




CLARKE
ELECTRIC COOPERATIVE, INC.

Safety Driven • Energy Smart • Community Invested
Your Touchstone Energy® Cooperative 

OWNERSHIP MANUAL

Learn more about the POWER OF CO-OP MEMBERSHIP



LOOKING OUT FOR YOU - IT PAYS TO HAVE OPTIONS



Click It

It's easy to view and pay your bill online. Just visit cecnet.net and click on "Smart Hub" to access your account. Enroll to receive paperless billing statements and electronic newsletters; you'll get your bill sooner, use less paper and save us all money.

Draft It

Take advantage of the "auto draft" option. Set 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 (888) 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.

SMALL CHANGE THAT CHANGES LIVES



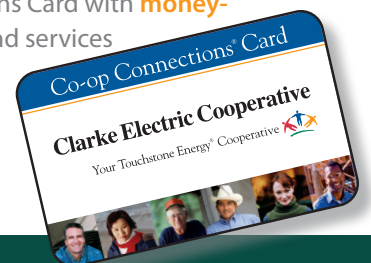
Operation Round Up[®] is a charitable giving program unique to electric cooperatives that is designed to provide financial donations to worthwhile community programs and help member-consumer families who have faced a tragic event. As an opt-in participant, your monthly electric bill is automatically "rounded up" to the nearest dollar. For example, if your bill is \$64.35, you will pay \$65, with the extra 65 cents going into a special fund administered by the Clarke Electric Cooperative Operation Round Up Board.

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.

View full list of discounts at www.connections.coop



RECare / LIHEAP

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

WHO WE ARE

Safety Driven
Energy Smart
Community Invested

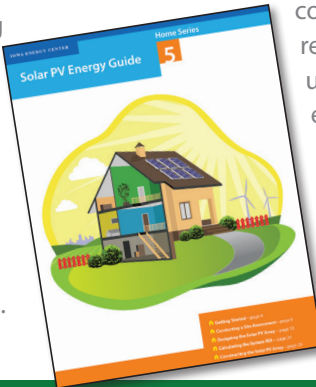
We have nine board members elected by the membership.
We hold annual meetings on or around September 10th each year.
We send one high school junior to Washington D.C. with the Rural Electric Youth Tour each year.
We promote electrical safety to all schools and youth-related groups in our service territory.

CEC Cares For Your Safety

When it comes to keeping our employees and our consumer-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 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-consumers 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 50W LED (100W HPS) 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.



CHECK OUT



FACEBOOK: facebook.com/ceciowa
 ENERGY TIPS: togetherwesave.com
 SAFETY TIPS: safeelectricity.org



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WHO WE ARE

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We play an active role in energy conservation, because efficient use by member-consumers reduces the need for more generation plants and reduces the cost of energy production and distribution. We support the development of new farm operations, sustaining the number of people living in rural areas, and improvements in the ag industry in south central Iowa.