

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
JANUARY 2022

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

DIGGING - Call **811**

EMERGENCY - Call **911**

BILL PAYMENT OPTIONS - See page 16

UNDERSTANDING YOUR BILL - See pages 17-18

REBATES - See Pages 27-30

TROUBLE PAYING YOUR BILL - See: **hwe.coop/residential/bill-payment-assistance**



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 at hwe.coop/safety and about policies and bylaws at hwe.coop/about-hwec/co-op-policies.

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 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.

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 85700.
2. Once your mobile phone number is registered, you can notify us of an outage by sending a text to 85700 by typing "#out" in the message box.
3. To opt out of outage texting, send a text to 85700 and type in "Stop".

HANCOCK-WOOD ELECTRIC COOPERATIVE
YOUR NOTES

HANCOCK-WOOD ELECTRIC COOPERATIVE
YOUR NOTES

A blank notepad with a blue header and orange footer. The header contains the text "HANCOCK-WOOD ELECTRIC COOPERATIVE" in white, bold, uppercase letters, and "YOUR NOTES" in a large, white, sans-serif font. The notepad body is white with horizontal blue lines. The footer is a solid orange bar.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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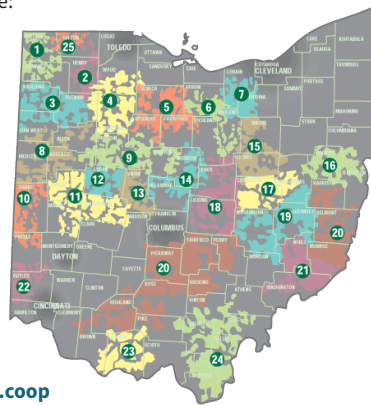
HANCOCK-WOOD ELECTRIC COOPERATIVE

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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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 31.

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 -

hwe.coop/about-us/history/



HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUR BOARD OF TRUSTEES

WELCOME FROM YOUR 2020-21 BOARD OF TRUSTEES

Hancock-Wood members vote for these 10 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 - hwe.coop/about-us/trustees-and-elections



2021-22 Board of Trustees

HANCOCK-WOOD ELECTRIC COOPERATIVE

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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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.



One of our school live-wire safety demos.

Please call us for a safety demonstration for your group.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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 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.
- Use your smart phone to visit hwe.coop/safety

HANCOCK-WOOD ELECTRIC COOPERATIVE

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!

Learn more at hwe.coop/safety

HANCOCK-WOOD ELECTRIC COOPERATIVE

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/safety

HANCOCK-WOOD ELECTRIC COOPERATIVE

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/construction-corner or click on the site's blue Construction Corner icon like the one shown at left. 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 and click on the - see map "**here**" link. 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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

ELECTRIC RATES

HOW IS MY RATE DETERMINED?

Electric Service Schedules R-107 & R-107KI 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-107KI 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-us/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-107KI rate classes shall be applicable to residential Members with an uncontrolled water heater and comprised of the sum of the following charges:

Service Charge: R-107: \$38 R-107KI: \$41

Energy Charge: kWh per month: R-107 10.666 cents per kWh/ R-107KI 10.658

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

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

HANCOCK-WOOD ELECTRIC COOPERATIVE

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 - See our insert to sign up for this service.

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 billing.hwe.coop:8443/hwec/login.jsp 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: 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 1996 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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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.

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

Main Office Hours: Monday-Friday 9:00 AM - 4:30 PM
Main Office Phone: (800) 445-4342
Valleys Island Phone: (419) 257-5247 or (419) 453-4541
Fax Number: (419) 746-2533
Toll-free: (800) 227-7622
Toll-free: (800) 445-4342 option 1

ACCOUNT NUMBER: 1234567
Statement Number: 1234567
Service Loc.: SERVICE ADDRESS
CITY: STATE
Billing Date: 05-30-2016 Rate: applicable rate
Meter: 000000000000 Rate: applicable rate

ELECTRIC USAGE (kWh)

TYPE OF SERVICE	READ DATES	DAYS	READS	PREVIOUS	CURRENT	METERED USAGE	UNIT OF MEASURE	MULTIPLIER	BILLED USAGE
Electric Service	1/15/16 - 2/28/16	30	5265	5410	145	kWh	1	145	145

CHARGES

CHARGE	AMOUNT
12/4/15 Payment - Thank You	-61.00
01/05/16 Service Charge	30.00
01/05/16 Operation/Wound Up	0.00
01/05/16 Electric Energy Charge	155.44
AMOUNT DUE	124.44

MESSAGES

G Hancock-Wood is updating its meters to help reduce outages. For more information, please visit www.hwcop.org and see the link in our next letter on the home page.

