



Freeborn
Mower
Electric
Cooperative

People. Power. Possibilities.



www.fmec.coop



Freeborn
Mower
Electric
Cooperative

WELCOME!

At Freeborn Mower Electric Cooperative, you're not just a customer, you're a member-owner.

MEMBER HANDBOOK

Your Guide to Co-op Ownership



*People.
Power.
Possibilities.*

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(800) 734-6421



WWW.FMEC.COOP



INFO@FMEC.COOP

FREEBORN MOWER ELECTRIC COOPERATIVE



Jim Krueger,
President and CEO

Your cooperative membership comes with our commitment to providing you with the reliable electric service you depend on, and entitles you to several other valuable member benefits. Our knowledgeable and friendly staff is ready to serve you and we are delighted to have you join the co-op as one of our newest members.

WELCOME

It is my pleasure to welcome you to cooperative membership with Freeborn Mower Electric Cooperative (FMEC). We are pleased to be your local electric provider and serve you as a member of the co-op.

You became a member of FMEC when your electric service was recently established.

FMEC is a Touchstone Energy® Cooperative serving part of Freeborn and Mower counties in southern Minnesota. Our rural electric cooperative provides safe and reliable electric service, to more than 17,000 members and our headquarters facility is located in Albert Lea.

FMEC's service area covers nearly 1,300 square miles of rural land. With an average of 7 members per mile-of-line, the co-op has low density compared to other types of utilities that serve the urban and metro areas of Minnesota with up to 55 consumers per mile-of-line.

We are governed by a nine-member board of directors, who are elected by the membership and serve three-year terms. Our employees are committed to serving you with excellence and quality.



**MISSION STATEMENT:
COMMITTED TO SERVING
OUR MEMBERS BY
PROVIDING POWER TO
THEIR LIVES.**

Our mission is to serve our members by providing power to their lives and we are committed to delivering safe, reliable electric service; managing member resources wisely; and serving to help our communities prosper.

Within this handbook, you will find information that is beneficial to keep for future reference. If

you misplace your copy, you can always find the information located on our website at www.fmec.coop, or call to request another handbook. Our primary phone number is (800) 734-6421.

Again, welcome! We're glad to serve you as one of FMEC's newest cooperative members, and we will all work hard to provide you with excellent service.

Sincerely,
Jim Krueger, President & CEO

CO-OP PRINCIPLES

Cooperatives are special because we are guided by a set of principles that reflect the best interests of our members:



**VOLUNTARY
AND OPEN
MEMBERSHIP**



**DEMOCRATIC
MEMBER
CONTROL**



**MEMBER'S
ECONOMIC
PARTICIPATION**



**AUTONOMY AND
INDEPENDENCE**



**EDUCATION,
TRAINING, AND
INFORMATION**



**COOPERATION
AMONG
COOPERATIVES**



**CONCERN
FOR COMMUNITY**

COOPERATIVE DIFFERENCE

The very name “cooperative” speaks to the nature of our operation.



We exist to work cooperatively with our members to provide them with power, but there are so many more ways we serve our members. Freeborn Mower Electric Cooperative is committed to helping our members power the communities they call home.

You'll find us supporting local fairs and festivals, serving on boards and committees for chambers and non-profits, and providing safety education for students and first responders. We know the real power of our cooperative lies in our connections to you, our members.



LOCAL MEMBER CONTROL

MEMBER ELECTED DIRECTORS PROVIDE ACCOUNTABILITY

Freeborn Mower Electric Cooperative is self-regulated by a member-elected board of directors. The Board of Directors is charged with making critical operational and policy decisions required to run the cooperative, including setting rates. Directors are your fellow cooperative members and are elected to serve three-year staggered terms.

You have a voice in the operation of this co-op by running for a seat on the board and voting in director elections. Information regarding the director election process is available annually in our newsletter, on our website, or available upon request.



TRANSPARENT COMMUNICATION

KEEPING YOU INFORMED AND EDUCATED

As a cooperative we value transparent communication with our member-owners. Throughout the year we provide educational opportunities, informative news, and timely business updates through the following channels:

- Annual Meeting
- Annual Report
- County Lines Monthly Newsletter
- Cooperative Website
- Cooperative Social Media Channels

Additional information such as district boundaries, bylaws, rates, and more are available online or by contacting our office.



