Welcome to YOUR cooperative!



What Is A Cooperative?

Congratulations!
You are now a member and
owner of North Western Electric
Cooperative (NWEC) - a notfor-profit, community-focused
electric provider led by the
people it serves.

Use this member-owner's manual as a guide to your cooperative.

NWEC is an equal opportunity provider and employer.

The Code of Regulations contains the rules under which the cooperative operates.

To view NWEC's entire non-discrimination statement or the most recent version of the Code of Regulations, please visit: www.nwec.com/cooperative-documents

Voluntary and Open Membership

Cooperatives are open to all persons able to use their services and willing to accept the responsibilities of memberships.

Democratic Member Control

Cooperatives are democratic organizations where members have equal voting rights—one member, one vote.

- Members' Economic Participation

 Members contribute equitably to, and democratically control, the capital of the cooperative.
- Autonomy and Independence

 If cooperatives enter into agreements with other organizations they do so on terms that ensure their autonomy.
- Education and Information

 Cooperatives provide education about cooperatives for their members, elected representatives and the general public
- Cooperation Among Cooperatives

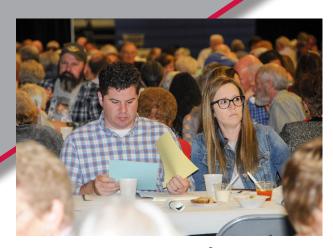
 Cooperatives work together through local, national, regional and international structures.
- Concern for Community

 Cooperatives work for the sustainable development of their communities through policies accepted by their members.

The Seven Cooperative Principles

NWEC was founded in 1936 to improve the quality of life and foster communities through the power of electricity. The Seven Cooperative Principles are designed to ensure resources are dedicated to the benefit of all consumers. Guided by these principles, we don't just power lines—we power lives.

Cooperative Membership



Annual Meeting

Member-owners are invited and encouraged to attend the Annual Meeting held either in March or April (with the preference of April). This gathering is a chance to celebrate our membership while also conducting cooperative business and electing trustees.



Capital Credits

Excess revenues are shared back with our member-owners in the form of capital credits. Each year, NWEC earns margins, which are allocated to each member-owner based on your electric use. Then, usually on your bill due in December, some of those allocations are distributed back to you in what we call a retirement. The unretired portion of those margins are held by the cooperative in order to fund capital improvements to keep our service reliable.





Co-op Connections Card

This discount card is offered exclusively to NWEC member-owners—FREE of charge—as part of your membership. Get discounts on things you use every day, including local stores, online retailers, health services, prescriptions and more. Visit www.nwec.com/co-op-connections-card for more information and a list of places you can use the card that does it all! Or download the Co-op Connections app on your favorite device.



Ohio Cooperative Living Magazine

A monthly statewide publication mailed to each member-owner and filled with lifestyle, recipe and travel content along with the latest energy news and resources. The center pages are all your local co-op news. It can be viewed online at www.nwec. com/ohio-cooperative-living. Please contact the office if you no longer wish to receive the hard copy of the magazine.

Billing Inserts

Watch for important information on our programs and services in your monthly bill statement. Even if you choose to receive your statement electronically, you can still view the bill inserts online.



Website

Our website, www.nwec.com, is the place to discover all the services available to our member-owners, how to report an outage and who represents you on our board of trustees.

Social Media

Like us on Facebook for information on outages, safety and energy efficiency, plus current activities and events.

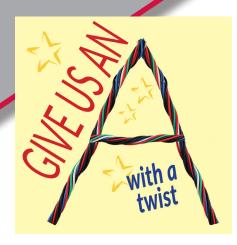


www.facebook.com/North. Western.Electric

Member-owner communications

Stay up-to-date with what is happening at your cooperative.

Youth Programs



Give Us An "A" with a twist Contest

NWEC offers a cash incentive to four lucky students each quarter who have been nominated by their parents and are deserving of an "A" for their hard work at home, in school or in the community. We share the news of their success by placing their photo in our lobby, on social media, in our magazine and on our website!

Be E³ Smart Program

In partnership with Ohio Energy Project and Ohio's Electric Cooperatives, NWEC provides classroom tools and curriculum to two local schools for fun, interactive energy education.



