

**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

Members First!

**HANCOCK-WOOD
ELECTRIC COOPERATIVE**

A Touchstone Energy® Cooperative

**WELCOME**Call 800-445-4840, email info@hwe.coop, visit our website at hwe.coop
Hours of operation are: Monday - Friday, 8:00 a.m. to 4:30 p.m.We are your **Members First!** Co-op – serving families and businesses in your community.
Report an outage at 800-445-4840. See rapid alerts on our Facebook/Twitter pages.

YOU COME FIRST! WELCOME

WELCOME TO HANCOCK-WOOD ELECTRIC COOPERATIVE



HWE- a powerful value for more than 75 years.

George Walton,
President and CEO

Welcome! **You** come first at Hancock-Wood Electric Cooperative, Inc. **You** are both a Member and an 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 your cooperative. Typically, you will see this as a credit on your December bill. **You** decide who governs your district.

Your participation in Co-op Owners for Political Action helps change government regulations that impact your rates – a powerful message when it comes from 42 million co-op voices. **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 at hwe.coop/safety and about policies and bylaws at hwe.coop/about-hwec/co-op-policies

Please review your Member Handbook and call us with any questions.

YOU CAN REACH US DAY OR NIGHT IN AN OUTAGE

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 to work toward rapid power restoration. Please do not think we already know about your outage. We need to know how you are affected to properly respond and maintain your service quality. Track our progress on our website via oms.hwe.coop

For after-hours non-emergency service, you still can call **800-445-4840** and you will be directed to our on-call service. See office hours on page 38.



OUTAGE VIEWER

View current outages. Report an outage at 800-445-4840.

Keep in the know by signing up for outage text alerts so **you** control how you receive important information. Learn how at hwe.coop/news/general-news/sign-up-for-outage-text-alerts



YOUR NOTES

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FIND ALL SERVICES AND BENEFITS EASILY

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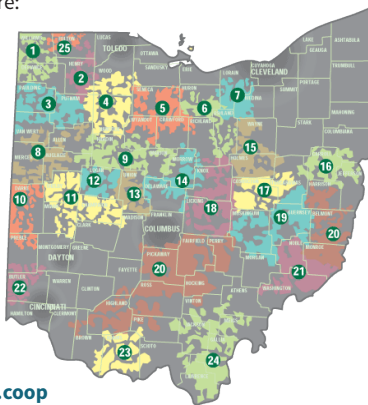
WHAT IS AN ELECTRIC COOPERATIVE?

FACTS ABOUT ELECTRIC COOPERATIVES

Hancock-Wood is one of 25 Ohio electric cooperatives (see map) and one of 900 of these 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 businesses who wish to ensure for themselves the best possible rates and highest service quality. In Ohio, these co-ops are:

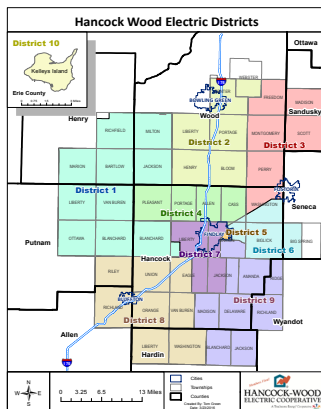
- | | |
|---------------------|-----------------------------|
| 1 – North Western | 14 – Consolidated |
| 2 – Tricounty | 15 – Holmes-Wayne |
| 3 – Paulding-Putnam | 16 – Carroll |
| 4 – Hancock-Wood | 17 – Frontier |
| 5 – North Central | 18 – Licking |
| 6 – Firelands | 19 – Guernsey-
Muskingum |
| 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

Electric cooperatives differ from Municipality or Investor-Owned Utilities because we are nonprofit and can return a percentage of revenue after operating expenses (margins) back to Members in the form of capital credits (often seen as a credit on your December bill). The remaining funds stay in Member accounts as your investment in our infrastructure and operations. Your Board of Trustees decides this amount. At right, is a map of the 10 Hancock-Wood Electric Cooperative districts in northwest Ohio. District 10 is Kelleys Island. To find your trustee and district or to learn about elections, visit hwe.coop/about-hwec/trustees-and-elections



HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUR ELECTRIC COOPERATIVE HISTORY

HANCOCK-WOOD - A POWERFUL VALUE

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 any organization that would undertake the task of “electrifying” farms, houses and barns. Private companies claimed it was too costly and would not help, so area farmers 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. A lineman resides on the island year round.

“*Members First!*” is the focus 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.



Hancock-Wood employees, circa 1945.

Throughout the co-op’s history, Hancock-Wood has delivered reliable, affordable services and supported local causes to make a positive impact in communities it serves. Learn more at - hwe.coop/about-hwec/history

YOUR BOARD OF TRUSTEES

WELCOME FROM YOUR 2016 BOARD OF TRUSTEES

The Hancock-Wood Electric Cooperative Board of Trustees welcomes you as a new and valued Member owner of your cooperative.

