCTION CORNER

Establish new or temporary
service and remodeling
guidelines.

If building a new home or structure on your property, please visit our website at hwe.coop. There are many safety links to help keep people and property safe and energy flowing. Call us at **800-445-4840** and we can help you establish new service or upgrade current service as well as understand steps to restoring power.

New home builders are asked to contact us immediately for guidance to rural residential construction. To find *if your location is within Hancock-Wood service territory*, check our interactive map under the Economic Development icon at hwe.coop. Enter in your home or business address. Find our Rebuild Program links under our Residential tab.

The Public Utilities Commission of Ohio (PUCO) determines the boundaries of electric utilities. Although PUCO does not have authority over electric cooperatives because we are not a public utility, we like to stay within the spirit of the law where possible. Visit the PUCO website to see the map boundaries of utilities in Ohio at puco.ohio.gov

Ohio Revised Code contains the following sections from the website - codes.ohio.gov pertaining to public utilities:

- 4933.81 Certified territories for electric suppliers definitions.
- 4933.82 Boundaries of certified territory of electric suppliers.
- 4933.83 Exclusive right to furnish electric service to electric load centers.
- 4933.84 Right of electric supplier to continue or extend electric service within certified territory following annexation or incorporation.
- 4933.85 Assigning or transferring rights.
- 4933.86 Violations.

ELECTRIC RATES

Current Residential Rates:

<u>Rate R-TOD, Mainland Residential Service</u>	<u>Rate R-TODKI, Kelleys Island Residential Service</u>
Cooperative Charges: Service Charge: \$47.00 Distribution: 2.701 cents per kWh delivered	Cooperative Charges: Service Charge: \$47.00 Submarine Cable Charge: \$10.00 Distribution: 2.723 cents per kWh delivered
Generation & Transmission Charges: On-Peak Energy Charge: 13.790 cents per kWh from 6AM to 10PM Off-Peak Energy Charge: 4.210 cents per kWh from 10PM to 6AM	Generation & Transmission Charges: On-Peak Energy Charge: 13.621 cents per kWh from 6AM to 10PM Off-Peak Energy Charge: 4.210 cents per kWh from 10PM to 6AM
Radio Control Switch: Water Heater \$.50 (credit) Central Air Conditioning \$5.50 (credit) * * Credit is only applied from June through September each year	Radio Control Switch: Water Heater \$.50 (credit) Central Air Conditioning \$5.50 (credit) * * Credit is only applied from June through September each year

FOR ADDITIONAL RATE INFORMATION PLEASE VISIT OUR WEBSITE

HANCOCK-WOOD ELECTRIC COOPERATIVE

UNDERSTANDING YOUR BILL

A - Your account number, statement number, service location district number, billing date & board district.

B - This indicates your meter number and rate classification.

C - Your 13-month usage history to help you better watch trends and electric consumption.

D - Your meter reading section: Type of Service - Listed as "Electric Service"; however, on security light-only accounts this column will be blank.

E - Budget message - If you are on budget billing, this message (with your current information) appears on your bill each month.

F - Your charge details / breakdown of charges: Cooperative Services and Fees - This component allows us to generate sufficient revenue to cover our fixed costs. Fixed costs are those that we incur annually no matter what, such as interest and principal on long term debt, insurance, employee wages and benefits, equipment, trucks, tools, and rebuilding of the distribution system, to name a few.

Generation & Transmission Charge - This is Buckeye Power's wholesale cost that Hancock-Wood incurs each month and is the amount you pay for wholesale power, which includes

Billed Usage - The amount of electricity you are being billed for during this reading cycle.

G - Messages - We share important messages here, so be sure to read this area each month.

H - Account Summary

generation, transmission, and environmental costs. On-Peak and Off-Peak kWh information can be found here. Interested in learning more about time-of-day rates and what the on-peak hours are click here.

