

Coweta-Fayette EMC

POWER*lines*

*The official membership
newsletter of Coweta-Fayette
EMC begins on page 36A.
This newsletter appears as
an insert this month in
GEORGIA Magazine.*

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POWER*lines*

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Coweta-Fayette

Local Students Win Trip to D.C.

Sandy Creek High School student Biko Hemphill and Landmark Christian School student Lindy Long recently joined over 100 other outstanding contest winners on a tour of Washington to explore effective leadership, community service, peer networking and the significance of a shared history.

As Coweta-Fayette EMC's Washington Youth Tour winners, they received an in-person, beyond-the-classroom look at the nation's capital and, therefore, a better understanding and appreciation of the sacrifices made by others.

See page 32A for more EMC news.

POWERlines

We Always Select the Best Path – Not the Easiest

I like to think that I always strive to find the best possible outcome in all circumstances for our Members and employees. Sometimes, this means thinking or acting differently rather than continuing to do what we have always done.

Our great employees at Coweta-Fayette EMC continually look for new options or paths to serve you better. We often find that time-tested methods are still the best route, but just as frequently we have determined a more efficient way to accomplish the same goals.

Keeping an open mind to new, innovative ways of conducting our business for you is always the initial requirement. Being able to find creative, workable solutions to facilitate extremely difficult or unusual situations is what makes our team members so successful.

Predictably, not everything will fall into neat cubby holes. And yet we have accomplished many very good things for our Members over the last couple of years – a fact we are all extremely proud of. Knowing that we are meeting or exceeding your expectations is what drives and motivates our employees. Letting cooperative Members down is never an acceptable option to any of our employees or me.

When you have confidence in the abilities and knowledge of your employees, as I do, you have the foundation upon which to build a great service organization that is both beneficial and useful to all concerned. Our strength lies in the family atmosphere we have built and strengthened.

When a group of employees feels like a family, they pull together and work like one. That means everyone



steps up to do their part and asks how they can do more to help others.

Change is inevitable: we can embrace it or let it pass us by, but we cannot ignore it.

When I was a child, my mother quoted the Serenity Prayer to me many times. It reads, “God grant me the serenity to accept the things I cannot change; courage to change the things I can; and the wisdom to know the difference.”

Sometimes, the creative ideas we come up with to facilitate unusual situations take everyone a little time to understand and accept.

When our Management Team and employees encounter obstacles to accomplishing our goals, we look for scenarios for success. Often, these scenarios may seem unworkable upon first review, but if you “plan your work and then work your plan” with deliberation and confidence, the results are typically very good.

Never before in the long history of electric cooperatives have we been faced with so many challenges and opportunities.

I have always said, “If there is not a road, then we will make a road.” Creativity, innovation and a sincere desire to do the right thing will always lead us to solve any problem we might face. Our greatest accomplishment and reward is knowing that we selected the best path to serve you well.

For the Team,

Anthony H. Sinclair “Tony”

Anthony H. Sinclair “Tony”

Loans for Energy Efficient Home Improvements Available NOW!

Smart homeowners want to get the most value from their energy dollar. One way to increase the comfort of your home while potentially saving money is to make energy efficiency improvements.

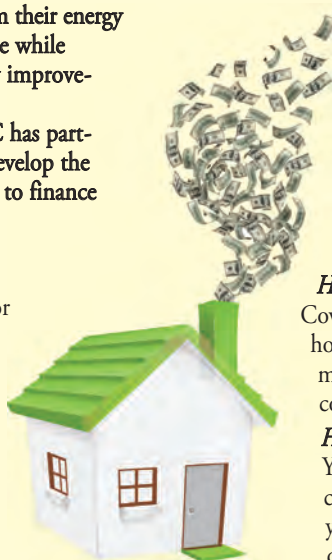
To make this process easier, Coweta-Fayette EMC has partnered with Georgia EMC Federal Credit Union to develop the HomePlus Loan Program, a fast and economical way to finance your energy efficient upgrades.

How do I get started improving my home?

Call Coweta-Fayette EMC at 770-502-0226 today for your energy audit to determine the best way to make your home energy efficient. Then complete a simple HomePlus Loan application and submit it to Coweta-Fayette EMC. All work must be done by an approved EMC contractor, and be Energy-Star compliant, where applicable.

How long does it take to process my loan application?

Once the credit union receives your completed



application, they generally process it in 24-48 hours. Please do not proceed with your home improvements until you have received confirmation from the credit union.

What improvements can I finance through GEMC FCU?

You may finance all EMC approved energy upgrades including HVAC with the HomePlus Loan. When applying for the loan, please indicate the amount of money you wish to borrow to complete your project.

How and when are my contractors paid?

Coweta-Fayette EMC will verify the completion of your home improvements. You will then sign your loan documents and the check will be made payable to you and the contractor.

How will I make my loan payment?

Your monthly loan payment can either be applied to your EMC bill or simply drafted from your bank by the credit union.



Loan Amount	Minimum Rate	Term	
\$500 - \$3,000	7.9% APR ¹	Up to 24 months	¹ APR: Annual Percentage Rate. The APR shown above has been discounted by 1.0% and applies to borrowers who elect HomePlus on-bill payments through their EMC or who elect to pay their HomePlus bill using automatic bank draft. — Term 24 months; estimated monthly payment of \$45.19 per \$1,000 borrowed. — Term 60 months; estimated monthly payment of \$20.24 per \$1,000 borrowed. — Term 84 months; estimated monthly payment of \$14.86 per \$1,000 borrowed. Loan closing cost is \$65, payable at loan closing. ² Using collateral under Article 9, Uniform Commercial Code.
\$3,001 - \$7,500	7.9% APR ¹	25 to 60 months	
\$7,501 - \$25,000 ²	6.5% APR ¹	61 to 84 months	



Don't Miss It!

MEMBER APPRECIATION DAY
FUN FOR EVERYONE!

Grand Prize \$1,000.00 CREDIT on your Electric Bill

SATURDAY, OCTOBER 13, 2012
9 a.m. TO NOON • EMC HEADQUARTERS in PALMETTO

Bring the whole family for our annual meeting with midway games, bingo, kids' crafts, entertainment by the Alvarado Road Show and health fair by Piedmont Hospital. Each registered Member family will receive a Member Appreciation Gift just for attending. And best of all, one lucky member will win a \$1,000 credit on his or her electric bill at the end of the festivities.



ENERGY TIP



One of the easiest ways to make your home more energy efficient is to add insulation in the attic. To see if you need insulation, look across an uncovered attic floor — if the insulation is level with

or below the floor joists, you probably need to add more.

Source: U.S. Department of Energy