New Member Guide





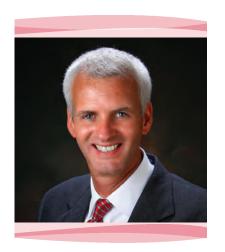
TABLE OF CONTENTS

1	Welcome/How to Reach Us
4	About Your EMC
7	Frequently Asked Questions
12	Your Electric Meter
14	Reading Your Bill
16	Our Products and Services
	Our Subsidiary, Relyco
25	Our Subsidiary, True Natural Gas
26	Electrical Safety Tips and How to Reduce your Bill



WELCOME NEW MEMBERS

You are now a member/owner of Coweta-Fayette EMC, a cooperative that supplies your electric service. For over 65 years, we've provided power to homes and businesses in one of America's fastest-growing regions, while also keeping rates reasonable, ensuring quality service and maintaining system reliability.



Please take a moment to look over your New Member Guide. It provides useful information about your co-op and how it works. We've also included an introduction to our subsidiaries, True Natural Gas and Relyco, which provides home and commercial security products. To make your life easier, all of these services can be added to just one bill each month. Imagine the time you'll save by writing fewer checks!

It will be a pleasure to see you at the EMC's Annual Meeting and Member Appreciation Day each fall, where you can meet the member-elected Board of Directors and have a say in

how your cooperative is managed. Besides the business meeting, there will be activities the whole family can enjoy, so make sure you don't miss it.

We are proud to have you as a member. You made a wise decision in locating your home and/or business here, and we look forward to serving you for many years to come. Please feel free to contact us with any questions you have or for further information on any of the services provided by your EMC, Relyco and True Natural Gas.

Sincerely,

President & CEC

How To **REACH US**

Contact us by phone at 770-502-0226. Normal working hours are 8:00 a.m. to 5:00 p.m., Monday-Friday with 24-hour dispatch service for emergency outage reporting.

Pay Your Bill:

By mail -

Coweta-Fayette EMC SEDC P.O. Box 530812 Atlanta, Georgia 30353-0812

Internet –

www.utility.org View and pay your bill (Call a Customer Service Representative and apply for your special PIN number today so you will have access to your account online.)

In Person –

Monday – Friday Office Hours -8:00 a.m.-5:00 p.m.

Where We're Located:

Palmetto:

807 Collinsworth Road Palmetto, Georgia 30268 (located near I-85 at exit 56)

Fayetteville:

103 Sumner Road Fayetteville, Georgia 30214 (Corner of Sumner Road and Hwy. 54 east of Peachtree City)

Newnan:

14 Hospital Road Newnan, Georgia 30263 (Near the intersection of Hospital Road and Temple Ave./Hwy. 27)

For all correspondence, please use the Palmetto address.

On the Internet: Visit our website at www.utility.org to find out about company activities, products, services, storm restoration and community activities.

Follow Us on Social Media:





You Can Reach Us 24/7 Via Our Automated Services

Our automated service applications are available 24 hours a day, 7 days a week and can be reached by selecting option one from our main menu. When you select option one, your call will be routed to the automated system, where you can select from the following menu options:

Press 1 to report a power outage.

Press 2 for current account information.

Press 3 to review payment arrangement information.

Press **4** to make a payment using a credit card.

Press **5** to update your contact telephone number.

Press **6** to connect or disconnect service.

Press **0** to reach the switchboard operator.

If you press **1** to report a power outage, our system will first check to see if the caller ID is present. If one is present and matches information in our customer records, an outage ticket is opened and the outage reported. The system will let you know this and thank you for calling. If the caller ID is not available, the system will ask you to enter your telephone number, including the area code. Our system will search the customer files for a match; if one is not found, the system will ask you to provide your account number.

When this is entered, the system will confirm that a ticket is open and

then ask you to enter a contact number for that account number. Your account number will then be updated to help speed up any future outage you may report. You will also have the option to speak to a person; during large power outages, however, hold times may be extended.

To receive updated information regarding your current balance and last payment, select option **②**.

Selecting option **3** will provide you with information on how long the system can allow you to extend payment on your account.

To make a payment using a credit card, select option **4**. You will be asked for the account number and credit card information.

If your phone number has changed, you can update this information by selecting option **5**. The system will ask you to provide the account number and then ask you for the contact number. Once this information is entered, the system will repeat this information to you and ask you to confirm. Once you confirm this information, the system will update your account.

To start or stop service, select option **6**. You will be directed to a voice mail system where you can leave details regarding your request.

During normal business hours, select **0** and the operator will direct you to a customer service representative.

ABOUT YOUR EMC

Our Past, Present and Future

Coweta-Fayette EMC can trace its history back to 1945 when a group of citizens from Coweta, Fayette and Fulton Counties met to discuss the creation of a new rural electric cooperative. Distribution lines were purchased from two other EMCs in 1947, and the Cooperative was born. Tremendous growth has occurred since then, and our customer base has increased from the original 691 members to more than 65,000.

Today your EMC serves one of America's fastest-growing communities with a progressive attitude toward the provision of power and customer service. From residential and commercial to our industrial community, all of our customers are both members and owners of their EMC. We work hard to provide them with dependable, economical service.

Policies for the EMC are set by the board of directors – nine member/ owners who represent three districts, serve three-year terms and are elected by members at the annual meeting in October.

The Cooperative is financed by loans from the National Rural Utilities Finance Corporation (CFC), the Rural Utilities Service (RUS), and paid-in capital from our member/owners.

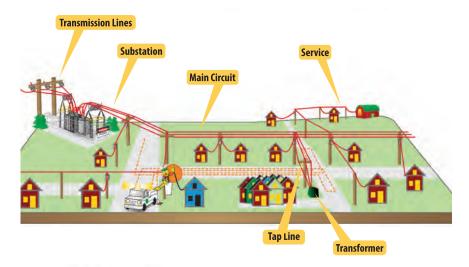
As a locally-owned and managed company, we're always available to meet your day-to-day needs. We're also continually investing in new technology and conducting groundbreaking research to prepare for a sound future.

