For Your Records

Name your account is listed in:

Your Account Number:

Your Location Number:

WELCOME TO YOUR ELECTRIC COOPERATIVE

Dear Member:

We, the employees of Ozarks Electric, are proud to work for you. It is our intent to provide you with the best quality service possible at a reasonable rate. We do our best to serve you in a courteous and efficient manner. We invite any comments or suggestions you might have on how we can improve this service. Feel free to call us at 479-521-2900 or 1-800-521-6144. (*For power outages, dial 800-521-6322.*)

This handbook should provide you with helpful information about your electric service and the Cooperative. Any questions you may have, can be addressed at your nearest Cooperative office. We have 4 offices to serve you:

479-521-2900
479-751-2342
918-723-5455
918-696-7733

Toll Free in Arkansas and Oklahoma1-800-521-6144 business lineFor power outages1-800-521-6322

The information in this booklet has been mandated by the Arkansas Public Service Commission. If you have inquiries that cannot be satisfied at the local level, you may contact the Commission in writing or by phone. The address and phone numbers are:

> Arkansas Public Service Commission P.O. Box 400 1000 Center Street Little Rock, AR 72203 1-800-482-1164 or 501-682-1718

We want to welcome you into membership at Ozarks Electric.

Mitchell Johnson

Sincerely, Mitchell Johnson President/CEO

Revised June 2012

Ozarks Electric Cooperative Corporation

Residential / General Service

This service is available to members for all uses served on single phase for residential or general service, subject to the established rules and regulations of Ozarks Electric Cooperative Corporation. The capacity of individual motors served under this schedule shall not exceed 10 HP and total load shall not exceed 50 kVA.

Monthly Rate Effective January 1, 2013:

Off Peak (November through April) AR

First 1000 kWh @	\$0.06196
Over 1000 kWh @	\$0.05196
Peak (May through October)	·
All kWh usage @	\$0.07196

Customer Charge: \$18.00 per month

Minimum Monthly Charge: \$22.00 per month

Itemized on your bill each month, you will also have a fuel adjustment charge and a debt reduction adjustment. These figures vary from month to month and represent a percentage based on the kWh used.

FOR YOUR GENERAL INFORMATION

Ozarks Electric has copies of all tariff filings for the service territories in Oklahoma and Arkansas available at all Cooperative offices. Also available at each office are copies of the *Arkansas Public Service Commission General Service Rules.* Contact your nearest Cooperative office for more information.

Payment Collection Agents

For your convenience, Ozarks Electric provides a postage paid envelope for you to pay your electric bill. Credit card and bank draft payments are also available, or you may pay by phone or internet with a credit or debit card or in person at one of our offices in Fayetteville, Springdale, Stilwell, and Westville, or at one of these locations*:

City: Collectors:	Fayetteville Arvest Fayetteville Bank of Fayetteville Liberty Bank of Arkansas
City: Collector:	Hindsville Arvest – Valley Branch
City:	Huntsville
Collector:	Arvest Bank
City: Collector:	Siloam Springs Liberty Bank of Arkansas Arvest Siloam
City:	Springdale
Collectors:	Arvest Springdale
	Liberty Bank of Arkansas
City:	Tontitown
Collector:	Liberty Bank of Arkansas

*Remember - Banks cannot take payments if they are due within 5 days of the date the payment is being made.

Deposit Policy

Ozarks Electric implemented a new deposit policy on January 1, 2007. The policy is designed to decrease the amount of loss that the Cooperative must write off each year for members who move off of Cooperative lines owing for electricity used. When this happens it effects every Cooperative member by negatively impacting the financial health of YOUR Cooperative. OECC will require a deposit from any new applicant who cannot furnish a letter of credit from their previous *electric* utility provider with no late payments for the past 12 months. However, OECC will waive the deposit for applicants with an acceptable credit score.

For new applicants that require a deposit, the deposit amount will be \$150.00 for residential accounts, and \$400.00 for commercial accounts. Payment of the deposit will be 1/2 at the time of application, and the other 1/2 will be billed with the first month's bill.