Each of us is a Member, just like you. We work to bring you safe, affordable and reliable energy service to strengthen our Member connections with you and help preserve co-op rights.

Our **mission** - to provide premium-quality service, economically-priced electricity and other utility services to our Members and communities.

You could be a trustee! For information on how to become a board member visit - hwe.coop/about-hwec/trustees-and-elections



From left, front row: Bill Kale, Dist. 2; CEO George Walton, Tom Kagy, Dist. 8; top row, Knut Lahrs, Dist. 10; Tom Dierksheide, Dist. 3; Marlene Barker, Dist. 4; Dave Corbin, Dist. 6; John Edie, Dist. 9; Tim Phillips, Dist. 1; Jim Demler, Dist. 7, and Ed Ingold, Dist. 5.

WELCOME FROM YOUR HANCOCK-WOOD EMPLOYEES

Hancock-Wood employees are 42-strong with President and CEO George Walton, CFO Marcia Stahl and Vice President of Engineering and Operations William Barnhart leading the team. We all work to improve communications and operations efficiencies to better serve our loyal Members. Learn more on our Hancock-Wood website at hwe.coop/about-hwec



HANCOCK-WOOD ELECTRIC COOPERATIVE

THE SEVEN COOPERATIVE PRINCIPLES

WHY WE DO WHAT WE DO

We abide by a modernized version of the 1844 Rochdale Equitable Pioneers Society of England principles that guide us toward providing the best service possible. They 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 - Cooperatives 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 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 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 policies accepted by Members. We help through donations, grants and volunteer efforts throughout northwest Ohio.



Helping out Habitat for Humanity.

SAFETY IS PRIORITY ONE

SAFETY IS PRIORITY ONE FOR YOU AND OUR EMPLOYEES

At Hancock-Wood, safety is top 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



One of our school live-wire safety demos.

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

Please call us for a safety demonstration for your group at **800-445-4840**.

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** or **text** (see page 1).
- 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 best – remember pet food, if applicable.
- Use paper plates, plastic utensils and 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.
- Use your smart phone to visit hwe.coop/safety

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.



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!

Learn more at hwe.coop/safety

SAFETY AROUND ELECTRIC EQUIPMENT

YOUR LANDSCAPING, SAFETY AND SERVICE RELIABILITY

Your safety, service and space

Please consider electric safety before planting trees and shrubs. Trees that grow near power lines can be hazardous and cause power outages.

Tree limbs cause approximately 30 percent of all power interruptions. To prevent power-line contact, 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 – dangerously close to an energized line. Maintaining rights-of-way is necessary for you to receive reliable power and ensure your safety and that of those on or near your property. All pruning is done to International Society of Arboriculture standards.

Safety tips around electric equipment

- Avoid landscaping near ground-mounted utility equipment or meters. Our crews must access them.
- Keep shrubs and structures at least 12 feet from the door of the pad-mount equipment and at least three feet from the sides. Otherwise, co-op linemen and technicians cannot access the equipment and that could extend any outage times.
- 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/safety



SAFETY WHEN DIGGING

GARDEN, REMODEL, BUILD A POOL OR SHED - BUT BE SAFE

Call 811 before you dig!

Whether you are landscaping, building a deck, planting a tree or installing a mailbox, 811 is the number you should call before you begin any digging project. You may not know about underground lines that are present.



Often, people are tempted not to call first, due to concerns about project delays or costs and assume it will be fine to dig without calling 811. This assumption can be life-threatening and if you disrupt service to your neighborhood, you could be responsible for fines and repair costs.

Calling 811 automatically routes you to the Ohio Utilities Protection Service (OUPS) or you can call direct at 800-362-2764. Think safety, dial 811.

Construction Corner can help

If you are building a new home or structure on your property, please visit our website at hwe.coop/construction-corner or click on the website's blue Construction Corner icon like the one shown on this page.

There are many safety links to educate Members and their children on how to keep people and property safe and energy flowing. Learn more at hwe.coop or by calling us at **800-445-4840**.



CONSTRUCTION CORNER

Establish new or temporary service and remodeling guidelines.

TECHNOLOGY AND YOU

YOUR INVESTMENT IN RELIABLE SERVICE

Hancock-Wood has seen remarkable success on its deployed Distribution Automation (DA) system to combat reliability issues on its 11,000-Member power system - especially during after-hours outages.

We were challenged with power interruptions that occurred from failures of transmission power systems outside our distribution-system control, but still affecting our Members. Supervisory Control And Data Acquisition (SCADA) equipment allows us to remotely reroute power from one substation to another to restore power to an affected area almost as easy as flicking a switch.

The process is called “back-feeding.” Sensors on a device called a recloser detect the loss of voltage and communicate with other switches to restore the energy flow at open points between various circuits.

