

# Welcome

*Welcome to Clarke Electric Cooperative, Inc., an electric distribution cooperative that has a unique way of doing business. We are a not-for-profit utility that serves in portions of eight counties in South Central Iowa: Clarke, Decatur, Lucas, Madison, Ringgold, Union, Warren, and Wayne.*

We believe in bringing the best to our members. For more than 70 years, Clarke Electric has been delivering energy and energy solutions. We are actively committed to our communities and dedicated to serving our members with innovation, accountability, and integrity.

Clarke Electric publishes a monthly newsletter, *Closed Circuit*, which informs our members of current industry topics, safety and environmental issues, and efficiency programs, as well as services and products that are available through your Cooperative. For more information, see the Publications page in this packet.

We hope this packet of information will help you become more familiar with Clarke Electric and our way of doing business. If you have any questions or comments, please contact us at our local office headquarters in Osceola at 641-342-2173 or 800-362-2154.



Feel free to stop by our office at 1103 North Main in Osceola. The office is open from 7:30 a.m. to 4:00 p.m. Monday through Friday.

For more detailed information, visit us at [www.cecnet.net](http://www.cecnet.net).

# Statement of Nondiscrimination

Clarke Electric Cooperative, Inc., is the recipient of federal financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture, which provide that no person in the United States on the basis of race, color, national origin, sex, religion, age, or disability shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is William S. Freeman, general manager of Clarke Electric Cooperative, Inc. Any individuals, or specific class of individuals, who feel that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Administrator, Rural Utilities Service, Stop 1510, 1400 Independence Avenue, SW, Washington, DC, 20250-1510; or the Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, DC 20250-9410; or call 202-720-5964 (voice or TDD). USDA is an equal opportunity provider and employer. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

# The Cooperative Advantage

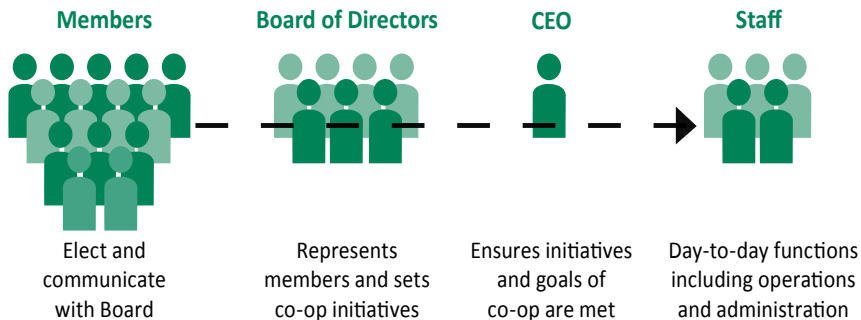
## What makes a rural electric cooperative unique?

**YOU are a member/owner** of Clarke Electric Cooperative which is owned by the people it serves. We exist to provide reliable electric service to our members at cost.

**YOU share in the ownership and governance** of the Cooperative.

**YOU have a voice.** Your Cooperative is democratically organized, owned, and governed by you. You are invited to attend the Cooperative's annual meeting held every year on or near the 10th of September. Look for more information in the monthly *Closed Circuit* newsletter or on line at [www.cecnet.net](http://www.cecnet.net) for more annual meeting details.

**YOU receive a patronage dividend check.** Each year the Board of Directors reviews the financial position and determines whether or not to pay member dividends. The equity of an energy cooperative is owned entirely by the members of the cooperative. Members contribute to the equity by paying their bills and generating margins (money left over after expenses are paid) each year. Annually these margins are allocated to each member based on the amount of energy purchased from the cooperative. The equity is returned to members over time through payment of member dividends (also called patronage dividends or capital credits).



# Tree Trimming Guidelines

*Clarke Electric is dedicated to providing our members a safe and reliable energy source—electricity. However, trees planted too close to our power lines can significantly impact our ability to deliver a safe and reliable product. A clear right of way is essential.*



Trees growing in or around the power lines are the #1 cause of blinks and outages on our system. For our members, this means inconvenient interruption in service. For us it means a trouble call for our line crews and an added expense.

