

POWERlines

Cooperation Among Cooperatives

Coweta-Fayette EMC and other electric co-ops carry out their responsibilities to Members by adhering to the Seven Cooperative Principles: Voluntary and Open Membership; Democratic Member Control; Members' Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation among Cooperatives; and Concern for Community.

Georgia's 41 electric cooperatives all belong to the **Georgia Electric Membership Corporation (GEMC)**, a not-for-profit, member-owned corporation that provides services like community and economic development assistance, safety programs, youth and education initiatives, communications and state/national legislation representation. Your EMC is also a member of the **National Rural Electric Membership Corporation (NRECA)**, which has over 900 non-profit electric members comprised of electric co-ops and public power districts providing electricity to more than 42 million consumers in 47 states. NRECA offers education, training and utility research from the **Cooperative Research Network (CRN)**, youth programs, cooperative insurance and legislative/governmental expertise.

Coweta-Fayette EMC and 39 other electric co-ops in Georgia are member-owners of three other cooperatives, **Oglethorpe Power Corporation (OPC)**, **Georgia Transmission Corporation (GTC)** and **Georgia System Operations (GSOC)**. Through OPC, EMCs receive reliable, low-cost, wholesale power. OPC manages electric generation assets and contracts and maintains a diverse power supply mix of gas, nuclear, coal and hydroelectric plants to provide flexible, dependable and long-term capacity and energy for its members. GTC provides planning, construction and maintenance for a transmission system of nearly 3,000 miles of line and over 600 substations. GTC also works with three other utilities to jointly plan and operate the state's **Integrated Transmission System (ITS)**. GSOC ensures reliable system operations by controlling and monitoring generation and transmission assets owned by OPC, GTC, the member EMCs and their supplemental power suppliers.

Coweta-Fayette EMC and over 200 other U.S. co-ops are member-owners of **Southeastern Data Cooperative (SEDC)**. We have used the evolving SEDC software for decades to assist all departments' employees in carrying out their duties in

billing, accounting, capital credit management, engineering, mapping, staking and operations applications. SEDC software has played an integral part in our successful and timely customer service.

Since 2008, Coweta-Fayette EMC, along with many other electric cooperatives, has used the services of another great cooperative called the **Cooperative**

Response Center (CRC), which assists Coweta-Fayette EMC on high call volume days and during storm situations by providing supplemental customer contact service. Their CRCLink interface with SEDC's software makes the outage reporting and messaging services they provide integrate seamlessly with our system. CRC also provides dispatch and central station monitoring services to many cooperatives.

CRC's assistance, professionalism and proven cooperative work ethic have been a tremendous benefit to our Members and employees, particularly during peak times and severe storm situations. In 2013, we plan to utilize CRC to assist us with security monitoring.

As you can see, co-op cooperation is an important part of the way we conduct business for you. It provides economies of scale and allows the costs to our Members to remain reasonable, while at the same time making the services provided more useful. We believe in our business model and the Seven Cooperative Principles. Our promise to you is to always provide superior service and reliability at a reasonable cost – Coweta-Fayette EMC and I believe in cooperation among cooperatives!

For the Team,

Anthony H. Sinclair "Tony"

Anthony H. Sinclair "Tony"



Important News from Relyco



Relyco Security Partners with Cooperative Response Center

Relyco Security and Coweta-Fayette EMC are continually looking for new ways to provide excellent service and control costs for our customers. We have provided home and business security system monitoring since 1997 and have made many improvements over the last 15 years.

The latest beneficial upgrade for Relyco customers will involve expanding our co-op business relationship with the Cooperative Response Center (CRC) to utilize their security monitoring services. Currently, CRC answers Coweta-Fayette EMC outage and billing calls during times of high volume, and also responds to Relyco's First Alert home medical monitoring calls.

CRC was founded in 1992 by 19 electric cooperatives to provide security monitoring services for their members. Their monitoring facilities are UL® and 5-Diamond Certified, and CRC currently provides monitoring services for 46 cooperatives and businesses. CRC has three facilities (located in Austin, Minn.; Abilene, Texas; and Dunlap, Tenn.) that provide critical back-up capabilities in case of natural disaster or mechanical failure.

We value the trust our customers have placed in our security program over the last 15 years, and this cooperative business relationship with CRC will serve to make us better. For our customers, the relationship with Relyco will not change. Relyco will continue to provide local security system service and installation with our group of experienced and licensed technicians. Customer service and billing will all originate from our Palmetto, Ga. headquarters. No change to a customer's properly working security system will be necessary, and all alarm signals will still come to Relyco first and then be forwarded to CRC's monitoring facilities.