For existing members that require collection of a delinquent bill at the premises, disconnection for non-payment of a delinquent bill, or have two returned checks or drafts for reasons other than bank error in a 12 month period, the new or increased deposit amount will be an amount equal to two times the average past 12 months. In case of the increased deposit, any existing deposit amount will be deducted from the total deposit amount required on the account. The new or increased deposit amount will be rounded down to the nearest \$10.00. Payment of any new or existing deposit for existing members will be paid in equal installments with the next two to six month's bills, depending on the amount of the deposit.

SCHEDULE OF FEES AND CHARGES

Effective January 1, 2007

Non-negotiable Check Fee

\$25.00

A fee of twenty five dollars will be assessed to any account for which a check which is not negotiable has been tendered to the Cooperative for payment of charges owed.

Collection Fee

A fee of forty dollars will be assessed for Cooperative employees accepting payment at a member's premises for the purpose of collecting a delinquent bill.

Reconnect Fee

\$60.00

\$40.00

\$25.00

\$4.93

\$25.00

\$40.00

A fee of sixty dollars will be assessed for reconnecting service requested before 8_{AM} or after 4_{PM} , Monday through Friday, or on weekends and holidays.

Reconnect Fee

A fee of forty dollars will be assessed to reconnect service requested from 8_{AM} until 4_{PM}, Monday through Friday only.

Meter Reading Charge

A fee of twenty five dollars will be assessed to any account after two consecutive estimated meter readings due to an inaccessible meter.

Late Payment Fee

A fee of \$4.93 will be assessed on any account that is not paid by the due date stated on the bill.

Meter Reseal Fee

A fee of twenty five dollars is assessed when a seal at the service entrance is found disturbed. A new seal will be installed and the meter will be changed for testing unless the secondary seal is determined to be undisturbed.

Trip Fee

\$40.00

\$25.00

Meter Test Trip Fee

A fee of twenty-five dollars will be assessed when a special test is requested by the member and the meter is found to be in error by less than 2%.

Ozarks Electric will consider the size of the unpaid account, the member's payment history and the length of time and reasons an account has not been paid when arranging an agreement. There is no finance charge on a Delayed Payment Agreement.

The Cooperative will not enter a Delayed Payment Agreement to pay an amount to correct a previous underbilling if the underbilling was caused by unauthorized use of service or misrepresentation. If a member fails to comply with the terms of a Delayed Payment Agreement, the Cooperative may treat such failure as a reason to suspend service. The Cooperative may suspend service as otherwise provided and shall not be under any obligation to enter a second Delayed Payment Agreement.

Ozarks Electric will negotiate an agreement if a member can substantiate a change in the ability to pay because of a serious medical condition or the loss of a major source of income.

A member does not give up any right to complain to the Arkansas Public Service Commission by signing an agreement.

- Causing or threatening damage to utility property.
- Violation of laws or regulations through use of electrical service.

Abandonment of premises served.

Not paying for damage to utility equipment on the member's premises.

Preventing Suspension of Service

Suspension of electric service may be postponed if there is a "certified medical emergency" within the residence or, if a "delayed payment agreement" has been signed by the member. Details of these options follow.

1.) Certified Medical Emergency: Ozarks Electric will postpone the suspension of a service to a residential member or reconnect previously suspended service for a reasonable time (up to 30 days) if the member presents a certificate from a physician stating that the suspension of service will aggravate an existing medical emergency of the member, a family member or other permanent resident of the location where electric service is rendered. The certificate shall identify the medical emergency and specify the effect that suspension of service would have on this condition. Medical certificates are available in the Cooperative's local office.

2.) Delayed Payment Agreement: The Cooperative will not suspend service to a qualified member who cannot pay a delinquent account in full, if the member enters a Delayed Payment Agreement by the close of business on the last day to pay printed on the Shut-Off notice. The agreement requires that a member:

A.) Pay ¼ of the total amount due as a down payment; the Cooperative will allow at least three equal installments following the down payment for a period of three months;
B.) Agree to pay the balance in reasonable installments;
C.) Agree to pay in full all future bills during the period of the agreement by the due date.

After Hours Trip Fee

The Cooperative will charge a fee of sixty dollars when a consumer requests an OECC employee to investigate a service problem, during other than normal working hours, if the OECC facilities are not the cause of the service problem.