This is technology that not all electric utilities have at hand. For Hancock-Wood, the distribution automation has resulted in a dramatic reduction in outage duration. So, for example, what used to be a three-hour outage can become a 15-minute power interruption - thanks to SCADA.

Hancock-Wood is pleased with these outcomes - considering this success has been achieved with only half of the new distribution automation system in place. This is not to say the maintenance on the system is entirely without human intervention. Our engineers are up, often in the middle of the night, to activate the distribution automation points and reconfigure the network for optimum power restoral. Operations personnel are often dispatched to the area as well to physically address the systems when necessary.

Night or day, in good weather and bad, our engineers and operations personnel work to ensure your service reliability – and it is getting us noticed. In fact, our Hancock-Wood SCADA system was featured in the August 2015 edition of the national *RE (Rural Electric) Magazine*.

ELECTRIC RATES

HOW IS MY RATE DETERMINED?

Electric Service Schedules R-107 & R-207 for Residential Member Service

These schedules are available and applicable for residential accounts with a measured kilowatt (kW) demand of less than 25 kW. Although identical rate classes, the R-107 classification is for the Ohio mainland Members and the R-207 is for Kelleys Island Members.

Service furnished under this schedule shall be in accordance with Hancock-Wood's General Terms and Conditions or subsequent revisions thereof. See hwe.coop/about-hwec/co-op-policies

All service under these schedules shall be single-phase, delivered through a single set of service wires, and the service location is to be designated by Hancock-Wood. Service shall be at a nominal potential of 120/240 volts, three-wire or, at the sole option of the Cooperative, 120 volts, two-wire service may be furnished.

The size of individual motors shall not exceed a 15 HP nameplate rating except where written permission is granted by Hancock-Wood. The Cooperative reserves the right to require that all motors 10 HP and larger be equipped with reduced voltage starting equipment to avoid unnecessary voltage surges on Hancock-Wood's system.

Hancock-Wood also reserves the right to transfer any residential account onto a general service rate if the account exceeds a measured demand of 25 kW during any three months of May through September in a year. This went into effect January 1, 2015.

Billing for R-107/R-207 rate classes shall be applicable to residential Members with an uncontrolled water heater and comprised of the sum of the following charges:

Service Charge: \$33

Energy Charge: all kWh per month: 10.03 cents per kWh

G&T: Purchased Power Cost Adjustment Charge (if applicable)

See hwe.coop for details and other rate structure information.

BILL PAYMENT OPTIONS

HOW EASY IS IT TO PAY MY BILL?



Hancock-Wood offers options to help you pay your bill conveniently without fees. You can pay automatically, call us, pay online or by mail, use the kiosk or stop by.

AUTOMATED TELEPHONE SYSTEM –

Call **800-445-4840** and press **Option 2** to pay with your credit card/check or press “**0**” to speak to a friendly Member Services Representative.

AUTOMATIC BILL PAYMENT - See our insert to 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 or **VISIT OUR OFFICE INDOOR LOBBY** and speak to one of our friendly Member Services Representatives.

VISIT OUR OFFICE DRIVE-THROUGH WINDOW during office hours: 8:00 a.m. to 4:30 p.m., Monday through Friday, or after hours - use our night deposit drop-box located at the drive through.

VISIT OUR PAYMENT KIOSK DROP BOX at the Kroger grocery store on Tiffin Avenue in Findlay. *This option should not be used for late payments.*

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, mailed payment, at the Kroger kiosk drop box or through the automated telephone system.
- Credit Card - Visa, MasterCard and Discover are accepted online and via telephone services and at our offices.

UNDERSTANDING YOUR BILL

MAIN SECTIONS OF YOUR MONTHLY ENERGY BILL

Let us help you understand how statements work.

A Detail showing your statement number, service location and billing date.

B Indicates your meter number and rate classification.

C Your 13-month energy use history so you can watch trends and electric consumption.

D Meter reading info:

- Type of Service - Listed as “Electric Service;” however, on security-light only accounts this column will be blank.
- Read Dates - Start and end dates of the current meter-reading cycle.
- Days - The total amount of days in this current meter-reading cycle.
- Reads - The previous and current meter readings.
- Metered Usage - The amount of electricity used during this reading cycle.
- Unit of Measure - Measured in kilowatt hours (kWh).
- Multiplier - Most residential accounts are issued a multiplier of 1. The multiplier on larger accounts can be 40, 80 or higher. Very large residential and most commercial electric accounts require a different type of meter than does a typical home. The readings reported by this meter need to be multiplied to gain the correct usage billed.
- Billed Usage - Electricity you are being billed for during this reading cycle.

