



**Adams Electric
Cooperative, Inc.**

® A Touchstone Energy® Cooperative

OWNER'S MANUAL FOR CO-OP MEMBERS

Information for new member-owners

OUR MISSION

Provide safe, reliable power,
at competitive rates, deliver
exceptional service to our
membership, and help to
improve the quality of life in the
communities we serve.

OUR LOCATIONS

Adams Electric Cooperative, Inc.
1338 Biglerville Road
P.O. Box 1055, Gettysburg, PA 17325-1055

Gettysburg District

1380 Biglerville Road, Gettysburg, PA 17325

Shippensburg District

10 Duncan Road
P.O. Box 220, Shippensburg, PA 17257

York District

200 Trinity Road, York, PA 17408

Contact Us:

1-800-726-2324

ONLINE TOOLS

Web: adamsec.coop

Facebook: [Facebook.com/AdamsEC](https://www.facebook.com/AdamsEC)

X: [@daec_coop](https://twitter.com/daec_coop)

SmartHub: adamsec.smarthub.coop





**Adams Electric
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01

MY CO-OP

About Us

Congratulations! You are now a member of a successful not-for-profit electric distribution cooperative utility. This booklet will help you understand your ownership benefits and responsibilities, plus answer your questions.

What Is a Cooperative?

A cooperative is a not-for-profit business owned by the people who use its services. This means, as a consumer-member of Adams Electric Cooperative, you are actually part owner of a non-profit electric utility.

Co-ops are private enterprises owned by their members. Each member-owner has the right and responsibility to voice an opinion on the workings of the co-op. Members elect a board of directors from their own ranks to direct the co-op. The board then hires a CEO/general manager, who in turn hires a management team.

Cooperatives differ from other business structures because they often operate on principles that encompass broader social or community, as well as business, concerns. These principles have been developed and modified over time, and are generally accepted by cooperatives worldwide. They are the basis of what makes cooperatives unique! The Seven Cooperative Principles are:

1. **Voluntary and Open Membership**

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. **Democratic Member Control**

Cooperatives are democratic organizations which actively participate in setting policies and making decisions. Elected representatives are accountable to the membership. Members have equal voting rights (one member, one vote).

3. **Members' Economic Participation**

Members contribute equally to the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital they invest.

4. **Autonomy and Independence**

Cooperatives are autonomous, self-help organizations. If the co-op enters into agreement with other organizations or raises capital from external sources, it is done so based on terms that ensure control by the members and cooperative autonomy.

5. **Education, Training, & Information**

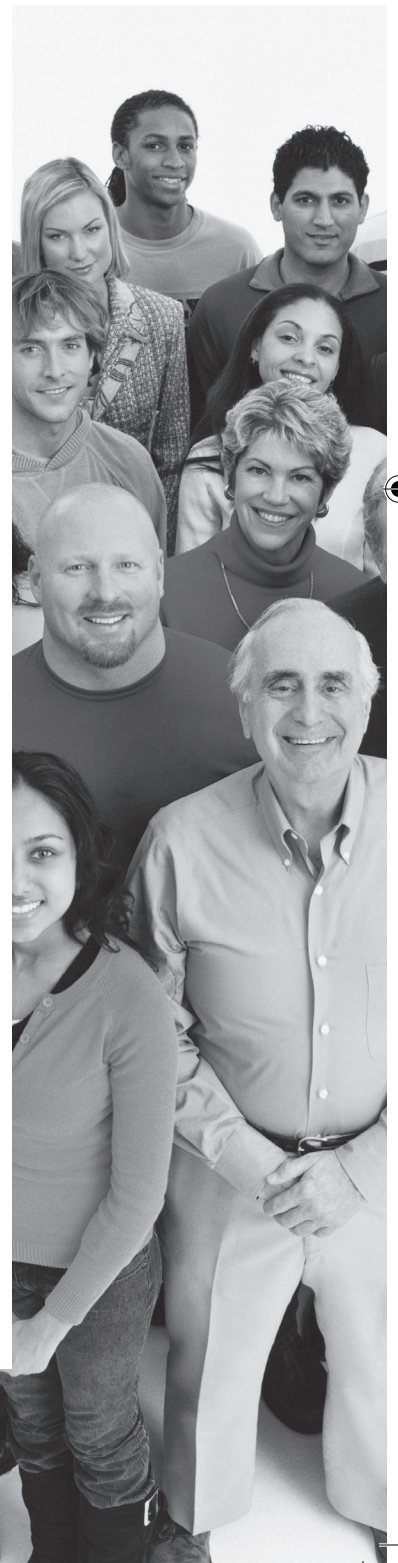
Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. Members also inform the general public about the nature and benefits of cooperatives.

6. **Cooperation Among Cooperatives**

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. **Concern for Community**

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.



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Our Promise to Adams Electric Members

The cooperative has a goal of providing a high level of service to its members. We promise to:

- Greet you courteously and serve your needs.
- Be available 24 hours a day, 365 days a year to serve you.
- Connect your electric service on the day we promise or we will waive the connection fee.
- Get back to you with answers to your questions as soon as possible, usually within two business days.
- Be on time for any appointment we schedule with you.
- Drive courteously and assist during accidents and other emergencies in our service area.
- Repair damage to your property caused by us and at our expense.
- Work to restore power as quickly as safely possible, day or night, regardless of the weather.
- Remain strongly committed to safety that helps protect you, the public, and our employees.
- Communicate about rates, co-op products and services, and your member benefits, including how to use electricity safely and efficiently.
- Help you speak with anyone in the organization (including the CEO/general manager) to get a problem resolved.