Both the U.S. Department of Agriculture's Rural Utilities Service (RUS) and the Iowa Utilities Board (IUB) require electric cooperatives to have effective tree-trimming, ROW clearing, and maintenance programs in place. Details of the Clarke Electric program are on the back of this page.



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# Tree Trimming, Continued

## Clarke Electric's Right-of-Way (ROW) Program

Clarke Electric will maintain ROW clearance over, along, and across the premises where the power lines are located. Cycles and methods are determined using best judgment, knowledge of local factors, and industry standards. The Cooperative uses contractors and employees to perform ROW work.

## CEC's program consists of a combination of:

- Tree and brush pruning
- Removal of hazardous trees
- Chemical treatment on smaller trees in ROW or to impede future growth

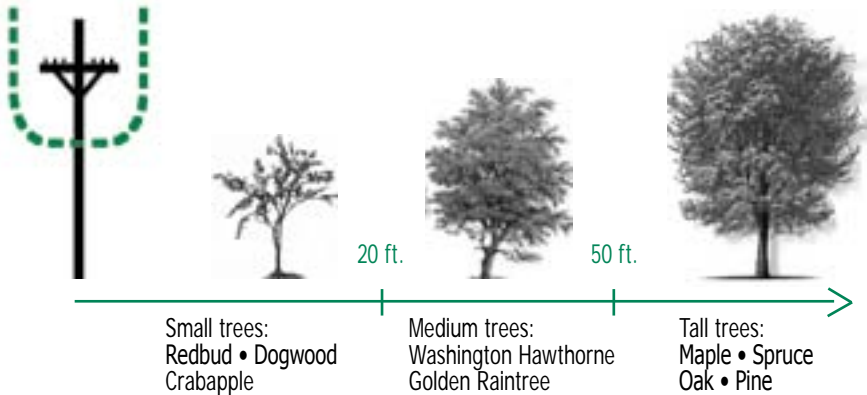
## How You Can Help?

Member-owners can help by trimming trees and underbrush that could grow to interfere with ROW guidelines. For safety reasons, don't attempt to remove or trim trees already near or touching the lines. Call CEC and we will ensure that a crew takes action and prevents possible power loss. When crews are on your property, please allow them to remove trees and underbrush near power lines.

When planning future landscaping, consider the mature size of trees and shrubs to determine a proper planting distance. The planting guideline below can help you choose the best vegetation for you and your Cooperative. Together, we can find solutions that allow trees to flourish while maintaining a clear ROW for power lines.

## Plant the Right Tree in the Right Place

Tall trees should be planted away from overhead utility lines.



# Billing Information

## Meter Reading Date

Meter readings are collected electronically on or near the same date at the end of the month. Bills are sent out on or near the 10th of each month.

## Bill Due Date

Your payment must reach our office by the due date (always the last business day of the month) printed on your bill to avoid a late-payment charge.

## Delinquent Notice

If the bill is still delinquent 15 days after the printed due date, your service may be subject to disconnection. (See: Fees and Charges in this packet.)

## Payment Options

- **Online:** Access your account online at [www.cecnet.net](http://www.cecnet.net) and click on “e-Bill.”
- **Automatically:** You may pay your electric bill automatically by having it conveniently deducted from your savings or checking account. An enrollment form for automatic payment is included in this packet.
- **Phone, Mail, or In Person** (Drop Box, Credit or Debit cards): Clarke Electric’s Osceola office is open Monday through Friday from 7:30 a.m. to 4:00 p.m. Payments may be paid directly during business hours or placed in the 24-hour drop-box after hours. We accept credit cards (MasterCard & Visa) and debit and checking cards; both can be set up as a recurring monthly charge or designated on a month-to-month basis.
- **Budget Billing:** A budget payment plan helps consumers on a fixed budget and those who prefer to pay the same amount each month. We will review your account for the last 12 months, calculate the average billing amount over that time period, then bill the average amount every month. To remain on the budget-billing plan, your account must be completely current and payments made in full and on time each month. If you are interested in our budget billing option, just call our billing department at 1-800-362-2154.