Youth Tour to Washington, D.C.

High school sophomores and juniors can apply for an all-expenses-paid Youth Tour trip to Washington, D.C. Selected students will explore our nation's capital, make lasting friendships, learn how our government operates, and see the impact the electric cooperatives have on the legislative process—all for free!





Scholarships

NWEC is proud to offer five different scholarships to the children of our member-owners.

- 1. Children of Members Scholarship Gives students a chance to win both locally and on the statewide level.
- **2. Touchstone Energy Achievement Scholarship** Highlights those students who have excelled depite personal challenges.
- **3. Gertrude Studer Memorial Scholarship** Honors the memory of a longtime Edgerton resident.
- 4. POWERUP Scholarship Is awarded to a local vocational school graduate.
- 5. Touchstone Energy Cooperatives Scholarship Is a partnership with Paulding Putnam Electric Cooperative and is presented to a student attending Defiance College.

Applications are available beginning in December each year.

Supporting the future

As part of our commitment to community, NWEC provides a variety of opportunities for our youth. Visit www.nwec.com and find all the programs listed under "Programs and Education".

Paying Your Bill



Pay By Phone

Speak to a live Member Service Representative -Monday - Friday 7 a.m. to 4 p.m. Call **419-636-5051** or **800-647-6932**

Use the automated attendent - 24 hours a day/7 days a week Call **844-786-7799**



Pay Automatically

Choose to have your payment electronically deducted from your checking/savings account or charged to your credit/debit card.



Pay Online

Convenient 24/7 online payment services for member-owners having internet access, an email account and credit or debit card, or checking account. Your electric account is credited immediately. There is no fee for this service.

Pay By Mail

Mail your payment to: NWEC, P O Box 391, Bryan, OH 43506 Please be sure to include your bill stub or your electric account number.



Pay in Person

Come to our office Monday - Friday, 7 a.m. to 4 p.m. to pay with cash, check or credit/debit card. Or you can drop off your payment using our convenient night deposit boxes (drive up box located at the end of our driveway or the safety deposit box by the front office entrance), available 24 hours a day/7 days a week.



Pay With App

SmartHub® is a free account management tool that allows you to access your NWEC account information on the web or through almost any mobile device, including iOS and Android smart phones and tablets.

Download the app from the Apple App Store or Android Google Play Store.

With SmartHub®, you can:

- track your usage
- · view & pay your bills
- get notifications
- sign up for reminders
- · report outages
- · contact us







Budget Billing

This is a variable rate plan with each monthly payment calculated from the previous 12 months. Although your payments may be slightly different each month, they will be more consistent, eliminating large fluctuations from season to season.

You must reside at the residence for at least 12 months prior and have a delinquency free payment history in order to begin and remain on the plan. Call our office at 419-636-5051 to discuss if the budget billing plan will fit your needs.

We gladly accept cash, check, money orders and these cards:









Understanding Your Billing Statement

Check out the back of your bill for helpful information including definitions and member-owner prompted service fees. If you still have questions, please contact us!

Billing

Bills are mailed after the 15th of each month and are due on the 10th of the following month. If the balance due is not received by the 10th, a late charge will be added to your account. All bills are due monthly.

Programs, Products & Services



FREE Home Energy Audits

Our expert Energy Advisor will evaluate your home and electric account to provide you with a detailed list of money-saving, energy efficiency recommendations.

Or you can perform your own audit.

Learn more at: www.touchstoneenergy.

com/perform-your-own-energy
walkthrough



Rebates

As an incentive to our memberowners to purchase and install energyefficient

appliances and equipment, several rebates are offered. Each program has specific guidelines and restrictions. Call our office for details or visit our website, www.nwec.com, to download guidelines and forms.