As always, protecting your family, home and business are our main goals at Relyco Security. Through our partnership with the Cooperative Response Center, we will continue to keep your peace of mind our top priority.



CRC Monitoring Advantages:

- CRC has three separate facilities and redundant monitoring sites.
- There is a CRC monitoring station dedicated entirely to alarm signals.
- CRC has twenty years of experience in receiving and dispatching alarms.
- Relyco has the ability to control long-term costs, which will help keep monthly monitoring rates as low as possible.
- Relyco has the ability to offer a higher level of customer service by answering phone calls more quickly and efficiently.
- All sales, service and billing activities will continue to come through Relyco. Customers will see no changes except in who answers the alarm signal.
- Coweta-Fayette EMC will be able to address electric distribution system outages more timely, efficiently and safely.

Sandy Creek High School Wins Cooperative Spirit Award

Fairness and mutual respect are just two of the character-building qualities that represent good sportsmanship. To reward such traits, Coweta-Fayette EMC recently honored Sandy Creek High School in Tyrone with the 2012 Georgia High School Association's (GHSA's) Cooperative Spirit Sportsmanship Award.

Mary Ann Bell, Coweta-Fayette EMC's Vice President of Marketing, presented the sportsmanship trophy to staff, coaches and athletes at the high school November 14. The award honors the GHSA member schools that exhibited outstanding sportsmanship during the 2011-2012 school year.

"We are pleased to present the Cooperative Spirit Sportsmanship Award to Sandy Creek High School," said Bell. "This school's students, spectators and teammates have continually exhibited good sportsmanship and character, both on the field and in the stands."

Introduced in 2006 and sponsored by Georgia's electric cooperatives and the GHSA, the Cooperative Spirit Award promotes sportsmanship at competitive events and honors the conduct of not only student athletes, but also that of fellow

students, parents, coaches and spectators, making the award a tribute to the entire school community.

"Good sportsmanship is one of the most important principles a person can exhibit, and it falls in line with cooperative values," said Bell. "Coweta-Fayette EMC is proud to support this teamwork-centered initiative."



EMC Marketing VP Mary Ann Bell presents the Cooperative Spirit Sportsmanship Award to Sandy Creek Principal Dr. Darrell Evans, along with key staff and student athletes. Shown back row l-r: Head Football Coach Chip Walker; Asst. Principal/Athletic Dir. Ken Wood; Asst. Principal Richard Smith; Head Volleyball Coach Paul Collins; Ben Weinhardt, Junior Class VP/cross-country, baseball; and Chief Mark Davidson, Air Force JROTC. Shown front row l-r: Asst. Principal Shannon Lain; Asst. Principal Deborah Rasnake; Bell; Dr. Evans; Tori Alexander, Senior Class VP/cheerleader; Hannah Hancock, Junior Class Pres./cross-country; and Omari Allen, Senior Class Pres./tennis.

Now accepting applications for college and technical scholarships!

We take education seriously here at Coweta-Fayette EMC – it's our corporate responsibility to support students and the educational systems within our service area.

That's why we established the Melissa Segars Memorial Scholarships and Griffin Technical and West Georgia Technical Scholarships, all of which are funded through the EMC's Operation Round Up program.

Melissa Segars Scholarships are available in \$3,000 and \$1,500 amounts, and applications may be picked up at your high school counselor's office or on our website at utility.org (click on "For My Community," followed by "Schools" and "Scholarships"). Applicants must be graduating seniors who reside in our service area and have been accepted at an accredited college or university. Applications for Melissa Segars must be turned in to a Coweta-Fayette EMC office by March 1.

Technical scholarships are available in \$1,000 increments and may be obtained from either participating technical schools or from our website. Applicants must live in our service area and may be high school seniors or older adults wishing to return to school for technical training. These applications are also due by March 1, but must be submitted to one of the above technical schools you have chosen to attend.



Washington Youth Tour 2012 winners: Biko Hemphill, of Fayetteville, and Lindy Long, of Newnan

Experience the Trip of a Lifetime: Washington Youth Tour 2013

Why waste another summer lying around the pool, when you could have the journey of a lifetime? If you are a teenager looking for an exciting learning experience (that also bulks up your college resume), look no further than the 2013 Washington Youth Tour. Just think – in six months' time, you could be one of two students to win an all-expense paid trip to our nation's capital from Coweta-Fayette EMC!

