



ELECTRIC

ASSOCIATION, INC.

Your Touchstone Energy® Cooperative



OWNED BY THOSE WE SERVE

*A COOPERATIVE OF
FRIENDS HELPING FRIENDS*

Your Co-op Owner's Manual

www.ywelectric.coop

You help elect the Board of Directors who make the policies for the operation of your electric cooperative.

A cooperative is an enterprise that belongs to the people who use its services, the control of which rests with all the members and the gains of which are distributed to the members in proportion to the use they make of its services.

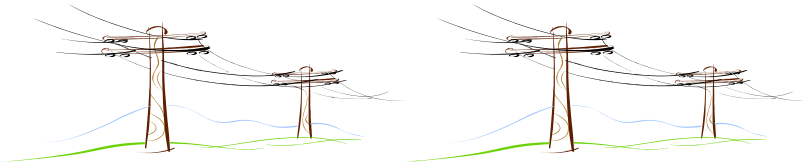
A cooperative is consumer-owned and business-managed, and pays the same required taxes as any other business.

Y-W Electric Association, Inc., operations are carried out under the policies established by a nine-member board of directors, elected by district. Each member of the board is an active member of the cooperative, who obtains electricity from the cooperative, and is just as interested in the quality of service as anyone.

You and other members determine who the directors will be. They are elected during the cooperative's Annual Meeting. Each membership of the cooperative has one vote, so your choice in the board, policies, and operations of Y-W Electric Association is just as strong as that of any other member.

Electric cooperatives were originally formed because other electric companies would not serve rural areas. The people banded together, created their own legal entity and served themselves with electricity through the cooperative method of our free enterprise system.

Y-W Electric began operations in 1948 with 978 members and served 72 miles of line. We are proud to say that we have grown to serve approximately 3,700 members with 8,850 meters and cover 3,950 miles of line.



You share in the cooperative's margins By **Capital Credits**

The profits of the organization are returned to the consumers in the form of capital credits, in proportion to patronage. Since all revenue above the cost of doing business is returned to the consumers, a cooperative is a nonprofit organization. Each year, capital credits are allocated. You will be notified of your allocated share by mail. Capital credits are refunded under board direction on a revolving basis. Y-W also refunds capital credits to estates.

Capital credits are one of the features of a rural electric cooperative that make us different from other types of electric utilities.

A cooperative operates for the purpose of rendering a service to its consumers. It is not organized to return large monetary profits to its members.

Electrical Terms

Watt: Unit for measuring the capacity of electricity to do work. It may be compared to another unit for measuring work power.

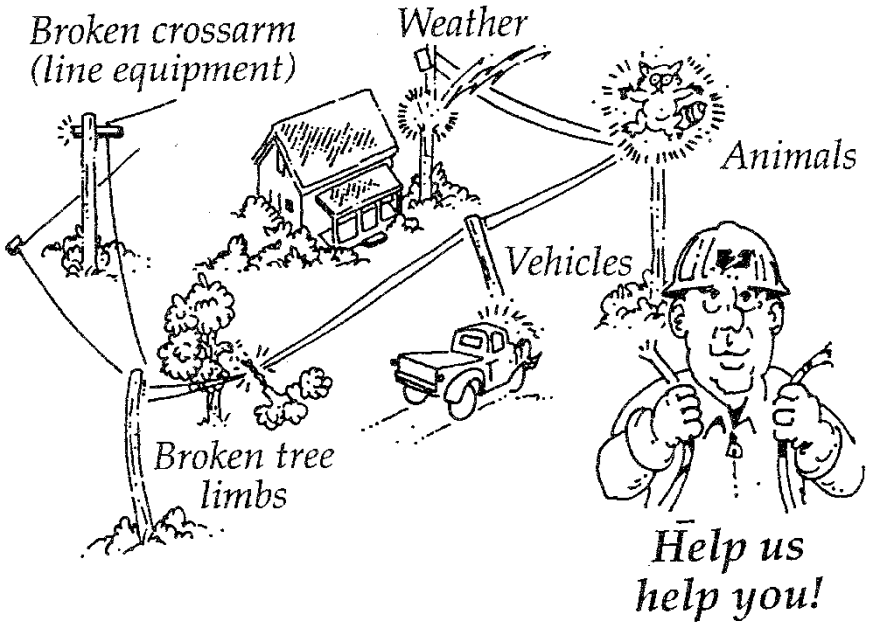
1 horsepower = 746 Watts

Kilowatt: 1000 Watts (kilo = 1000)

kW: (Demand) the rate at which the kilowatt-hours flow through the meter during a period of time.

kWh: (Energy) Unit of measure of the total work done. Average kW demand times number of hours.

Power Outages:



Please give clear directions to the location of the outage.

Please be assured that Y-W Electric personnel are working as rapidly as possible dispatching crews and answering telephones to get your service restored.

To expedite the process, please give the following information: name, physical address and telephone number.

Telephone Numbers:

Akron area: 970-345-2291

Outside the Akron area: 1-800-660-2291

Information about Y-W Electric Association, Inc. and the programs offered can be obtained by accessing our website located at www.ywelectric.coop.