# Rates

Clarke Electric purchases power from Central Iowa Power Cooperative (CIPCO) and its five electricity generation facilities in Iowa. Electricity is distributed to your homes, farms, and businesses through a network of over 1,860 miles of power lines reaching more than 5,000 members/owners. CIPCO uses over 40 percent carbon-free, emissions-free sources to generate your power. We also believe in being good stewards of our environment and looking for alternative solutions to meet your energy needs.

Current Rates per Member Classification			
Single-phase		Large commercial: 75-1000 kVA	
Availability charge	\$26.00	Availability charge	\$80.00
First 1,000	\$0.127	Demand	\$12.50
Balance	\$0.0805	First 200 kWh/kW	\$0.077
		Balance kWh/kW	\$0.051
Single-phase (Urban*)		Large power - over 1000 kVA	
Availability charge	\$16.50	Availability charge	\$425.00
First 1,000	\$0.127	Demand	\$12.50
Balance	\$0.0805	First 200 kWh/kW	\$0.071
<i>*inside city limits of incorporated city</i>		Balance kWh/kW	\$0.040
Three-phase: 0-75 kVA		Off peak	
Availability charge	\$60.00	Availability charge	\$150.00
Demand	\$6.25	KW demand (off peak)	\$3.00
First 200 kWh/kW	\$0.079	KW demand (on peak)	\$20.00
Balance kWh/kW	\$0.053	kWh (off peak)	\$0.050
		kWh (on peak)	\$0.220
Electric			
Winter heat rate effective October thru May			
All kWh's	\$0.045		

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# Rates, Continued

## **Availability Charge/Fixed Charge**

A recurring monthly fee charged to every member, regardless of the amount of energy used. It helps offset the cost of maintaining electric service at a location, administration, preparation and mailing of bills, and covers maintenance of poles, wires, transformers, meters, and right of way, and other expenses associated with providing electric service.



## **Power Cost Adjustment (PCA)**

This fluctuating monthly adjustment reflects the amount Clarke Electric pays for power above or below the base cost established at the time of our last rate study.

# Outage Responsibilities

## Overhead/Underground Line

The point of interconnection is usually past the meter socket for single-phase services.

## Member/Consumer's Responsibility

- Tripped breaker or blown fuses below the meter or in any buildings
- Bad connection on entrance to buildings or house
- Wrapped or broken wires on the member's side of the meter pole
- Tree or tree branches in wires on member's side of the meter pole

## Clarke Electric Cooperative's Responsibility

- Line outages (caused by lightning, storms, ice, trees, wind, broken wires, broken poles, broken insulators, animals, faulty primary underground line)
- Primary fuses on transformers or line tops
- Failed transformers
- Substation outages

**Powered  
by CEC**

## Note:

*Clarke Electric is responsible for repairing lines and restoring power, but is not liable for any damages that are caused by acts of God.*

# Reporting Power Outages

*Our goal is to provide safe, dependable, and affordable electric service. When things happen beyond our control that cause interruptions in your service, please follow this checklist before contacting Clarke Electric.*

## What to do when the power goes out

- 1. Check your meter.** If the red light is on, power is available to this point. You may need to reset breakers or fuses in the house or at the meter pole. When only part of your property has power, the problem is usually caused by a blown fuse or tripped breaker. In both cases, repair is your responsibility.
- 2. Check with your neighbors** to see if they are out of power. This helps both you and the Cooperative determine the extent of an outage.
- 3. Call Clarke Electric** to report your outage at 1-641-342-2173 or toll free at 1-800-362-2154. Please have your location/account number available to help us correctly identify the physical location of the outage. If you call after hours, you will be connected to our call dispatch center, which responds to outage calls efficiently and safely. As soon as the outage call is received, linemen are dispatched to investigate the cause and quickly restore the power.

