

welcome
**STEARNS ELECTRIC
MEMBER-CONSUMER**



MEMBER HANDBOOK

YOU HELP POWER A COMMUNITY



welcome **STEARNS ELECTRIC MEMBER-CONSUMER**



As CEO of Stearns Electric Association, I want to welcome you on behalf of your Board of Directors and Co-op employees.

When you applied for electric service, you became a member-consumer of Stearns Electric Association. You are now more than an electric consumer; you are part owner of the ninth largest member-owned electric Cooperative in Minnesota.

Since 1937, Stearns Electric Association has provided electricity and related products and services throughout Central Minnesota. Today, Stearns Electric Association serves over 27,000 members in six Central Minnesota counties including Stearns, Todd, Morrison, Kandiyohi, Pope and Douglas. Stearns Electric works every day to safely deliver affordable and reliable energy to our member-consumers.

This handbook is designed to help you better understand your benefits as a member of Stearns Electric Association. Think of it as an owner's manual. Inside this handbook, you will find information explaining how you can make the most of your membership.

Please look over this information and store it in a convenient location for future reference. Additional information on material covered in this handbook may be viewed on our website at www.stearnslectric.org.

If you have a question that is not addressed in this handbook, please don't hesitate to contact us. We always look forward to serving you.

A handwritten signature in white ink that reads "Robin Doege". The signature is fluid and cursive, written in a professional style.

Robin Doege, Chief Executive Officer

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CONTACT US

MELROSE HEADQUARTERS

900 Kraft Drive SE, PO Box 40
Melrose, MN 56352
Phone: (800) 962-0655
Fax: (320) 256-3618

ST. JOSEPH BRANCH OFFICE

29643 Frontage Road, PO Box 816
St. Joseph, MN 56374
Phone: (800) 962-0655
Fax: (320) 363-4631

OFFICE HOURS

MELROSE HEADQUARTERS:
Monday through Friday
7:30 a.m. - 4 p.m.
Payment Drop Box Available

ST. JOSEPH BRANCH OFFICE:
By Appointment
Payment Drop Box Available

OUTAGES

In the event of a power outage, please call (800) 962-0655 or use SmartHub to report your outage, 24-hours a day. More details on page 8.

WEBSITE

Stearns Electric Association's website is continually updated to include valuable information that is beneficial to you. You can also manage your account online. Many secure interactive features are available so you can conduct your business with us any time of the day.

WWW.STEARNSELECTRIC.ORG



LIKE US ON FACEBOOK

www.facebook.com/stearnsselectric

member driven. community focused. energy smart.

MISSION

*Our mission is to safely provide **competitively priced and reliable** electric service, **beneficial energy solutions** and a **positive member experience.***

OUR VALUES:

DEDICATED SERVICE TO OUR MEMBER-CONSUMERS
ADHERENCE TO COOPERATIVE PRINCIPLES
RESPECT FOR OTHERS
MEANINGFUL COMMUNITY INVOLVEMENT
SOUND BUSINESS ETHICS
COMMITMENT TO EMPLOYEE AND PUBLIC SAFETY
ACCOUNTABILITY



THE COOPERATIVE DIFFERENCE

We're a Cooperative, and that makes us different than other electric service providers. What makes being a member of an electric cooperative unique you ask?

WE'RE ALL IN THIS TOGETHER.

You are a member of Stearns Electric – not just a customer. And that means you have a voice when it comes to the way we do business. Each spring you have the option to vote for your board of directors. These directors play a key role in making important decisions for your Co-op, which is why members' voices must be heard.

WE'RE LOCAL.

It's likely that you know an employee of Stearns Electric. Our employees – your friends and neighbors – share the same concerns for our community that you do. Each year, the Cooperative participates in a number of community involvement projects like our Energy Education program, energy efficiency grants, My Co-op Cares program, high school and college scholarships, Operation Round Up® donations and much more.

WE'RE NOT-FOR-PROFIT.

We don't offer profits to investors. Instead, we return money over and above operating costs to you, our members, based on electricity usage.