This prestigious leadership opportunity, open to high school sophomores and juniors, is made available each year to Georgia students. If chosen, you will join more than 100 other teens in representing our state during the event, scheduled for June 13-20 in D.C.

The fast-paced, high-energy program is designed to give students a taste of democracy in action, while also encouraging them to become public servants and exposing them to our country's rich history through visits to national landmarks.

The tour begins in Georgia as students get to know each other, learn about our state's 41 EMCs and the electric co-op

industry and enjoy a private tour of the birthplace of rural electrification – the Little White House in Warm Springs.

The group then travels to Washington to connect with more than 1,500 students from across the country. While there, delegates will lay a wreath at the Tomb of the Unknown Soldier in Arlington Cemetery and tour the U.S. Supreme Court, Bureau of Printing and Engraving, Mount Vernon, the National Cathedral, Ford's Theater and Smithsonian and Holocaust Museums. Students will also visit memorials honoring Presidents Franklin Roosevelt, Jefferson and Lincoln, as well as World War II and the Vietnam and Korean Wars.

Entrants will be required to write a 500-word essay from a choice of topics supplied by the EMC. Deadline for the essays will be March 15. Students interested in learning leadership skills, developing life-long friendships and making a pilgrimage to our nation's capital should contact Amy Lott by phone at 770-502-0226, extension 4423, or by email at alott@utility.org for more information and a kit of resource materials.



Clearing the Air

Clogged air filters could add \$82 to your electric bill annually. Checking, changing or cleaning your filter once a month saves money and extends the life of your heating, ventilation and air conditioning (HVAC) system.

Over half of your monthly bill goes toward keeping your home comfortable. Air filters prevent dust and allergens from clogging your system, but dirt builds up eventually. If left unchecked, a dirty filter forces the HVAC system to work harder to push conditioned air through tight spaces. This results in higher bills and possible system failure.

Filter Facts

Air filters protect HVAC systems and collect dirt from the air. These sieves live in duct system slots or return grilles of central air conditioners, furnaces and heat pumps.

Good filters have a short lifespan—the better a filter catches dirt, the faster it gets clogged. Leaving a dirty filter in place cuts a home's air quality and reduces HVAC system airflow.

Monthly Check-up

The U.S. Department of Energy advises checking your filter monthly and replacing it at least quarterly. It's critical to inspect and replace filters before seasons of heavy use.

If you have pets or smokers in the home, your filter clogs quickly; it may need changing before the average three-month lifespan expires.

Turn your HVAC system off before checking the filter. Slide it out of your duct work, and look for layers of hair and dirt. Run a finger across the filter. If the finger comes away dirty or there's a line left on the filter, it's time for a change.

When replacing the filter, make sure the arrow indicating the direction of airflow points toward the blower motor. As a reminder, write the date on the side of the filter so you know when it needs to be checked again.

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Your Touchstone Energy® Cooperative

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.

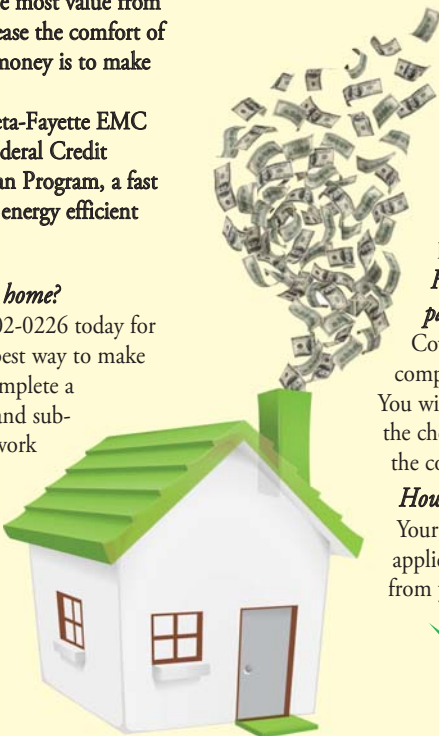
To make this process easier, Coweta-Fayette EMC has partnered with Georgia EMC Federal Credit Union to develop the HomePlus Loan Program, a fast and economical way to finance your energy efficient upgrades.

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	
			Loan qualification is subject to assessment of individual creditworthiness and our underwriting standards. All Credit Union loan programs, rates, forms, and conditions are subject to change at any time without notice. Subject to certain conditions,