## Note

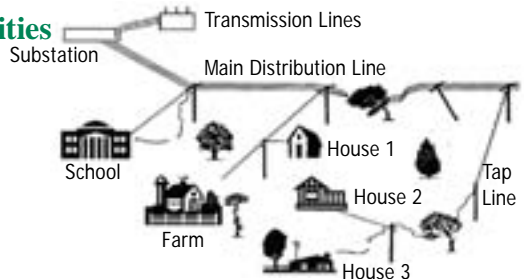
*If a line crew is dispatched to service a member's outage, and the outage is found to be no fault of the Cooperative or its equipment, a service call fee is charged to the member. Charges for a service call for outage on the member's side:*

*Monday – Friday, 7:30 a.m. – 4:00 p.m ..... \$125.00 (minimum trip)*

*After hours..... \$200.00 (minimum trip)*

## Service Restoration Priorities

1. Transmission Lines
2. Substations
3. Main Distribution Feeders
4. Tap Lines
5. Individual Services



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# Fees and Charges

## Fees

- **Membership Fee:** A membership fee of \$5 is required to receive electric service from Clarke Electric Cooperative. There is a \$5 fee for a record change.
- **Deposit:** The required deposit is based upon the highest bill in the previous 12-month history at the location for which service is requested. The deposit fee may be waived by furnishing Clarke Electric with a written credit reference from your previous power supplier showing 12 consecutive on-time payments. Once Clarke Electric receives 12 consecutive on-time payments, your deposit will be applied as a credit to your account.
- **Posting Fee:** If you fail to respond to a late notice/friendly reminder, a Clarke Electric employee may post a Notice of Disconnect by your electric meter on your property. This notice states that disconnection of service will take place within 48 hours. A non-refundable and non-transferable \$125 posting fee will be added to the delinquent amount.
- **Disconnect Fee:** A \$125 disconnection fee will be charged to your account if your service is disconnected for non-payment. To avoid this action, contact must be made with Clarke Electric's billing department prior to the disconnect date printed on the late notice/friendly reminder.
- **Reconnect Fee:** A \$125 reconnection fee will be charged when your service has been disconnected for non-payment. Reconnection is made during regular office hours, which are 7:30 a.m. to 4:00 p.m. You will be charged this \$125 reconnection fee for each meter that is reconnected.
- **After-Hours Reconnect Fee:** If your service was disconnected for non-payment, and reconnection is made after regular office hours, a \$200 reconnection fee will be charged.

## Charges

- **Returned Checks:** A \$30 returned-check charge will be assessed for any checks that are not honored. In addition, your bill will be considered unpaid, and late payment charges will apply.
- **Bill Due Date:** To avoid a penalty, your payment must reach our office by the due date printed on your bill (the last business day of the month).
- **Late-Payment Charge:** A 1.5 percent penalty will apply if payment is received after the due date printed on the bill.

# RECare

## RECare

Clarke Electric participates in a program that extends a helping hand to those in need. RECare gives assistance to low-income members to weatherize their homes and to help pay their winter electric bills. All of the funds collected go to the families in need of assistance—there are no administrative costs.

To contribute to this fund, fill out the form and fax to 641-342-6292 or mail it to:  
Clarke Electric Cooperative  
PO Box 161  
Osceola, IA 50213



*Please print.*

### Member RECare Authorization Form

Yes, I will make a one-time contribution to RECare.

Yes, I will contribute \$ \_\_\_\_\_ per month to RECare

Name \_\_\_\_\_ Acct. No. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## LIHEAP

The Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa households by paying a portion of their heating costs for the winter heating season.

An annually published guideline sets forth the requirements for energy assistance. For more information, call 515-281-0859 or write to:

Low-Income Home Energy Assistance Program  
Iowa Department of Human Rights  
Lucas State Office Building, Capitol Complex  
Des Moines, IA 50319

# Renewable Energy Program

Clarke Electric Cooperative offers a renewable energy program that gives individual members the ability to voluntarily contribute to a fund. All of the money collected from members will be used for the development of alternative energy production facilities in Iowa. Alternative energy production facilities may include wind energy, biomass, solar, and other nontraditional generation technologies.

Through this program, members will not be directly purchasing alternative energy, but rather participating in the development of these resources. Contributions may be retained until they reach a sufficient level to pursue a particular development, make a grant to another entity pursuing alternative energy development in Iowa, or arrange for purchases from alternative energy production facilities.