Other Fees and Charges - This includes the required State of Ohio kWh tax and can also include Operation Round Up your (bill was automatically rounded up to the next highest dollar, and that amount is then deposited into a separate account. These funds are used as charitable contributions to qualifying community groups and individuals in our area needing assistance), security lights, load control credits, etc.

PO BOX 190
NORTH BALTIMORE OH 45872-0190
ADDRESS SERVICE REQUESTED

ACCOUNT NUMBER: #####
Statement Number: #####
Service Location: 123 Main Street
City OH
Billing Date: ##-##-##
District: #
Meter: ##### Rate: R-107

YOUR NAME: #
YOUR ADDRESS: ##

ELECTRIC USAGE (kWh)

TYPE OF SERVICE	READ DATES	DAYS	PREVIOUS	READING	CURRENT	METERED USAGE	UNIT OF MEASURE	MULTIPLIER	BILLED USAGE
Electric	06/01/23 06/01/23	0	80348	80348	0	kWh	1	0	
Electric	06/01/23 07/01/23	30	80348	81468	1120	kWh	1	1120	
Electric	06/01/23 07/01/23	30	0	265	265	Off-Peak kWh	1	265	
Electric	06/01/23 07/01/23	30	0	10101	10101	On-Demand	1	10101	

Cooperative Services and Fees

07/07/23 Service Charge	44.00
07/07/23 Distribution Delivery	31.06
07/07/23 Economic Development Adder	0.99

Generation and Transmission

07/07/23 On-Peak kWh	103.77
07/07/23 Off-Peak kWh	10.38
07/07/23 Power Cost Adjustment	-3.59

Other Fees and Charges

07/07/23 Electric kWh Tax - State of Ohio	5.36
07/07/23 Operation Round Up	0.04

MESSAGES

Our rate structures have been adjusted with all bills sent after July 1. Residential and General Service accounts will have an enclosure with information, if you are a commercial or industrial account and have questions, please contact our office. Thank you and have a great, safe summer season!

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT TO INSURE PROPER CREDIT TO YOUR ACCOUNT
DO NOT USE TAPE OR STAPLES ON YOUR CHECK OR STUBS

HANCOCK-WOOD ELECTRIC COOPERATIVE

☐ PLEASE CHECK BOX FOR ADDRESS/PHONE CORRECTION. PRINT CORRECTIONS ON REVERSE SIDE.

YOUR NAME: _____

ACCOUNT NUMBER	4027996
AMOUNT DUE	192.00
DUE DATE	25-JUL-2023
AMOUNT AFTER DUE DATE	201.60

PLEASE MAKE CHECKS PAYABLE TO:

HANCOCK-WOOD ELECTRIC COOPERATIVE
PO BOX 190
NORTH BALTIMORE OH 45872-0190

Save a check and stamp, pay online @ www.hwc.coop or at 1-800-445-4840 option 2, anytime day or night

BILL PAYMENT OPTIONS

HOW EASY IS IT TO PAY MY BILL?



HWE MOBILE APP – Download our free mobile app available on ISO and Android devices. Search for HWE Connect in your app store. Credit card is the only accepted form of payment for the app.

AUTOMATED TELEPHONE SYSTEM –

Call **800-445-4840** to access our interactive voice response phone system. Press **Option 2** to pay with your credit card/check or press “**0**” to speak to a friendly Member Services Representative.

AUTOMATIC BILL PAYMENT - Log into your online account to sign up for auto-pay. After sign up, you will continue to receive a statement showing energy use and the amount to be transferred from your checking account to pay the bill with about 10 days notice prior to the transfer to ensure you have adequate funds. The amount will vary month to month unless you sign up for budget billing.

ONLINE BILL PAYMENT SYSTEM at hwe.coop features paperless billing and accepts all forms of payment listed below. You will need a paper statement to set up your online account.

MAIL your payment using the envelope and statement stub.