H PREVIOUS BALANCE: 61.00
PAYMENTS/TENDERS: YOU: -61.00
CURRENT CHARGES: 155.44
ADJUSTMENTS: 0.00
AMOUNT DUE: 124.44
AFTER 2/1-JAN-2016: 124.44

HANCOCK-WOOD ELECTRIC COOPERATIVE
PO BOX 190
NORTH BALTIMORE, OH 45872-0190
Toll-free: (800) 227-7622
Toll-free: (800) 445-4342 option 1

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT TO AVOID PROPER CREDIT TO YOUR ACCOUNT
DO NOT USE BANK OR STAMPS ON YOUR CHECK OR CREDIT

NAME: _____
ACCOUNT NUMBER: 1234567
AMOUNT DUE: 124.44
DUE DATE: 05-30-2016
AMOUNT AFTER DUE DATE: 124.44

PLEASE MAKE CHECKS PAYABLE TO:
HANCOCK-WOOD ELECTRIC COOPERATIVE
PO BOX 190
NORTH BALTIMORE, OH 45872-0190
Toll-free: (800) 227-7622
Toll-free: (800) 445-4342 option 1

HANCOCK-WOOD ELECTRIC COOPERATIVE

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 28) 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 8, and Operation Round Up on page 36).
- 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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

PAYMENT ASSISTANT

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

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

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

CONTROLLING YOUR COST OF POWER

YOUR INVOLVEMENT WILL MAKE A DIFFERENCE

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 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 <https://voicesforcooperativepower.com> and voice your concerns. The letters to our nation's leaders are written 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.



HANCOCK-WOOD ELECTRIC COOPERATIVE

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. As of March 2018, Buckeye now owns and operates the Cardinal station in compliance with all current environmental regulations. 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 Co-op is part of Ohio's Electric Cooperative's Our**Solar** community solar installation of 2.1 MW of solar energy panels across the state. Members purchased this green energy - a waiting list is still available - or they can install a system on their own. Call us at **800-445-4840** or learn about Our**Solar** and renewable energy options at **hwe.coop**



HANCOCK-WOOD ELECTRIC COOPERATIVE

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**.

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 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.

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.

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.



Annual Meeting/Member Appreciation Day - Crowds of Members attend our June event at **Hancock Co. Fairgrounds**. Along with our business meeting, we offer prizes, food and family fun.

HANCOCK-WOOD ELECTRIC COOPERATIVE

Co-op Connections Card

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 connections.coop.

This card 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!

Discounts from national businesses participating in this program, include 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!



HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUNG MEMBER PROGRAMS/BENEFITS

SCHOLARSHIPS AND YOUTH TOUR



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 ELECTRIC COOPERATIVE

RESIDENTIAL MEMBER REBATES

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



Replace your old, inefficient refrigerator from your home and get a rebate. Your rebate is good for 30 days after your new refrigerator is installed. Rebates will increase an additional \$25 for recycling your old refrigerator.

ELIGIBILITY:

- This rebate only is available to Members of Hancock-Wood Electric Co-op.
- Must purchase new ENERGY STAR® certified refrigerator, 10-20 cubic feet in size, between July 1, 2021, and June 30, 2022.
- Must have existing refrigerator recycled by Hancock-Wood's contractor, JACO Environmental. Refrigerator must be returned to the cubic feet in size, empty and operational at time of pickup.

EXPIRATION:

- Offer is available on a first come, first served basis and expires when available funds are depleted.

HOW TO PARTICIPATE:

- Schedule your old refrigerator to be recycled by contacting JACO Environmental at 877-645-4422.
- Complete and submit the rebate form on the reverse side, according to the directions and submit the specified purchase documentation.
- A check will be mailed to the Member within four weeks.