Construction Related Return Trip Charge

\$50.00

A return trip fee of fifty dollars shall be required for each extra trip necessary to complete construction due to the member's failure to meet schedules, specifications or requirements.

plus applicable taxes

General Guidelines for Application or Return Trip Charge

Ozarks Electric (OECC) will, upon request of a new service, perform all design and provide guidelines & specifications for member-provided meter loops, equipment, and/or trenching. Upon completion of design, execution of easements, and receipt of any contributions in aid of construction, OECC will establish a schedule for construction of member line extensions subject to notice by a member that all requirements with regard to member's provision of equipment and/or trenching have been satisfactorily completed.

A return trip fee of fifty dollars (\$50.00) shall be required for each trip necessary to complete construction as a result of any of the following:

- 1.) Failure by the member to provide a meter loop constructed in accordance with the required specifications on the agreed-upon schedule date at the construction site.
- 2.) Failure by the member to provide trenching, backhoe and operator in accordance with the required specifications on the agreed-upon schedule date.
- 3.) Any requests by the member to change a previously designed location, or the electrical parameters of the member's service extension. This charge will only be assessed if the staking engineer has already physically met the member at the site and discussed these details.

(Other special services provided by the Cooperative, such as appliance service calls and lightning protection equipment have set fees. For additional information, please contact your nearest Cooperative office.)

\$60.00

WHAT TO DO IF THE POWER GOES OFF

If your electric service is interrupted due to a power outage, here are the steps you should take.

1.) Check **fuses or circuit breakers** to determine that the trouble is not within your own electrical system. Be sure to check the main cartridge fuses in the fuse box. If some of your lights burn or some of your appliances operate, the trouble is probably in your system.

2.) If you have no power at all, **check with your neighbors** to see if they have power. This will help isolate the problem for servicemen. Also, **designate one neighbor to call the Cooperative** to report the outage. This helps with congested phone lines during a major outage and makes it easier for you to get through when making such a report.

3.) If a serviceman finds that the problem is on the member's side of the meter, a service charge will be assessed to that member's account and the Cooperative will be unable to make the repairs.

4.) To **report the outage**, **have your location or account number handy** when you phone in. This is what we use to locate you and determine the full scope of an outage.

5.) To report an outage, telephone the Cooperative office. During normal working hours:

Fayetteville	479-521-2900	
Springdale	479-751-2342	
Stilwell	918-696-7733	
Westville	918-723-5455	
Toll-free in Arkansa	s and Oklahoma	1-800-521-6322.

After business hours, power outages should be reported to the Fayetteville office on the toll-free number. These phone lines are answered 24 hours a day, seven days a week. During a major outage, our phone lines get very busy. If you receive a busy signal, please be patient and call back. We will respond as promptly as possible to any service interruption call we receive. Automation has been added for member convenience and expedience.

Refusal of Service and Suspension of Service

The rules for refusal or suspension of service are established by the Arkansas Public Service Commission. Ozarks Electric may refuse to provide or suspend electric service for any of the following reason:

- Failure to pay a deposit.
- Failure to pay a delinquent account.
- Failure to comply with the terms of an extension agreement, delayed payment agreement, or commission order entered with respect to service previously rendered by the Cooperative.
- Failure to provide proper identification upon request by the Cooperative or misrepresentation of identity or facts for the purpose of obtaining electric service.
- Unauthorized use of service, tampering with, or damaging Cooperative equipment (wires, meter, pipes, etc.).
- Refusal to grant access at reasonable times for inspection, maintenance, replacement, or reading of Cooperative equipment installed on the member's premises, or maintaining any obstruction that would deny access for such purposes.
- Violation of the Cooperative's rules designed to prevent interference of other members' use of service, or rules pertaining to the operation of nonstandard equipment or unauthorized attachments, after receiving notification and being given reasonable opportunity to comply with these rules.
- Potential adverse effects of the service requested on the service to the other members of the Cooperative.
- Health or safety hazards associated with the requested installation of equipment of the applicant.
- Causing injury, or threatening to cause injury, to an employee of the Cooperative, the family of a Cooperative employee, or the property of the Cooperative.