Please understand that normal operations can be temporarily disrupted due to storms and other natural disasters.

At Adams Electric Cooperative, we are committed to meeting the needs of our members. We promise!

Guided by Elected Members

Adams Electric Cooperative and other electric cooperatives incorporated under Pennsylvania's Electric Cooperative Corporation Act of 1937, and now governed by the Electric Cooperative Law of 1990, are not under the jurisdiction of the Pennsylvania Public Utility Commission (PUC).

The cooperative is self-regulated by a board of directors. The board guides the direction of the cooperative and serves as a sounding board for the members.

Rates are set by the board, and must meet requirements set forth by lenders. Even though they are not under the direct oversight of the PUC, Pennsylvania cooperatives generally follow PUC recommendations and guidelines for policies regarding disconnections, member assistance programs and other procedures.

Volunteer Opportunities

Credentials and Election Committee - This committee is made up of 12 consumer-members who meet during the election process: to validate petitions and officially declare candidates for director; for a candidate meeting if applicable; before the annual meeting to certify mail-in and electronic ballots; and at the annual meeting to count the ballots cast in person and to report the results of the election. A term is one year. Compensation is \$50 per meeting attended and round-trip mileage for each in person meeting attended.

Member Engagement Group - These cooperative consumer-members gather to learn about cooperative news, promotions and campaigns. These volunteers attend at least one meeting a year and share feedback they hear in the community.

Scholarship Committee - This committee is made up of nine consumer-members, one from each director zone, who work independently but also meet in person twice a year to select scholarship winners. A term is three calendar years. Compensation is round-trip mileage and \$50 per meeting attended.

To volunteer for the cooperative, visit adamsec.coop and submit a volunteer form from the "Be A Co-op Volunteer" page, or mail your completed form to: Communications, Adams Electric, 1338 Biglerville Road, P.O. Box 1055, Gettysburg, PA 17325-1055.

Touchstone Energy Provides High Standards

Adams Electric Cooperative is a member of Touchstone Energy, a national alliance of more than 700 local, consumer-owned cooperatives in 46 states that deliver energy to more than 42 million consumers every day. Touchstone Energy Cooperatives serve their members with integrity, innovation, accountability and a long-standing commitment to community.

A Brief History of Adams Electric

Adams Electric Cooperative was incorporated on Aug. 21, 1940 by more than 2,000 rural residents in south central Pennsylvania. They paid \$5 each as their share in the new member-owned cooperative. They banded together with other rural residents creating a cooperative to provide themselves with electricity.

The Rural Electrification Administration (REA), born as part of President Franklin D. Roosevelt's New Deal, offered funds to cooperatives for poles, wire and other materials to construct power lines. Only cooperatives took on the challenge to electrify the countryside. In October 1940, Adams Electric received its first REA loan and began to build its system.

On May 3, 1941, the first 35 miles of Adams Electric line were energized. The first substation was located 2 miles north of Gettysburg, along Biglerville Road. Adams Electric was the 14th rural electric co-op in Pennsylvania and New Jersey to begin operations.

Today, Adams Electric delivers electricity and other services to more than 35,000 homes, farms and businesses in Adams, Cumberland, Franklin, Perry and York counties. It maintains more than 3,000 miles of line and has assets in excess of \$265 million.

To learn more about the history of Adams Electric, request a copy of the book "Fight for Power" from any Adams Electric office location.



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MY SAFETY

Call 8-1-1 Before You Dig

This underground line location service can be used anywhere in the days prior to digging and the call will be routed to a local "One Call" center. The proper utility will be alerted to mark its underground lines, pipes and cables so members may safely dig. Members may also call toll-free 1-800-242-1776. Please allow a minimum of three days for line location.

Electric Service Installations

This guide is for anyone performing or planning electrical installations in the co-op's service area. This guide does not supersede the National Electrical Code or any state, county or borough laws or ordinances that might presently, or in the future, be in effect. A copy is available at adamsec.coop.

Generator Safety

Adding a standby generator to the electrical system of a home, farm or business requires a suitable transfer switch to disconnect the electric loads from the utility grid. This prevents the backflow of current onto the utility's lines, which could electrocute line workers trying to restore power or anyone else who may come into contact with downed power lines. It also prevents damage to the generator when regular electric service is restored. Call 1-800-726-2324 for more information.

- Consult an electrician to select the right generator for your home or business. Make sure it meets national and local safety code requirements.
- Read and follow the manufacturer's instructions for safe operation. Never connect a generator directly to your

electrical circuits. It is important to have a certified electrician install a power transfer switch.

- Check that all generator parts, the exhaust system and cords are in good condition. Check the battery on electric-start models and change the oil regularly.
- Use an Underwriters Laboratories (UL) listed double-pole, double-throw switch or Interlock switch to connect to a home.
- Never use a generator indoors. Use only in a well-ventilated area to reduce risk of inhaling harmful fumes.
- Always use a Ground Fault Circuit Interrupter (GFCI) in damp or highly conductive areas.
- Do not overload your generator, and use only appropriate power cords for connecting appliances.
- Test the generator on a regular basis.
- Never refuel a generator when it is hot and make sure you store fuel away from the generator. Remove the gasoline from portable generators when not in use.
- Turn off all equipment powered by the generator before shutting down the generator.