With our ability to help all of our members meet their energy needs, the future looks bright for Coweta-Fayette EMC and its partners.

Where You Are in Your EMC's Organizational Chart



Employees



How Power Is Restored

Like most electric companies and cooperatives, Coweta-Fayette prioritizes initial restoration efforts by making repairs that will restore electricity to the greatest number of people in the shortest period of time.

- Transmission lines bring power to the system from generating plants. It is relatively rare for transmission lines to go out, but they get attention first if that happens. Transmission lines are not maintained by Coweta-Fayette EMC.
- Substations interface transmission lines to Coweta-Fayette EMC's main circuits (trunk lines is another good way to describe main circuits). Substations must be functioning before any other part of the system can carry power. Substations are Coweta Fayette's first priority in restoring power.
- Main circuits leave the substation and carry power throughout the service territory. Main circuits serve

as the backbone of our system. Taps and service wires leave main circuits to carry power to relatively small groups of consumers. There are very few wires that are considered main circuits. Just because a line runs next to a major highway or through a subdivision does not mean it is a main circuit. After the substations are functioning, Coweta-Fayette focuses first on repairing these main circuits. It would be futile to make repairs to other parts of the electric system if the main circuit feeding them was out.

- 4. Taps feed off main circuits and carry electricity out to smaller numbers (an entire subdivision may be a "small" number when compared to a main circuit) of consumers. Repairs on taps begin after main circuits are up and functioning.
- Service wires may attach to main circuits or taps and supply power to only one or two locations, therefore these repairs come last.

Investing to Serve You Better

Coweta-Fayette Electric Membership Corporation has the best electric system that money, skill and devotion can provide.

Most of our investment is in our electric system. Our substation costs can be as high as \$1,000,000, and each meter costs about \$100. Our average investment to serve one member (including poles, wire, transformers, etc.) is approximately \$2,500.

To provide you with the most efficient service, your EMC maintains a fully-stocked warehouse so that construction or repairs can be easily made over our entire system. We also use the most modern methods to bill for service.



Our radio-dispatched trucks utilize the most up-to-date safety devices and equipment for line work, and are available around the clock. Your EMC also has emergency trucks, dubbed "Power Rangers," that respond to your calls within 45 minutes. Designed to supplement our other emergency teams, they can handle small repairs or arrange for more assistance.

EMC Facts at a Glance

- Incorporated October 25, 1945, in Newnan
- Has more than 65,000 members

- Services more than 75,000 meters
- Operates 6,163 miles of line
- Has paid more than \$89,125,908 in ad valorem taxes to counties in which it serves
- Employs 200 local citizens
- Holds annual members' meeting in October

Power Lines

As a member of Coweta-Fayette EMC, you will receive our newsletter, *Power Lines*. It contains helpful articles on electricity and energy efficiency, as well as informa-



tion on special programs and members of our staff.

Service Area Map



FREQUENTLY ASKED QUESTIONS

Why Do I Have to Become a Member?

Coweta-Fayette EMC is a nonprofit cooperative owned by those individuals and companies we serve. When applying for service, you will be asked to sign a membership application making you a formal member of the cooperative.

Why Do I Pay a Membership Fee?

The fee entitles you to become a member of the cooperative, with the right to participate and be eligible for capital credit refunds. This fee can be added to your first month's bill.

What Are My Duties as a Member?

- Attend annual meeting
- Observe EMC's rules, regulations and bylaws
- Notify EMC of any system damages or service interruptions
- Cooperate with right-of-way brush control program
- Give easement for construction and service for electric facilities on property

What Are Capital Credits?

Coweta-Fayette EMC is a not-forprofit electric membership corporation committed to keeping rates as low as possible. Any revenues in excess of operating costs that have been collected are called net margins and capital credits. These margins and capital are treated as equity capital contributed by the members, and eventually must be returned to the members in proportion to their patronage, or purchase of electricity.

Your cooperative uses the funds collected and allocated to the member capital credit accounts for a number of years to install new poles, lines and transformers for the benefit of the members. When the financial condition of the cooperative permits, your Board of Directors refunds capital credits to the members.



What Is Oglethorpe Power?

EMCs were originally established as distribution systems, responsible for purchasing wholesale electricity from power suppliers and then distributing it to member-customers.



As demand increased and wholesale electric power costs skyrocketed, 39 of Georgia's EMCs, including your EMC, decided to join together and go into the power generation business. In August, 1974, they established Oglethorpe Power Corporation (OPC).

Oglethorpe Power Corporation is now one of the nation's largest power supply cooperatives with more than \$8 billion in assets providing electricity to more than 4.1 million Georgia citizens. A proponent of conscientious energy development and use, OPC balances reliable and affordable energy with environmental responsibility and has an outstanding record of regulatory compliance. Its diverse energy portfolio includes natural gas, hydroelectric, coal and nuclear generating plants with a combined capacity of approxi-

mately 7,074 megawatts (summer planning reserve capacity), as well as purchased power. It is headquartered in Tucker, Georgia.



What Is Touchstone Energy?

Touchstone Energy is a nationwide alliance of member-owned electric utility companies. By participating, Coweta-Fayette EMC became one of what is now over 700 cooperatives in 46 states delivering power and energy solutions to more than 27 million consumers daily.

When Coweta-Fayette EMC joined Touchstone Energy, we incorporated its national branding and marketing efforts identifying local, consumer-owned businesses providing high standards of service to customers both large and small.

For example, Coweta-Fayette EMC's Touchstone Energy affiliation allows us to provide "Super Energy Saver" classroom kits for local schools, brochures featuring 101 easy ways to save energy, guides promoting commercial member efficiency and our interactive "Kids Energy Zone" website (KidsEnergyZone.com), among other things.

TogetherWeSave.com

Through Touchstone Energy, Coweta-Fayette EMC also features *TogetherWeSave.com*, a site that prompts members to investigate their personal energy savings potential by exploring videos, applications and a "Virtual Home Tour." Visitors to the website can customize their page and savings projections according to individual rates and Dept. of Energy climate zones.