Registration of Landlord Tenants

The definition of a "Landlord" means the owner, agent, manager, or lessor of a premises in regard to which he receives lease or rent payment which includes amounts for electric service.

The Arkansas Public Service Commission has issued a ruling which established conditions under which landlords and tenants are given special consideration regarding the Cooperative's "Shut-Off" policy. This rule generally provides that:

Account Identification: Landlords are required to identify themselves and their tenants by name, address, and account number when the service location is different from the billing address.

Suspension Procedure: Service will not be suspended to an identified account for non-payment until a "Shut-Off" notice is sent to the landlord. If no response is received from the landlord within seven days from the mail date, Ozarks Electric will take the following action:

1.) A "Shut-Off" Notice will be posted in conspicuous locations such as near mail boxes, building entrances, exits, and other areas of common usage or mail a "Shut-Off" notice to all tenants at least 14 days before suspending service.

2.) The Cooperative will wait at least 30 days after the due date of the landlord's bill before suspending service.

3.) Where feasible, the tenant will be allowed to apply for service in his own name.

Payment Liability: Service to a tenant will not be conditioned on the payment of any accounts owed by the landlord to the Cooperative. The Cooperative shall not recover amounts owed by a landlord from a tenant. (If you qualify as a landlord or a tenant, please come by the business office and fill out an information form so that we will know how to contact you in such a case.) 6.) Think **safety – Stay away from downed power lines**. Do not attempt to remove trees or limbs from lines. Keep children away.

7.) Leave on only one light to let you know when the power is restored. **Switch off all large automatic equipment** such as refrigerators and air conditioners to prevent a large instantaneous load as soon as the line is energized. Such a load could simultaneously trigger another, longer outage.

Added Services

The Cooperative provides the following services at NO Charge to its members:

- 1. Member account record
- 2. Energy consumption statement
- 3. Meter reading report
- 4. Delayed Payment Agreement
- 5. Bank Draft or Credit Card Bill Payment
- 6. Levelized Billing Plan

If a member requires an additional meter, the Cooperative's Line Extension Policy will dictate any charges assessed.

Disconnection of Service at a Member's Request:

A member who wants to stop service should notify Ozarks Electric at least five days before the requested disconnection. This five day notice period begins:

- 1.) On the day the member telephones our business office.
- 2.) Or when the member comes to the business office in person to make a request for disconnection or transference of service.
- 3.) Or three days after the member mails a request to our office.

When these procedures are followed, a member is not liable for the charge for electric service after the disconnection date requested.

APPLICATION FOR SERVICE

Ozarks Electric Cooperative Corporation requires an application for service, positive proof of identification, and under certain conditions, a deposit may be required. Applications can be taken by phone or internet for the establishment of electric service or application for service can be made at any of our offices:

Main Business Office	Stilwell Office
3641 Wedington Drive	Highway 51 West
Fayetteville, AR 72704	Stilwell, OK 74960
Phone: 479- 521-2900	Phone: 918-696-7733
Springdale Office	Westville Office
406 West Emma	208 S. Williams
Springdale, AR 72764	Westville, OK 74965
Phone: 479-751-2342	Phone: 918-723-5455
- - - - -	

Toll free business number answered 24 hours a day: 1-800-521-6144

Our web site address is <u>www.ozarksecc.com</u> Our email address is clancaster@ozarksecc.com

NEW FACILITIES

In general, Ozarks Electric rates are designed to recover the cost of providing service for extension of facilities not exceeding \$3,000.00 per residential account. This amount can only be supported when a member's annual energy usage meets the class average, and the account remains active for greater than 20 years. Consequently, it is necessary for Ozarks to apply the following policies to protect the stability of rates for the membership at large. These policies are divided into three distinct categories: residential, three-phase or large single-phase extensions, and subdivisions.

Electric Service Payment During Absence

The Cooperative has a Bank Draft Program and a Credit Card Draft Program available to all members. This program has proven helpful to those members who have extended periods of absence. For program details, contact your local Cooperative office.

If you are not interested in a bank or credit card draft, but need to be away from home for an extended time, call the nearest Cooperative office for suggestions to avert service suspension.