COMMUNITY COMMITMENT

LOCAL ENGAGEMENT

FMEC values the communities we serve and is committed to enhancing the quality of life for the people that live here. It's the cooperative way. A few examples of how we give back to our local communities include:

- Operation Round Up®
- Youth Tour – Washington, D.C. Experience
- Heartland Security
- Economic Development Initiatives
- Scholarships
(Lineworker, Luck of the Draw, Riverland Community College)
- And More



MEMBERSHIP PAYS

CAPITAL CREDITS

Being a Freeborn Mower Electric Cooperative member means you share in our success. We work hard to keep rates as low as possible, and to provide safe, reliable electricity at the cost of service. As a cooperative, any margin (revenue) remaining after all expenses have been paid, is allocated to the members in proportion to their use of the cooperative's services and disbursed as Capital Credits. Then each year, the cooperative's Board of Directors determines whether the cooperative's financial position will allow for the return (retirement) of the allocated Capital Credits and if so, the amount of the retirement. We're pleased to report that our financial position has allowed us to return Capital Credit refunds to our members each year for several decades.

OPERATION ROUND UP®

Operation Round Up® (ORU) is a non-profit program that administers grants to organizations in our communities. Giving back to the community is one of the seven cooperative principles. This means members' electric bills are automatically rounded up to the next nearest dollar amount. The monthly contribution could be as little as a penny, but never more than ninety-nine cents (i.e. electric bill is \$81.75, the bill would automatically round to \$82.00 and the \$.25 would be deposited in the ORU fund). The average donation per member, per year is around \$6.00. This donation is also tax deductible. Our Operation Round Up® program is an opt-out program. No action is needed unless you'd prefer not to participate in the ORU program. If that's the case, simply let us know.

Nonprofit and charitable organizations in our communities are awarded grants via an application process. The five-member volunteer board of trustees meets quarterly to review applications.

Learn more at www.fmec.coop/operation-round

BILLING AND PAYMENTS

A statement for your electric service will be mailed or emailed to you each month. Freeborn Mower Electric Cooperative offers several convenient payment and billing options. To avoid late fees, always pay your electric bill by the due date. If you have questions about your bill please call our office at (800) 734-6421.

PAYMENT OPTIONS



ONLINE PAYMENTS

View and pay bills through SmartHub, our online account portal at www.fmec.coop.



AUTOPAY

Have your bill automatically deducted from your checking, savings, or credit card each month.



PAY BY MAIL

Enclose your check or money order with the return stub from your bill to: FMEC, P.O. Box 571, Albert Lea, MN 56007.



PAY BY PHONE

Call (877) 487-9910 to make a payment over the phone 24/7 through our secure Audivate system.



PAY AT OUR OFFICE

Drop off your payment in our office lobby during business hours or 24/7 in our convenient drop box at 3366 Bridge Avenue, Albert Lea, MN 56007.

Cash, Check, Money Order, or Credit/Debit Card are accepted.



BILLING FEATURES



BUDGET BILLING

Make your monthly budget easy to manage and pay the same amount each month. The budget payment amount is calculated by our billing system, based on the past year of your usage history.



PAPERLESS BILLING

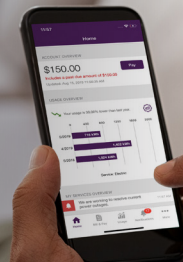
Go paper-free. Receive an email notification in place of a printed statement in the mail. View and pay your bills online through SmartHub.

ONLINE ACCOUNT MANAGEMENT

Manage your electric account 24/7 by computer or smartphone with SmartHub, our free online billing and payment portal.

Register and log in to SmartHub at www.fmec.coop or download the SmartHub mobile app from the Apple Store or Google Play.

- 1 VIEW BILLS AND MAKE PAYMENTS
- 2 VIEW YOUR ELECTRIC USAGE HISTORY
- 3 REPORT AN OUTAGE
- 4 ENROLL IN AUTOPAY OR PAPERLESS BILLING
- 5 RECEIVE ACCOUNT NOTIFICATIONS



SIGN UP NOW!

UNDERSTANDING YOUR BILL

Refer to this sample bill for an explanation of how to read your billing statement. Please contact our office if you have any questions regarding your billing statement during our standard business hours Monday-Friday 7:00 a.m - 3:30 p.m. at (800) 734-6421 or (507)373-6421.

NNNN

Freeborn Mower Electric Cooperative
PO Box 611 | 3365 Bridge Ave.
Albert Lea MN 56007
People. Power. Possibilities.