VISIT OUR OFFICE OR DRIVE-THROUGH WINDOW during office hours: 7:30 a.m. to 4:00 p.m., Monday through Friday, or after hours - use our night deposit drop-box located at the drive through.

WHAT TYPES OF PAYMENT ARE ACCEPTED?

- Cash - Accepted at our office lobby or drive-through only.
- Check - Accepted online, at our office lobby or drive through, or mailed payment.
- Credit Card - Visa, MasterCard and Discover are accepted online and via telephone services and at our offices.

PAYMENT ASSISTANCE

WE ALL NEED HELP AT TIMES, COUNTY SERVICES ARE HERE:

Hancock County Job
and Family Services
P.O. Box 270
Findlay, OH 45839
419-422-0182

HHWP Community Action
Commission
(Hancock, Hardin,
Wyandot, Putnam)
P.O. Box 179
Findlay, OH 45839
419-423-3755

Associated Charities
1800 N Blanchard St. #105
Findlay, OH 45840
419-423-2021

Christian Clearing House
1800 N. Blanchard, Ste. 107
Findlay, OH 45840
419-422-2222

Wood County Dept. of
Job and Family Services
PO Box 679
Bowling Green, OH 43402
419-352-7566

Salvation Army -
NW Ohio Area Services
(Lucas, Wood, Ottawa,
Henry, Fulton)
620 N. Erie Street
Toledo, OH 43624
419-241-1138

Great Lakes Community
Action Partnership
(Serving Wood, Seneca,
Ottawa and Sandusky
counties)

109 S. Front Street
Fremont, OH 43420
419-334-8911
800-775-9767

God's Storehouse
c/o St. James Church
451 Caldwell Street
Bradner, OH 43406
419-288-2114

STATEMENT OF NON-DISCRIMINATION-ALL ARE WELCOME

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442, or (3) email: program.intake@usda.gov.

This institution is an equal opportunity provider.

CONTROLLING YOUR COST OF POWER

YOUR INVOLVEMENT WILL MAKE A DIFFERENCE

What can I do to keep my energy costs stable?

America's Electric Cooperatives PAC is the federal political action committee (PAC) of the National Rural Electric Cooperative Association (NRECA) and is backed by nearly 35,000 eligible employees, directors and consumer-members across the country. It is truly a grassroots movement powered by thousands of contributors giving an average of \$65.00 per year.

NRECA has recently announced an exciting new change for its political action committee, ACRE®. After careful consideration and research, they are transitioning ACRE to a new name and visual identity that align more closely to the people and organizations it represents: America's Electric Cooperatives PAC. NRECA established ACRE in 1966 to support state and federal elected leaders and candidates who speak up and protect the interests of electric cooperatives and their member-owners.

Electricity and energy-related issues are at the forefront of today's political debates. The legislation and regulations crafted by lawmakers regularly impact electric cooperatives and our Member-owners. Participating in the PAC is your opportunity to support state and federal elected leaders and candidates who support electric co-ops.

Contact us at 800-445-4840 or info@hwe.coop to learn more about how you can participate.



America's Electric Cooperatives | PAC

WHO SUPPLIES YOUR POWER?

FROM WHERE DO YOU RECEIVE YOUR ENERGY?

Generation and Ohio electric cooperatives

Cardinal Power Plant has three coal-fired generating units of a capacity up to 1,230 MW. It's situated on the Ohio River in Brilliant, Ohio, about 50 miles west of Pittsburgh and 15 miles north of Wheeling, West Virginia. Cardinal Unit 1 was previously owned by AEP Generation Resources Inc., AEP's competitive generation affiliate, and was purchased by Buckeye Power Inc. in August 2022, ending a 50+ year partnership between AEP and Buckeye Power. Unit 1 was placed in commercial service in 1967. Unit 2 came on-line later that same year and is owned by Buckeye Power. Each unit has generating capacity of 590 megawatts (MW). Unit 3, also owned by Buckeye Power, began operation in 1977 and has generating capacity of 620 MW. Buckeye Power operates the facility on behalf of each owner. Buckeye Power's purchase of Unit 1 paves the way for Buckeye Power to shut down Unit 3 by the end of 2028.

