



Member HANDBOOK



Fleming-Mason Energy

A Touchstone Energy[®] Cooperative 

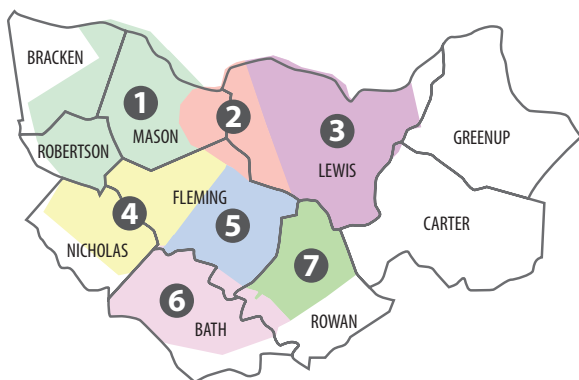
1449 Elizaville Road, Flemingsburg, KY 41041
(606) 845-2661 • Toll Free: (800) 464-3144
www.fme.coop

Welcome

Welcome to Fleming-Mason Energy Cooperative Inc. This pamphlet has been designed for your convenience. Please take the time to read this pamphlet and the other materials you receive from Fleming-Mason Energy. We want to help you stay informed about the co-op and its services. Fleming-Mason Energy's office is located at 1449 Elizaville Road just outside of Flemingsburg. Regular office hours are 7:30 a.m. to 4:30 p.m., Monday through Friday.

Fleming-Mason Energy is a business owned by its members and operated for them on a non-profit basis. The members elect a board of directors who establish the policies of the co-op. The board hires a manager to carry out the policies they have established. The manager, in turn, hires the staff to handle the operational details. The employees of the co-op strive to make electricity available to members at the lowest possible cost and maintain quality service. Please refer to our website www.fme.coop for a copy of the Cooperative's bylaws.

Fleming-Mason Energy's Counties and Director Districts



Membership

A \$10.00 membership or connection fee is required for every service connected. The fee will be held by the cooperative until service is discontinued. After service has been discontinued, the membership or connection fee may be applied to the payment of the final bill and any amount remaining will be refunded to the member. Membership fees are not transferable from one member to another.

Deposits



A deposit based on 2/12 of the annual estimated billing may be required. The deposit will be returned as a credit on the member's bill after two years of service provided the member has paid monthly bills within 15 days of the bill date. Upon termination of service, the deposit may be applied to the payment of the final bill and any remaining will be refunded to the member. Interest will be paid as required by law (KRS 278.460) and these earnings will be returned as credit on the electric bill.

Prepay Metering

Pay for your energy before you use it. Enroll with an initial minimum of \$100 in your prepay account. No monthly bill is mailed, no late fees, and no deposit needed. You must have access to text messages or email to enroll in this service.

Patronage Capital Credits

Money paid by members that is not spent on actual operation and retiring the debt of the co-op is held in members' capital credits accounts. The money, called capital credits, is then refunded when the board of directors determines that the financial condition of the co-op will not be adversely affected. At present, the board is approving refunds of capital credits to the estates of deceased members in full to facilitate the settlement of the estate. Please contact the co-op for application forms and information.

HOW DO CAPITAL CREDITS WORK?



Fleming-Mason Energy tracks how much electricity you use and pay for throughout the year.



At the end of the year, we assess our finances to see if there is excess revenue.



Fleming-Mason Energy allocates the excess revenues as **capital credits** to members, based on how much electricity you've used.



If financial conditions allow, the Board of Directors will pay out the **capital credits** in the form of a bill credit or check.

Because electric co-ops operate at cost, any excess revenues are returned to members in the form of capital credits.

Your Electric Bill

You will receive a statement from Fleming-Mason Energy either by mail or by e-mail, if preferred, each month. Each statement will contain dates of service, kilowatt-hour usage, current charges, due date, plus much more information pertaining to your account. If you have more than one meter in your name, you may receive an “invoice” bill. This bill will have all your charges combined on one statement. If you should have questions concerning your bill, please feel free to contact Fleming-Mason and talk with a member service representative at any time during regular office hours.