1 Account Number 1234567
2 Statement Date 06/14/2022
3 Payment Due 07/05/2022

Billing Summary

Previous Balance	90.00
Total Payments Received	-90.00
Current Charges Due 07/05/22	110.00
Total Balance Due	110.00

FMEC MESSAGE

FMEC will be closed July 4th in observance of Independence Day.
BEWARE OF SCAMS. If you receive a concerning phone call, do not give out personal information, hang up & contact FMEC at (800) 734-6421.

MEMBER NAME
ADDL NAME
MEMBER ADDRESS
CITY STATE ZIP+4

4 472

Service Address: 123 ANY ROAD Board District: 1

Meter Number	Rate	Services From	To	Days	Readings Previous	Present	Meter Multiplier	kWh Usage	Demand Read	Demand Usage
9999999	160 RESID-SINGLE PHASE	05/09/22	06/08/22	30	44806	45461	1	655	8.723	8.723

kWh Usage History

Current Service Detail

BASIC SERVICE CHARGE 160	17.00
ENERGY CHARGE 502.169 KWH@ \$0.1010000	50.72
ENERGY CHARGE 152.831 KWH@ \$0.1160000	17.73
PCA 655 KWH@ \$0.0175000	11.46
CONS IMPROVEMENT ADJ	0.19
STATE SALES TAX	6.68
FREEBORN CO TRANSIT TAX	0.49
OTHER TAX-CITY OF ALEA	0.49
FRANCHISE FEE	4.37
OPERATION ROUND-UP	0.87
Current Charges	110.00
Total Balance Due	110.00

4.08 IS YOUR YEAR-TO-DATE ROUND UP AMOUNT.
Pay by due date to avoid 1.5% late fee (\$1 minimum).

7 MEMBER NAME
HOME: (999) 999-9999
CELL: (999) 999-9999
Please notify us of any changes to your personal information:

8 Account Number 1234567
Member Number 891011
Total Due 07/05/2022 \$110.00

Pay-By-Phone (877) 487-9910

Freeborn Mower Electric Cooperative
PO Box 571
Albert Lea MN 56007-0571

Pay-Online at www.fmec.coop

9 **10**

- 1 Statement Summary.** This section notes your account number, statement date and payment due date. You will need your account number to make payments over the phone, register for SmartHub, report outages, and view your usage online or via a mobile device.
- 2 Billing Summary.** This section shows your recent billing activity including your previous balance, payments recieved, any remaining balance forward, and your current balance due. Your total balance is the amount to be paid on or before the due date.
- 3 Message Center.** Find important messages about the cooperative, your account, or your membership in this section.
- 4 Billing Details.** This section highlights your meter information, rate information, the dates of service covered by this bill, the number of days in the billing period, and your meter readings.
- 5 Usage History.** This chart compares your current kWh usage to previous months in the year. It also provides an annual comparison of the temperature, number of days in the billing period, and your average daily cost.
- 6 Current Service Details.** This section details your current charges for electric use within the defined billing period.
- 7 Account Contact Information.** Please make sure that your contact information is current, including your home and cell phone number. When you report an outage, our automated system can identify your service location by the number from which you called. In addition, the Co-op uses this information to contact you regarding any billing, usage, or account issues.
- 8 Payment Details.** This section recaps your balance due and the payment due date. Your payment must reach the office on or before this date to avoid a late charge. Please return the bill stub with your payment. If your payment is a bankdraft it will be noted here as well.
- 9 To make a payment online,** visit our website and register or login to SmartHub.
- 10 To make a payment over the phone,** call our secure automated phone payment system, 24 hours a day, 7 days a week.

COLD WEATHER RULE

The Minnesota Cold Weather Rule, under statute (216B.097), protects residential utility customers during the cold winter months. Under this rule, your electric service will not be disconnected from October 1 through April 30 if the disconnection would affect the primary heat source, **and all** the following conditions are met:

- As of October 1: You must be current in paying your bill or have entered into a payment agreement and remain current under that agreement.
- You declare the inability to pay by completing the Inability to Pay Form and include three months gross total household income.
- Your total gross household income must be less than 50% of the state median income and/or you are a recipient of energy assistance for this heating season.
- As of April 30: Your account must be current or have a mutually agreed upon payment agreement with the cooperative. Failure to comply could result in disconnection of service.

If you are unable to pay your bill, you must contact our office to arrange a payment agreement. If you do not respond to the disconnect notice, your service may be disconnected, even during the winter months!

ENERGY ASSISTANCE

The Energy Assistance Program (EAP) is a federally funded program, which helps low-income renters and homeowners pay for home heating costs and furnace repairs. Household income must be at or below 50% of the state median income to qualify for benefits.