High-Voltage Safety Demonstrations

Adams Electric offers a mobile, high-voltage electric safety demonstration and safety equipment display on a trailer for on- and off-site demonstrations. These presentations are scheduled for school groups, emergency service workers and other clubs and organizations. A minimum of 20 attendees is preferred. A recorded version is available for download at adamsec.coop. Please call 1-800-726-2324 to schedule.

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Low-Voltage Safety Demonstrations

The co-op has a table-top safety demonstration geared for elementary students. Employees can visit a location to present the demo along with a safety video and a showing of line worker safety equipment. This program is also available to camp groups, clubs and other youth organizations. A recorded version is available for download at adamsec.coop. Please call 1-800-726-2324 to schedule.

Area Lights

The co-op offers LED fixture area lights to members. These lights are not metered, but are billed at a monthly fee per light. There is also an additional charge if a pole or transformer must be set for light installation. Contact the co-op for more information.

Stray Voltage Reduction (Earth-to-Neutral)

While power levels as low as one-half volt may pass unnoticed by humans, many domestic or farm animals may be sensitive to such levels of voltage. If you suspect such a situation, contact Adams Electric for help in resolving the problem.

Electrical Surge Loss Protection

Electrical surge loss protection is available for purchase through the SurgeHelp program, made available by Adams Electric and independently administered by HomeServe.

Vegetation Management

The current vegetation management program, a four-year cycle, not only helps prevent outages due to trees falling on lines, but also improves safety and allows crews to more quickly access problem areas and make repairs. Maintaining and managing the areas in which Adams Electric poles, facilities, and other system equipment are located is very important and involves the clearing, cutting, and/or trimming needed in the full right of way areas, which includes not just up and around the power lines, but also, for example, under the lines, on the ground, underbrush, and to the sides of the system facilities and equipment.

If you have a tree on your property that could cause a power outage or damage to cooperative facilities or equipment, contact Adams Electric. Someone will visit your property for an evaluation. The property owner is responsible both for their trees and for any debris from their trees, whether that debris is from a storm or from vegetation management work performed by or for the cooperative. However, the cooperative's contracted crews will typically remove small to medium sized pieces of debris that are inside the right-of-way and which are from the vegetation management work performed during the regular 4-year cycle. Larger sized pieces of removed trees or other tree debris will be left at the property for the property owner's removal. The cooperative will not remove or grind out tree stumps.

If your property is on the route for the year's cycle, you will be notified in two ways. A few months before work is scheduled at your property, you will receive a post card notification by mail. No further action is needed. Closer to the work date,

a representative from a vegetation management contractor crew will visit your property to either discuss or leave notice of the work to be done.

If a member is planning to remove a tree near a co-op line, call the cooperative for advice. In some instances, the cooperative may de-energize the line to permit a safer removal process. For more information and details about the cooperative's vegetation management program and your responsibilities as a cooperative member, please call 1-800-726-2324 and ask to speak with the right of way coordinator.

Electrical Safety Tips

- Don't nail anything to utility poles — it's illegal, and it could cause injuries to line personnel.
- Don't touch loose wires — there's no safe way to tell if they may still hold a charge.
- Don't plant under power lines.
- Don't plant anything within four feet of the sides and back of a pad-mounted transformer or within 10 feet of the front — line workers need space around transformers to work if there is a problem.
- Don't climb trees that are in close proximity to power lines and equipment.
- Don't fly kites near power lines — you could be electrocuted if the kite or string come in contact with a wire.
- Only cooperative personnel and the co-op's contracted workers are authorized and permitted to access and perform work on any cooperative-owned equipment or facilities, including, but not limited to, the meter.
- Don't touch a damaged electric appliance, plug or wire.
- Never touch any appliance while in the bathtub or shower.
- Never put a metal object, such as a knife, into an appliance without first unplugging the appliance.
- Never put anything into an electrical outlet except a plug.

Planning for New Construction?

Never construct a building directly under a power line. Such practices are strictly prohibited by Adams Electric. They limit the cooperative's ability to respond to outages and to reconstruct line. Such building practices are also extremely dangerous. A New Construction brochure is available at adamsec.coop.

If you have questions concerning this issue, a representative from the cooperative will advise you on correct and safe practices regarding building construction.

Equipment Safety

For the safety of the members, our employees, and your contractors, only cooperative personnel and the co-op's contracted workers are authorized and permitted to access and perform work on any cooperative-owned equipment. (The only exception to this is in the event of a true emergency with immediate notice to the cooperative.)

MY METER

Cooperative Read Meters

A meter reading allows the cooperative to bill each member for the actual amount of electricity used. Electricity is measured in kilowatt-hours (kWh).

For residential accounts, the cooperative reads the meter on the first day of each month using an automated meter reading (AMR) system. An automated meter sends a reading electronically over the power lines to an Adams Electric substation. The reading is then relayed to the co-op's headquarters in Gettysburg and automatically recorded.

The AMR program allows the co-op to bill members more accurately and saves the co-op money through fewer property visits. The meter can also assist in power restoration efforts. This translates to better service to all members.

Is My Meter Accurate?

The electric meter is a solid-state, non-mechanical instrument and is extremely accurate. It measures the use of kilowatt-hours of electricity. The cooperative tests meters as needed to ensure accuracy.

