



KAY ELECTRIC COOPERATIVE

300 W. Doolin Avenue

PO Box 607

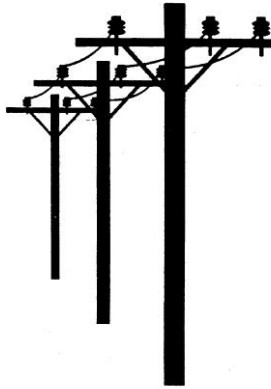
Blackwell OK 74631-0607

580-363-1260 • 800-535-1079

HANDBOOK

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Welcome to Kay Electric Cooperative. This handbook provides consumer and membership information you may need.

If you are a residential member, you will receive *The Cooperator*, Kay Electric's newsletter. This newsletter is your information source on what is happening at YOUR cooperative. You will also receive a monthly copy of the award winning *Oklahoma Living*, the statewide newspaper that goes to rural electric cooperative members across Oklahoma.

Kay Electric's goal is to provide dependable quality electrical service at competitive prices.

We are here to serve you.

Kay Electric Cooperative

Telephones are manned 24 hours a day.

580-363-1260 (Blackwell)

or

toll-free **800-535-1079**

www.kayelectric.coop

REPORTING AN OUTAGE

Everyone experiences a service interruption once in a while. Unnecessary trips cost everybody money. When your electricity goes off:

- Check your fuse or circuit breaker box.
- Check with your neighbors. Are they off? Have they reported the electricity off?
- Call 580-363-1260 or 800-535-1079.
- Sign up for SmartHub and report through your account.
- Do NOT report outages on Facebook.

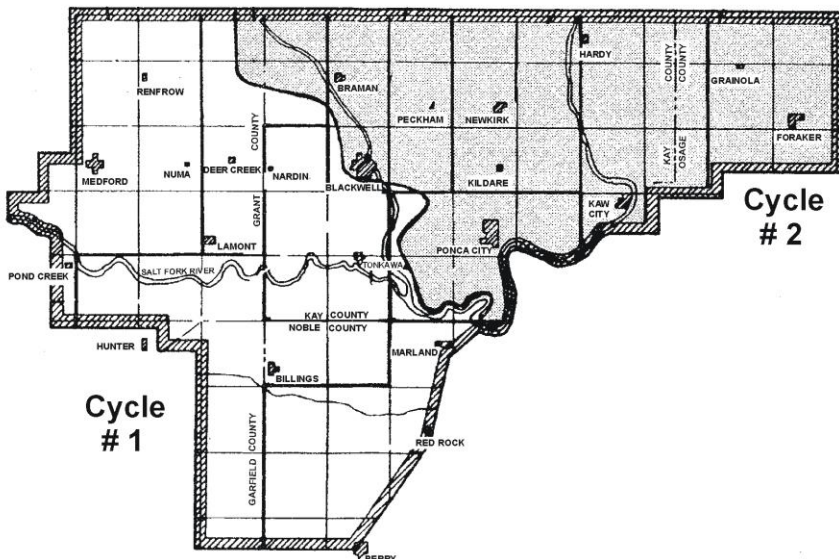
Kay Electric's phone lines are manned 24-hours a day. This means you have repair service at your fingertips. If lines are busy, it probably means that other consumers are out of service too, and that crews are already working to restore service as quickly as possible.

Please have the following information handy if you call:

- The name under which the electric service is billed.
- Your telephone number. If you have an unlisted number or if your number has changed, please let Kay Electric know. Updated records allow us to handle your outage call more efficiently.
- Your account number.
- The time the power went off, if known.
- Any other important details such as lines down, trees in the line, or other hazards.

PAYING YOUR BILL

Bills are due in Kay Electric's office 10 days after they are mailed. We have divided our service territory into two (2) cycles for billing purposes. The map below shows which cycle you are in. Information on when you will receive your bill and when it is due is listed, respectively.