A ACCOUNT NUMBER: 1234567
Statement Number: 1234567
Service Location: SERVICE ADDRESS
CITY, STATE
Billing Date: 06-Jan-2016
Meter: 0000000000 Rate: applicable rate

B ELECTRIC USAGE (kWh)
Bar chart showing usage from 12/15 to 1/15.

C LAST NAME, FIRST
MAILING ADDRESS
CITY, STATE, ZIP
0000000000

TYPE OF SERVICE	READ DATES	DAYS	READS PREVIOUS	READS CURRENT	METERED USAGE	UNIT OF MEASURE	MULTIPLIER	BILLED USAGE
Electric Service	1/20/15 12/28/16	30	52665	84130	1482	kWh	1	1482

D Budget Info: Your monthly Budget Billing amount is \$100.00. The actual amount billed this month is \$107.00. The difference between your budget amount and actual billing amount this month is \$07.00. Your year-to-date difference is \$210.00. Check any month to your account will be applied to budget difference at the next tri- up in July.

E PAYMENTS: Thank You -151.00
1/15/16 Service Charge 33.00
1/15/16 Operation Read Up 0.00
1/15/16 Electric Charge 153.44

F PREVIOUS BALANCE: \$1.00
CURRENT CHARGES: \$150.00
ADJUSTMENTS: 0.00
AMOUNT DUE: \$150.00
AFTER 26-Jan-2016: 105.00

G PLEASE RETURN THIS PORTION WITH YOUR PAYMENT TO ASSURE PROPER CREDIT TO YOUR ACCOUNT. DON'T USE THESE CHECKS ON YOUR CHECK OR DEBIT.

H Please make checks payable to:
HANCOCK-WOOD ELECTRIC COOPERATIVE
PO BOX 150
NORTH BALTIMORE, OH 45672-0150

ACCOUNT NUMBER	1234567
AMOUNT DUE	100.00
DUE DATE	25-Jan-2016
AMOUNT AFTER DUE DATE	105.00

UNDERSTANDING YOUR BILL

MAIN SECTIONS OF YOUR MONTHLY ENERGY BILL

- E** Budget message - If you are enrolled in our budget billing program, this message appears on your bill each month with your current information.
- F** Your charge details or the description of all charges:
- Payment - Shows your last month's payment.
 - Service Charge - This component allows us to generate sufficient revenue to cover our fixed costs that we incur annually, including: interest and principal on long-term debt, insurance, employee wages and benefits, and maintaining the distribution equipment and system.
 - Generation & Transmission (G&T) Charge/Power Cost Adjustment (PCA) recovers the cost of wholesale power above what is collected in the electric energy charge (see Electric Energy Charge below)
 - Air conditioning, water heater, dual fuel/geothermal - Indicates the discount you receive for a radio-controlled switch (RCS - see page 27) installed on these appliances to control peak demands and save you on your energy costs.
 - Operation Round Up - Shows your bill was automatically rounded up to the next highest dollar. Those pennies are deposited in a separate account used for charitable contributions to qualifying community groups and individuals in our area needing assistance as part of our Concern for Community principle. (see Cooperative Principles on page 7, and Operation Round Up on page 35).
 - Security Lights - Shows any security light you may lease from us.
 - Electric Energy Charge - Shows the total you pay for energy use. Any charges from our wholesale supplier above this fixed portion are captured in the G&T/PCA charge (depending on your rate).
- G** Messages - Important news is shared here. Please check it each month.
- H** Account Summary - a summation of your account recent history.

Questions?

Please call our friendly Member Services Reps at 800-445-4840.

HELP MEETING YOUR PAYMENTS

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

Salvation Army
301 Center St., P.O. Box 387
Findlay, OH 45839
419-422-8238

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

Bureau of Concern
301 S. Main Street
Fostoria, OH 44830
419-435-4357

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

WSOS Community Action
(Serving Wood, Seneca,
Ottawa and Sandusky
counties)
109 S. Front Street
Fremont, OH 43420
419-334-8911
800-775-9767

WSOS in Wood Co. only
812 North College Drive
Bowling Green, OH
419-353-7407

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

Find your county services
at [hwe.coop/residential/
bill-payment-assistance](http://hwe.coop/residential/bill-payment-assistance)

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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUR COST OF POWER

COST OF WHOLESALE POWER AFFECTS RATES

Our Members work hard to conserve energy, and our distribution system helps us maintain stable rates. We wish we could tell you that generated electric power costs were going to stabilize in the near future, but we honestly can't do that. Here is why:

Supply and demand

The price of electricity, and all commodities, rises when the supply is less than the demand. Because of Environmental Protection Agency (EPA) overreach, many coal plants are closing. Coal provides the bulk of our base-load or primary energy generation. Within the next few years, many areas of the country may not have enough capacity to adequately supply the demand for electricity during peak periods of use. In some cases, there could be rolling brown-outs or black-outs during peak times. We need more generation capacity to meet our growing energy demands, but few, if any, new base-load power plants are being built today.