As an owner of the Cooperative you are entitled to share in what is left over after all expenses are paid. Your share of these margins is called Capital Credits. At the end of the year, net margins are allocated to members based on the amount of electricity purchased by their account during the year. The board decides when to retire Capital Credits based on the Cooperative's financial condition. In the meantime, Stearns Electric uses the money as working capital for operating and reinvesting in the Cooperative.

WE'RE HERE FOR YOU.

We care about our members' quality of life, which is why our employees are continuously finding innovative ways to improve our service and provide you with energy saving programs. We welcome your thoughts and ideas for how we can continue to serve you better.

Member-consumers like you have a role to play in all of these areas, but it is participation and member engagement that is critically important.

Back in the early days, we never could have existed without the active participation of all of our members. While technology and reliability have improved, we still need you to be involved. In many ways, it is more important than ever that you feel like you belong to your Co-op.

MEMBERSHIP GUARANTEE

SERVICE FIRST

When you contact our office with any service or billing related question, we will respond within two working days, guaranteed. This is our commitment to superior customer service. If we fail, we'll apply a \$20 credit to your electric service account.

COURTESY

Our employees are here to help you. If you are ever treated in a discourteous manner, your next month's fixed charge is on us.

SECURITY LIGHTS

If you have a Stearns Electric Association owned security light, it is important to let us know if it is not working properly. If it fails, we will have it fixed within two working days from the time you notify us. If not, your following month's security light billing is free.

NEW CONNECTIONS

We will always make every effort to have your new service built on time. If a mutually acceptable construction deadline is not met, your fixed charge will be free for the first year of service.

SATISFACTION GUARANTEED

Our bottom line is your satisfaction. Any time you feel that we have not performed up to your expectations, let us know. Our goal is simply to maintain the highest standard of service in the industry.

WHOLESALE POWER



**GREAT
RIVER
ENERGY™**

Stearns Electric Association is a member of another cooperative, Great River Energy (GRE) of Maple Grove, Minnesota. GRE is our generation and transmission cooperative and delivers wholesale electric power to our substations. From the substations,

Stearns Electric Association distribution lines carry the power to your home or business. GRE serves some of the fastest growing regions in Minnesota.

ENVIRONMENTAL LEADERSHIP

Great River Energy's headquarters is one of the most energy-efficient and sustainable buildings in the country. It is part of Great River Energy's promise to practice, as well as promote, energy conservation in Minnesota.

DEDICATED TO OUR MEMBER-CONSUMERS

BOARD OF DIRECTORS: COOPERATIVE MEMBERS REPRESENTING YOU



GREG BLAINE, LITTLE FALLS

District 1 Director

ARLYN LAWRENZ, AVON

District 2 Director

MICHAEL CRAMER, ST. AUGUSTA

District 3 Director

Secretary / Treasurer



RANDY ROTHSTEIN, RICHMOND

District 4 Director

Vice President

JEFF KOEHLER, BELGRADE

District 5 Director

BOB NIEHAUS, MELROSE

District 6 Director



LONNIE IVERSON, OSAKIS

District 7 Director

ERIC PETERSON, GREY EAGLE

District 8 Director

President

JEROME FRIES, ST. CLOUD

District 9 Director

Stearns Electric Association is a democratically-controlled business, meaning the Cooperative is governed by local people, just like you and elected by you. With members in charge, you can feel confident that board decisions are made in the best interest of you and your community.

POWER OUTAGES

Stearns Electric Association works diligently to maintain consistent power quality and reliability. However, with thousands of miles of power line exposed to the elements, trees and small animals, power outages do occur. And when they do, it is incredibly important that members report an outage. It is the fastest way to locate an outage cause, resolve the problem and restore your power.

As member-consumers, it's important for you to be informed of the facts and details pertaining to major power outages that affect you.

CALL TO REPORT AN OUTAGE

(800) 962-0655

REPORT AN OUTAGE WITH SMARTHUB

Create a SmartHub account online at www.stearnselectric.org to report an outage online or via your mobile device. All you have to do is login and click on the Report an Outage link. Download the SmartHub app from Apple App Store or Google Play Store.