Co-op Connections Card Program

One of the many advantages our members receive through Coweta-Fayette EMC's affiliation with Touchstone Energy is the opportunity to participate in the Co-op Connections Card Program, a money-saving initiative that gives our consumers direct access to countless discounts at connected businesses locally and nationwide.

With these benefit cards, members receive deals on the following:

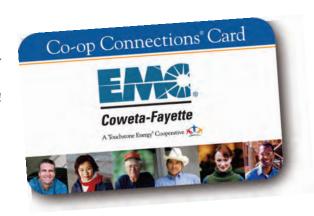
- Prescription drugs
- Dental, vision, hearing, lab/imaging and chiropractic services (Healthy Savings Discount)
- And much, much more!

As you can see, the Touchstone Energy alliance enables member/owners of every cooperative to compete with bigger, investor-owned (or forprofit) electric utility companies. It helps provide state-of-the-art power technology, but also continues the cooperative tradition of meeting high standards and building even stronger ties to the community.

Through Touchstone Energy, cooperatives can prepare for the future by sharing innovative ideas and technology, and by working together to provide consumer/owners with reliable power at the most reasonable cost.

The dictionary definition of touchstone is a test of genuineness. Touchstone builds upon co-op strengths, symbolizing everything that electric cooperatives represent today-electric power and the strength of community commitment.

Touchstone Energy: the power of human connections.





What Is the Annual Meeting?

Every October, we have an annual meeting at the EMC headquarters near Palmetto. It's open and free to all members. We review the company's business and enjoy "Fun on the Midway," door prizes and entertainment. You'll receive an invitation through *Power Lines*, our monthly member newsletter. As a new member, we hope to see you and your family at our next annual meeting.

What Should I Do if My Power Goes Out?

1st - Check your fuses or breakers

2nd - Check with your neighbors

3rd – Call your EMC's 24-hour phone service

When calling to report a power outage, please have your map location number (which appears on your monthly statement) handy, if possible.

Should I Report Problems That Can Cause Outages?

Yes, we inspect our lines regularly, but often you can spot trouble before we have a chance to reach it. Please tell us about anything suspicious you see, especially:

- A pole charred at the bottom or split at the top
- A wire or rope thrown over a line
- Overhanging branches and leaning trees
- Any sparking or fire, especially at transformers
- Chipped or cracked insulators
- Persistent radio interference

Reporting Your Power Outage

To report an outage, call our 24-hour phone service – 770-502-0226. Press 1 to reach Automated Services. Once in Automated Services, press 1 again to report the power outage.

If your phone number is recognized by our system, it will automatically record your service location and report the outage. If your number is not recognized, you will be directed to the next available customer service representative or dispatcher.

How Can I Manage My Account and Energy Usage Easily?

Members can take an active role in controlling their energy costs and make convenient payments online with our Customer Service Portal at www.utility.org.

Now you can control:

- How you want to receive your bill electronically or on paper.
- Create custom alerts for payment due dates, payment received and more.
- Monitor your energy usage to find out exactly how your energy dollar is being spent. You can even view weather data along with your usage. Interactively view how temperature affects your energy usage and how conservation can save money and the planet.

To access these features, click on the "Pay My Bill" button at www.utility.org





To give our members the flexibility needed to manage busy lives, Coweta-Fayette EMC also offers a free smart app for iPhone and Android devices.

With this new mobile app, members will have fast, secure account access to view bills, make payments, schedule reminders, consult graphs and much more! In fact, nearly everything Coweta-Fayette EMC consumers currently do from our online "Customer Portal" may now be handled on the go.

You're in control. Interactively view how temperature affects your energy usage and how conservation can save money and the planet.

Customer Service Portal



Your Electric Meter

Your Electric Meter

Your electric meter is an extremely accurate instrument that measures the amount of electricity used in your home or business in kilowatt-hours (kWh). A kilowatt-hour is 1,000 watts of electricity used for one hour. A 100-watt bulb burning for 10 hours will consume one kilowatt-hour of electric power.

Coweta-Fayette EMC uses your electric meter to measure the amount of electricity used during a specified billing period. The meter is designed to last a long time and is thoroughly tested for accuracy before installation.

Meter Location and Access

Most meters are located on an outside wall of the dwelling or building, as required by electrical codes. If you plan additions to a building which necessitate moving the meter, please call Coweta-Fayette EMC.

The meter and the service drop wire leading to the weatherhead belong to the EMC. To provide you with electric service according to the law, our employees must be able to access your meter for inspection, maintenance and emergencies.

Reading Your Own Meter

To help you better understand and control your energy usage, you may wish to read your meter on a daily, weekly or monthly basis. The meter has been recording the amount of energy used in your home in kilowatthours since it was installed.

All you need to do is read the meter like the mileage odometer in your car. Every time the number increases, that's another kilowatt-hour used. Simply look at last month's bill



to find the reading recorded by your meter. Then, subtract last month's reading from the new number. You will end up with the total number of kilowatt-hours used since your last reading.

Automated Meter Reading (AMR)

Coweta-Fayette EMC's TWACS (Two Way Automatic Communications System) — which uses a so-called "smart" meter — allows members to get involved in managing energy use at home.

How Does AMR Work?

A digital meter gathers information and transmits the data through our power lines to the EMC's billing system. An AMR module is fitted at all meter locations to allow the cooperative to make accurate readings remotely from our Palmetto office, meaning meter readers no longer need to make monthly trips to your home.

What Are the Benefits of Using AMR?

Our system saves members money, allows us to conserve energy at critical times and ensures better service. The potential for misreads and data entry errors is reduced, meter tampering and energy theft are quickly spotted and bills no longer need to be estimated due to locked gates, bad dogs or other circumstances beyond reader control.

TWACS provides easy, quick, inexpensive meter re-reads, enhances electric bill accuracy and enables extensive data gathering for troubleshooting service problems. A highlight of this system – a precursor to future services – is its ability to collect detailed information on energy usage. This helps members understand their consump-



tion patterns, giving them the data needed to make wise conservation decisions.