Environmental regulations

In 2010, Buckeye Power Inc., the generation cooperative from which we purchase our power, completed construction of environmental equipment at the Cardinal Generating Station. This equipment, which was mandated by the EPA, removes all but a tiny fraction of the fly ash, nitrous oxides, sulfur dioxides, mercury and other pollutants from the flue gases.

Today, this power plant is one of the cleanest coal-fired generating units in the world. We are very proud of this, but all Ohio electric cooperative members are sharing the \$1 billion cost of this environmental equipment through higher electric prices, which are a direct result of EPA regulations. See page 20 for Controlling Your Cost of Power.



CONTROLLING YOUR COST OF POWER

YOUR INVOLVEMENT WILL MAKE A DIFFERENCE

Climate change, legislation and the EPA

One reason for the lack of movement in constructing new base-load power plants is the uncertainty over climate-change legislation. Current Environmental Protection Agency (EPA) proposals call for set standards of power generated by renewable sources. Rulings that ban financing by the Rural Utilities Service for new fossil fuel power plants and mandate paying for environmental upgrades at existing power plants make it next to impossible for generation and transmission cooperatives to build new base-load generation, especially coal-fired plants.

EPA climate-change legislation making its way through Congress has the potential to dwarf all other price increases. If current proposals are passed, your electric bills could be double what they are today!

What can I do to keep my energy costs stable?

There are many ways you can help us keep rates stable and costs down. Participation in the Action Committee for Rural Electrification (ACRE) Co-op Owners political action group helps back candidates who support electric co-op rights. For only \$2.08 per month, you can help costs from rising \$40 per month or more in the near future. We have turned back legislation before and, together, we can do it again. To learn more, contact us at **800-445-4840**.

Another easy method to ensure your voice is heard is to visit **Action.coop**

**COOPERATIVE
ACTION NETWORK**

**STAND WITH US
AS WE FIGHT
TO KEEP
ELECTRIC BILLS
AFFORDABLE.**

ACTION.COOP



and voice your concerns. The letters to our nation's leaders are prewritten or you can write your own. This campaign has been successful for electric co-ops before and it can be again. As a Member, you are now part of a powerful organization.

Please, join our effort.

WHO SUPPLIES YOUR POWER?

FROM WHERE DO YOU RECEIVE YOUR ENERGY?

Generation and Ohio electric cooperatives

Ohio electric distribution cooperatives receive electricity from Buckeye Power, Inc., a generation and transmission cooperative established by these co-ops. Co-op Members own two generating units at the Cardinal Station in Brilliant, Ohio. Buckeye contracts with Unit 1 owners to operate that portion. The Cardinal station is in compliance with all current environmental regulations and has made expensive changes necessary to be compliant with amendments to the Clean Air Act. The Robert P. Mone Plant in Van Wert County is utilized during peak electric-use periods. Its 510 megawatts (MW) of power are provided by three natural gas and oil-fired combustion turbines.

Renewable energy resources

Ohio electric co-ops receive 4.45 MW from four anaerobic digesters at Ohio dairy, pork and poultry operations, 3.2 MW from the Hancock County Landfill methane gas generation facility we helped engineer, and 6.4 MW from Suburban Regional Landfill. Hancock-Wood is part of a 55-MW hydroelectric power entitlement from the New York Power Authority, the largest state-owned power organization in the U.S. This power is primarily generated from the Niagara (90 percent) and St. Lawrence rivers. Hancock-Wood is a member of the National Renewables Cooperative Organization, a “super cooperative” tasked with identifying viable renewable energy projects and making green power available to its Members.

Hancock-Wood Electric Cooperative is part of Ohio’s Electric Cooperative’s **OurSolar** installation of 2.1 MW of solar energy panels across the state. Soon, Members may elect to purchase green energy, available on a limited basis, or they can choose to install their own. Call us at 800-445-4840 or learn more about **OurSolar** and renewable energy options at hwe.coop



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**.

A Vote - Members are owners with a say in Co-op direction. You have a vote - that's **democratic member control**.

Competitive Rates - As part of a statewide system, our wholesale rates are competitive, so we are better able to **keep your rates stable**.

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 Dec. bill. [See hwe.coop/about-hwec/capital-credits-or-patronage-capital](http://hwe.coop/about-hwec/capital-credits-or-patronage-capital)

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. See pages 26 and 29.

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

Co-op Connections Card - This **free discount card provides deals** online, national and local merchant products – including prescription drug discounts. See page 18 or visit connections.coop for more info.

System Reliability - We are on track with our Rebuild Program and SCADA and meter technology upgrades to replace nearly 40 miles per year of deteriorating distribution lines and **reduce outage duration for all Members**.