## Renewable Energy Program highlights include:

- Available to members within any of our rate classifications.
- Members can contribute a one-time dollar amount or on a monthly basis. The minimum contribution is \$1.00.
- The forms of participation include: cash, check, credit card, ACH, or paying the additional amount with your monthly electric bill.
- Once you have signed up, your participation will continue at the same level until you notify us that you wish to change the amount of your contribution or end your participation in the program.

*Please print.*

### Renewable Energy Contribution Form

Yes, I will make a one time contribution

Yes, I will contribute \$ \_\_\_ per month

Name \_\_\_\_\_

Account No. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

# Automatic Bill Payment

*Enjoy the easy, reliable, and safe convenience of Clarke Electric Cooperative's automatic bill payment plan.*

## **Your authorization gives you:**

- **Advance Notice of Payment:** About 18 days before your account is charged, you will receive your electric bill. If you have questions about your bill just call your local office at 641-342-2173.
- **Proof of Payment:** The amount deducted for payment will be shown on your monthly bank statement.

## **Authorization Agreement for Automatic Payments**

I (we) hereby authorize Clarke Electric Cooperative to initiate debit entries (charges) to my (our) checking or savings accounts as indicated below and from the depository financial institution named below, to charge the same such account. The initial authorization is for a variable amount to be charged to my account on the due date printed on the bill for the monthly electric bill presented by Clarke Electric Cooperative. Giving any of the undersigned notification, Clarke Electric may change the billing date from time to time.

*Please print.*

Bank Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Bank Transit/ABA No. \_\_\_\_\_ Bank Acct No. \_\_\_\_\_

This authority is to remain in full force and effect until Clarke Electric Cooperative, Inc., has received written notification from me (or either of us) of its termination in such time and in such manner as to afford my financial institution a reasonable opportunity to act on it. The Customer has the right to stop payment of a charge by timely notification to the institution prior to charging the account. The Customer may rescind any charge within 15 days after notice of posting has been sent to the Customer.

To pay by recurring credit/debit card, please complete the information below

Visa \_\_\_\_ MC \_\_\_\_ Expiration Date (M/Y) \_\_\_\_\_

Card No \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

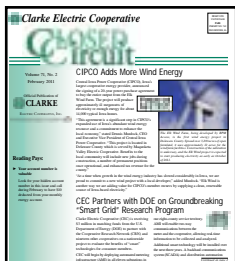
Electric Account Number \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Signature \_\_\_\_\_ Spouse \_\_\_\_\_

# Publications

We want to provide you with every opportunity to stay informed about topics and issues relating to your REC. You can view both of these publications on line at: [www.cecnet.net](http://www.cecnet.net).



## *Closed Circuit*

*Closed Circuit*, a monthly publication of Clarke Electric Cooperative, is mailed to members to keep you informed of current industry news, safety, environmental issues, efficiency programs, services, and products available to you as a member of Clarke Electric. You can view this publication online at [www.cecnet.net](http://www.cecnet.net).



## *Living with Energy in Iowa*

*Living with Energy in Iowa* provides information on energy issues, safety, and efficiency at a state and national level. The magazine is provided to you at no cost. If you would like to receive this magazine, please fill out the form below and send to Clarke Electric Cooperative. A link to this magazine is available online at our website: [www.cecnet.net](http://www.cecnet.net).

Please print.

### *Living with Energy in Iowa* Mailing Request Form

Please mail *Living with Energy in Iowa* to my home free of charge.

Name \_\_\_\_\_ Acct. No. \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

# Powerful Partnerships

## Through Community Service and Economic Development

### Touchstone Energy

Because we believe in bringing the best to our members, we belong to a nationwide alliance of local, consumer-owned electric cooperatives providing high standards of service. More than 700 Touchstone Energy cooperatives in 48 states deliver energy and energy solutions to over 16 million customers every day. We are local, active members of our communities dedicated to serving all of our members with integrity, accountability, innovation, and commitment to community.