Appliance Rebates

- Electric water heaters with radiocontrolled switch
- ENERGY STAR refrigerators or standalone freezers
- ENERGY STAR central air-conditioning units

HVAC Rebates

- · Geothermal heating and cooling systems
- Air-source heat pump systems (non-ENERGY STAR rated)
- ENERGY STAR air-source heat pump systems

Commercial & Industrial Rebates

- Electric water heaters with radiocontrolled switch
- Custom lighting upgrades
- Facility equipment (nine specific types)
- Energy-efficient equipment specific to the agricultrual industry (six specific types)
- Energy audits & recommended improvements



Tree Trimming

NEVER attempt to trim a tree that is near power lines. It is NWEC's responsibility to maintain adequate line clearance to assure safe, reliable service along the right-ofway of our power lines.

If you feel you have trees that need to be trimmed or removed because they are too close to our power lines, please call us. We will work with you to resolve the problem.



Area Lighting

Dusk to dawn area lighting is available for a monthly charge. If no existing pole is available, a new pole can be installed (fees apply). Contact our office for details.



Call 811 - Underground Locating

State law requires everyone to call 8-1-1 or 800-362-2764 at least 48 hours before any digging project. NWEC will mark our lines within 48 hours of receiving the notice.

Outdoor Wiring

Want to extend your electric service to a barn or other structure? Give us a call for pricing on wiring.

Affordable & reliable

You count on us to provide services, programs and products that improve your quality of life and we strive each day to make that a reality!

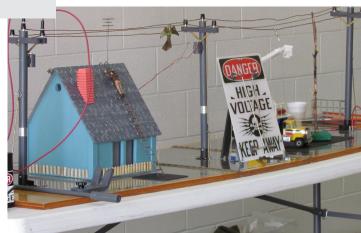
Our Community



As part of our commitment to safety, we provide educational demonstrations to our member-owners and the public about how to prevent electricity-related accidents inside and outside the home. The demos can be tailored for any age group.

If your school, scout troop, first-responder employees, civic group or organization would like to schedule a FREE demonstration, please call our office at 419-636-5051.





Operation Round Up

Operation Round-Up (ORU) is a program implemented in 2001 by North Western Electric Cooperative to help build stronger communities and make them better places to live.

Member-owners' electric bills are "rounded up" to the next dollar, averaging about 50 cents per member-owner per month.

Dollars accumulated by ORU are put to work helping organizations/agencies and families/individuals primarily in Williams and Defiance Counties.

Since 2001, over \$500,000 has been collected and distributed to our local communities Every cent collected by ORU is placed in a special trust fund to be used only for helping people or groups with specific needs. The use of the funds is at the sole discretion of the North Western Electric Trust board of directors. They meet at least three times a year to review and approve applications for assistance based on demonstrated needs and funds available.

OPERATION

The North Western Electric Trust is a separate organization formed to oversee the accumulation and disbursement of these funds. NWEC pays administration as well as all expenses for North Western Electric Trust. This assures that all money collected by ORU is used for charitable projects. ORU is a 501(c)(3) organization.

Local connections

Supporting and protecting the communities where we <u>all</u> live, work and play is the co-op way of life.

If Your Power Goes Out

Visit **www.nwec.com** to view a live, interactive map showing any current outages. This map is updated automatically by our outage management system.

Before Reporting Your Outage:



Check your fuses and breakers

including any that may be outside the home near our meter. If power is not restored, the issue may be with our system.



Check your meter

If there is a digital reading on the face, the outage issue is at your home, not our system.



Check with your neighbors

If it appears they are also out of power, the problem is most likely with our system.

Outage Updates

Like and follow our Facebook page but keep in mind that the page is not monitored 24/7, so please do not report your outage on the page. Although we believe every outage is a serious issue—even when it involves just one member-owner—we generally try to only post information about outages that affect a large number of member-owners and we will only post during the hours when the page is monitored.



www.facebook.com/North.Western.Electric

Reporting Your Outage

If you have followed the steps listed at left and you still need to report an outage, there are two options that are both available 24/7:



Use the **SmartHub app** that is associated with your electric account. With just a few clicks, you can provide us with all the information that we need.



Call 888-636-5051.

For faster service, please call using the phone number that is associated with your electric account. Be prepared to give your service address or account number.

Once you have reported your outage, please be patient as crews will be dispatched as soon as possible to resolve the issue. Repeated calls to the office are not necessary.