Kay Electric has the capability to read most meters from our office via computer technology. However, from time to time, we may need to manually read your meter.

When paying your bill, please include the payment stub(s) with your payment. The bottom portion of your bill tears off to be returned with your payment and it helps us post your payment correctly. A return envelope is included with your bill for your convenience in mailing your payment to our correct address.

Continued

PAYING YOUR BILL – CONTINUED

Cycle 1 Accounts

Kay Electric will mail your bill on the last day of the month and your payment is due in our office by the 10th. If your payment is not received, or the envelope containing the payment is NOT postmarked on or before the 10th of the month, a late fee percentage of your net bill is automatically added to the amount you owe.

A past due notice is mailed on the 15th of the month (or closest working business day) stating that service will be disconnected if payment is not made by the 25th of the month.

If disconnected, payment of all fees and total amount due will be required before service is restored. An additional deposit and/or billing through the disconnect reading may also be required.

Cycle 2 Accounts

Kay Electric will mail your bill on the 9th day of the month and your payment is due in our office by the 20th. If your payment is not received, or the envelope containing the payment is NOT postmarked on or before the 20th of the month, a late fee percentage of your net bill is automatically added to the amount you owe.

A past due notice is mailed on the 25th of the month (or closest working business day) stating that service will be disconnected if payment is not made by the 5th of the month.

If disconnected, payment of all fees and total amount due will be required before service is restored. An additional deposit and/or billing through the disconnect reading may also be required.

BILL & PAYMENT OPTIONS

Average Billing

An average billing plan is available for residential members that own the home and/or land at which service is provided and have a satisfactory payment history. Twelve months of billing history are needed. Please contact us for more information.

Automatic Drafting of Bank Account

Automatic drafting of your bank account (checking or saving) is available. Cycle 1 drafts are submitted to your financial institution on the 10th (or next business day) of each month. Cycle 2 drafts are submitted to your financial institution on the 20th (or next business day) of each month. Both residential and commercial rate accounts may be on bank drafting. Your normal bill statement will be mailed to you indicating the amount for which your account will be drafted.

Credit and Debit Cards

We accept credit and debit cards for residential and certain commercial rate accounts. You may pay with a debit or credit card in person, on the phone, or online through SmartHub (see page 11). You may also go on the automatic drafting program whereby we will charge your card automatically each month. If on the automatic drafting program, Cycle 1 cards are submitted to your financial institution on the 10th (or next business day) of each month and Cycle 2 cards are submitted to your financial institution on the 20th (or next business day) of each month. Your normal bill statement will be mailed to you indicating the amount for which your card will be charged.

Invoice Billing

Customer that have multiple accounts within a billing cycle will be put on invoice billing which lists multiple accounts on one invoice.

REMOTE DISCONNECT & TRIP CHARGES

Disconnection & Trip Charges

Kay Electric has many remote disconnect meters. If your service has a remote disconnect and the account becomes past due and is beyond the cut-off date, service will be disconnected remotely from our office and a fee assessed. The fee includes both disconnect and reconnect charges as long as the account is paid and reconnected in a timely fashion. If disconnected and final billed, a connect fee may be assessed. If disconnected, you will be required to come to our office during business hours to pay or alternatively, residential and certain commercial rate accounts may pay over the phone with a valid debit or credit card. Once all amounts are paid, we will remotely reconnect the service. Service at meters with a remote will NOT be restored after hours or on weekends or holidays.

Not all meters are equipped with a remote. If a trip to collect or disconnect occurs, a charge PER TRIP is assessed. Any trips made to reconnect service after 4:00 p.m. or before 8:00 a.m. weekdays or on a weekend or a holiday will be assessed an OVERTIME fee in addition to the normal trip charge.

If service is disconnected either remotely or through a physical trip, payment of all fees and total amount due will be required before service is restored. An additional deposit and/or billing through the disconnect reading may also be required. Furthermore, if you have a rental light and service is disconnected for non-payment, KEC reserves the right to terminate your rental agreement and you will have the option to convert the rental light to a purchased light.