When there is a major storm or large outage, Stearns Electric Association receives a high volume of calls and has an automated call handling system with voice recognition capability to help make the process of reporting an outage faster and easier. If your call is answered by this system, an automated phone attendant will lead you through the process of reporting the outage.

Quick service is our goal, so always have your account number ready. That's your personal identification number.

If you have more than one account or your phone number is not listed in our database, be sure to give the account number (found on your bill) where the outage is located. If you have any information about the cause of the outage, such as a lightning strike or tree on the line, please report that information.

But before you call, do some troubleshooting.

- Make sure the trouble is not in your wiring, fuse or breaker. We charge for service calls if the problem is with your equipment.
- Find out if your neighbors have power. That helps us isolate the problem.

CRITICAL MEDICAL ACCOUNTS

For members who have a severe medical condition and depend on electricity to power life support equipment, an outage can present a hardship. We advise those members to plan ahead and be prepared in the event of an outage. We recommend that you consider a generator, an alternate form of power, or make advanced arrangements to get to a facility that has backup generation.

To support the needs of households where life support equipment is used, the Cooperative maintains a list of critical medical accounts. Critical medical accounts are identified to serve as a reference for determining priorities when restoring service in the event of widespread or prolonged outages affecting the Cooperative's system.

Placing your account on our critical medical account list does not guarantee uninterrupted service, prevent electric service disruption or relieve your responsibility to maintain an account in good standing. Nor does the list guarantee that members will have their service restored following a power outage without consideration for the greater good and safety of the general public.

If you or someone in your home depends on such equipment, don't wait until the power goes out to request to be put on this list.

OUTAGE CAUSES

Sometimes outages are caused by a bird or squirrel. Other times, it may be a vehicle accident, a fallen tree, an accidental cable dig-in or equipment that has failed, among many other reasons.

Overall, Stearns Electric Association has an excellent outage record. On average members have power 99.98% of the time.

When a crew is dispatched and the member's equipment is determined to be at fault, the member will be charged for each occurrence outside regular working hours.

YOUR ELECTRIC BILL

RATES

Electricity rates, or the price a member-consumer pays for electricity, are determined by Stearns Electric Association's Board of Directors. Rate determinations are guided by comprehensive studies identifying revenue requirements and actual costs to provide electric service. As a not-for-profit cooperative, our rates are designed simply to cover the costs of wholesale power, transmission and distribution related costs, and provide adequate margins. Rates may be viewed online at www.stearnslectric.org.

FIXED CHARGE

Stearns Electric Association has a monthly fixed charge that helps cover the basic cost of service and is charged to all members.

POWER COST ADJUSTMENT (PCA)

A PCA may be implemented each month to deal with fluctuations in wholesale power costs while keeping the base rate stable. The PCA is intended to reflect wholesale electricity costs.

UNDERSTANDING YOUR BILL

- A.** Your account number. This provides our office with the fastest means of accessing your account information. You will need this to make payments over the phone or to register for SmartHub in order to report outages, make payments, and view your usage online or via a mobile device.
- B.** The amount to be paid on or before the due date.
- C.** Payment due date or bank draft date. Payment must reach the office on or before this date to avoid a late charge.
- D.** To make a payment over the phone, call SecurePay, our secure automated phone payment system, 24 hours a day, 7 days a week.
- E.** Our phone number and email address for your inquiries.
- F.** Dates of service covered by this bill.
- G.** This box will contain important information and announcements such as credit card expiration notices, event announcements, new service options, and if applicable, delinquent account information.
- H.** The Power Cost Adjustment is an adjustment on your monthly rate and is implemented to deal with fluctuations in wholesale power costs while keeping the base rate stable.
- I.** Please make sure that your contact information is current and correct, including your home and cell phone number. When you report an outage, our automated system can identify your service by the number you are calling from. In addition, the Co-op uses this information to contact you regarding any billing, usage or account issues.