Annual Meeting/Member Appreciation Day - More than 2,000 typically attend our event **in June at the Hancock County Fairgrounds**. Along with important co-op info, there are great prizes, food and family-fun activities because sponsorship funding helps us to defray costs.

MEMBERSHIP BENEFITS

MORE MEMBER BENEFITS

Area (Security) Lighting - We can install and maintain **area lighting with only a small monthly fee**. Call **800-445-4840** for details.

News - We will keep you informed through text, mail, email or social media - **the way YOU like to receive information**. See page 31.

Young Member Benefits - **More than \$18,000 in scholarships go to young Members** annually and our Youth Tour program has promoted one Member's child to go on to national accomplishments. See page 26.

Website - **hwe.coop** offers online payment options, along with news, alerts and search capabilities. **For fastest alerts, check our Facebook page for peak demand, load control and outage info**.

Co-op Comparison to IOUs - Ohio electric co-ops serve about seven Members per mile of line and receive an annual average of **\$8,482 in revenue per mile of line**. The state average for investor-owned utilities (IOUs) is 31 customers per mile of line and IOUs receive an average of **\$73,916 in revenue per mile of line**.

Non-profit electric co-ops distribute about 65 percent of their power to residential Members.

Commercial, industrial and off-peak sales to other utilities account for about 35 percent of sales and substantially improve the system load factor, making for more efficient use of capital facilities.



MEMBER DISCOUNTS

YOUR MEMBERSHIP OPENS DOORS TO DISCOUNTS

Membership is your voice

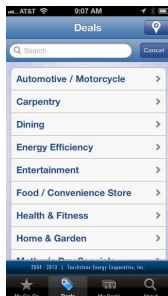
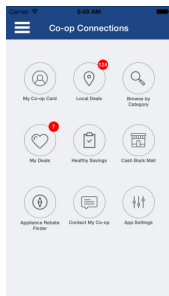
When you receive a Certificate of Membership, which entitles you to vote on electric cooperative issues, please keep it in a secure place.

Membership is your passport to discounts



There are so many perks to becoming a Hancock-Wood Electric Cooperative Member and a major one is the Co-op Connections Card, which you can download at www.connections.coop

This little card or downloaded copy is a powerful saver because it comes with up to 85% in discounts on pharmacy prescriptions, dining, clothing and accessories, lodging, dental and vision care, cell phone service, travel and merchandise. All you have to do is show your Group and Member numbers on the card at time of purchase. That's the power of your co-op connections!



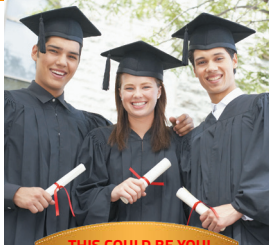
There also are discounts from national businesses participating in this program, including Hertz, Sprint, Sam's Club, ProFlowers, Lands' End, ADT Alarm Systems, LifeLock, Office Depot, Six Flags, Best Western, 1-800-PetMeds, LaQuinta, Alamo, Ramada Worldwide, Home Depot and more!

You also can download the **Co-op Connections Card App** at connections.coop and it will find savings closest to you, deals of the day, connect you directly with your co-op website or help you call us – all with just a click!

YOUNG MEMBER PROGRAMS/BENEFITS

SCHOLARSHIPS, YOUTH TOUR AND KIDS' ENERGY INFO

**MORE THAN \$18,000
IN SCHOLARSHIPS**



THIS COULD BE YOU!

SCHOLARSHIP PROGRAMS

Most scholarships are available to children of Hancock-Wood Electric Co-op Members who are high school seniors.

Some are open to adult Members.

Apply early.

Scholarships typically are awarded in April.

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 the Ohio's Electric Cooperatives.

Learn more at: hwe.coop/community-involvement/scholarship-program

Hancock-Wood also offers energy savings and energy safety demonstrations for schools. Call **800-445-4840** for details.

YOUTH TOUR TRIP



Visit: hwe.coop/community-involvement/scholarship-program

KIDS CORNER



Visit hwe.coop and click on the **KIDS CORNER** blue icon!

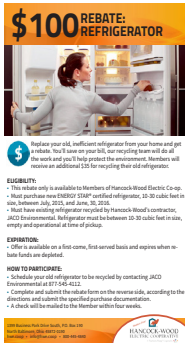


KID'S CORNER

Games, educational information and more just for kids!

RESIDENTIAL MEMBER REBATES

RECEIVE UP TO \$900 IN REBATES AND CONTINUE TO SAVE



Our Rebate Programs are designed to keep you energy efficient and save you money! All rebates are available from July 1 to June 30 annually until funds are depleted. See hwe.coop or insert for details.

Clothes Washer: For new ENERGY STAR® certified clothes washers.

LED Bulbs: For new ENERGY STAR® labeled LED light bulbs.

Refrigerator: For purchase of any ENERGY STAR® refrigerator, 10-30 cubic ft.

