



## **KAY ELECTRIC COOPERATIVE**

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PO Box 607

Blackwell OK 74631-0607

Telephones are answered 24 hours a day.

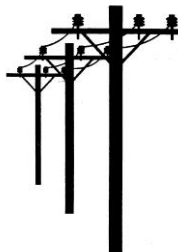
**580-363-1260 • 800-535-1079**

[www.kayelectric.coop](http://www.kayelectric.coop)

# **HANDBOOK**

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# WELCOME! MEMBERSHIP BENEFITS

## **Congratulations!**

You are now a member-owner of Kay Electric Cooperative and part of a unique and efficient system of operation where private business is owned by the people it serves. You will receive quality electric service at the lowest possible cost, elect the people to represent you on the board of directors, and have access to a variety of services designed to meet your needs. Our members are carrying on a dream that began in 1937 when KEC was incorporated by citizens of this area to improve quality of life and foster communities through the power of electricity. Welcome to the electric utility that you and your fellow members actually own.

## **Newsletter**

If your account is on our Farm & Residential rate, you will receive *The Cooperator*, Kay Electric's newsletter, your information source on what is happening at YOUR cooperative. You will also receive a copy of the award-winning *Oklahoma Living*, the statewide magazine that goes to rural electric cooperative members across Oklahoma. If your account is a commercial account, please view Kay Electric's newsletter on our website, [www.kayelectric.coop](http://www.kayelectric.coop).

## **Capital Credits**

Electric cooperatives operate at cost, and any excess revenues, called net margins, are returned to members in the form of capital credits. At the end of each fiscal year, KEC settles all financial matters and determines whether there are excess net margins. Net margins are allocated as capital credits to members who belong to the co-op during the year in which it is generated. When KEC's financial conditions permit, the Board of Directors may retire (pay) capital credits. If capital credits are retired, checks are mailed to members with a capital credits retirement of at least \$5. The allocation and retirement of capital credits is one of the most unique and rewarding benefits of being a Kay Electric member. Not all co-ops retire capital credits, and not all co-ops retire capital credits in a way that benefits the most members. It's one aspect of co-op membership that is unique to KEC.

# THE SEVEN COOPERATIVE PRINCIPLES

The Seven Cooperative Principles are the backbone of our association and are designed to ensure resources are dedicated to the benefit of all consumers. Guided by these principles, we don't just power lines — we empower lives.

## **Voluntary & Open Membership**

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

## **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 their cooperative.

## **Autonomy & Independence**

If cooperatives enter into agreements with other organizations, they do so on terms that ensure their autonomy.

## **Education, Training & 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.

## 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 or any other social media platform.

Kay Electric's phone lines are answered 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 your number is unlisted or if it 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.

## YOUR SAFETY

Your Safety is Important!

**Trees and power lines don't mix.** Trees in contact with power lines can conduct electricity and cause serious shocks, burns or even death, and they are the major cause of power-quality problems such as blinks and outages. Do not plant trees under power lines or within 25 feet of an overhead line. Trees encroaching on the utility right-of-way will be trimmed or removed.

**Do not attempt to cut or trim trees in power lines.** Call KEC to report any branches or trees that may interfere with service.

**Stay away from any downed power line.** You must assume every line is energized and dangerous.

**Never climb utility poles or go inside the fence surrounding a substation.**

**Be careful when using ladders or farm equipment near overhead lines.** If you must come within 10 feet of a power line, contact KEC for assistance in providing safe clearance.

**Do not fly kites near power lines.** If a kite becomes entangled in an electric line, don't attempt to free it yourself; call KEC.

**Digging? Call 811 first.** Because there are buried electric cable throughout our service area, digging can be dangerous. Whether you're planning to dig with a backhoe or a shovel, please call first. Notify your local one-call center by calling 811 or making an online request 2-3 days before work begins.

## **PAYING YOUR BILL**

Bills are due in Kay Electric's office 10 days after they are mailed or available online.

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

Bills will be mailed or presented online by the 14<sup>th</sup> of the month.

Payment in full is due on the 25<sup>th</sup> of the month.

If not paid on time, a late fee is automatically added to balance.

A past due notice is mailed on the 30<sup>th</sup> of the month (or closest working business day) stating that service will be disconnected if payment is not made by the 10<sup>th</sup> of the month.

If disconnected, a 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.

When paying your bill by mail or in person, 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.

## **BILL & PAYMENT OPTIONS**

### **Average Billing**

An average billing plan is available for residential members who 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. Drafts are submitted to your financial institution on the 25<sup>th</sup> (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 valid credit and debit cards for residential and certain commercial rate accounts. You may pay with a card in person, on the phone, or online through SmartHub. You may also go on the automatic drafting program whereby we will charge your card automatically each month. If on the automatic drafting program, cards are submitted to your financial institution on the 25<sup>th</sup> (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**

Customers who have multiple accounts will be put on invoice billing which lists multiple accounts on one invoice. The name and address must match to be placed on an invoice group.



## **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 up to 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 OR DECLINED PAYMENTS

### **Returned Check or Draft**

A handling charge is made for any check or draft that is returned unpaid by your bank. You will receive a notification about any returned check or draft.

If KEC receives three (3) returned checks from an individual or business, the 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.

### **Declined Card**

A handling charge is made for any declined card set up for automatic payment. You will receive a notification about any return or decline.

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 receives three (3) declined payments, the individual or business is notified that we will no longer accept automated card payments. You may continue to pay by card either in person, on the phone or on 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.

Continued

## **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. Unfortunately, tankless water heaters do not qualify. Call the KEC 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 KEC 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 KEC 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, visit our website at [www.kayelectric.coop](http://www.kayelectric.coop) and click on the "Account Login" at the top 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.

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 and on our website at [www.kayelectric.coop](http://www.kayelectric.coop).