YNYN



900 Kraft Drive SE
PO Box 40
Melrose, MN 56352-0040

Pay By Phone: (855) 386-9908
Pay Online: www.stearnselectric.org
Office: (800) 962-0655
E-mail: billing@stearnselectric.org

2267 1 AV 0.388 5 2267

JOE WATT
KILOWATT HOUR STREET
SAINT CLOUD, MN 56303-0250



Account #	4764812
Statement Date	05/11/2015
Total Draft Amount	\$136.00

MESSAGES

Stearns Electric Association has a new bill statement format. Members are now able to enjoy this fresh new look along with additional account information.

SERVICE SUMMARY

Meter Number	Service Description	Previous Read Date	Present Read Date	Days	Previous Reading	Present Reading	Multiplier	KWH Use
51868	KILOWATT HOUR STREET	04/01/15	05/01/15	30	49081	50481	1.0	1400
56716	KILOWATT HOUR STREET	04/01/15	05/01/15	30	4703	4739	20.0	720

ACTIVITY SINCE LAST BILL

\$ AMOUNT

CURRENT BILL INFORMATION

\$ AMOUNT

Previous Balance	\$ 181.00	Fixed Charge	\$ 19.50
Payment Received 04/27/2015	\$ -181.00	Energy - Main Meter	680 kWh@ \$0.0995 \$ 67.66
		Energy Wise Meter - Off Peak Meter	720 kWh@ \$0.054 \$ 38.88
		Power Cost Adjustment	680 kWh@ \$0.0009 \$ 0.61
		Energy Wise Power Cost Adjustment	720 kWh@ \$0.0001 \$ 0.07
		State Tax	6.875% \$ 8.71
		Operation Round Up	\$ 0.57
Balance Forward	\$ 0.00	Current Electric Bill	\$ 136.00
		Balance Forward	\$ 0.00
		Total Draft Amount 05/25/2015	\$ 136.00

JOE WATT
KILOWATT HOUR STREET
SAINT CLOUD, MN 56303-0250
HOME: (320) 555-5555 CELL: None On File OTHER: (320) 363-4630
E-MAIL: joewatt@stearnselectric.org

Please Enter Changes To Your Contact Information Below:

STREET ADDRESS		
CITY	STATE	ZIP
HOME#	CELL#	OTHER#
E-MAIL ADDRESS		

2503400047648120000000000000000000051120158

Account #	4764812
Total Draft Amount 05/25/2015	\$ 136.00

DO NOT MAIL PAYMENT!
Your bill will automatically be paid on 05/25/2015, as per your Automatic Payment Plan Authorization.

Send Payment To:
STEARNS ELECTRIC ASSOCIATION
PO BOX 40
MELROSE MN 56352-0040



THE BACK OF YOUR BILL:

On the back of your bill you will find graphical representation of your usage, online account access information, payment option descriptions, power outage reporting options and other Cooperative information.



ONLINE ACCOUNT MANAGEMENT

With SmartHub, the power of data is in your hands through convenient account management and detailed usage information. SmartHub is a mobile and web application that delivers accurate, timely account information and allows you to make payments in a secure environment,

right from your mobile device or on your computer.

Sign up for SmartHub today to access your account information 24 hours a day, 7 days a week. This service provides you with many features you have come to expect from online bill pay services. In addition to viewing and paying your current bill online, members can also look back at previous bill statements, monitor your electric usage, notify Stearns Electric of account issues, sign up for alerts and report your power outage.

SmartHub also gives you the option to go completely paperless. If you sign up for this feature, you will receive an email each month letting you know your bill is ready to view.

To sign up, visit www.stearnslectric.org. Under 'My Account' you'll find SmartHub. Follow the link to register. You'll need to provide your email address and your account number.