Installed electric meters and cooperative services seldom need to be moved. But if a situation arises, you or your contractor need to contact the cooperative. We will assist so work can be done safely. No one should make repairs or access an Adams Electric meter without first contacting the co-op.

Before any work begins that may affect the electric service or meter, contact Adams Electric. If co-op equipment needs to be worked on, an approved worker will safely disconnect power so work can be performed. A minimum of three business days is required to schedule these appointments. In the case of any power emergency, immediately call the cooperative for assistance.

Any time a meter base, main breaker or service panel is replaced or relocated; the co-op requires an electrical inspection to be completed by a certified/licensed inspection agency. Following an approved inspection, the cooperative will reconnect power. All requirements are to keep members, contractors, and Adams' employees safe.

Failure to follow these requirements could result in fees, fines, or legal action.

- While the meter base is owned by the member, the meter is owned by the cooperative.
- Never block the meter or access to the meter base.
- Never cut the metal tag on the meter base and let the co-op know if the tag has been cut or is missing.
- Don't enclose the meter in any type of cabinet or locked container.
- Don't relocate the meter inside a building. The co-op requires full access to its device.

For the safety of the members, our employees, and your contractors, only cooperative personnel and the co-op's contracted workers are authorized and permitted to access and perform work on any cooperative-owned equipment or facilities, including, but not limited to, the meter. (The only exception to this is in the event of a true emergency with immediate notice to the cooperative).





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MY BILL

How to Read Your Bill

Scan the QR code on the back of your bill or request a copy of "Current Fees and Electric Bill Information." Call 1-800-726-2324 if you have questions or need information about billing and services.

Payment Options

SmartHub: An electronic gateway for account management is at your fingertips. SmartHub lets you manage various aspects of your account online or through a variety of apps for your mobile devices. Manage payments, report an outage, view outage history, notify member services of account and service issues, check yearly, monthly, daily and hourly electric use, and receive special messaging from Adams Electric, all at the touch of a button. SmartHub provides a safe and secure environment for all transactions between you, Adams Electric and your financial institution.

To sign up as a "New User," visit the co-op's website at adamsec.coop and click on "Pay Your Bill" on the home page to begin the process. To get the mobile app for your smartphone or tablet, search for "SmartHub" in your app store.

Go Paperless: Pay at an onsite payment kiosk at any office location. Cash, check, Visa, or Mastercard accepted. A physical check is not required. You must have your Adams Electric account number to process payment.

Pay by Phone: To make your bill payment over the phone, call toll-free 1-855-939-3695 and select the correct menu option. Please have your account number available.

Pay by Mail: Send your bill along with a check for the amount shown on the bill to:

Adams Electric, 1338 Biglerville Road, P.O. Box 3605, Gettysburg, PA 17325-0605.

Pay in Person: Bring your bill and payment to one of the co-op's district offices in Gettysburg, Shippensburg, or York. Cash, check, credit card or money orders are accepted. Please pre-schedule your appointment to visit any office. Night vault and payment kiosks may be available.

Give the Gift of Electricity: If a member would like to give the gift of electricity to another co-op member, the cooperative can either send you the certificate, or if the member wishes to remain anonymous, Adams Electric will send the acknowledgement to the other member. Please allow 10 business days to process.

Understanding Billing Terms

Basic Charges: Required charges for electric service including energy supply and distribution.

Energy Supply Charge: The combined charges for electric generation and transmission services.

- **DG Recovery Fee:** Recovers the additional costs to the cooperative needed to bill and process distributed generation (DG) accounts.
- **Excess Generation:** Additional electricity generated by a member-owned alternative generation system within a billing period, advanced to the member as a per-kWh credit, at a rate determined by Allegheny Electric Cooperative.

Distribution Charges: The cost to deliver electricity over the co-op's distribution system.

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- **Service Connection:** A monthly fee, representing the cost of the distribution lines and equipment in place, is included on each bill whether or not any electricity is used.
- **Storm Reserve:** This monthly charge is earmarked specifically to be used by the cooperative to pay for damages incurred during major outage events.
- **Other Activity:** Any service not related to basic services (energy supply and distribution), including donations to Project Helping Hand or America's Electric Cooperatives PAC.

Have Concerns About Your Bill or Payment?

Should you have a concern about the way your account has been handled, or suspect a mistake has been made, the following procedures should be followed.

1. Please gather all pertinent billing information, statements, mailings, etc. before contacting the cooperative.
2. Contact the cooperative at 1-800-726-2324. You may also send an email addressed to memberservices@adamsec.coop.
3. If the member services representative is unable to correct the problem to your satisfaction, ask to speak to the supervisor.
4. If the issue remains unresolved, you may ask to speak to the department manager. The manager will investigate the complaint and work to resolve the situation.
5. If a department manager has not resolved the situation, you may ask to speak to the CEO/general manager.

Making Payment Arrangements

If you have trouble making a payment, please contact the co-op as soon as possible. If you fail to pay your bill by the due date, you may be subject to disconnection. Co-op personnel will attempt to reach you by electronic notification, phone, letter, or property visit regarding unpaid utility bills. Fees vary for reconnecting electric service once disconnected.

Budget Billing

Level out high and low monthly electric bills with a budgeted payment amount each month. Members may apply for budget billing as long as they have a current zero balance. The budget amount is based on a rolling 12 month average and may be adjusted slightly each month to alleviate a large catch up month between seasons.