Over a decade, and culminating in 2012, Buckeye Power invested \$1.2 billion in emissions-control equipment on units 2 and 3, making Cardinal Power Plant one of the cleanest power plants of its kind in the world.



MEMBERSHIP BENEFITS

YOU ARE ENTITLED TO MANY MEMBER BENEFITS

Membership - Nearly 11,000 strong - together we achieve common goals with a greater voice and **stronger buying power**.

Voting Rights - Members are owners with a say in Co-op direction. You have a vote and can run for a board seat - that's **democratic member control**.

Money Back - Net margins are the money left over after co-op bills are paid each year. The prior year's margin is allocated to Member accounts, based on energy use. A portion, called capital credits, is **refunded to Members** typically on their December bill.

Rebates - Our programs provide **money back to Members** who install energy-efficient appliances, heating or cooling efficiency options and weatherization, and participate in demand-reduction programs. Commercial Members benefit from lighting rebates. Visit our website for the current rebate list.

Energy Efficiency Programs - **Free Urgent and Full Energy Audits** and Blower Door Tests. Call us to see how Members can save on energy costs.

Young Member Benefits - **More than \$18,000 in scholarships go to young Members** annually and our Youth Tour program. Each summer, Hancock-Wood Electric Cooperative sponsors two students on an annual Youth Tour to Washington, D.C. The selected winners also receive a \$500 scholarship in addition to the trip.

Member Events - HWE holds annual member events such as the Legislative Meetings, Member Appreciation Day, Kelleys Island Open House and more.



YOUNG MEMBER PROGRAMS/BENEFITS

SCHOLARSHIPS



Hancock-Wood Scholarships

Hancock-Wood is pleased to offer its Children of Members or C.O.M. Scholarship program because we are committed to improving the quality of life for our members and the communities we serve. Only one scholarship offered per student.

Additional Scholarships

We also sponsor individual \$1,000 scholarships at the University of Findlay and Owens Community College for any Member or child of a Member. Information on eligibility is available through one of these educational centers' respective financial aid offices.

Statewide Scholarships

Seniors awarded first place in Hancock-Wood's Children of Members (C.O.M.) scholarships may go on to compete in the statewide competition conducted by Ohio's Electric Cooperatives.

RADIO CONTROL SWITCH, PEAK DEMAND

WHAT IS A RADIO CONTROL SWITCH?

A Radio Control Switch (RCS) can save you money on your electric bill whether we activate it or not and we pay you to have it installed!

The switch turns off power for brief periods to certain cooling, heating and water heater systems, and is part of a statewide electric co-op effort to keep rates stable by reducing peak demand. See hwe.coop/save-energy/radio-controlled-switches for more information.

What is Demand and Peak Demand?

Demand is a measure of how much power is being used at a given time. Reducing power use reduces overall demand.

The purpose of RCSs in load management is to prevent Hancock-Wood from exceeding a preset maximum power consumption by all Members called a “peak.”

Electric rates are determined by the total amount of power delivered, but they are also affected by energy use of all Members at the time of the peak demand.



Sufficient power to device.
NOT controlling.

Sufficient power to device.
CONTROLLING.

If a new peak is set, the co-op is assigned a new demand charge from our power generation and transmission company – costing the co-op more money – which eventually affects our Members’ bills.

You can earn money and help us save you money with RCSs.

Learn more at - hwe.coop or call us at **800-445-4840**.

ENERGY AUDITS MAKE FOR SAVINGS

HERE'S HOW TO SAVE ENERGY AND MONEY



Your Energy Services Advisor will explain air infiltration and other sources of energy losses in understandable terms to help you achieve the best in energy efficiency and savings for your home. Ask about our free LED light.