Television: For purchase of an ENERGY STAR® TV.

Water Heater Blanket Insulation: For three-inch thick insulation blankets.

Weatherization Rebate for DIY Installation: For a percentage off the cost of qualifying insulation/air sealing products, windows, skylights and doors.

Weatherization Rebate for Professional Installation: A percentage-off rebate of the total cost of professional insulation installation.

REBATES THAT REQUIRE A RADIO CONTROL SWITCH

Air Conditioner: Receive a four-month (June to Sept.) \$5.50 credit whether the RCS is activated or not.

Geothermal: Receive a four-month (June-Sept.) \$5.50 credit whether the RCS is activated or not. Not all systems can accept a switch, which affects only \$100 of the rebate.

Heat Pump/Dual Fuel/Air Source: Not all systems can accept a switch, which affects only \$100 of the rebate.

Water Heater Rebate: Receive a \$.50 credit on your bill every month whether we activate the RCS or not.

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

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.

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/save-energy/radio-controlled-switches or call us at **800-445-4840**.



Sufficient power to device.
NOT controlling.



Sufficient power to device.
CONTROLLING.



Insufficient power to device.
Check your breaker to your
water heater.

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) – \$50 value.

- Full Energy Audit inspection for those looking to reduce overall energy use (1 to 2 hour home visit) - \$100 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) - \$150 value.

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

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!

AUDITS, REBATES FOR BUSINESSES

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!



BUSINESS AND COMMERCIAL REBATES

Hancock-Wood offers **Commercial rebates of up to \$5,000** 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

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 **hwe.coop/contact-us**
- Sign up for outage, load control or news alerts at **hwe.coop/members-connect**
- Text us if you have an outage. Sign up at - **hwe.coop/news/general-news/sign-up-for-outage-text-alerts**
- Contact us on Facebook, Pinterest, YouTube and Twitter, all at **hwe.coop**
- Fill out our surveys and tell us what you think. What you tell us guides our programs and projects because our motto always is *Members First!*

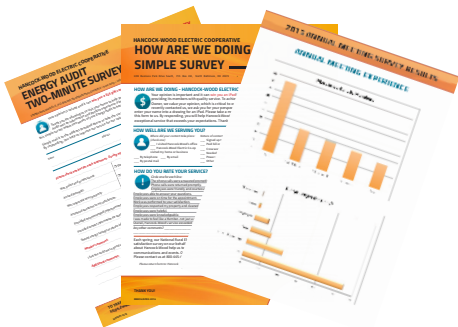
Thanks for the high marks

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 2015, you rated us at **85%**, which compares to industry scores of American Electric Power at 74%, First Energy at 79% and other municipal and investor-owned utilities at 73%.

We know this is due to the great bond we have with our valued Members -



THANK YOU!



HANCOCK-WOOD ELECTRIC COOPERATIVE

HOW YOU LIKE TO RECEIVE INFORMATION

WE PROVIDE YOU WITH NEWS YOUR WAY

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

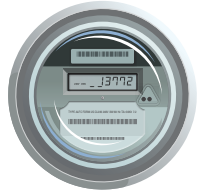
- Sign up for outage, peak-demand and news alerts at [hwe.coop/members-connect](https://www.hwe.coop/members-connect)
- Like us on Facebook or follow us on Twitter pages and receive instant alerts.
- Check our [hwe.coop](https://www.hwe.coop) website **Alert Center** or the crawl at the top for updates.
- Read our *Country Living* magazine - mailed each month or catch it early online at [hwe.coop/news/country-living](https://www.hwe.coop/news/country-living)
- Read our *Member Connections* in *Country Living* - mailed each month or catch it early online at [hwe.coop/news/newsletters](https://www.hwe.coop/news/newsletters)
- Check your bill insert for *Connections Digest* - a summary of *Member Connections*
- Call us at **800-445-4840** for any questions.



NEW METERS IMPROVE RELIABILITY

DIGITAL METERS IMPROVE RELIABILITY, SAFETY

Hancock-Wood is deploying digital meters to improve the efficiency and reliability of our electric system and to save our Members money. The Turtle power-line carrier system reader being replaced is obsolete technology and soon will no longer be supported. The new meters are radio transmission technology.



We thank you for your patience while we make these system upgrades that will enhance your service reliability. Our meter technician will contact you to announce his or her intention prior to briefly disconnecting power. He or she will leave a door-hanger message explaining the process. Installations will take place over the next few years.

With these new digital meters, Hancock-Wood can read the meter remotely from our operations office. The new meters help us to improve billing accuracy and pinpoint the exact location of outages more quickly – meaning a faster response time. Most utilities have gone to this radio-transmitter method of reading.

The meters often do not look very different from the meters in place but these will help our Members troubleshoot non-typical bill concerns by providing outage history and voltage information.