Remote connections and disconnections of meter services is another advantage of an AMR. A disconnect collar is installed behind the meter to make this possible.

The contribution to more efficient outage restoration is one of our system's most important attributes. During a storm or other event, Coweta-Fayette EMC can quickly determine which members are without power by sending a signal to our meter locations to figure out where electric usage is not being registered.

Is My Account Secure?

Yes. Meter readings and numbers are the only data transmitted. No personal member information is sent with AMR.

READING YOUR BILL





Palmetto Office 807 Collinsworth Road

Palmetto, GA 30268



JOHN Q SAMPLE 111 SOME NICE PL FAIRBURN GA 30213-6060

Newnan Office 14 Hospital Road Newnan, GA 30263

Fayette District Office 103 Summer Road Fayetteville, GA 30124

Customer Service Monday - Friday, 8:00 a.m. to 5:00 p.m.

		SE-SU		770-5	- Friday, 8:00 a.m. 02-0226 or 1-877- www.utility.org	1	
. Leastion	111 SOME NI	CEPL			www.utility.org	ie Date	
vice Location: one Number:	(770) 555-123	34		- Now	2	122111	11
Due Millipor.			Total D	Oue Now 03.00	3	2 DUE DATE	
Your Account	Number	Statement Date 3/3/11	\$10	BILL IS DEL	LINQUENT AFTER	V DOL E	-
Your Account 123450	12	3/3/11		District			
123430	harnes		\$105.75		KWH History		
xplanation of C	liargos		\$105.75				
revious Balance Payments Receiv	od on 2/23/11	В	0			. 1	
ayments Receiverevious unpaid to	halance			100 7	1 . 1		_
revious unpaid			\$72.26	50	-		
Current Charges	s		\$4.16			4444	-
			\$4.83	0	ar pr	Sep Oct Nov Dec	Jan
Power Cost Auju	Istment		\$4.00	Jan	May Jun Jul	S O S D	1
Sales Tax			\$85.75 \$.50				
Green Power Total Electric Cl	harges		\$.50		1 pt 100 pt	nclude:	
Round Up	7.5				Payment options in		ird
	and a		5000	Automatic	Bank Draft	E-Chec	k
Ancillary Char	rges		\$17.25	Automatic Cre	edit Card Draft	Interne	et
Security Monitor Balance of Las	st Bill 02/03/22		\$17.25 \$17.25				
Balance of Loc	eived on 2/23/11	anice.	\$17.25		To the state of	not made by th	ne due
Residential Me	ember Monthly S	roes		Late Payment	Notice: If payment in on electric accounts as accounts will incu	will incur a 5%	charge,
Residential Me Total Security	Monitoring Chai	900		date halances	on electric account	- the greater of a	11.0700
				date, building	as accounts will incu	I the ground	
			\$103.00				
Current	Charges	A	\$103.00 \$103.00	\$10.00 service	charge.	- sharned a \$25	
Total Current	Charges	B	\$103.00 \$107.02	\$10.00 service	charge.	- sharned a \$25	
Total Current	Charges	B	\$103.00 \$107.02	\$10.00 service	charge. k Fee: Account will b returned from the ba	pe charged a \$25 ank unpaid.	5.00 fee i
Total Current	Charges	B	\$103.00 \$107.02 lance due date.	\$10.00 service Return Check your check is	charge. k Fee: Account will be returned from the ba	pe charged a \$25 ank unpaid.	
Total Current Total Amour After Due Da	Charges nt Due ate Pay bill due date doe	as not apply to previous bal	\$103.00 \$107.02 lance due date.	\$10.00 service Return Check your check is Begin Read	charge. k Fee: Account will b returned from the ba	pe charged a \$25 ank unpaid.	5.00 fee i
Total Current Total Amour After Due Da Current	t Charges int Due ate Pay bill due date doe	es not apply to previous bal	\$103.00 \$107.02	\$10.00 service Return Check your check is	charge. k Fee: Account will be returned from the ba	pe charged a \$25 ank unpaid.	5.00 fee i
Total Current Total Amour After Due Da Current Meter Read	charges nt Due ate Pay bill due date doe ling Information mber Service	as not apply to previous bal	\$103.00 \$107.02 lance due date. Days of Service 28	S10.00 services Return Check your check is Begin Read 29721	e charge. k Fee: Account will b returned from the ba End Read 30391	be charged a \$25 ank unpaid. KWH Used 670	Multir
Total Current Total Amour After Due Da Current	charges nt Due ate Pay bill due date doe ling Information mber Service	es not apply to previous bal	\$103.00 \$107.02 lance due date. Days of Service 28	S10.00 services Return Check your check is Begin Read 29721	e charge. k Fee: Account will b returned from the ba End Read 30391	be charged a \$25 ank unpaid. KWH Used 670	Multir
Total Current Total Amour After Due Da Current Meter Read	charges nt Due ate Pay bill due date doe ling Information mber Service	es not apply to previous balls be From Service To 03/02/11	\$103.00 \$107.02 lance due date. Days of Service 28	S10.00 services Return Check your check is Begin Read 29721	e charge. k Fee: Account will b returned from the ba End Read 30391	be charged a \$25 ank unpaid. KWH Used 670	Multir
Total Current Total Amour After Due Da Current Meter Read Meter Nur 135719	ate Pay bill due date does ting Information mber Service 474	as not apply to previous balling From Service To 03/02/11 Bill Type	\$103.00 \$107.02 lance due date. Days of Service 28	S10.00 services Return Check your check is Begin Read 29721	charge. k Fee: Account will b returned from the ba	be charged a \$25 ank unpaid. KWH Used 670	Multip
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balline From Service To 03/02/11 Bill Type Normal	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	be charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multip 1
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balline From Service To 03/02/11 Bill Type Normal	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	be charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multij 1
Total Current Total Amour After Due Da Current Meter Read Meter Nur 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balline From Service To 03/02/11 Bill Type Normal	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	be charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multing 1
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balline From Service To 03/02/11 Bill Type Normal	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	be charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multi 1
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balline From Service To 03/02/11 Bill Type Normal	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	se charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multi 1
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	as not apply to previous balling From Service To 03/02/11 Bill Type	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 The happy to have Invoice Number Account Number	se charged a \$25 ank unpaid. KWH Used 670 e you as a cus	Multi stomer 123456
Total Current Total Amour After Due Da Current Meter Read Meter Nu 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	as not apply to previous balling From Service To 03/02/11 03/02/11 Bill Type Normal KEEF	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have	e charged a \$25 ank unpaid. KWH Used 670 e you as a cus AFAYETTE EMC.	Multi stomer 123456 123456 \$103.
Total Current Total Amour After Due Da Current Meter Read Meter Nur 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	es not apply to previous balling From Service To 03/02/11 03/02/11 Bill Type Normal KEEF CH AND RETURN THIS PORTION	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 The happy to have PAYABLE TO COWET Invoice Number Account Number Total Dur	e you as a cus AFAYETTE EMC.	Multi 1 123456 123450 \$103.0
Total Current Total Amour After Due Da Current Meter Read Meter Nur 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	BIII Type Normal 807 Collinsworth Rd Relevante GA 30268	\$103.00 \$107.02 tance due date. Days of Service 28	salonces on systems of the second services of	End Read 30391 are happy to have PAYABLE TO COWET Invoice Number Account Number Total Due Date	se charged a \$25 ank unpaid. KWH Used 670 e you as a cus A-FAYETTE EMC.	Multi 1 123456 123450 \$103.0
Total Current Total Amour After Due Da Current Meter Read Meter Nur 135719	t Charges at Pay bill due date doe ding Information mber Service 474 02/	as not apply to previous balling From Service To 03/02/11 03/02/11 Bill Type Normal KEEF	\$103.00 \$107.02 sance due date. Days of Service 28 Messa THIS STATEMENT FOR NOWITH A CHECK OR MO) PLEASE DO NOT ENGLE	salonces on systems of the second services of	End Read 30391 The happy to have PAYABLE TO COWET Invoice Number Account Number Total Dur	se charged a \$25 ank unpaid. KWH Used 670 e you as a cus A-FAYETTE EMC. r r r de	Multi 1 stomer 123456 123450 \$103.0