PAYMENT OPTIONS

(CASH, CHECK, VISA, MASTERCARD, DISCOVER, AMERICAN EXPRESS)

- 1. AUTOPAY:** Automatic electronic transfer from your designated checking account, savings account, debit card or major credit card.
- 2. PAY ONLINE:** Log into your SmartHub account to make a payment or make a quick, one-time payment with PayNow.
- 3. PAY BY PHONE:** Call SecurePay, our secure automated phone payment system, 24 hours a day, 7 days a week at (855) 386-9908.
- 4. PAY BY MAIL:** Mail a check (DO NOT SEND CASH) with your bill stub using the envelope provided to: Stearns Electric Association, PO BOX 40, Melrose, MN 56352.
- 5. PAY IN PERSON:** Visit our Melrose location during business hours. Convenient drop boxes are available at both the Melrose Headquarters and St. Joseph Branch Office.

For more details or to sign up for any of these payment options, visit www.stearnslectric.org/account-services/billing-information, call our Billing Department at (800) 962-0655, or email billing@stearnslectric.org.

PAYMENT TERMS

Stearns Electric members receive a statement for electric service each month. The net amount of the bill is payable by the 25th of each month to avoid a late payment penalty charge. The due date is printed on the bill each month.

LATE PAYMENTS

Bills not paid by the due date are subject to a penalty equal to 4 percent of the current charges. Any unpaid balance remaining after the due date shall be classified as delinquent. A notice requesting payment will appear on the next billing statement and a final disconnect notice will be issued just before the new billing cycle. Seven days, or 20 days during the MN Cold Weather Rule, from the first notice of delinquency, all accounts with delinquent balances will be subject to disconnect. To avoid disconnection following the notice, payment must be made in full, including all penalties or charges.

Contact Stearns Electric if you cannot pay your energy bill by the due date and our staff will discuss suitable payment arrangements.

RETURN CHECK CHARGE

Stearns Electric will assess a handling and service charge to a member's account when a check is returned to the Cooperative by a bank. Stearns Electric reserves the right to demand payment only by cash, money order, bank draft, etc., after receiving two defaulted checks from a member in a 12-month period.

SALES TAX EXEMPTIONS

Electricity purchased for residential use, and where electricity is the primary source of residential heat, are exempt from state sales tax for the electric usage used to heat the home the billing months of November through April. In addition, electricity purchased for use in agricultural and industrial production may be exempt from state sales tax. Exemption forms are available through the Co-op's Billing Department.

STEARNS ELECTRIC ASSOCIATION SERVICE CHARGES

Account transfer fee	\$25.00
Reconnection fee (8 a.m. - 3 p.m.)	\$75.00
After hours reconnection fee (after 3 p.m. and weekends)	\$275.00
Non-sufficient fund check (paper or electronic)	\$20.00
Recurring credit card decline	\$20.00

RECONNECTION SECURITY DEPOSIT

In the event that a Stearns Electric member is disconnected for non-payment and contacts the Co-op for reconnection, a reconnection security deposit equal to one month's average bill will be required. The deposit will be kept until the account has been current for one year. A reconnection security deposit is in addition to any reconnect fees that apply at the time of reconnect.

ENERGYWISE® PROGRAMS | SAVE ENERGY, SAVE MONEY

More than ever, electricity powers our lives. And in the years to come, it will be the smart use of electricity that plays a key role in solving our shared energy challenges. After all, the greatest source of energy for the future is using it as wisely as possible today.

The easiest and best way to save money on your energy bill is to join Stearns Electric Association's EnergyWise® Programs.

Depending on the program you choose, you can qualify for cash rebates, monthly credits or almost half-price electricity. More than a third of Stearns Electric Association members enjoy the savings and convenience of off-peak electricity. EnergyWise® programs reduce the amount of wholesale energy the Co-op needs to purchase during peak use periods. We pass these savings on to participating members through lower rates. This helps keep electric rates stable for the long term.

For more information about individual programs or Energy Star® appliance rebates, contact the Stearns Electric Association's Member Services Department at (800) 962-0655.

ENERGYWISE® CYCLED AIR CONDITIONING

This EnergyWise® program conserves energy by cycling air conditioners, 15 minutes on, 15 minutes off, when there is a peak demand for electricity. These peak demands usually occur on the hottest days of the summer, in the late afternoon through early evening. The rest of the day your air conditioner operates as normal.

