

OWNERSHIP MANUAL

Learn more about the POWER OF CO-OP MEMBERSHIP

CLARKE
ELECTRIC
CO-OPERATIVE,
INC.



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ELECTRIC COOPERATIVE, INC.

Safety Driven • Energy Smart • Community Invested

Your Touchstone Energy Cooperative 

WELCOME TO THE NEIGHBORHOOD

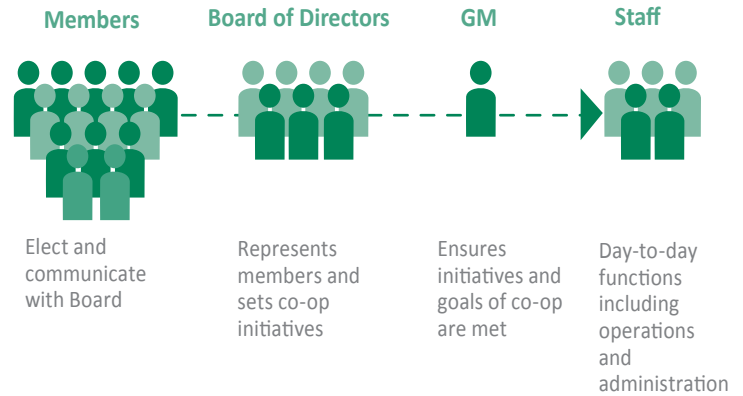


David Opie, General Manager

WELCOME TO CLARKE ELECTRIC COOPERATIVE, a member-owned, democratically controlled, not-for-profit business. We believe in bringing the best to our members. For more than 75 years, Clarke Electric has been delivering energy and energy solutions. We are active in our communities, dedicated to serving our members with innovation, accountability, integrity and commitment to community. Welcome to the neighborhood!

MEMBERSHIP MATTERS

What makes your rural electric cooperative unique? **YOU**. You are a **member/owner**, you share in the ownership and governance of the cooperative. You have a voice and best of all you receive a **patronage dividend** at the end of the year. The board of directors and employees of the cooperative follow seven key principles to provide a safe, reliable and cost effective service for our members: Voluntary and Open Membership; Democratic Member Control; Members' Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and Concern for Community.



Clarke Headlines is our monthly newsletter dedicated to providing you with industry news, safety and environmental issues and energy efficiency programs. You can find **Clarke Headlines** on-line at www.cecnet.net or in with your monthly bill. You can also elect to have it sent to you electronically by emailing us at clarke@cecnet.net. We are at your service.

Living with Energy in Iowa

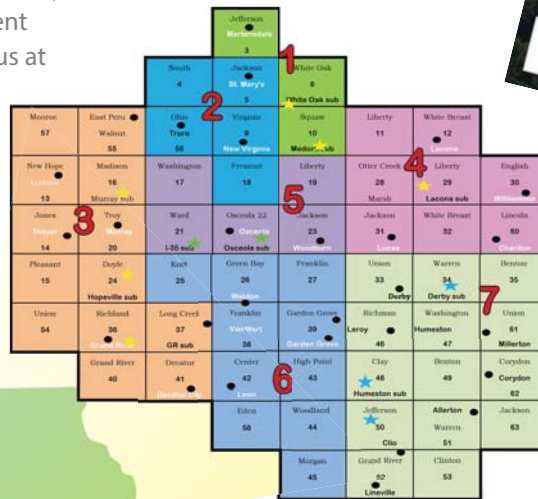
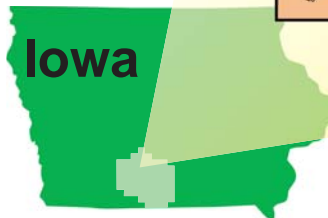
is a monthly magazine provided to you at your request. Email us at clarke@cecnet.net for your free copy. It provides information on energy issues, safety, and energy efficiency.



WE ARE IN YOUR TOWN & ACCESSIBLE TO OUR MEMBERS

You can find our office headquarters in Osceola with our service area covering eight counties in South Central Iowa. We cover more than 1,800 miles of line with more than 5,000 members.

Safety Driven
Energy Smart
Community Invested



Clarke Electric serves portions of Clarke, Decatur, Lucas, Madison, Ringgold, Union, Warren and Wayne counties.

DID YOU KNOW?

- You are an owner of this co-op. Any excess margins collected are returned to you in the form of patronage dividends.

WE ARE AT YOUR FINGERTIPS

1-800-362-2154 • 641-342-2173 • www.cecnet.net

We have a 24-hour call center and the local office is open Monday-Friday from 7:30 a.m. to 4 p.m.

This institution is an Equal Opportunity Provider.

LOOKING OUT FOR YOU - IT PAYS TO HAVE OPTIONS



Click It

We make it easy for you to view and pay your bill by offering on-line bill pay. Just go to www.cecnet.net and click on "Smart Hub" to access your account information.



Draft It

Take advantage of the "auto draft" option. Set up your account to have your payment drafted from your checking or savings account every month. No more missed payments.



Drop It

Stop by our Osceola office at 1103 N. Main any time day or night and drop your payment in our depository drop box at the entrance of our building.

Budget Billing

Set up a budget payment plan to help level your bill. This works well for those on a fixed budget or if you prefer to pay the same amount each month. Budget billing allows you to spread your bill out evenly so you can pay the same each month.