Cycle Billing Explained

Your cooperative has several billing cycles which are geographically determined. Having cycles helps spread payment processing throughout the month. Your cycle number is printed on your bill. If you are having difficulty paying by the due date for your cycle, please contact the cooperative.

Project Helping Hand

A voluntary member contribution program, Project Helping Hand (PHH), a fund of the Adams County Community Foundation, provides limited funding — payable through community agencies in each district—to those who need help paying their electric bills. Each year, members are invited to donate by allowing their monthly bills to be rounded up to the next even dollar amount with the difference going to PHH. Members may also make donations to the fund or turn over their Ownership Rewards checks to PHH. Members may start or stop their participation at any time by notifying the co-op. If you need further assistance in paying your heating bills during the winter, some limited assistance may be available at the state Department of Public Assistance under the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP funding is subject to federal and state appropriations. Applications are available for download at adamsec.coop, under "My Publications."

Moving? Let us know

You are responsible for the electricity recorded by your meter. If you plan to move, please notify the cooperative in advance for an accurate final meter reading. Also, please provide the cooperative with a forwarding address so you may receive your final bill and any unpaid Ownership Rewards.

Ownership Rewards

As a not-for-profit organization, Adams Electric equitably allocates each member's share of the operating net earnings at the close of the business year. The amount is based on each member's electric use over that period. Each year, the board of directors may vote to retire and pay a portion of those allocations to members as Ownership Rewards. Because the retirement and payment of those allocations is returned to members on a percentage basis, members may have retirements coming to them long after they move off co-op lines. Members should remember to keep a current address on file with the cooperative even when they no longer have an active account.

Protecting Your Identity

Adams Electric asks each member for specific personally identifying information, which we use to identify account ownership and to comply with legal obligations concerning identification protection. Members are asked only once to provide this information and, once established, Adams Electric uses it to later verify a member's identity and confirm that a person is the actual member and owner of a particular account. This process aids in preventing unauthorized account access if, for example, someone other than a member came into possession of the member's utility bill.



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05

MY POWER

Storm Central

Adams Electric is committed to keeping your lights on and we are constantly working to improve our storm-time power restoration process. A little planning can help you prepare your home and family for when severe weather or power outages do occur. The information below will help you prepare for both brief and extended outages.

Report an Outage

For 24-hour emergency service, call 1-800-726-2324 to report power failures, outages can also be reported via SmartHub. To view real time outage data by county or municipality, visit adamsec.coop and choose "View Outages." Visit Adams Electric's Facebook page at [Facebook.com/AdamsEC](https://www.facebook.com/AdamsEC) for additional updates.

Members may sign up to receive outage alert text messages or emails through their SmartHub account. Set notification preferences to confirm which messages you receive through different emails or cellphone numbers.

Remember, during major storms, calls increase and callers may experience busy signals or longer than normal waiting periods, but please keep trying.

Overnight, on weekends and on holidays, plus during periods of high call volumes, calls may be routed through our Cooperative Response Center call line, which will allow for additional dispatchers to answer your calls.

If the problem involves down wires or damaged poles or transformers, be sure to inform the representative of this. This could also be a 9-1-1 call. Be aware you may first see a field team out assessing the damage done to equipment.

Before restoration work can begin, all hazards must be cleared. Using this information, work is then prioritized and a repair crew is dispatched, equipped with all the necessary materials to repair damage and restore power.

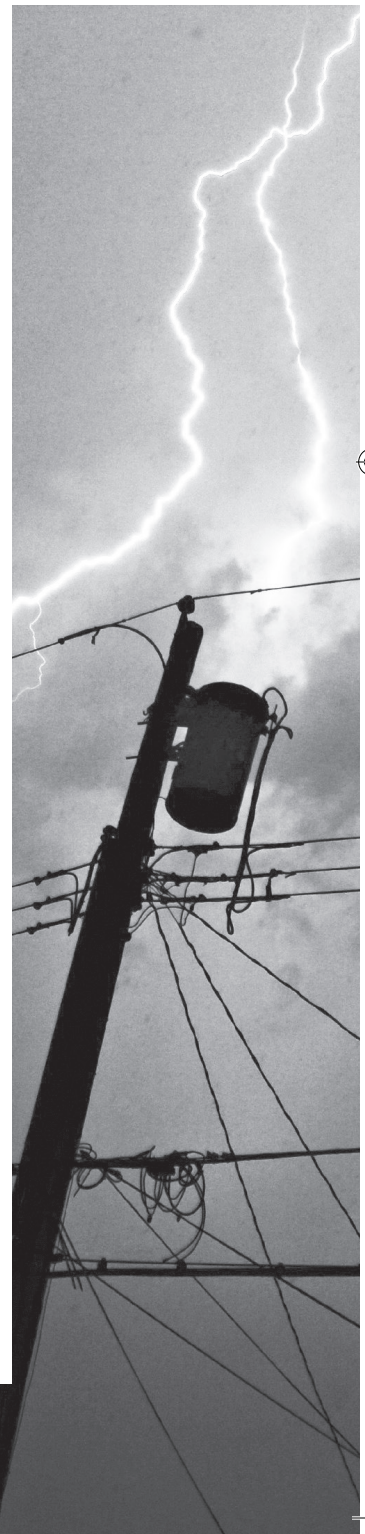
Power Restoration Plan

When power interruptions occur, line crews work as quickly, yet safely, as possible to restore electricity to affected areas. It is impossible to correct all problems simultaneously, so those coordinating restoration efforts at the cooperative must choose which lines to fix first. Power lines are not always repaired based upon location. Repairs are often made first to lines that supply electricity to the most people.