Explanation of some of the charges on the bill:

Electric Charge –

Kilowatt hours used multiplied by the current rate plus the fixed monthly customer charge. For current rates please visit our website at **www.fme.coop**

Fuel Adjustment –

The Fuel Adjustment Charge that appears on your bill represents the variable cost of the fuel for the power plants that generate your electricity. This may be a credit or a charge to your bill and changes monthly.

Environmental Surcharge –

The Environmental Surcharge pays the cost to meet EPA regulations on power plant emissions. Government regulations require our power supplier to install equipment to reduce emissions from power plants and comply with EPA rules. This rate changes monthly.

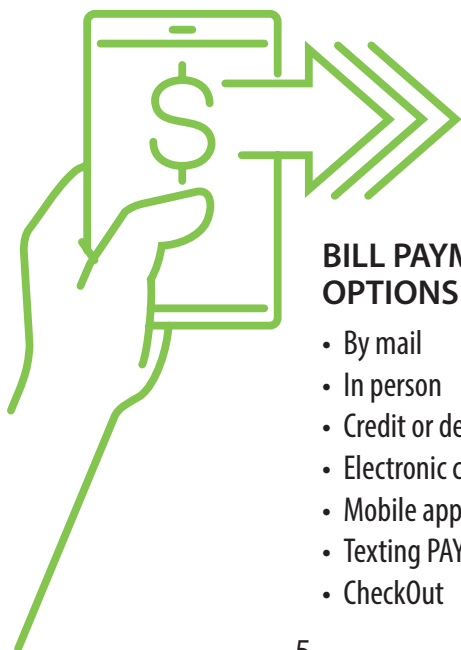
School Tax –

Residents of counties served by Fleming-Mason Energy are subject to a local school tax. Fleming-Mason Energy is required by state law to collect this tax for the boards of education in those counties. This tax is not payment for electric.

Paying Your Bill

Fleming-Mason offers many convenient methods for paying your monthly bill. Payments may be made by mail or at the cooperative's office. Phone payments by credit card, debit card or electronic check are accepted by calling our toll free number 1-800-464-3144 at any time or visiting our website at **www.fme.coop**. Payments can also be made on the go by downloading our mobile app or by texting the word PAY to 352667. There is no fee for this service. Fleming-Mason also offers automatic bank draft or automatic credit card draft. Please contact the office for this service or visit our website at **www.fme.coop**. We also offer CheckOut by Paygo, which allows members to pay their bill in cash at a variety of local stores. (See our website for details.) There is a service fee of \$1.50 paid to the vendor. A barcode for this service can be found on the back of each bill.

Payments are due 15 days from the bill date to avoid a penalty. Failure to receive a bill will not release the member from payment obligations. Contact the office for the correct amount due.



BILL PAYMENT OPTIONS

- By mail
- In person
- Credit or debit card
- Electronic check
- Mobile app
- Texting PAY to 352667
- CheckOut

Budget / Levelized Billing

After you have a 12-month service history, you may request budget billing. Please contact the office if interested during the months of August to October. Levelized Billing is also available for set up throughout the entire year.

Text Alerts



Sign up to receive payment confirmations, daily or high usage alerts, and more! Call the office or sign up online at www.fme.coop.

Fees, Deposits, and Charges

The Kentucky Public Service Commission has approved the following fees, deposits, and charges as costs incurred for services rendered.

- A. Membership or Connection Fee
(required for every meter) \$10.00
- B. Security Deposit will be 2/12 the annual usage per location
- C. Service Charges
 1. Disconnect delinquent account \$25.00
 2. Reconnect \$25.00
- D. Returned Check Charge \$15.00
- E. Meter Test Fee \$25.00
(refundable if over 2% fast)

****fees subject to change upon approval of the
Kentucky Public Service Commission***

Collection Policy

Payment of your electric bill is due on or before the due date printed on your bill. If payment is not received by the due date, a penalty of five (5) percent will be added to your account and a disconnect notice will be mailed. Accounts will be disconnected if payment is not made within 30 days of the initial billing.