Digital meters help improve electric service reliability and power quality with fewer outages, blinks and surges and help secure the overall safety of our Members and the cooperative employee team.

Learn more about digital meters and the benefits to Members at hwe.coop/residential/digital-meters

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 at hwe.coop/about-hwec/co-op-policies

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. See hwe.coop/construction-corner/new-service 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 serviceperson 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.”

OUR CONCERN FOR COMMUNITY

HANCOCK-WOOD - COMMITTED TO ITS COMMUNITIES

Throughout its history, Hancock-Wood has delivered safe, reliable, affordable services and supported local causes through charitable contributions, volunteerism and other activities as part of one of its Cooperative Principles - Concern for Community. The co-op has donated more than \$500,000 over the last 10 years to schools, charitable and nonprofit organizations, and individuals to improve the quality of life in the communities it serves.

Below are just a few who benefited from these grants such as the Marathon Performing Arts Center, Habitat for Humanity, Red Cross, food pantries, local fire/EMS and police departments, scouting organizations, schools, libraries and community special events. Hancock-Wood also supports local chambers of commerce and economic development entities and sponsors annual scholarships and an Annual Meeting that draws thousands to the fairgrounds.



HANCOCK-WOOD ELECTRIC COOPERATIVE

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 \$400,000 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 <https://www.hwe.coop/community-involvement/operation-round-up-community-trust-fund>



YOUR CO-OP'S BRAND

MEMBERS FIRST AND MASCOT WILLIE WIREDHAND

You may have noticed an addition to our Hancock-Wood logo over the past few years. In 2013, we adopted the phrase *Members First!* as part of our rebranding effort and to emphasize our primary focus.

The updated brand also incorporated similar colors in our logo to our Touchstone Energy® national branding agency's logo as they provide support to our marketing efforts, as does our statewide association, Ohio's Electric Cooperatives (see both on page 37).

Another national brand champion is the mascot of our National Rural Electric Cooperative Association (NRECA), a character called Willie Wiredhand. You have seen his image on our Annual Meeting T-shirts and other promotional materials.

The campaign for Willie as “spokes plug” began October 30, 1950, when an NRECA employee Andrew McLay created the character. He was named “Willie Wiredhand, the Farmers’ Hired Hand,” because co-ops believed electricity assisted farmers just as much as a hired hand might.



A four-foot tall model of Willie resides at the NRECA headquarters in Arlington, Virginia, near Washington, D.C.

Over the years, Willie has been depicted in several forms but remains beloved by many who recall the days “before the lights came on,” and those who just think he is a fun co-op character. We like Willie, too.

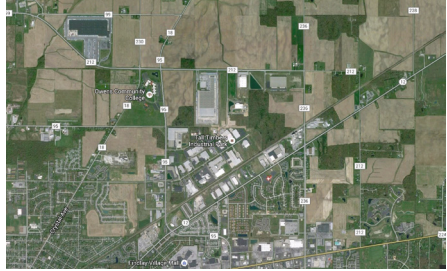


HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUR CO-OP'S BRIGHT FUTURE

VISION FOR THE FUTURE - ECONOMIC GROWTH

Hancock-Wood is well-positioned for economic growth within its service territory boundaries. A special economic development team has been empowered by the co-op's board of trustees to assist site developers in discovering the vast wealth of opportunity in ready-to-build acreage, eager workforce, low interest loans and grant options in our area. Learn more at hwe.coop



HANCOCK-WOOD ELECTRIC COOPERATIVE PARTNERS

Hancock-Wood Electric Cooperative is just that - a cooperative organization. Our partners help us to provide services in a more effective and efficient manner. Because of this, we thank the following industry leaders who help shape the words “electric cooperative” into an entity you can trust.

National Rural Electric Cooperative Association - nreca.coop

Touchstone Energy Cooperatives - touchstoneenergy.com

Ohio's Electric Cooperatives - ohioec.org

Cooperative Action Network (to voice your opinion) - action.coop

Youth Tour - generationon.org/teens/opportunities/nreca-youth-tour

CoBank (a cooperative lending institution) - cobank.com



FAST FACTS

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

Visit us on Facebook, Twitter, YouTube!

FAST FACTS FOR IMPORTANT INFORMATION

OUTAGE - Call 800-445-4840, press option 1

or text us if you have signed up for text alerts.

Not signed up yet?

Visit hwe.coop/news/general-news/sign-up-for-outage-text-alerts

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

OFFICE HOURS - 8:00 a.m. to 4:30 p.m., Monday through Friday

DIGGING - Call **811**

EMERGENCY - Call **911**

BILL PAYMENT OPTIONS - See page 15

UNDERSTANDING YOUR BILL - See pages 16, 17

REBATES - See Pages 26 - 29

TROUBLE PAYING YOUR BILL - Visit:

hwe.coop/residential/bill-payment-assistance

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

Members are first because

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