Protected Customer Plan for Senior Citizens or Individuals With Disabilities

Ozarks Electric offers several customer assistance programs for Senior Citizens and Individuals with Disabilities. When an identified elderly or member with disabilities informs the Cooperative that they cannot pay a bill on time, the Cooperative will:

> 1.) Arrange a delayed payment agreement, or arrange for levelized billing;

2.) Explain the right to a third party notice before suspension of service;

3.) Provide the names of federal, state and local bill payment assistance agencies.

Extreme Weather Protection

The Cooperative will not suspend residential service to an elderly or handicapped member on a day when the National Weather Service forecasts a temperature of 95 degrees Fahrenheit or higher during the following 24-hour period.

RECORDS: Ozarks Electric will mark the accounts of identified elderly or handicapped members and a record will be kept of how any overdue accounts were handled.

FALSE INFORMATION: If a member gives false information to the Cooperative to qualify as handicapped or elderly, their service may be suspended. If you qualify for the Protected Customer Plan, visit your Ozarks Electric office for a registration form. Business office personnel will be happy to assist you.

Your account number is also an important reference for your electric service. Each member has his or her own unique number. It provides a definite identification of every member and service. Your account number is the best reference to use if you have a problem with your bill. You may have service at several locations, but all of these are tied directly to you with your account number.

About Your Identification Numbers

Should you need to call the Cooperative for information concerning your account, have your location and account numbers handy. It is much like your Social Security Number. We think of it as a "Service Security" Number!

Along with these numbers, other information that will be helpful will be your name as it appears on your bill, your address, your phone number and the reason for your call. This will assure you the most effective service.

Security Lights

The Cooperative will furnish and install, at no expense to the member, a security light on an existing pole at the member's request. The Cooperative will replace the lamp and maintain the light when notified by the member. For these services, the member agrees to pay a monthly rental fee plus the power cost adjustment factor on 75KWh plus any applicable taxes. The yard light remains the property of the Cooperative at all times.

RESIDENTIAL

A. A permanent service is one where a member has residency and year-round electrical service sufficient to recover the initial investment. A building or mobile home must have a permanent water supply and an approved sewage disposal system or other proof of residency as required by the Cooperative.

> A member must provide a meter pedestal or meter loop that meets Ozarks Electric specifications prior to construction of facilities.

The Cooperative will contribute up to \$3,000.00 of the direct cost to extend facilities to a single permanent service. For multi-family dwelling units, the Cooperative will contribute a sum equal to the above figure multiplied by the number of dwelling units. Any additional direct costs in excess of the Cooperative's contribution will be paid by the member as a non-refundable Contribution in Aid of Construction.

After application for service, the following steps will take place in order for the service to be scheduled for construction.

1. A Staking Technician will contact the member for an appointment to locate and design the new facilities. It is the member's responsibility to secure authorization to extend service from adjacent property owners if necessary. Upon request, the member must provide proof of at least a leasehold interest in the site where the electric service extension is to be located. Applicants requesting an underground extension must provide adequate trenching, and backfill, to be coordinated with the Construction Department. In addition, all underground extensions will require a signed and recorded easement. The member must furnish a copy of warranty deed for all properties involved in the extension to Ozarks Electric

prior to construction. In addition, if the property title is vested in an LLC, corporation, or trust, legal documentation will be required for proof of valid, binding signature.

- 2. After payment of all fees, if applicable, and completion of all necessary documents, the job will be released to the Construction Department. The member will be advised of the construction schedule and the job will be completed.
- B. A temporary or low usage service is not expected to be occupied as a residence, or maintain year round electrical service sufficient to recover the initial investment of primary facilities. These include, but are not limited to, modular or mobile homes not qualifying as a permanent installation, tents, temporary construction meters, carnivals, fairs, fireworks stands, road shows, shops, barns, boat docks, cabins, hunting and fishing camps, fuel or water pumps, and fence chargers.

All services determined by Ozarks Electric to fall in the category of temporary or low usage service must complete the following prior to construction of facilities:

Payment of 100% of the calculated direct cost will be required to construct the extension of primary facilities. This amount is a non-refundable Contribution in Aid of Construction.