Visit <https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/> to learn more about the EAP program or to apply for assistance.

Learn more at www.fmec.coop/energy-assistance

ENERGY ASSISTANCE PROVIDERS:

SEMCAC

(800) 944-3281 | www.semcac.org

Freeborn County Human Services

(507) 377-5400

Mower County Human Services

(507) 437-9701

Minnesota Valley Action Council

(507) 345-6822 | (800) 767-7139

Minnesota Prairie County Alliance

(888) 850-9419

Faribault County Human Services

(507) 526-3265

Fillmore County Social Services

(507) 765-2175

North Iowa Community Action

(641) 423-9028 | (800) 873-1899

HERE TO HELP

Please visit our website and complete an Inability to Pay Form at www.fmec.coop/energy-assistance if you are having difficulty paying your electric bill and do not qualify for an Energy Assistance Program.



POWER OUTAGES

24 HOUR OUTAGE RESPONSE

Freeborn Mower Electric Cooperative has a strong reliability record, however, there are many reasons why even the best utilities experience outages. When a power outage does occur, it is important that you report it to the cooperative.

REPORT YOUR POWER OUTAGE

Power outages and emergencies may be reported 24 hours a day, seven days a week. Please be prepared to provide your name, service location, phone number, and the cause of the outage if known.



PHONE

(800) 734-6421



ONLINE

Log into your SmartHub account.



MOBILE APP

Download the SmartHub app.

WHEN THE LIGHTS
GO OUT, **SO DO WE!**

Our primary goal is to safely restore power to the greatest number of members in the shortest time possible. Unfortunately, when outages occur, we can't restore everyone's power at the same time. Damage often occurs at numerous points in the distribution system. We systematically repair in the most efficient manner, following a sequence that restores power to large groups of member-owners before tackling smaller groups and individuals.

TIPS FOR MANAGING A POWER OUTAGE

01 HAVE AN OUTAGE KIT ON HAND

Store essentials such as a flashlight, first-aid kit, batteries, and nonperishable food in a central location where they can be easily located to help ease the inconvenience of an outage.

02 OUTAGE VIEWER

For general location* known outages, visit Freeborn Mower Electric Cooperative's (FMEC) website to access the online outage map. The interactive map offers details about current system outages, including general location and number of members affected.

**To protect the safety and security of our members and their property, detailed location and information is not provided.*

03 FIND US ON FACEBOOK

For quick access to news, programs, and major outage information, connect with FMEC on Facebook. Our Facebook page does not have a representative available 24/7 to respond to postings, so please be sure to report any outages by phone or through SmartHub.

04 CRITICAL LOADS

If a power outage longer than 15 minutes would significantly affect your business operations or someone in your home is medically dependent on electricity to power life support equipment, please notify the cooperative. While this alert does not prevent your account from being subject to outages, we will do our best to inform you before any planned outages.

ENERGY PROGRAMS

There are many ways to use energy wisely and control your electric use.

Freeborn Mower Electric Cooperative offers programs and rebates to assist members in making energy-efficient choices. With these programs, our members save money while helping the Cooperative hold down electric rates.

Plus, you can count on us for the expert advice you can trust when making your energy-efficient improvements at your home or business.

**Contact our Energy Solutions
Department or visit
www.fmec.coop/rebates for
more information.**

PROGRAMS AND REBATES AVAILABLE FOR ENERGY EFFICIENT IMPROVEMENTS SUCH AS:

- Agriculture Equipment
- Appliances
- Cooling
- Commercial Equipment
- Electric Vehicle Charging
- Energy Audits
- Industrial Equipment
- Lighting
- Recycling
- Variable Frequency Drives (VFDs)
- Water Heating

SAFETY AND SECURITY

Safety is the highest priority for Freeborn Mower Electric Cooperative, and we encourage our members to make safety a priority, too.

KNOW WHAT'S BELOW: STEPS FOR SAFE DIGGING

Call 811 Before You Dig. It is important to have underground utilities located before digging to prevent costly and dangerous contact with buried lines.

1 NOTIFY



Call 811 or make a request online 2-3 days before you plan to start your project.

2 WAIT



Wait 2-3 days for a response to your request. Affected utilities will mark underground lines.

3 CONFIRM



Confirm that all affected utilities have responded by comparing the markers to the list of utilities the 811 call center notified.

4 RESPECT



Respect the markers and use them as a guide for the duration of your project.