Phone, Mail or in Person



Call (844) 241-0266 to make a payment by phone. If you prefer to stop in and say hello and drop off your payment we appreciate that. You can also set up a recurring monthly charge by using your MC or Visa. And if you prefer the mailbox method we still collect our mail and process your checks.

DID YOU KNOW We belong to Touchstone Energy, an alliance of more than 750 local, member-owned cooperatives in 46 states delivering power to more than 30 million customers every day.



Community Invested - Providing More Than Just Power

USDA REVOLVING LOAN FUNDS



We believe in our communities and are committed to improving the quality of life in rural areas by administering revolving loan funds to local businesses. Our employees work and play in local communities and volunteer

many hours to organizations within our service territory. E-mail Jason Gibbs at jasgibbs@cecnet.net to learn more.

RECare /



We have a program designed to help low-income members with weatherization and energy assistance with the RECare program and the low-income home energy assistance program (LIHEAP).



View full list of discounts at www.connections.coop

YOUR TICKET TO SAVINGS!

Co-op Connections Card

You'll receive a Co-op Connections Card with **money-saving discounts** on products and services from participating local and national businesses.



- Support store owners and get great discounts from businesses where you live, including dining, shopping, automotive and more.
- Big savings when you shop on-line.
- Printable coupons for groceries that update daily.

Healthy Savings Discounts



- Dental Care** - Save 20-40% on most services.
- Vision** - Get 20-60% savings on eyewear.
- Hearing Aids** - 35% off hearing aid prices.
- Lab Work & Imaging** - Savings of 10-60%.
- Chiropractic** - Discount of 30-50%.
- Prescriptions** - Receive 10-85% discount.

WHO WE ARE

Safety Driven
Energy Smart
Community Invested

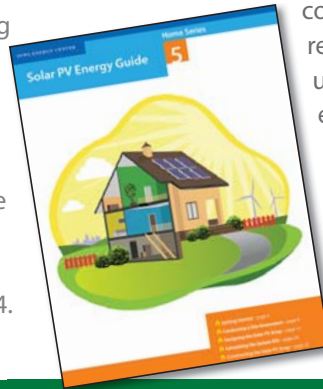
We have nine board members elected by the membership.
We hold annual meetings on or around September 10th each year.
We send one high school junior to Washington D.C. with the Rural Electric Youth Tour each year.
We promote electrical safety to all schools and youth-related groups in our service territory.

CEC Cares For Your Safety

When it comes to keeping our employees and our members safe, Clarke Electric doesn't take any chances. In fact, it's part of our mission and always has been. That's why your electric cooperative includes regular safety tips, reminders and guides on our Web site and in our monthly newsletters on these topics:

- | | |
|-------------------------|-------------------------|
| Grain Bin Clearances | Severe Weather |
| Using a Generator | Call 811 Before You Dig |
| Outage Reporting | Outage Safety Tips |
| Right of Way Guidelines | |

If you are a member of a community or youth group and are interested in a free electrical safety demonstration, Clarke Electric offers age- and activity-based programs that can be presented any time of the year. Just call us at (800) 362-2154.



THINKING ABOUT GOING SOLAR?

Member-owners who have an interest in investing in solar energy for their home or small business have a new resource to aid in making an informed decision. The Iowa Energy Center has published the *Home Series: Solar PV Energy Guide* in collaboration with the Iowa Association of Electric Cooperatives, Alliant Energy, the Iowa Association of Municipal Utilities, and MidAmerican Energy with information from the Office of Consumer Advocate and the Iowa Utilities Board.

The publication stresses the importance of talking to your co-op at the beginning of your solar investment research. This is critical so that you can gain an understanding of rate structures, compensation for excess generation, interconnection requirements, and other vital facets of consumer-owned generation.

The publication is available online at www.iowarec.org/publications/solar-resources/. For more information, contact us at (800) 362-2154 or jasgibbs@cecnet.net.



Energy Smart - Save Energy, Save Money



Saving you money, using your resources wisely - it all makes sense. We are here to provide you with energy efficiency alternatives and incentives. We perform energy audits, new home consultation, electrical safety demonstrations and give rebates for taking advantage of energy efficiency. We sell GE Heat Pump Water Heaters.



Security Light Leasing Program

For a low monthly fee, we provide a high-pressure sodium light and make repairs when needed. You pay for the electricity. It's that easy!

REBATES AND INCENTIVES

We offer a variety of rebates and incentives with the purchase of energy efficient products.

- **New Home Construction**
- **Washing Machines**
- **Light Fixtures**
- **Heating & Cooling**
- **Weatherization**



RENEWABLE ENERGY PROGRAM

Today's changing energy landscape is bringing more attention to renewable energy resources. We offer a renewable energy program to help fund alternative energy production including wind, biomass, solar and other nontraditional generation technologies.



Visit www.cecnet.net to fill out the form.




ENERGY TIPS: www.togetherwesave.com
SAFETY TIPS: www.safeelectricity.org
GAMES & ACTIVITIES FOR KIDS: www.kidsenergyzone.com



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We play an active role in energy conservation, because efficient use by members reduces the need for more generation plants and reduces the cost of energy production and distribution.

We support the development of new farm operations, increases in the number of people living in rural areas, and improvements in the ag industry in south central Iowa.