It is also necessary for a member to provide a meter pedestal or meter loop that meets Ozarks Electric specifications.

After application for service the following steps will take place in order for the service to be scheduled for construction.

What's Different About a Cooperative?

An electric Cooperative is a non-profit corporation that is jointly owned by its members. Unlike investor-owned electric utilities which are designed to make a profit for their shareholders, Ozarks Electric is a non-profit, Cooperative based business. It refunds any money collected above the cost of operations to its members in the form of "Capital Credits". These credits are refunds assigned annually to your account and refunded as approved by the board of directors when financial conditions permit.

Ozarks Electric Reports to You

Ozarks Electric is governed by a seven-member board of directors. Directors are members, not employees, elected by you to seven year terms.

Each year Ozarks Electric mails to all its members a financial report and notice of the Cooperative's annual business meeting held in April. In addition, the Cooperative mails periodic publications with your bill to keep you informed as to the workings of the Cooperative and communicate items of safety and general interest.

CALLING OZARKS ELECTRIC

Ozarks Electric's employees are always ready to assist you and answer questions as quickly and efficiently as possible. At Ozarks Electric, you are not just a number. You are one of the folks to whom we pledge to provide the best possible electric service. However, when you become a member of Ozarks Electric, you are assigned a couple of numbers that help us do just that.

Your location number helps pinpoint your exact location on our service maps. It tells us the type of service you have; helps insure you receive proper credit when you pay your electric bill. This number is most helpful when reporting an outage. It lets us know exactly where you are. This helps us get the power back on more quickly. The Cooperative has *Authorized Collection Agents* assigned throughout the Arkansas service territory for the purpose of member convenience. Collection agents are not allowed to collect payments within five business days of the due date on a member's bill. Contact your nearest Cooperative office for specific information and a listing of collection agents in your area.

The Cooperative has a *Third Party Notification of Suspension Policy* that allows a residential member to name a consenting person or agency to receive a copy of all Shut-Off Notices. The original Shut-Off Notice will continue to be sent to the residential member.

ABOUT YOUR COOPERATIVE

Ozarks Electric Cooperative Corporation was incorporated under the laws of the State of Arkansas in 1938. A non-profit memberowned Cooperative, Ozarks Electric was formed to provide electric service to the rural areas of Northwest Arkansas. On May 10, 1939, the first 50 miles of line were energized to cover an area of approximately 250 miles to provide electric service to some 1,000 members. In 1940, approval was given for the addition of 257 miles of line to be built, extending service into Oklahoma. In just three short years the Cooperative had grown to serve nine counties in Arkansas and Oklahoma, with over 360 miles of line.

Ozarks Electric, with general offices at Fayetteville, Arkansas, now serves more than 68,000 homes, farms, businesses and industries in parts of Benton, Crawford, Franklin, Madison, and Washington counties in Arkansas, and Adair, Cherokee, Delaware, and Sequoyah counties in Oklahoma.

- 1. A Staking Technician will contact the member for an appointment to locate and design the new facilities. It is the member's responsibility to secure authorization to extend service from adjacent property owners if necessary. Upon request, the member must provide proof of at least a leasehold interest in the site where the electric service extension is to be located. Applicants requesting an underground extension must provide adequate trenching and backfill in accordance with specifications provided by staking technician, and scheduling shall be coordinated with the Construction Department. In addition, all underground extensions will require a signed and recorded easement. The member must furnish a copy of warranty deeds for all properties involved in the extension to Ozarks Electric prior to construction.
- 2. After payment of all fees and completion of all necessary documents, the job will be released to the Construction Department. The member will be advised of the construction schedule and the job will be completed.

THREE PHASE AND OVER 50 kVA SINGLE PHASE LINE EXTENSIONS

A request for service that involves the construction of three phase facilities, or single phase facilities in excess of 50 kVA will ultimately be billed under one of three different rate classifications other than the standard residential rates. Due to the differences in the nature of the service, the line extension policies are designed to take into account these specific issues. The policy that governs this type of extension falls into one of three categories; temporary or low service usage, permanent three phase service requiring 50 kVA or less transformer capacity, and permanent services requiring over 50 kVA of transformer capacity.