RETURNED CHECKS OR DRAFTS

A handling charge is made for any check or draft that is returned to us by your bank. The current rate may be obtained by calling our office and will be stated on the communication you will receive from KEC notifying you that we have received an item back unpaid.

If KEC receives three (3) returned checks from an individual or business, that individual or business is notified that we will no longer accept checks as payment and all bills will be required to be paid by cash, cashier's check, money order, or with a valid debit or credit card.

If KEC receives an automatic bank draft returned unpaid by the bank, the billing account(s) will be removed from automatic bank draft until the situation is resolved and you must request to be put back on the draft program, if desired. If KEC receives three (3) returned drafts, the individual or business is notified that we will no longer accept bank drafts as payment and all bills will be required to be paid by cash, cashier's check, money order, or with a valid debit or credit card.

If KEC receives a recurring credit or debit card declined by the issuer, the billing account(s) will be removed from automatic card payment until the situation is resolved and you must request to be put back on the recurring card program, if desired. If KEC received three (3) declined payments, the individual is notified that we will no longer accept recurring (automated) card payments. You may continue to pay by card either in person, on the phone or through our website

SERVICES

Kay Electric offers an array of services to its members. Services include, but are not limited to, the following:

Dusk-to-Dawn Outdoor Lighting

Rental Light Program

KEC offers rental lights installed on co-op owned poles and service. The monthly fee includes the electricity the light uses and any maintenance on the light. To inquire about guidelines and rates, please call our office.

There is a minimum charge on each electrical account. If you have an account that is only for a rental light and no meter, the minimum will apply to the light-only account. The minimum is determined by the rate structure for the service at the location.

If you have a rental light and electric service is disconnected for non-payment, KEC reserves the right to terminate your rental agreement.

Member Owned Lights

KEC members may also buy a light for a very competitive price, including installation. This light belongs to the purchaser and the purchaser is responsible for the electricity the light uses and for any maintenance.

Electrician Services

Kay Electric offers licensed electrician services for members at competitive rates. Please call KEC for more information.

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SERVICES - CONTINUED

Electric Water Heaters

Kay Electric has an electric water heater rebate program. Members who are building a new home or addition and purchase an electric water heater for the new home or addition may qualify for a rebate. Members who convert from a gas or propane water heater to an electric water heater may also qualify for a rebate. (Sorry, tankless water heaters do not qualify). Call the business office for more details.

Generators

A permanently installed Generac home backup generator provides your home automatically, delivering power directly to your home's electrical system when it senses a power outage. You may buy one through KEC and we will install it. Call us for more information or to schedule a free on-site evaluation.

Generator Yearly Maintenance

KEC also provides a yearly maintenance program for Generac generators, whether or not it was purchased from us. Call us for more information.

Round Up – Kay Electric Community Foundation

K-UP is the primary funding source for the Kay Electric Community Foundation. It gives members the option to have their monthly bill rounded up to the next highest dollar. The money raised is used to directly support social, charitable and civic programs in our communities. Members may opt out by notifying KEC.

SERVICES - CONTINUED

SmartHub

The power of data is in your hands through convenient account management and detailed usage information. A mobile and Web app, SmartHub lets you check your usage, pay your bill, report a service interruption, and access many other features. To get started, go to our website at www.kayelectric.coop and click on the “Account Login” in the upper right hand corner of the screen.

Surge Protection

Surge protection is also available at KEC. We offer meter socket surge protectors and installation at a competitive price.

RATES

Kay Electric Cooperative has rates structured by the type of service and load at the location. We offer both single phase and three phase service, and Load Control rates are available for certain commercial rates.

The KEC Board of Directors, who are also ratepayers, governs Kay Electric’s rates. The rates are set according to financial forecast requirements and cost of service studies. The rates are on file with the Oklahoma Corporation Commission.

All rate schedules are available at the Kay Electric office.