ENERGYWISE® DUAL FUEL HEATING

To qualify for this EnergyWise® program, you must have two sources of heat: one electric and one alternative source. The electric heat is your primary heating source and is supplemented during peak demand periods with the alternative heat source, such as natural gas, propane, electric storage heating or fuel oil.

ENERGYWISE® STORAGE HEATING

This EnergyWise® program helps conserve energy by charging your electric heating system during off-peak hours when electric costs are lowest. From 10 p.m. to 6 a.m., your Storage Heating System will charge. This system will then heat your home all day long.

ENERGYWISE® STORED WATER HEATING

This EnergyWise® program conserves energy and reduces your energy costs by heating your water during off-peak hours when electric costs are lowest. For example, on weekdays your water heater will heat between 10 p.m. and 6 a.m. October - April or 10 p.m. and 9 a.m. May - September.

ENERGYWISE® PEAK SHAVE WATER HEATING

The Peak Shave Water Heating program is designed to reduce demand on the electrical system on days of high demand, high wholesale energy prices, system emergencies, ultimately helping to keep energy rates low. Water heaters enrolled on this program are only controlled for up to 8 hours on peak days.

ENERGYWISE® CHARGEWISE PROGRAM

Stearns Electric offers a lower rate for charging electric vehicles during off-peak hours on the ChargeWise program. We also offer up to a \$500 rebate for the installation of an in-home charging unit enrolled in ChargeWise.

ENERGYWISE® REBATES

Stearns Electric offers a variety of rebates when you enroll in an EnergyWise® program or make an energy efficient improvement to your home or business. A complete list of current rebates can be found at www.stearnslectric.org.

INTERRUPTIBLE IRRIGATION PROGRAM

This program is designed to help reduce the electric load during times of peak demand. Participating members allow their irrigation system to be shut down in the early evening on days that there is a large demand for energy. This normally will be from 4 p.m. to 8 p.m. The system may be controlled only one time in a 24-hour period and will be reenergized by 9 p.m. any time there is a control. For participating, the member receives a discount on the energy rate and demand charge for that system.

INTERRUPTIBLE PROGRAM (FORMERLY GENERATOR BACKUP)

The Interruptible program (formerly Generator Backup program) helps farmers and commercial members lower energy costs. During periods of peak demand, our system may have to operate closer to its available capacity limit. By participating in the Interruptible program, you help reduce the amount of electricity our members need during these critical times by allowing Stearns Electric Association to interrupt your electric service and automatically switch load onto your backup generator. In return, participants receive a lower energy rate.

HEARTLAND SECURITY SERVICES



Stearns Electric Association, along with 12 other electric cooperatives in Minnesota and Iowa, provides home and business security, camera systems, and medical alert equipment through a company called Heartland Security.

Heartland Security offers competitive rates, exceptional service and superior security equipment to meet your specific needs. Each Heartland Security system is custom-designed for you during an in-person visit to your home or business.

Stearns Electric Association members receive a 'Member Advantage' discount with 10% off a new basic system package as well as a discounted rate for local, reliable 24/7 monitoring. Call today for a free, no-obligation security analysis at (888) 264-6380 or visit Heartland Security online at www.heartlandss.com.

GOPHER STATE ONE CALL

The safest and only legal way to dig is to know what's below ground before your shovel or equipment moves any dirt. Even small projects like planting a shrub require you to make advance arrangements before digging.

Protect yourselves and your property against underground utility damage. Find out where the underground utilities might be buried before you begin excavation. Your advance call to 811 connects you with Minnesota's Gopher State One Call, which arranges for utilities like Stearns Electric to locate and mark buried utilities in your dig area at no cost to you.

Within 48 hours, your yard will be marked so you can dig with care. Digging into an underground power line could not only disrupt electrical service for you and your neighbors, but also deliver a lethal shock to you or your family members.