<u> հերգիկառնակնին բրերքիանոկին թիր</u> JOHN Q SAMPLE 111 SOME NICE PL FAIRBURN GA 30213-6060

COWETA-FAYETTE EMC P.O. BOX 530812 ATLANTA, GA 30353-0812 իներիկանակկներներիկիոնոկուն

A. Account Details

This section provides account info including service location, phone number, account number, amount due and due date. Please use this account number on your checks when paying your bill or when you call with questions about your account status.

B. Explanation of Charges

Information concerning previous payments, payments received and any past due amounts. This area may also include a disconnect date for any past due amounts. *No other notices will be sent.*

C. Current Charges

The detailed information about the electric usage for the current service period including total kWh charges, taxes and any additional charges. Also listed here are charges for programs such as Green Power and Operation RoundUp.

D. Energy Use Chart

A summary of your energy usage for the past 13 months.

E. Total Current Charges

Your total charges for the service period including the amount you owe for electricity usage, any additional service, adjustments (credit or debits), state and local taxes and any additional charges.

F. Meter Reading Information

Details concerning the current electric usage (kWh used), beginning and ending dates of usage and meter reading information.

G. Message Center

Watch for important reminders from your EMC.

Invoice Summary Page

For members with more than one account, an additional page displays a quick review of each account balance, and includes the payment stub.

Levelized Billing

For Members who are enrolled in our Levelized Billing program, the bill summary section of their bill will appear as shown here.

Members can view accumulated balances, payments received and current charges eliminating confusion over the real cost of service each month.

Your Account Number	Statement Date	To
9999999999	02/28/2011	
Explanation of Charges		
Previous Levelized Amount Due		\$211.51
Payments Received		-\$110.00
Total Current Levelized Charges		\$170.97
Current Levelized Account Balance		\$272.48
Total Current Charges		\$170.97
Total Levelized Amount Due		\$114.00

OUR PRODUCTS & SERVICES

PAYMENT OPTIONS

Bank Draft

Tired of trying to remember whether you paid your bill? A bank draft will automatically pay your balance on the due date listed on your power bill. The draft saves you the trouble of writing a check each month and saves you a stamp or a trip to our offices.

By Mail

Include your EMC account number on all checks or money orders.

Credit Card

If plastic is more your style, you also have the option of using Master-Card, Visa or Discover to pay your bill. You can use a credit card at any EMC office, over the phone or on the internet.

Home Banking

Pay by e-check online through your local bank. If you have multiple EMC accounts, each one must be paid separately for proper accounting purposes.

Customer Service Portal

Pay your bill on line at www.utility.org in our customer service portal. You can access your EMC account to pay your bill or see a history of your account. We're doing everything in our power to make life easier for you.

Levelized Billing

A levelized bill is the average of your bills over the past 12 months. It brings your highest bills down and your lowest bills up to nearly the same amount each month. By smoothing out the bills, you won't have to deal with higher payments during the air conditioning season, the heating season and the holidays.

Senior Citizen Discount

Qualifying members will be eligible for a discount off the monthly service charge. To qualify, you must be 65 years of age or older with a total household income of \$15,000 or less per year. The electric service account must be at your principal place of residence, individually metered and in your name. Proof of income will be required.

PrePay

PrePay offers our members a plan with no deposits or late fees and no monthly bills. With PrePay, you can choose your own payment schedule and monitor your electric usage to help keep your energy costs down.

You will receive an email or text message when your PrePay balance is low. Then simply make a payment by telephone, smartphone, online or in person during normal business hours.