When our office is receiving a large volume of calls or if you call our office after-hours, your call will be routed to Cooperative Response Center (CRC). The operators there will be able to assist you with troubleshooting and reporting your outage. All outages will be relayed to standby outage crews.

Please note: You may be charged for an after-hours callout on disconnected services or if an outage crew is sent to your location and it is determined that the outage is not caused by an issue with our equipment.

It happens

While we are committed to providing you with the highest level of reliability and satisfaction, you may experience occasional interruptions in your electrical service.

Energy Portfolio



your local propane partner

A subsidiary of North Western Electric Cooperative



The profits from NWOP go back into NWEC to help us improve the reliability of our electric system. Using those profits may also defer rate increases for our electric member-owners. If NWEC can use that money to make improvements and expansions then we may not need to increase electric rates.

North Western Electric Cooperative (NWEC) is pleased to expand our services into a propane subsidiary company.

NW Ohio Propane (NWOP) offers propane services from a locally owned and operated company to our memberowners and the general public.



419-636-NWOP (6967) · 844-636-NWOP (6967)

www.nwohiopropane.com www.facebook.com/nwohiopropane

Where Your Power Comes From

Buckeye Power, our wholesale power provider, and its 24 member co-ops (including NWEC) take a balanced approach to energy, continuing to utilize affordable coal-fired generation for the bulk of necessary power while making significant investments in green energy.

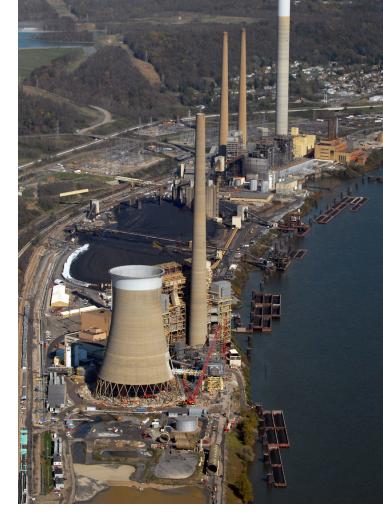
Base-load & peaking assets

- Cardinal Generating Station (Brillant, OH) -Coal-fired power plant; 1800 MW
- Clifty Creek and Kyger Creek Plants Coalfired generation from Ohio Valley Electric Corporation; combined 434 MW
- Robert Mone (Convoy, OH) & Greenville (Greenville, OH) Peaking Facilities - Natural gas peaking plants; combined 510 MW

Renewable energy

- OurSolar community solar farms 2.1 MW at 23 locations around Ohio (50 kW at NWEC)
- Anaerobic digesters at 3 livestock farms
 Biogas projects from 3 animal waste
 systems around Ohio (includes an NWEC dairy farm); combined 3.85 MW
- Gas generation (Hancock & Perry county landfills) - Methane-produced power; combined 9.6 MW
- Hydropower entitlement from New York -Primarily from Niagara and St. Lawrence rivers; 55 MW







Diversity

NWEC is committed to safe, reliable, affordable, sustainable and environmentally friendly energy choices.



A Touchstone Energy® Cooperative 🔼

ADDRESS

O4125 State Route 576, Bryan, OH 43506 P O Box 391, Bryan, OH 43506

OFFICE HOURS

Monday - Friday: 7:00 a.m. - 4 p.m.

PHONE

419-636-5051 (main) 800-647-6932 (toll free)

WEBSITE

www.nwec.com

SOCIAL MEDIA

www.facebook.com/north.western.electric

Mission Statement

NWEC is a member-owned business providing energy and related services to its customers. Our dedicated employees deliver high-quality, reliable services at competitive prices. We will be your provider of choice.

Quick Contacts



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A Touchstone Energy® Cooperative

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your local propane partner

419-636-NWOP (6967) 844-636-NWOP (6967) www.nwohiopropane.com www.facebook.com/nwohiopropane



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Tiffin townships)



Dick Polter

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District 7 (Defiance,

Delaware, Noble &

Washington townships)

Representing YOU

The NWEC Board of Trustees are all memberowners, just like you, who are elected by you. They have voluntarily agreed to obtain the training and experience needed to make decisions that power your cooperative.