### Revolving Loans

The Community Economic Development Revolving Loan Fund (RLF) was established to improve the quality of life in rural areas by contributing to long-term improvements in local economies. It was created by the U.S. Department of Agriculture's Rural Economic Development Agency. Clarke Electric channels RLF funds to businesses that meet program criteria. To date we have administered several RLFs in south central Iowa. As the funds are paid back, these monies will become available for re-lending. Direct inquires to Clarke Electric Cooperative.

### Co-op Connections® Card

CEC members receive a Co-op Connections® Card that gives you money-saving discounts at participating local retailers, including prescription drugs at pharmacies. Many national retailers also offer discounts and promotions to card holders. For an up-to-date list of participating businesses, go to [www.cecnet.net](http://www.cecnet.net) and click on the icon. If your card is lost, contact the cooperative for replacement.



### School Net Weather Stations

Clarke Electric partnered with CIPCO and KCCI-TV to bring the School Net Program to several schools in Clarke Electric's service territory. Special equipment and curriculum are provided by KCCI to teach weather and related topics to the students. Current weather conditions can be viewed on [www.kcci.com](http://www.kcci.com). Participating schools are: Clarke Community Elementary School (Osceola), Van Allen Elementary School (Chariton), Central Decatur Jr. High School (Leon), Corydon Elementary School (Corydon), and Murray Community School (Murray).



### Youth Tour Program

High school juniors have a chance of a lifetime to explore Washington D.C. with 1,400 other juniors from across the nation. This program has been sponsored by our Cooperative for over five decades and provides the chance for a **free** trip to interested students. The contest is published in the *Closed Circuit* newsletter in January and February of each year. The annual trip is scheduled for mid-June.

# Products and Services

*Clarke Electric Cooperative is your one-stop resource for energy products and services. We keep abreast of new technology and strive to bring it to our members.*

## Life Safety Systems

We provide medical alert pendants and wristbands that allow the elderly to remain safely independent in their homes.



## Staff Licensed Electrician

Our full-time licensed electrician performs a variety of services for member-owners, including indoor/outdoor wiring, fuse box installations, lighting fixtures, and voltage complaints.

## Electric Water Heaters

We sell, install, and service Vanguard electric water heaters with an R-25 efficiency rating. Factory warranties are included.



## Geothermal Heat Pump Installations

Ground-source heat pumps (GSHP) provide the latest in energy efficiency and technology. Environmentally safe and very affordable for year-round heating and cooling, the GSHP uses the earth's constant temperature to heat and cool your home.

## GE Heat Pump Water Heater

This innovative water heater process creates the same amount of hot water as a traditional water heater, but can reduce water heating expenses up to 60 percent annually over traditional costs.



## Consultation For New Home Construction

If you're considering building a new home, call us first for important energy-efficient advice. We can help you find the best solutions in insulation, windows, heating, cooling, and lighting.

## Rebates

We offer a variety of rebates with the purchase of energy-efficient products. All appliances must have Energy Star® efficiency ratings and/or meet energy-efficiency ratings as designated annually by Clarke Electric Cooperative. We also offer commercial and agricultural rebates. See our Web site for the most current rebate information at [www.cecnet.net](http://www.cecnet.net).

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# Products and Services, Continued

## Energy Audits

Energy efficiency is crucial to every business and home. We have expert technicians who will perform free energy audits and give you up-to-date energy advice tailored for your individual needs. Stop wasting your money. Call and see where you can save.

## Security Light Leasing Program

Let your cooperative maintain your security light(s). For a low monthly fee, we provide a high-pressure sodium light and make repairs when needed. You pay for the electricity. It's that easy!

## Wiring Inspections

Call for an appointment, and an electrician will inspect your home and property to help you prepare for real estate or insurance requirements.

## Heating And Cooling System Checkups

Our heating and cooling department can check your furnace and central air units to keep them performing efficiently and safely.



## Electrical Safety Demonstrations

Electricity is a powerful resource, and power has its accompanying dangers. We believe that if we start teaching our children early in life about electrical safety, we will have provided the greatest community service we can offer. We have age- and activity-based programs that can be presented any time of the year. If you would like to schedule a free electrical safety demonstration for your organization—for either children or adults—call

Clarke Electric at  
1-800-362-2154.