Security Lighting

Statistically speaking, outside lighting is an excellent, inexpensive way to protect your home and business. Criminals aren't fond of being seen while perpetrating a crime, and with lighting from your EMC, you'll have several ways to shine a light on unwanted activity.

Since providing a cost-effective means to safeguard your property is a top priority, we offer three options in decorative and standard security lighting.





Town and Country

This attractive, lantern-style fixture comes with a 100-watt, high-pressure sodium light, is mounted on a black fiberglass pole and is served by underground wiring.* The monthly fee is only \$12.25 and can be added to your electric bill.



Day Form

Distinguished by its traditional carriage lantern styling, this light is installed on a black fiberglass pole and features shatter-resistant polycarbonate lens panels.

Like the Town and Country, the Day Form uses underground wiring.* It is a 150-watt, high-pressure sodium light with an installation cost of \$225.00 and a monthly fee of \$13.00.



Standard

Available in a 50 watt, LED bulb, the standard security light is mounted on a 30-foot wood pole and can be served by underground or overhead wiring. Larger areas are well-lit with this powerful security feature, and – depending on the work involved in setting a pole and providing power to the light – the fee ranges from \$9.50 and up per month.



Additional decorative lighting can be purchased with a one-time cost ranging from \$650 - \$1,500 and a \$13.00 monthly charge.

*Homeowner may need to pay for any excess trenching or additional construction costs as determined by technician. Rates subject to change.



Water Heater Guarantee

Say goodbye to water heater troubles with the EMC's Water Heater Guarantee. For just pennies a day, we guarantee your water will be hot!

The plan is simple: if you have any trouble with your gas or electric water heater, we will repair or replace it within 12 hours, free of charge. All water heaters will be replaced with a 50-gallon water heater if space permits. All

water heaters will have an energy factor of 0.90 or greater.

For added convenience, we'll add the monthly charge to your electric bill! You will also receive a sticker for your water heater that includes an assistance phone number. This label will immediately identify you as a program member to the repairman.

The program requires that your water heater be working when enrolled. You are required to be on the program for at least 30 days before repair or replacement is made.

If you've ever faced a morning without hot water – or a repairman who tells you he can't get to it for days – you'll have peace of mind knowing that your EMC can have your water heater repaired or replaced quickly! With the Water Heater Guarantee, we've found yet another way to keep you comfortable and your home worry-free.



Just pennies a day guarantees that your water will be hot.

HomePlus Loans

One way to increase the comfort of your home while potentially saving money is to make energy efficient improvements. To make this process easier, Coweta-Fayette EMC has partnered with GEMC Federal Credit Union to develop the HomePlus Loan Program.

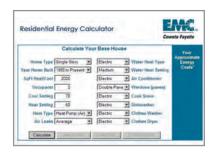
You may finance all EMC approved upgrades including Energy Star rated heat pumps, water heaters and double pane windows, plus weather stripping, attic and floor insulation, caulking, duct insulation and sealing. Your monthly loan payment will appear on your EMC bill and will be applied to your HomePlus Loan.

Switch/Load Management

Approximately 50% of the Cooperative's wholesale bill charge is determined by peak demand in the summer months, and this demand charge affects rates significantly. The easiest way to control this demand is to install load management switches on electric central air conditioning systems.

These switches, which are activated by a radio signal, cycle off your air conditioner compressor for seven (7) minutes each half hour during peaking hours ONLY. The air handler fan continues to operate, thereby maintaining your desired temperature.

Special discounts are given to all members who participate in the program. Sign up today and begin helping your EMC control peak demand.



Home Energy Calculator

Our "Home Energy Calculator" is available to help provide estimates of energy use costs based on information that you can input into the calculator. To enter the calculator, simply go to our website at www.utility.org and click on "Home Energy Calculator." It will provide you with a comparison of the energy your home is currently using versus various "what if" variations, while also giving you approximate energy costs.

The program will also provide a detailed report of the approximate amount of kilowatt-hours used by each of your appliances with yearly costs and charts to help you understand your energy usage.

When choosing the "Energy Calculator," you will view the above screen with information that has already been entered for a base house. You simply add your own information and click. Coweta-Fayette is happy to offer this service so that our member/owners may obtain a better understanding of the energy they use and what steps can be taken to help make a difference in that usage.

Check out *www.utility.org* for more helpful calculators.

Operation Round Up

Your EMC offers a number of products and services to make your life easier, but it's you – our member/owners – who help us improve the lives of others throughout our community. By participating in Operation Round Up, you contribute to the causes of individuals and organizations in need... and with only pennies per month!

After "rounding up" your electric bill to the next highest dollar every month, the EMC earmarks the differences for the Round Up trust fund. The Coweta-Fayette Trust Board of Directors – the governing arm of the program - gathers every other month to go over applications and to select individuals and organizations that are in need. From individuals who are faced with medical needs or family emergencies to organizations with special project needs, Round Up has become a valuable resource to those communities served by Coweta-Fayette EMC.

Through the cooperative efforts of our members, you have the opportunity to lighten the load of others... and to brighten your own life!



How Your Contributions Help

Community Organizations/Programs recently gifted:

The Joseph Sams School was awarded funds to purchase special computer software for individualized student education.

Haven Hills Therapeutic Riding Center, Inc. was awarded funds to sponsor 21 children in the Georgia Special Olympics Horse Show.

Exceptional OPS was awarded funds to sponsor 80 kids with disabilities at summer camp.

Bridging the Gap was awarded funds to purchase security equipment at their donation facility.

Coweta CASA was awarded funds for volunteer advocates' continuing education classes.

The Coweta County Sheriff's Office was awarded funds to purchase a receiver for their Alzheimer's alert program, Project Life Saver.

The Children's Village at Christian City was awarded funds to purchase bedding for children's cottages.

Lekotek was awarded funds to purchase iPads, disability adapted toys and a Smartboard/Projector to help special needs children.

Rachel's Gift was awarded funds to purchase memorial gift boxes for families suffering the loss of an infant child.