Meter Tests

Meters are precision instruments and have a high degree of accuracy. All meters are tested prior to installation and tested periodically in accordance with the rules of the Kentucky Public Service Commission. Members requesting a meter test will be charged a \$25 trip charge if the meter is found to be correct and no refund or adjustment will be made.

Rates

Fleming-Mason strives to establish the lowest possible rates and still maintain quality electrical service. All rates and charges must be approved by the Kentucky Public Service Commission. Copies of the rates are available at the cooperative's office upon request or are available on our website at www.fme.coop.

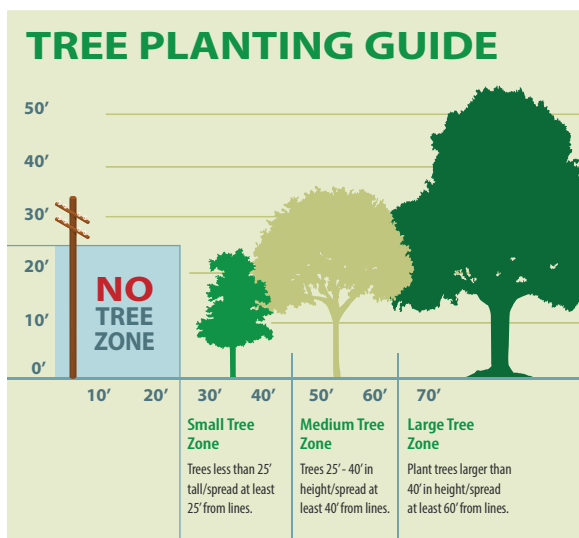
Tree Planting Guide



Please remember any tree in or near a power line right-of-way that poses a safety or reliability threat may be trimmed or removed. In non-yard (non-maintained) areas Fleming-Mason clears the full width of the right-of-way. You can prevent trimming or cutting of your trees by planting the right tree in the right place.

- **Small Tree Zone:** Trees less than 25' tall/spread at least 25' from lines.
- **Medium Tree Zone:** Trees 25'-40' in height/spread at least 40' from lines.
- **Large Tree Zone:** Plant trees larger than 40' in height/ spread at least 60' from lines.

SPECIAL CONSIDERATIONS: Please do not plant trees or shrubs next to green transformer boxes (for underground electric service) and electric meters. We need access to our electrical equipment for routine maintenance and, if necessary, to restore power for you.



Call Before You Dig

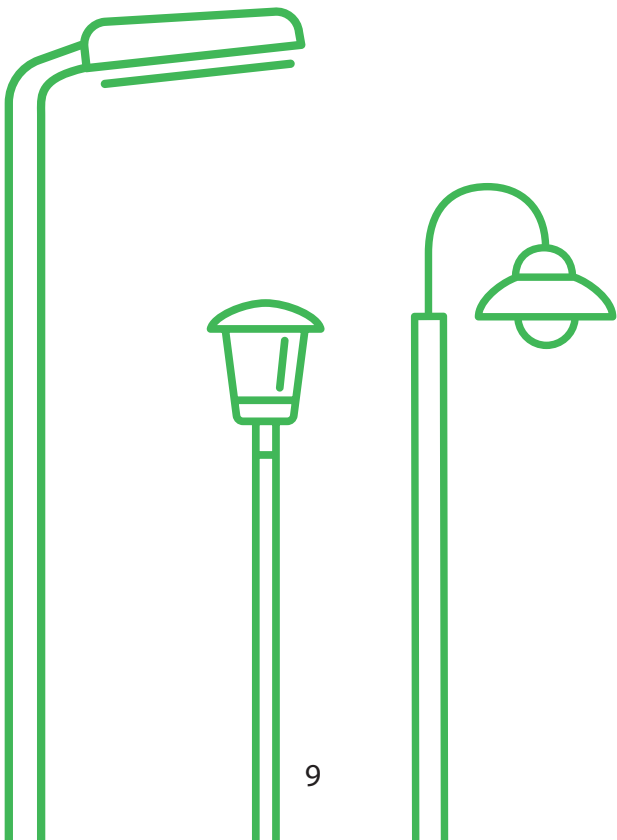


Know what's **below**.
Call before you dig.

Call 811 to begin the process of getting underground utility lines marked before any digging project to protect you from injury, expense and penalties.