Anyone working in Minnesota must call before excavating. It's the law!



PROGRAMS AND SERVICES

VALUE-ADDED PROGRAMS AND SERVICES

As a cooperative, Stearns Electric is guided by a set of principles that influence our business decisions and ensure that actions are in the best interest of our members. Among those principles is "concern for community," which means we should be a responsible member of the community and do all we can to meet the needs of those who live in our service territory. At Stearns Electric Association, we pursue this responsibility by offering programs that save our members' money, giving back to local organizations that make a difference, providing engaging opportunities for our youth and spreading safety messages.

OPERATION ROUND UP®

As a Stearns Electric member, you have the opportunity to participate in Operation Round Up®, a program which provides financial assistance to worthwhile projects and charities in our communities.

Projects supported include: emergency responder programs or equipment; hospice programs; women and youth shelters; education scholarships; youth and senior programs; food shelves; crisis centers; assistance to members following an emergency; and more.

Each month, Stearns Electric "rounds up" the electric bill of participating members to the next dollar. For example, if your monthly bill was \$52.73, we would round it up to \$53. The additional 27 cents would go to the Operation Round Up® fund.

The average monthly contribution per member is 41 cents per month. Over 75% of member accounts contribute to the program annually. All contributions are tax-deductible. The fund is administered by the Stearns Electric Association Trust Board. The Trust Board is a group of members appointed by, but operating independently of, the Co-op's Board of Directors. The Trust Board is responsible for evaluating funding requests and deciding how the funds will be distributed. The Trust Bylaws allow the Trust Board to make donations to any worthwhile community cause, with some exceptions, such as to political organizations or candidates.

All Stearns Electric members are automatically enrolled to participate in Operation Round Up®. However, the program is voluntary. If you DO NOT wish to participate, you must complete and return the response form within this handbook or call our offices.



RENEWABLE ENERGY

COMMUNITY SOLAR

SolarWise is a community-based solar array designed to

make it easy and affordable for our members to support an alternative, environmentally-friendly energy option. Become a part of the SolarWise Community by purchasing the output of one or more solar panels located in the community solar array at our St. Joseph Branch Office. Participating members receive a credit on their energy bill based on the output of the system.



SOLAR[™]
WISE

Stearns Electric
Community Solar



PUT THE SUN TO WORK FOR YOU

WELLSPRING WIND ENERGY

Wellspring is Great River Energy's renewable energy program. Great

River Energy, Stearns Electric's power supplier, along with its 28 member cooperatives, were the first utilities in the five-state region to offer members the opportunity to purchase some of their energy through the Wellspring Renewable Energy Program. Stearns Electric Association members can participate voluntarily by agreeing to pay slightly more for every 100-kWh block of wind energy they purchase.



WELLSPRING® | WIND ENERGY

DISTRIBUTED ENERGY RESOURCES

With the increasing popularity of renewable energy, many members want to learn more about installing their own solar or wind generation system as a way to save money and protect the environment. Stearns Electric will work with you to interconnect your own electric generation equipment with our system. We follow the Minnesota statewide standards for interconnection. There are policies, applications, forms and contracts available to assist you in this process on our website at www.stearnslectric.org.

STATEMENT OF NON-DISCRIMINATION

Stearns Electric Association is an equal opportunity provider and employer. The Cooperative is prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

CONDITIONS OF SERVICE

Use of electric service and/or a signed Application for Membership and Electric Service shall constitute the user as a member of the Cooperative subject to its Articles of Incorporation, Bylaws, policies, rates, rules and regulations, and said user shall be responsible for payment of all electric service consumed.

NOTES

YOUR membership **MATTERS**

MELROSE HEADQUARTERS

900 Kraft Drive SE, PO Box 40
Melrose, MN 56352
Phone: (800) 962-0655
Fax: (320) 256-3618

ST. JOSEPH BRANCH OFFICE

29643 Frontage Road, PO Box 816
St. Joseph, MN 56374
Phone: (800) 962-0655
Fax: (320) 363-4631

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