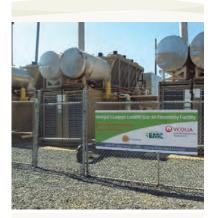
Your Operation Round-Up funds also help individuals. Some highlights include wheelchair lifts, voice-activated computers, motorized wheelchairs, a handicap-accessible van, hearing aids and assistance with therapy.

Environmentally Friendly Power

Regional air and water quality have dominated Atlanta's news headlines for quite some time. Here at Coweta-Fayette EMC, we take protection of our environment seriously. So do our members, according to a recent survey.

That's why your cooperative and 15 other EMCs in the state joined together to form Green Power EMC in 2002. Now participation has grown to a partnership of 38 Georgia EMCs. This group works together to research and provide green electricity produced from renewable sources such as solar, wind and biomass, which includes landfill gas and agricultural wastes. Two such examples are Georgia's first woody waste facility, located in Rabun Gap, and a 150-kilowatt solar facility in Warner Robins, one of the largest photovoltaic arrays of its kind in the state.

generated from resources produces less emissions than energy from most conventional sources, but the technology used to create it is typically more expensive than that used to operate traditional power plants. Our members have said they are willing to pay a little more for electricity if they know that a portion of the power is produced through green power. However, due to an overwhelming response from our environconscious mentally consumers, Coweta-Favette EMC's Green Power program does not have any more blocks available for purchase.



The Taylor County landfill burns methane gas to generate green power.

Consumers have been enrolled on a first-come, first-serve basis since the beginning of our program in 2001. We will begin offering it again when more green power is available. Be assured that we're committed to maintaining the qualities you've come to expect and depend on, like prices among the lowest in the nation, quick response and ample power to carry you through the 21st century.

Simultaneously, we're committed to doing our part to maintain clean air and water. Stay tuned, we'll keep you informed about further developments!



OUR SUBSIDIARY, RELYCO

Home Automation and Security Systems

Have you ever been out of town on business and gotten one of those "feelings," wondering if the kids are okay? The kind that won't allow you to sleep at night until you've heard a familiar voice? With Relyco Security Resources, you can be assured that the people you love – and the things you've worked hard to build – are protected 24 hours per day, 7 days per week.

Statistics show that homes displaying a warning to burglars that they are protected by a security system are less likely to be burglarized. With Relyco Security Resources, we offer much more than a sign, though. A wide choice of options allows you to select

and install motion detectors and other devices throughout your home, in order to deter entry from all areas. Whether your house is 1,200 square feet or 10,000 square feet, Relyco can customize a system – including home theater-type surveillance – to cover every area of your property.

More significantly, your family is constantly protected as they go about daily activities, and even while they sleep. In the event of a fire or other emergency, an alarm sounds to alert them, and it also alerts the professionals who monitor the security system. Immediately, the call is sent to local fire and/or police stations, whose personnel respond quickly to protect those you love.



Whether you rent or own your home, Relyco Security Resources has an affordable system to give you peace of mind wherever you may be. Most home insurers also offer a discount on policies to residents who have security systems. Call us today for a free home inspection and to allow our consultant to explain the reasonable options available.

Radio Monitoring

With Relyco's exclusive radio monitoring network, you don't have to worry about phone or cable outages preventing your security system from protecting your family and belongings.

Relyco's radio monitoring network currently protects over 1,600 Relyco customers.





Security Monitoring

Naturally, we'd appreciate the opportunity to supply you with a security system for your home and business. More than that, we want you to know that wherever you purchased your security equipment, the most important link in the entire system is the monitoring service you select.

With competitive prices and managed by trained professionals who can monitor most models of security systems, you really can't do better than Relyco. To make life even easier, we can add your monitoring service to your monthly Relyco/EMC bill; write just one check for both!

One of our experienced representatives will be happy to visit your home and business to give you more information about Relyco's monitoring service. It's an important decision, and we want you to be informed.

Call Relyco at 770-253-4053 today, and sleep better tonight.

Surge Protection

Our area of the south is more prone to lightning strikes than most of the country; we rank 16th in the nation for direct hits! But, even when lightning strikes near your home, it can send electrical surges through the wires that are strong enough to damage — or even destroy — your electronic equipment!

For a fraction of the replacement cost of these electronics, we can furnish you with low-cost Surge Protection.

We can offer you state-of-the-art, UL® Listed equipment to protect the things you've worked hard to acquire.

The Benefits Are Obvious

When you sign up for our Surge Protection system, our technician inspects your grounding rod to be sure that it's functioning properly. Then, an external, meter-based device installed by the EMC further controls dangerous power surges caused by lightning. Should lightning travel through the wires to your home, this defense mechanism is extremely important... and available only from us. Our comprehensive system:

- Covers the electromechanical parts, such as motors and compressors of your everyday (and very expensive) appliances like the refrigerator, freezer, washer & dryer, HVAC equipment, etc.
- Includes ownership and maintenance of your meter-base by the EMC

The package you purchase also includes a variety of plug-in surge pro-

tectors for use in individual wall outlets and on incoming telephone lines and cable television hookups. Our approach isn't "one-outlet protection" like the ones you can buy at your local retail store; it's Whole House Protection that applies for the life of your equipment!



Imagine... for spare change each day, you can protect the things you've worked hard to acquire. Simply call one of our Customer Service Representatives to receive more information on our Surge Protection Packages. If you're not using surge protection, it's just a matter of time...

Our Subsidiary, True Natural Gas

Here's some news about natural gas deregulation you can feel good about. In 2002, the Georgia Public Service Commission empowered your EMC's subsidiary, Coweta-Fayette EMC Natural Gas, to bring competition to our state's natural gas market. For over 65 years, local folks have trusted us to be their electric power provider, and now we provide natural gas throughout Georgia. In 2013, we changed our marketing name to reflect who we are and what we stand for — True Natural Gas.

Real people, providing real service, right here in Georgia. We live, work and play in the same places you do. Many of you already know us.