Security Lighting

Home security is always a concern. An outdoor light provides not only home security, but also night lighting for the safe passage of you, your family and friends. A security light turns on automatically when the sun sets and turns off at dawn. Contact our office for help in determining the light that will fit your needs.



Outages

Should you experience a power failure, check your electric panel to be sure the problem is not in your own electrical system. Check with your neighbors to see if they have electricity. Immediately report the interruption. When you call, please give your name, location, and account number, plus as much information as possible concerning the problem. Our crews will restore power as soon as possible. Calls are taken 24 hours a day, seven days a week, at the following number: **1-800-464-3144**.

Reporting Conditions

You can help Fleming-Mason by reporting any conditions involving power lines or equipment that need attention. Please call the office if you see any of the following conditions:

- Broken or badly leaning poles
- Wires sagging too low
- Trees growing into the lines
- Broken insulators, etc.
- Sparks coming from a main line or transformer
- Broken meter glass
- Damaged wire
- Meter tampering or other theft of electricity

Should an accident or severe storm cause a line to fall, contact Fleming-Mason immediately at **1-800-464-3144**, and **keep away from the area**.

Moving



Please contact the office promptly to avoid paying for electricity used after you have moved! Information needed is your forwarding address and date of disconnect. You may either phone or come to the office during office hours.

Residential Energy Audits

Please call Fleming-Mason for advice and assistance on all your energy needs or visit **www.fme.coop** to take a Virtual Energy Assessment of your home. This analysis will provide you with energy-saving tips, an energy forecast, and more based on your home's specifications. In addition, free home energy surveys, made by a trained energy advisor, are available to all members. The survey includes recommendations for the system and weatherization measures.

Energy Saving Home Programs



Fleming-Mason Energy offers programs and incentives to assist our members with installing energy efficient options in both new builds and retrofitting an existing home. Please visit our website at **www.fme.coop** and click on the "Efficiency" tab to view all the current energy efficient programs currently offered.

Auditorium

Fleming-Mason offers for the use by its members an auditorium (open all year) and pavilion (open May-September). The auditorium has a non-refundable fee that must be paid at the time of booking. The pavilion is rented free of charge.

Publications

As a member of the cooperative, it is important to keep informed of the progress of your business. Each month you will receive the Kentucky Living magazine published by the Kentucky Association of Electric Cooperatives. The center section of *Kentucky Living* includes the local news of your co-op, written and edited in the Fleming-Mason Energy office. Rates, rules and regulations, annual reports, and annual meeting dates are published here. Please contact the office if you are not receiving this publication monthly.

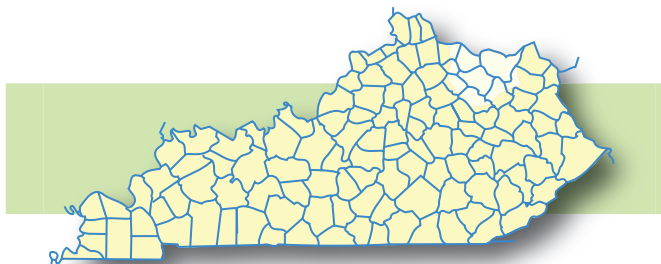
Youth Programs

Annual Meeting Scholarships

Each year Fleming-Mason awards scholarships to deserving high school seniors who reside and live with members of the co-op. The winners are selected by outside judges.

Washington Youth Tour

High School Juniors can earn an all-expense paid trip to Washington DC by competing in the WYT contest. The winners are selected by application and essay.



Fleming-Mason Energy Cooperative

Fleming-Mason Energy was first organized March 10, 1938. The first lines energized served 320 members on 97.8 miles of line. Today, Fleming-Mason serves more than 25,000 members on 3,600 miles of distribution line.

Over the past 80 plus years, our membership has grown tremendously but our goal today is the same as it was when the co-op was established—to keep up with changing needs and serve as efficiently and economically as possible.



This institution 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.

Serving portions of eight counties:
Bath, Bracken, Fleming, Lewis, Mason,
Nicholas, Robertson, Rowan



@fmecoop



@FMEECooperative



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