5 CAUTION



Dig with caution. If you can't avoid digging near the provided markers consider moving your project.

Some underground lines in your work area may not be utility owned and private facilities do not get marked when you call 811. Always use caution when digging.

ELECTRIC SAFETY

You depend on electricity to power your lives, but electricity can be dangerous. Freeborn Mower Electric Cooperative is committed to protecting you and our community.

Visit www.fmec.coop/electric-safety for tips and resources to help keep your family safe.

SECURITY

Freeborn Mower Electric Cooperative, along with twelve 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, business, or agricultural operation.

FMEC 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.



Create a safe zone.

SMART VIDEO LETS YOU CREATE ZONES AROUND YOUR HOME TO NOTIFY YOU OF ACTIVITY.

"Ground zone" alerts are best for observing specific areas where activity is important but unpredictable, like porches or backyards.

Heartland Security
888.264.6380 heartlandss.com
SECURITY AUTOMATION VIDEO MEDICAL ALERTS

PRIVACY NOTICE

As a member of Freeborn Mower Electric Cooperative (FMEC), you trust us with certain personal information, and we take that trust very seriously. Freeborn Mower Electric Cooperative has enacted and enforces a privacy policy, and continuously reviews that policy to ensure it meets current standards. This Disclosure Statement is intended to share with you how we use your private information and the steps that we take to make sure it remains secure.

INFORMATION WE COLLECT

Whenever you open an account with FMEC, you are required to provide certain personal and contact information. This information permits the Cooperative to manage your account, provide you with electrical service, and to contact you about your account and the service that we provide to you.

Any information we collect is compliant with United States regulatory guidelines and may include things such as your name, your address, telephone number, employment or financial information, social security number, email address, or similar information. We may also retain any communications with us for quality control purposes and to assist us in resolving any misunderstandings.

To change any personal information you provided to us, you should contact FMEC at: 3366 Bridge Ave., P.O. Box 611, Albert Lea, MN 56007 or (507) 373-6421.

SHARING

Periodically it is necessary to supply the information we receive from you to third-party affiliates or organizations. For example, we may use personal information provided to us to perform necessary credit checks before service is established. Before using any of your personal information for this purpose, the third party must agree that it will not share or sell the information that we provide to them. We do not sell member information to third parties. Any information shared by us is done so to fulfill our legal and regulatory requirements, or to provide you with electrical services and

products as you have requested when you enrolled as a member. We may also share select information as part of our normal business operations, or as part of our legal and /or regulatory responsibilities as may be required by our service partners, Dairyland Power Cooperative, or other regulatory or government entities. We may also share limited demographic and non-personally identifiable information to third parties to assist us with business and marketing analysis.

SECURITY

FMEC uses a number of the methods to protect your information. We invest in security technology with the aim to ensure that our computer network and website are secure. We use firewalls and other technology to prevent unauthorized access to your account information. We also take steps to protect your information from off-line discovery. Only employees and third-party service providers who need the information to perform their responsibilities are granted access to your information. All employees are kept up to date on security, the privacy policy, and practices. Our service providers are contractually obligated to keep information confidential.

PRIVACY POLICY

The most recent version of FMEC's Privacy Policy is available on our website and at the office. It is also available on our website and at the office. Please refer to it and stay informed about the information we collect, how we use it, and when and why we may disclose it.

CONTINUITY OF SERVICE STATEMENT

Freeborn Mower Electric Cooperative (FMEC) will always strive to furnish continuous service yet acknowledges that interruptions are possible for a variety of reasons. By accepting service, the member agrees to hold the cooperative harmless from any losses or damage to life or property resulting from power interruptions caused by circumstances beyond the cooperative's control, and/or failure on the members' part to have their premises wired according to the National Electric Code and the State of Minnesota Wiring Regulations. The member has the sole responsibility for any wiring done, and the maintenance of said wiring, beyond the metering point. The cooperative shall not be responsible for voltage reduction brought on by its wholesale power supplier. Refer to our website or contact the office if you want to view Policy 4.001 — Continuity of Service.

This institution is an equal opportunity provider and employer.



Mission

Committed to serving our members
by providing power to their lives.

Vision

To be the trusted leader providing
energy, services, and products.

Core Values

Integrity | Safety | Quality
Engagement | Collaboration

www.fmec.coop
info@fmec.coop

A Touchstone Energy® Cooperative



*A Touchstone Energy® Cooperative, part of a
nation-wide electric cooperative marketing network.*

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