Adams relies on transmission power companies to make repairs on large, high-voltage transmission lines that come from generating plants. These lines feed power to the co-op's substations which control the amount of electricity sent along main distribution lines (also called feeders) which often run near roads and can serve hundreds of homes. These main lines are the first priority of repair crews.

Tap lines are smaller lines which branch off the main distribution lines to supply power to anywhere from 30 to 200 members. They are repaired after main distribution lines have been fixed. The tap line that supplies the largest number of people will most likely be addressed before clusters of smaller homes and businesses are re-energized.

Finally, electricity flows from the tap lines to individual service lines which normally connect one to five homes each. These are often restored to power in order of number of members served.



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For tips on weathering a storm, building a storm survival kit, keeping food fresh during an outage, generator safety and general electrical safety, visit Storm Central online at adamsec.coop.

Solutions for Blinks, Power Loss

While blinking lights in rural areas cannot be totally eliminated, your cooperative strives to continually improve service quality. Adams Electric regularly upgrades the lines, poles, and transformers which deliver power to you. This minimizes any power interruption due to aging or damaged equipment.

In your home, you can prevent blinks on digital clocks, DVD players and other electronic equipment that have battery backups. The built-in battery will continue to keep the correct time until power flow is restored.

If you use computers at home or at work and are concerned about data loss due to a power interruption, you may want to buy an uninterruptible power supply or UPS.

Battery backup systems will allow you to continue working for about 15 minutes after power loss. This is usually enough time to save your data, close your files and turn off the computer in good order. Another benefit of UPS systems is that they often filter out "line noise," similar to static on a telephone line, and improve the quality of currents reaching your computer system.

If your power goes out...

1. Check your fuses or circuit breakers to be sure the problem is not in your home's electrical system.
2. Check with your neighbors to see if they have electricity.
3. Call 1-800-726-2324 or visit adamsec.smarthub.coop and report the outage.

When you call, be prepared to give the representative the phone number listed on your account, your name and address, your account number and details of the outage. (Were there any flashes of light, accidents, blinking lights, or loud noises that happened before the outage?) If you are unable to get through, please try again.

Outages may also be reported online by logging in to your account through SmartHub, the co-op's bill view/bill pay portal, either online or through the app. Please do not report outages via the co-op's social media platforms, such as Facebook and X.

Helpful hints during a power outage

1. Visit adamsec.coop and choose View Outages for up-to-date outage information. Sign up to receive Outage Notifications through your SmartHub account and visit adamsec.coop and choose View Outages for a real-time map. **Estimated time of power restoration may be provided.*
2. Keep a flashlight with fresh batteries available.
3. A battery-operated radio (with good batteries) will keep you informed about severe storms or locations of major problem areas.

4. You may want to consider adding a battery-backup to your sump pump. This could prevent water damage in the event of an extended outage.
5. If you or someone in your home uses medical, life saving equipment, to include oxygen tanks and C-PAP machines, be sure to have a plan in place if your power service is interrupted. Consider a battery back-up or generator.

Frequently Asked Questions

1. **Who do I call if an outage occurs?** When you experience a power outage, report it by calling Adams Electric locally at 1-800-726-2324. Or report your outage through SmartHub, the co-op's online bill view/bill pay portal.
2. **Who is CRC?** Adams Electric utilizes Cooperative Response Center (CRC), a nationwide, cooperatively-owned, 24/7 dispatch center, to handle after hours member calls. CRC provides call handling and dispatch services to over 500 member utilities and associate members in 47 states, representing nearly 12 million consumers.
3. **What should I do if I see a downed line?** If you see a downed power line it is important to stay away from it and contact the co-op immediately. Please do not try to remove anything that might be tangled in the lines.
4. **Why did a repair vehicle pass by my house without stopping?** The crew may be en route to a location where immediate attention is required, such as live downed power lines; they may need to inspect equipment along your main line; or they may need to return to a district warehouse for additional supplies.
5. **Will I be compensated for my power being out?** No electricity is being consumed while the power is out, so your meter will not register any consumption to be billed.
6. **How long will food in my refrigerator/freezer last if the power goes out?** If electric power is interrupted, food in a refrigerator can keep four to six hours. Do not unnecessarily open the refrigerator door. Also avoid opening the freezer. Food will stay frozen in a fully loaded freezer for 36 to 48 hours if the doors remain closed. If the freezer is half-full, the food will generally keep 24 hours. Moving meats, cheeses and milk to the freezer will help keep them colder and will help to fill up your freezer section. You may also want to wrap a blanket around your fridge/freezer to help insulate and preserve the temperature inside. If thawing meat has ice crystals and is cold, it may be re-frozen. If there are no ice crystals, cook meats immediately and freeze the food after cooking it. Discard any thawed food that has risen to room temperature and remained there more than two hours.
For questions on the safety of meat and other foods, call the U.S. Department of Agriculture's toll-free hotline at 1-800-674-6854 or email mphotline.fsis@usda.gov.

MY RATES

Main Residential Rate Categories Explained

Adams Electric's main residential rate categories are listed below. Your bill will include items such as Energy Supply and Distribution. In addition to the charges, your bill will include a monthly service connection and may also include a Wholesale Power Cost Adjustment (WPCA) to offset seasonally higher power supply costs. It can also pass savings back to you when energy supply costs drop.