Temporary or low service usage

A temporary or low service usage account is one which is not expected to retain and use electric service on a year round basis or will not remain connected for a length of time sufficient to recover the investment required to extend the service. These installations typically may include, but are not limited to the following:

- A. Service to seasonal loads not expected to retain yearround service such as irrigation-pump installations where the pumping requirements are of a temporary nature.
- B. Temporary service for construction loads where electric facilities are to be removed upon completion of construction.
- C. Temporary service for one-time or transient events such as carnivals, fairs, and road shows.
- D. Any other service to loads that will not provide enough revenue to recover the required investment.

SUBDIVISIONS

Subdivisions are typically required to be served by underground utilities in Ozarks Electric service territory. In general, underground facilities, although aesthetically pleasing, are considerably more expensive to install. Also, it is the nature of a subdivision development to require electric facilities during its initial phases for construction power at each lot. The end result is that the Cooperative's investment per lot is higher than its overhead counterpart. Therefore, electric revenues are not realized until several years after the initial investment, and in some cases not at all. Consequently, it is necessary to apply the following extension policy regarding subdivisions:

The Cooperative will contribute up to 50% of the direct cost to extend facilities to and within a subdivision, if feasible. The remainder of the direct cost will be paid by the developer as a non-refundable Contribution in Aid of Construction.

In addition, the Cooperative will require that the developer furnish and clear all easements where facilities are to be installed. All grading shall be to final stages and lot pins installed prior to any construction.

Meter Errors, Testing and Adjustments

The Cooperative tests and adjusts all meters on a regularly scheduled basis as required by the Arkansas Public Service Commission. In addition, any meter disconnected and removed from a member's premises will be tested before being re-installed at any location if the meter seal has been broken.

Meters may be tested other than at scheduled testing times with a request from the member. If the meter is found to be in error less than 2% accuracy, a \$25.00 fee will be charged for the test. When a meter is found to be incorrect, an estimated bill may be charged based on a technical examination of the member's usage.

COOPERATIVE BILLING PLANS AND OPTIONS

The Cooperative has a *Levelized Billing Plan* available to residential members for the purpose of levelizing or budgeting payments for electric service on a monthly basis. This plan is available only to residential members.

The Cooperative has an *Extended Absence Plan* available for all members. Some of the options available include:

Payment in Advance	Bank Drafts
Third Party Mailing	Alternate Address

Contact your nearest Cooperative office for any of these options or for consideration of your specific need. The Cooperative desires to assist each member in avoiding Shut-Off Notices and suspensions of service.

The Cooperative has an *Extended Due Date Plan* available to residential members for the purpose of changing a due date to avoid late charges and Shut-Off Notices.

The Cooperative has *Sales Tax Exemptions* available to qualifying low income residential members with an annual income not exceeding \$12,000.00, or businesses with tax exempt numbers. Proper forms for either filing for exemptions are available at your nearest Cooperative office.

Estimated Bills

In the event that we are unable to obtain a meter reading, you will receive an estimated bill. An estimated bill will have the word "Estimated" printed below the "Present Meter Reading" entry and an estimated meter reading statement is printed across the bottom of the bill. For explanation of an estimated bill, call your local Cooperative office.

Member Inquiries

A Member may verify the accuracy of a bill by contacting the Fayetteville business office at 479-521-2900 or 1-800-521-6144. A Member Service Representative will be happy to handle your inquiry promptly. When talking with our personnel, write down the name of the person you speak with for future reference if you need to contact our office again.

If you are not satisfied with the response of our Member Service Representatives, you may contact the Arkansas Public Service Commission by writing to them at: P.O. Box 400, 1000 Center Street, Little Rock, AR 72203, or calling 501-682-1718 or 1-800-482-1164.

Meter Reading

All meters are read on a monthly basis by the Cooperative. Bills are mailed approximately two to three working days after the meter was read. Members are encouraged to monitor their kWh usage by regularly reading their meter themselves.