ENERGY AUDITS are **FREE** for Hancock-Wood residential Members. There are three types of typical audits. They are:

- Over-the-phone Energy Audit for those with limited time, call **800-445-4840**.
- Urgent Energy Audit for those with an unexplained energy use increase (30 - 90 minute home visit) – \$150 value.

- Full Energy Audit inspection for those looking to reduce overall energy use (1 to 2 hour home visit) - \$200 value.
- Full Energy Audit with Blower Door Test for those who wish the most accurate inspection to reduce overall energy use (3 to 4 hour home visit) - \$300 value.

AN ENERGY AUDIT consists of a professional inspection of mechanical systems, insulation, windows, lighting and appliances to determine improvements needed for top home-energy efficiency.

Unlike Investor-Owned Utilities, Hancock-Wood has its own professional Energy Services Advisor and does not subcontract the work to contractors looking to sell their own home improvement products or services. We only wish to help you save energy!

To schedule a free audit to start saving energy, call us at **800-445-4840**.

AUDITS, REBATES FOR BUSINESSES

BUSINESS AND COMMERCIAL REBATES

Hancock-Wood offers **Commercial rebates of up to \$15,000** to business Members to reduce lighting wattage. **Free Commercial Energy Audit services** are available for business Members. Business Members can contact us at **800-445-4840** for more information. Rebates are subject to change and available until funds are depleted.

BUSINESS CONNECTIONS

There are many tools and services available to commercial Members in this online publication. Residential Members may find some energy savings tips as well. Learn more at *Business Connections* at hwe.coop/commercial/news.

BLOWER DOOR TESTS FOR RESIDENTIAL MEMBERS

A BLOWER DOOR TEST for residential Members consists of mounting a flexible frame with a powerful fan in an exterior doorway to measure air infiltration.



The fan blows air outward, lowering the air pressure inside. Higher outside air pressure then flows in through all unsealed cracks. A gauge determines the air-infiltration rate (cubic feet per minute) of a building to help:

- Avoid unnecessary energy use due to air leaks
- Avoid moisture condensation problems
- Avoid a too-tightly sealed home

A home that is sealed poorly will cost more - both to heat and to cool; however, a too-tightly sealed home can be unhealthy and may develop mold because it is not exchanging fresh air. We can help you find a balance and it's all for free!

TWO-WAY COMMUNICATIONS

WE LIKE HEARING FROM YOU

Hancock-Wood invites you to let us know how we can better serve your electric service needs. You can reach us many ways, which is easiest for you?

- Call us at **800-445-4840**
- Email us at **info@hwe.coop**
- Contact us via our website at **<https://hwe.coop/contact-us>**

HWE Ranks High in Customer Satisfaction

Each spring, we are graded on our service performance by **you!** A third-party American Customer Satisfaction Index (ACSI) surveys you through our National Rural Electric Cooperative Association. In 2026, members rated us at **86**, which compares to investor-owned utilities at 74, and municipalities at 75.



NEWS YOUR WAY

WE PROVIDE YOU WITH NEWS THE WAY YOU LIKE IT

You can receive important outage or peak demand alerts, legislative and other news just the way you like it. Here are your options:

- Sign up for outage, peak-demand and news alerts by emailing us.
- Like and follow us on Facebook.
- Check our **hwe.coop** website for updates.
- Read our *Ohio Cooperative Living* magazine - mailed monthly or online.
- Check your bill insert for *Connections Digest* - a summary of *Member Connections*.
- Call us at **800-445-4840** for any questions.



RESPONSIBILITIES, POLICIES

MEMBER AND CO-OP EQUIPMENT RESPONSIBILITIES

Hancock-Wood is responsible for maintenance and service on all equipment and wires up to your service delivery point — where the wire(s) attach to your meter, home, building or pole. Anything beyond that point is your responsibility including wires, service entrance cable, meter base, and the wiring in your home or building.