CODE DESCRIPTIONS

RES01

Residential: Residences, cottages and hunting camps using standard single-phase service for power, with less than 50 kw demand.

RSE14

U-Shift Off-Peak: Residential accounts that allow the co-op to interrupt power to appliances, including plug-in electric vehicle charging equipment, operated by a separately-metered U-Shift panel, during periods of high demand for power. Members install the panel and meter base at their cost. The co-op installs a meter on the panel at no cost to the member.

RDG21

Residential Distributed Generation:

Residential, single-phase service that self-generates using a Distributed Generation (DG) system with less than 25 kw of generation. The DG system needs to meet cooperative requirements. The cooperative will install metering to register energy flow in both directions.

RST13

Time-of-Day: An option for residential and small, single-phase commercial accounts with less than 50 kw of demand. (At least 70 percent of use should be off-peak.)

- **On-Peak hours:** 7 a.m. to 7 p.m., Monday-Friday.
- **Off-Peak hours:** Hours that are not listed as "on-peak," including these major holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

For specific rate information, please view the rate schedule at adamsec.coop or contact the cooperative.

U-Shift, U-\$ave

Your cooperative operates a unique load management program to help reduce

Continued »





expensive demand peaks throughout the year. This program is voluntary and saves the co-op hundreds of thousands of dollars each year in avoided power purchases. Members who help the cooperative reduce its power cost by allowing a U-Shift switch to be installed on their electric water heater or central air conditioning unit are eligible for rebates and special rate incentives. A reduced rate is available to those who participate in the U-Shift panel program.

U-Shift, U-\$ave Initiatives

In general, the **U-Shift, U-\$ave** program encourages smart energy use based on the time of day when energy costs are the highest. U-Shift asks members to modify their thermostat temperature on the hottest summer afternoons and coldest winter mornings and evenings. Also, turn off or delay use of major appliances, including dishwashers, and washers and dryers. Members are encouraged to use the microwave or barbecue grill to cook their meals during those critical hours.

U-Shift Water Heating encourages members to allow a switch to be installed free of charge (a \$215-value) on their electric water heaters and earn a monthly bill credit. Receive a one-time installation bill credit when a new U-Shift switch is installed on an electric water heater.

U-Shift Air Conditioning asks members to allow a switch to be installed free of charge (a \$215-value) on their heat pumps and central air units and earn a seasonal bill credit. Receive a one-time installation bill credit when a new switch is installed on a heat pump or central air unit.

U-Shift Off-Peak Rate asks members to install a separate panel and meter base (at their expense). The co-op then provides about a 40 percent rate reduction for all the electricity that flows through that panel. Receive a one-time installation bill credit when a new panel is installed.

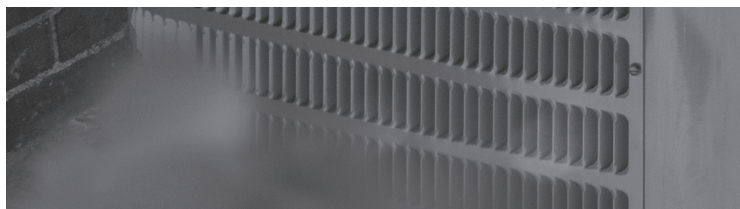
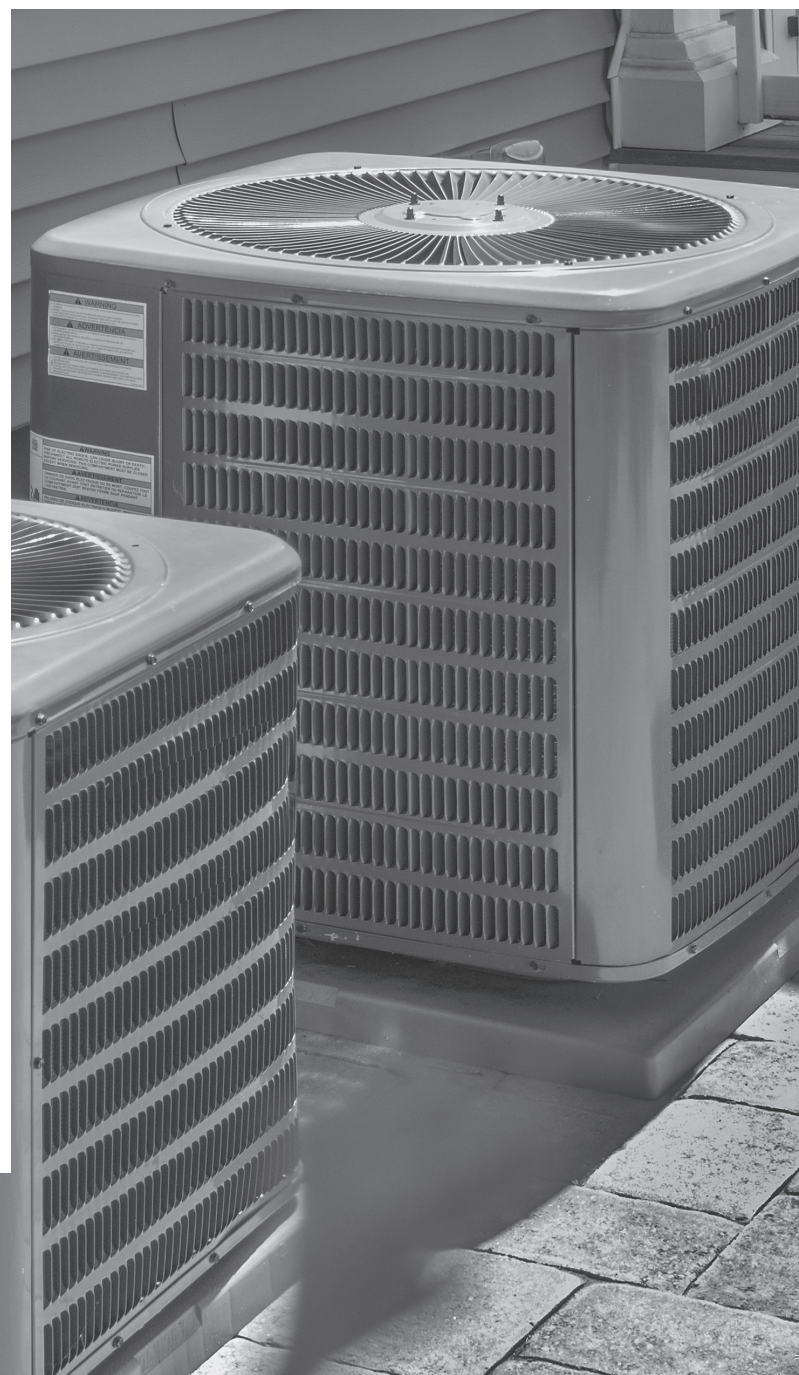
Connect a Level II electric vehicle charger to the off-peak panel and receive a one-time installation bill credit - plus the approximately 40 percent rate reduction for charging.