If you wish to monitor your electric usage, you may read your own meter the same day each month. Your electric meter is digital and is read from left to right, like the odometer of your car. After taking two readings, 30 days apart, subtract the first reading from the second (the smaller number from the larger one) to determine the number of kWh consumed in a given period. This will help you keep track of your electrical usage. Special conditions that incur additional cost shall be at the developer's expense and shall not be reimbursable. These include, but are not limited to, rock trenching, select material bedding, tunneling, shoring, boring, de-watering, etc.

For additional details, please contact Ozarks Electric's Engineering Department.

APPLICATION FOR RESIDENTIAL or NON-RESIDENTIAL SERVICE

All rates for basic service, riders, discounts, options and the information which affect the choice of service needed by an applicant for residential or non-residential use are available through the Cooperative upon request.

- All services determined by Ozarks Electric to fall in the category of temporary or low usage service must complete the following prior to construction of facilities:
 - Payment of 100% of the calculated direct cost will be required to construct the extension of facilities. This amount is a non-refundable Contribution in Aid of Construction.

It is also necessary for a member to provide a meter pedestal, or meter loop that meets Ozarks Electric specifications.

Permanent three-phase service requiring 50 kVA or less transformer capacity

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The Cooperative will contribute up to \$5,700.00 of direct cost to extend facilities to a permanent three-phase service requiring 50 kVA or less transformer capacity. Any additional direct costs in excess of the Cooperative's contribution will be paid prior to construction as a non-refundable Contribution in Aid of Construction.

Permanent three-phase service requiring over 50 kVA transformer capacity

For services requiring over 50 kVA transformer capacity, the Cooperative will determine if a non-refundable Contribution in Aid of Construction is required. Service requests of this magnitude can at times require immediate or premature upgrades to *existing* facilities. The amount of the member's contribution, if any, will be determined by a formula which takes into account a number of variables such as system cost, projected annual revenue, return factor, and direct cost.

For additional details please contact Ozarks Electric's Engineering Department.

The Cooperative has representatives with specialization in both residential and non-residential electric service to aid you in planning for your electrical requirements.

Please make your request with a Cooperative representative who specializes in the service applications you desire, so that Cooperative policies in this handbook that differ for the residential and non-residential member can be explained.

ABOUT YOUR ELECTRIC BILL

Bills for electric service are due (15) days from the date the bill is mailed. The net amount applies if you pay on or before the due date.

Your bill may be paid by mail or in person or you may pay over the phone or internet with a credit or debit card. If you pay by mail, send the smaller portion of your bill and a check or money order. Write your account number on the check so that the proper account can be credited. If the account you are paying is not in your name, please list the name and account number of the bill being paid so that credit is given to the desired account.

If you pay your bill in person, please bring both parts of your bill card and the larger one will be returned to you as a receipt. Payments are received at any of the four Cooperative offices. Cooperative office hours are from 8 a.m. to 5 p.m., Monday through Friday, except holidays. For your convenience, there is a night depository at the Cooperative offices so you may pay your bill at times other than regular office hours.

ABOUT YOUR ELECTRIC BILL

Should you fail to pay the bill on or before the due date, you will receive a "Shut-Off" notice. The "Shut-Off" notice will show a last day to pay. If your bill is not paid on or before that time, your electric service is subject to collection or suspension. If your service has been suspended because of nonpayment of a bill, you may have it restored by paying the total amount past due, stated on the "Shut-Off" notice, plus a reconnecting charge. In some cases, a deposit may be required, payable with the next two to six regular bills. Your billing statement will show the following:

- 1. The date the bill was mailed
- 2. The date the bill is due
- 3. Your account number
- 4. Your location number
- 5. The present meter reading
- 6. The previous meter reading
- 7. The dates of the meter readings
- 8. kWh used for the billing period
- 9. Date the billing period ended
- 10. Number of days in the billing period
- 11. Charges for electricity used including applicable taxes
- 12. Yard light charge, if any
- 13. Net due before the past due date
- 14. Gross amount due after the due date
- 15. Any previous balance
- 16. Fuel cost adjustment factor, cost of debt adjustment and the amount charged for them on the bill
- 17. Name and address of the member
- 18. The Cooperative's address and telephone number
- 19. The Public Service Commission's address and telephone number
- 20. Any payments or credits made during the billing period