All equipment supplied and installed by Hancock-Wood has a definite capacity. Therefore, it is the Member's responsibility to notify the cooperative before any changes are made to the service. Please notify us if you plan to install appliances or equipment which require heavy power use. If a notice is not given, then the Member is held responsible for any damage to co-op equipment caused by the unreported additional load.

Cooperative Policies

Hancock-Wood bylaws and policies including its Articles of Incorporation, Terms and Conditions and Code of Regulations may be found on the co-op website.

An Electric Line Extension Policy was instituted January 1, 2016, to ensure improved safety and reliability of Hancock-Wood electric distribution services. Prior to Hancock-Wood energizing new service to a location, the Co-op needs to verify that the installation of the meter base and associated equipment has either been inspected and approved by a local inspection authority or, if there is no local inspection authority, the equipment has been inspected and approved by a licensed electrician. When installing new electric service to a property, Members are responsible for cost and installation of a complete conduit system for all secondary electric conductors and providing a documented electrical load schedule to Hancock-Wood which, typically, should be provided by a qualified electrical service person with knowledge of National Electric Code (NEC) standards.

If requested, Hancock-Wood can extend temporary service to a distance of up to 10 feet from an existing distribution point for a fee of \$150. If the temporary service length exceeds 10 feet, an additional charge will be assessed for the extra distance. For more info or to schedule an appointment, call **800-445-4840** and press “0.”

OPERATION ROUND UP AND YOU

THE POWER OF CHANGE - IT MAKES CENTS

Across the nation, electric cooperatives have created nonprofits to grant Members' spare change back to the community through a program, branded nationally, as Operation Round Up. As a participating co-op, Hancock-Wood automatically adjusts your bill up to the nearest dollar, then combines this change for use in grants to local organizations and individuals in need.

For example, a monthly bill of \$52.73 is rounded up to \$53.00. The additional \$.27 will be contributed to Hancock-Wood's Operation Round Up fund, managed by a five-member Hancock-Wood Electric Community Trust Fund (CTF) Board of Trustees. On average, a Member would contribute \$6.00 annually to the fund. These pennies, nickels and dimes have helped raise more than \$1,000,000 to benefit area charities since its inception in 2008.

Each quarter, the CTF board reviews all grant applications and approves applications for assistance based on demonstrated need and available funds. Anyone is welcome to apply for a grant from the HWE Community Trust Fund, including individual Members who find themselves in need of assistance.

For more information, visit our website.



OURSOLAR- Community Based Solar

OURSOLAR

The OurSolar program provides members the opportunity to purchase a subscription to clean energy from the solar array located at the corner of U.S. 224 and Marion T.R. 215, east of Findlay.

Members can subscribe to the energy output of up to 10 panels when available. Hancock-Wood will measure the green energy produced by each panel every month and calculate it into the member's bill.



OurSolar is not intended as a cost savings initiative, but as an alternative to pricey rooftop solar. Cost-effective coal-fired fuel is a large percentage of our generation portfolio, but we encourage the use of renewable energy sources as they become more practical and affordable. In time, solar may become more affordable. We already offer wind, solar, biomass and hydro as part of your power mix, but some members requested more green energy – OurSolar fills that need.

Net Metering is another co-op program that allows members to purchase, install and own their own solar or wind generation. OurSolar is a community solar program, which translates to lower costs and more opportunity for participation than rooftop solar. Hancock-Wood offers both.

Please contact our office if you have interest in our solar programs.

GENERAL INFORMATION - Call **800-445-4840** or visit **hwe.coop**
OFFICE HOURS - 7:30 a.m. to 4:00 p.m., Monday through Friday
DIGGING - Call **811**
EMERGENCY - Call **911**

CALL US TO LET US KNOW YOUR VIEWS AT 800-445-4840

Members are *First* because

Hancock-Wood Electric Cooperative is a Member-owned organization.