Billing and payment convenience. We have multiple payment options, like on-line billing and bank draft,

Local Company

Great Rates

Friendly Service



which take the hassle out of bill paying drudgery for all our customers. If you're a Coweta-Fayette EMC member, we can consolidate all your energy charges on one monthly bill.

Bills you can understand. Our rates and bills are simple, without hidden charges or complicated rate structures. To see the Georgia Public Service Commission's list of current gas prices from certified natural gas marketers, visit www.psc.state.ga.us/gas/pricecard.asp

Competitive pricing. You can be sure True Natural Gas will offer the best possible energy prices month after month.

Choose your rate plan. True Natural Gas offers both fixed and market rate plans. You can lock in pricing for a set time or choose the monthly market price. Call us or check www.truenaturalgas.com for the latest pricing.

ELECTRICAL SAFETY TIPS & HOW TO REDUCE YOUR BILL

Safety Pointers

Electricity improves our lives – keeping us cool in the summer, warm in the winter and lighting up our nights. But used carelessly, electricity can be deadly. Please follow these simple safety pointers, and if you ever have questions about whether or not a power line is charged, be sure to call us first.

- Never touch a fallen power line.
- Stay away from substations and transformers.
- Check for wires nearby before pruning or climbing trees. If the wind blows a branch or leaves against a wire, electricity can flow through the tree.
- Use only wooden ladders when working around electrical lines.
- Make sure antennas and other tall metal objects do not come in contact with power lines.
- Before you begin digging to plant that tree or put in that new fence, call 1-800-282-7411 to have the power lines around your property marked.
- Never use the insulators on power lines for target practice – without the insulators, electricity can flow through the pole to the ground and electrocute you.
- Never use electric power tools outdoors when the ground or you are wet.
- Don't fly kites near power lines.
- Keep radios and other appliances at least 10 feet away from a pool.

- Don't just turn a circuit breaker back on or replace a blown fuse – it could create a fire hazard. Find out what caused the breaker or fuse to cut off first.
- Never pour water on an electric appliance that has caught fire.
- Repair or replace worn power cords and plugs.
- Do not place power cords under furniture or rugs.
- Do not use extension cords as permanent wiring.
- Use Ground Fault Circuit Interupters (GFCIs) with an electrical device that is used outside or around water. These inexpensive devices will stop the flow of electricity if they sense an electrical shock hazard.

If an electrical shock does happen, quickly follow these simple steps – you could save a life!

• Shock from a fallen power line – do not try to remove the line or touch the person. Call 911 for medical



- help and Coweta-Fayette EMC to report the downed line.
- Shock from home wiring do not touch the person. Unplug the appliance causing the shock or turn off the power at the main switch in the service box. Call 911 for medical help, then give first aid if you know how.

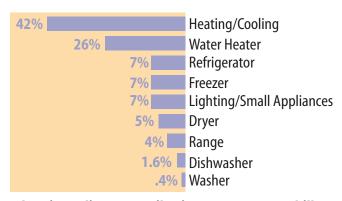
How to Reduce Your Electric Bill

Coweta-Fayette EMC can show you specific ways to reduce your energy consumption and, in turn, your electric bill. You should take into account (1) the energy efficiency of your home's structure (for example, is it well-insulated, does it leak air, etc.); (2) the equipment and appliances in your home (for example, do you have one television set or three, do you have a shop with a number of electric tools, etc.); and (3) the habits and lifestyle of your family members (for example, are exterior doors kept closed, are ceiling fans left on, when are baths taken and meals prepared, etc.).

By either reducing the wattage or the length of time an appliance is used, you can lower your monthly bill. Concentrate your conservation efforts on the three biggest energy users in your home – air conditioning, heating and water heating.

Air Conditioning

- Make sure you have proper insulation in your attic, at least R-30.
 Invest in a heat pump, which uses energy more efficiently, and purchase a unit with a high S.E.E.R. rating (ratio of total cooling provided to total energy consumed).
- Make sure your ductwork is properly sealed – a leak of just 20% can reduce the efficiency of your cooling system by 50%. Set the temperature at 78°F – cooler settings will increase your operating costs about 5% for every degree below that level.
- Replace your air filters every one to two months; keep the area around air supply vents clear of clutter.



Electric appliance contribution to your energy bill.

Heating

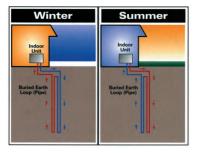
- Make certain the floor above your crawlspace is well-insulated, at least R-13.
- Invest in a heat pump, which uses energy more efficiently, and purchase a unit with a hight H.S.P.F. rating (ratio of the total heat provided to thte total energy consumed).
- If you have a fireplace, make sure the damper is closed when not in use.
- Set the temperature at 68°F –
 warmer settings will increase your
 heating costs about 3% for each
 degree above that level.
- Install a set-back, programmable thermostat.
- Avoid using emergency heat to quickly heat your home – it costs nearly twice as much as heat from your heat pump.
- Keep filters clean and air supply vents clear of clutter.

Water Heating

- Insulate your hot water pipes.
- Replace old, inefficient water heaters with high-efficiency models – look for high insulation values in the tank wall and warranties of ten or more years.



- Set the water heater thermostat no higher than 140° F.
- Centrally locate the water heater to areas where hot water is used most, such as the kitchen and bathrooms.
- Use cold or warm water for laundry and household cleaning. Reduce shower time and install a low-flow shower head.
- Repair leaky faucets.
- If you are planning to be away from home for a long period of time, turn your electric water heater off at the breaker.



GeoSystem Heat Pump

Consider a state-of -the-art GeoSystem. The GeoSystem uses a system of underground pipes, called loops, to move heat from the ground into your home in the winter. In the summer, the system pulls heat out of your house and back into the ground. The result is up to 40% savings on heating and air conditioning costs!

If you need more information about the GeoSystem or advice on any energy efficiency topic, don't be afraid to ask. We're here to serve you, and we'll take the fear out of asking. Just call us at 770-502-0226.

STATEMENT OF NONDISCRIMINATION

Coweta-Fayette EMC is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