You can get up-to-date information on:

Annual Meeting	Rebates
Board Agendas & Minutes	Board of Directors & Districts
Announcements	Scholarships & Youth Camp

Y-W Electric also publishes information in the Colorado Country Life.

Special Services Offered

Assistance:

To your community in economic development.

Powerline Safety Demonstrations:

To clubs, schools, or any organization or business.

Energy Usage Audits:

To assist in analyzing your home energy usage.

Heating Loss Calculations:

To assist you in buying the properly sized heating unit.

Energy Efficiency Rebates:

Offered on appliances, motors, double-throw switches, water heaters, LED bulbs, etc.

Y-W sells water heaters, light bulbs, BBQ grills, and other electrical equipment.

BILLING INFORMATION

Connect Fee (town).....	\$ 7.50
Connect Fee (rural).....	\$15.00
Contacts (for delinquencies).....	\$35.00
Late Charge.....	\$10.00

Interest.....1% of unpaid balance per month

Deposit.....Amount up to three months of billing

Insufficient Funds Check..... \$35.00

If a check is returned NSF, the consumer will be contacted. Arrangements for payment of the check amount and fees will be made at that time. If three returned checks are received from a consumer in a 12-month period, payment of all electric bills for the next 12-month period must be made by cash, cashier's check, credit/debit card, or money order. If payment is not received in one of these four ways, your service may be disconnected. When a consumer is placed on a cash basis, a deposit will be required.

Delinquent Accounts - Bills are delinquent if not paid by the 5th of the month, at which time a Delinquent Notice will be mailed. If the balance is not paid within 10 days of the mailing of the Delinquent Notice, the service will be subject to disconnection. In the event a trip is made to collect the amount due or to contact the consumer regarding payment, a contact fee of \$35.00 will be added to the total amount due. If re-connection is requested outside regular business hours, or on weekends or holidays, an after-hours charge may be required in addition to the other charges.

BILLING PROGRAMS OFFERED

Budget Billing – This plan is available to residential electric consumers. Under this plan, you can spread charges for service into eleven equal monthly payments, with the catch-up payment in December.

Automatic Bank Payment – This allows you a convenient, prompt, hassle-free method of paying electric bills each month. By signing up, you agree to allow Y-W to draw a payment from your personal checking account each month to pay the amount due. We also offer recurring credit/debit card payments.

E-Bill Options – This allows consumers to access their account through Y-W Electric’s website at <https://www.ywelectric.coop>. Payments can be made, usage history is available, and billing questions can be submitted electronically.

Third Party Notification for Discontinuance of Service

The Public Utilities Commission for the state of Colorado has passed a decision regarding discontinuance of service known as Rule 13. This requires the utility to furnish a third-party notification form to all consumers. This form will be used to notify a third-party at the time delinquent notices are mailed. Each consumer will be responsible for returning a third-party notification form to the utility if they wish to have a third-party notified. This form shall be signed by both the consumer (or legal guardian) and the third-party to be notified in the event of possible discontinuance of service.

This rule shall not apply where a bypass is discovered on a consumer’s premises, or in the case of a consumer utilizing service in such a manner as to make it dangerous for occupants of the premises, thus making an immediate discontinuance of service imperative.

Y-W Electric has available for all consumers a Third-Party Notification Form. This form is available upon request or on our website.

Prepay Metering – This allows a consumer to begin service by prepaying for usage. No deposit required and no monthly bill or due date. It’s a “pay as you go” service. An agreement between the consumer and YW Electric must be signed before the Prepay Metering goes into effect.

HOLIDAYS OBSERVED

January.....	New Year’s Day
May.....	Memorial Day
July.....	Independence Day
September.....	Labor Day
November.....	Veterans Day
November.....	Thanksgiving Day (and the day after)
December.....	Christmas Day

In the event a holiday occurs on Saturday, the preceding Thursday or Friday will be observed depending on Coop hours, and, if the holiday is on Sunday, the following Monday will be observed. If the holiday is on a Friday during Daylight Savings hours, the preceding Thursday will be observed.

**Y-W Electric Association, Inc.
PO Box Y
26862 US Highway 34
Akron, CO 80720
970-345-2291
800-660-2291**

www.ywelectric.coop



Office Hours:

During Daylight Savings Time 7:00 a.m. – 5:30 p.m.

Monday – Thursday

During Standard Time 8:00 a.m. – 5:00 p.m.

Monday - Friday

Statement of Nondiscrimination

Y-W Electric Association, Inc., Morgan County Rural Electric Association, and Highline Electric Association are the recipients of federal financial assistance from the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, or genetic information, political beliefs, reprisal, or retaliation for prior civil rights activity or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact 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 complaint of discrimination, write USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html 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 complaint form or letter to USDA by: mail: to U. S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or fax: (202) 690-7442, or e-mail: program.intake@usda.gov.



This information has been prepared for the members/owners of
Y-W Electric Association, Inc.