Hancock-Wood Electric Co-op, Inc. 1000
Hancock-Wood Electric Co-op, Inc.
Hancock-Wood Electric Co-op, Inc.

Our Rebate Programs are designed to keep you energy efficient and save you money! All rebates are available from Jan. 1- Dec. 31 until funds are depleted. **See hwe.coop** or insert for details.

HVAC Maintenance: Scheduled routine professional maintenance is crucial for an HVAC system to perform at optimal efficiency.

Freezer: Purchase an ENERGY STAR® freezer to save on your energy costs.

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

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

Refrigerator and/or Freezer: For purchase of any ENERGY STAR® refrigerator and/or free-standing freezer, 10-30 cubic ft.

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. Learn more about these systems at **hwe.coop** under **Rebates**.

Heat Pump/Dual Fuel/Air Source: Not all systems can accept a switch, which affects only \$100 of the rebate. Learn more at **hwe.coop** under **Rebates**.

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

HANCOCK-WOOD ELECTRIC COOPERATIVE

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.

HANCOCK-WOOD ELECTRIC COOPERATIVE

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.

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!

HANCOCK-WOOD ELECTRIC COOPERATIVE

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!

HANCOCK-WOOD ELECTRIC COOPERATIVE

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/residential/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!***

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 2021, you rated us at **86%**, which compares to investor-owned utilities at 72%, and municipalities at 71%.



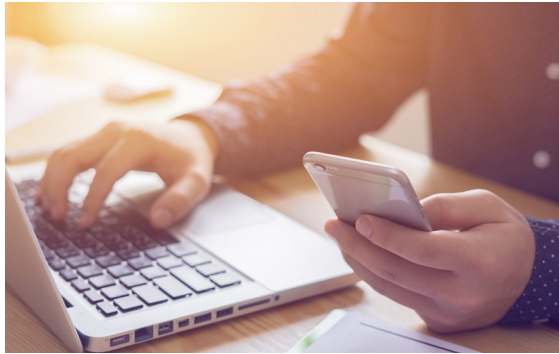
HANCOCK-WOOD ELECTRIC COOPERATIVE

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 at hwe.coop/members-connect
- Like us on Facebook or follow us on Twitter pages and receive instant alerts.
- Check our hwe.coop website **Alert Center** or the crawl at the top for updates.
- Read our Ohio Cooperative Living magazine - mailed monthly or online at hwe.coop/news/monthly-magazine
- Read Member Connections in Ohio Cooperative Living - mailed each month or online at hwe.coop/news/monthly-magazine.
- Check your bill insert for Connections Digest - a summary of Member Connections
- Call us at **800-445-4840** for any questions.



HANCOCK-WOOD ELECTRIC COOPERATIVE

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-us/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 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.”

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 \$600,000 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 hwe.coop/community-involvement/operation-round-up-community-trust-fund

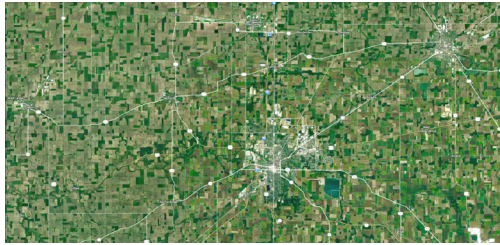


HANCOCK-WOOD ELECTRIC COOPERATIVE

YOUR CO-OP'S BRIGHT FUTURE

VISION FOR THE FUTURE - ECONOMIC GROWTH

Hancock-Wood is well-positioned for economic growth. A special Economic Development Partners Board has been empowered by the co-op's board of trustees to assist investors and 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 by clicking on our [Economic Development icon](#).

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 legislative advisory - nreca.coop
Touchstone Energy Cooperatives marketing support - touchstoneenergy.com
Ohio's Electric Cooperatives, transmission and marketing support - ohioec.org
Cooperative Action Network, legislative action and support - action.coop
Youth Tour - generationon.org/teens/opportunities/nreca-youth-tour
CoBank, cooperative lending firm and event /cause sponsor)- cobank.com



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 16

UNDERSTANDING YOUR BILL - See pages 17-18

REBATES - See Pages 27-30

TROUBLE PAYING YOUR BILL - See: hwe.coop/residential/bill-payment-assistance

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.