For more information, visit adamsec.coop and click on "U-Shift, U-\$ave."

Note: Adams Electric cannot guarantee the duration or extent of any periods of interruption due to the ever-changing nature of electrical demand on the power grid that provides power to the co-op's substations and metering points. Members participating in the U-Shift incentives must understand that periods of interruption can be extended without notice due to unforeseen circumstances on Adams Electric's distribution system and the energy supply grid.

One-time installation credits are installed in two increments. Fifty percent of the credit will be paid upon installation. Once the U-Shift switch has remained active for one year, the remaining 50% will be paid.

Members must have a fully functioning switch that is communicating with the cooperative to receive the bill credit. Members who choose to be removed from the program must return the equipment. Members will be charged for missing or lost equipment.





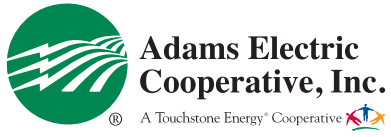
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07

ELECTRIC CO-OP LINGO DEFINED

- **Allocation** - An accounting process to track how much each member has as equity in the cooperative. Current year allocation is added to prior accumulated equity.
- **Amp** - The abbreviated term for ampere commonly used to indicate the size of circuit breakers and fuses.
- **Circuit** - A conductor, such as wire, through which electric current flows; also the path electric current takes from the power source to the device using the power and then back to the source..
- **Circuit Recloser** - A device that protects an electric line by momentarily interrupting service when a fault occurs, then restores power automatically when the fault is cleared.
- **Demand** - A measure of how much power a consumer uses at a given time. Utilities apply demand charges based on the maximum amount of power that a consumer used in any interval (typically 15 minutes) during the billing cycle.
- **Distributed Generation** - An energy-source system which generates electricity as an alternative or enhancement of the traditional electric power system.
- **Dual-Fuel Heating** - A system which combines a fossil fuel heat source and an electric heat pump.
- **Electric Thermal Storage (ETS)** - A type of heater that uses electricity during off-peak periods to store heat in an insulated cabinet. The stored heat is released when needed.
- **Energy Efficiency Rating (EER)** - A measure of how efficiently an appliance uses energy, determined by dividing the BTU per hour output by the number of watts used. A higher EER means greater efficiency.
- **Geothermal System** - A highly efficient heat pump which uses earth-coupled loops to heat and cool a home or business.
- **Heat Pump** - A system that heats in winter by extracting heat from outside air and moving it into the building. It reverses the cycle in the summer to provide air conditioning.
- **Kilowatt (kw)** - A unit of electrical power equal to 1,000 watts.
- **Kilowatt-Hour (kwh)** - Unit of electrical energy equal to one kilowatt acting for one hour.
- **Line** - A conductor of electricity.
- **Load** - The amount of electric power delivered or required at any specific point on a system. Load originates at residential power-consuming equipment.
- **Megawatt (mw)** - 1,000 kilowatts or 1 million watts.
- **Meter Tampering** - The unlawful and dangerous practice of interfering with the operation of a meter, generally to avoid paying for electricity used. This is a prosecutable offense.
- **Off-Peak Power** - Power supplied during periods of low system demand.
- **On-Peak Power** - Power supplied during periods of high system demand.
- **Outage** - Interruption of service to an electric consumer because a power plant, transmission line or other facility is not operating correctly.
- **Photovoltaic (PV)** - A method of generating electrical power by converting solar radiation into a direct electric current.
- **Renewable Energy** - Energy which comes from natural resources such as sunlight, wind, rain, tides, and geothermal heat, which are naturally replenished.
- **Retirement** - Cash paid to members as a return of a portion of that member's accumulated equity in the cooperative, which lowers the member's accumulated equity since it's been returned.



NOTES

OWNER'S MANUAL FOR CO-OP MEMBERS



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