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This material is prepared to give members of Menard Electric Cooperative (MEC) a better understanding of the Rules and Regulations which they have agreed to abide by. This is intended to be a general outline; complete copies of member policies are available by request; many are also available on our website at www.menard.com.

Mission Statement

To provide high quality electrical service at a reasonable cost with concern for the safety and well-being of the members, the employees, and the communities of the cooperative. *Policy II-1 Mission Statement*

Membership Requirements

An individual, two individuals for joint membership, or an entity may become a member of MEC provided the applicant(s): is not a minor and is legally competent and accountable for debts incurred; submitted a written application; agreed to purchase electric energy; agreed to comply with and be bound by the Articles of Incorporation, Bylaws, Policies, and any Rules and Regulations of MEC adopted by the Board of Directors; and paid the \$25.00 membership fee in accordance with the Bylaws.

No member may hold more than one membership in MEC and no membership shall be transferable except as provided in the Bylaws. *Policy IV-1 Requirements for Membership; IV-26 Membership Fee*

Security Deposit

MEC will utilize the Online Utility Exchange service to determine a member's credit risk and amount of deposit. A security deposit of the greater of \$250.00 or 1/6 of estimated annual energy charges for each single phase, residential service location may be required.

A security deposit of the greater of \$250.00 or 1/3 of estimated annual energy charges for irrigation, three-phase or commercial energy accounts may be required.

Members who do not provide a social security number must post a security deposit equal to twice the otherwise required amount.

Members who have a past due balance or have had amounts written-off, and who are requesting installation, reconnection or connection of an energy account, are required to make a security deposit as listed above as well as payment in full to settle the past debt.

Active members without a deposit on file who are subject to collection for past due charges will be required to make a security deposit as listed above.

Current active members who file Bankruptcy are required to make a deposit equal to the greater of either \$250.00 or 1/6 estimated annual energy charge for active services or 1/3 estimated annual energy charge for inactive.

Security deposits collected due to Bankruptcy will be refunded only toward settlement of the final energy bill. All other security deposits will be refunded during the 25th month after acceptable payment history has been demonstrated, defined as the most recent 12 months payment record free of late fees, penalty charges and collection visits. MEC may choose to apply the security deposit refund as a credit to active accounts or to issue a refund check. *Policy IV-28 Security Deposit*

Billing and Terms of Payment

Bills are mailed on or about the 7th business day each month. If payment is not received by 4:30 p.m. the 28th day of the month a late fee charge for the greater of 3% of the unpaid balance or \$3.00 will be added the next business day. MEC may waive the late fee charge no more than once per calendar year for members who have not had a late fee charge during the previous 12 months. *Policy IV-8 Billing and Terms of Payment*

Collection of Overdue Accounts

Payment is due by 4:30 p.m. the 28th of each month. If payment is not received a late fee will be assessed the next business day and appear on the next bill. A Disconnect Notice will be sent to unpaid accounts at risk of disconnection on the 1st business day of the following month. If payment is not received by the due date on the Disconnect Notice an employee will be sent to collect the past due amount. A collection charge of \$75.00 will be added to the bill. A security deposit may also be added. *Policy IV-39 Continuity and Discontinuance of Service; IV-30 Collection Charge; IV-28 Security Deposit*

Reconnection Charge

If service is disconnected for non-pay and reconnected remotely or physically for use of the same member at the same premises, a \$75.00 charge is assessed.

If service is reconnected within 18 months of disconnection, for the use of the most recently disconnected member or immediate family member at the same premises, a \$150.00 charge is assessed. The facility charge for up to three months will also be collected. *Policy IV-32 Reconnection Charge*

Overtime Connections

Any service connection during overtime hours will be charged \$125.00 in addition to all other charges required during regular working hours.

For service connection requests made prior to 4:00 p.m. Monday—Friday, overtime charges will not apply when employee making service connection has continuous duty after 4:30 p.m. Connections are unavailable between 8:00 p.m.—8:00 a.m. any day. *Policy IV-35 Overtime Service Connections*

Returned Checks

A \$25.00 charge will be added to accounts for checks returned. If the check amount and charge are not paid by immediately available funds by the date indicated in a notice to the member the service will be subject to disconnection. If two checks are returned within six months co-op reserves right to no longer accept checks. *Policy IV-31 Bad Check Processing*

BudgetWise Billing Programs

Members who qualify can choose Budget Billing or Average Billing options. Budget Billing establishes a set amount due based on the previous 12 months' usage. A credit or amount due is billed during a yearly settlement month. Average Billing establishes a rolling 12 month period rounded up to the nearest \$5.00 and includes no settlement month. Members whose service is disconnected for non-payment will be required to pay all amounts outstanding in full, including necessary deposits. *Policy IV-9 BudgetWise Billing Programs*

Standby Generators

Members must complete a standby generation facility application. A single transfer switch or relay of adequate capacity shall be installed so MEC's equipment cannot become energized by the standby unit. This shall be a double-throw type switch or relay and may be manually or automatically operated. This transfer switch must be installed in accordance with the latest National Electrical Code, National Electrical Safety Code, and MEC's wiring specifications and recommendations. *Policy IV-15 Standby Generators*

Meter Testing

A member requesting a meter test for accuracy will be charged a \$125.00 test fee. If the test shows the meter to be more than 2% inaccurate, the test fee will be refunded and the past three energy bills adjusted to compensate for the inaccuracy of the meter. If the test shows the meter to be within 2% accurate the test fee will be retained. *Policy IV-36 Meter Testing*

Temporary Service

Defined as a service required for less than five years. To receive temporary service the member shall pay in advance the full estimated cost of construction and retirement of the service or line extension, less the estimated value of materials returned to stock. A deposit may also be required in advance in the amount of the estimated energy bill. Payment of full construction and retirement cost waives the required minimum term of service. *Policy IV-13 Temporary Service*

Member Wiring

All wiring must conform to the current edition of the National Electrical Code, National Electrical Safety Code, and MEC's wiring specifications and recommendations. *Policy IV-14 Member Wiring*

Outdoor Light Construction and Reconnection Charges

If additional facilities are needed for installation of an outdoor light, a construction charge shall be paid by the member. MEC shall retain ownership of the light and required facilities.

Outdoor lights reconnected for the benefit of the most recently disconnected member at the same premises within a 12-month period incur a \$75.00 charge. If temporary disconnection is made for the member's convenience, no charge is assessed; however, monthly billing will continue. *Policy IV-34 Outdoor Light Construction and Reconnection Charges*

Right of Access

Duly authorized MEC representatives shall have the right of ingress to and egress from the premises of members at all reasonable times for the purpose of reading, testing, inspecting, repairing, replacing or removing property on the termination of its contract or on discontinuance of service for whatever cause, or for any other necessary reason pertaining to electrical service. Unreasonable deterrents to access of MEC facilities shall cause the service to be disconnected and/or other appropriate action to be taken. *Policy IV-17 Right of Access*

Metering Equipment

Contact the office for complete policy details of member and MEC responsibilities concerning metering equipment.

MEC will supply and maintain self-contained meter sockets for single-phase 120/240V services up to 320 amp capacity as appropriate. Cost to member is determined by type of socket. Member may need to install and maintain a main disconnect switch.

MEC will supply an appropriate self-contained meter loop for most residential services (single-phase 120/240V up to 200-amp).

A credit or salvage value may be applicable for service upgrades from 100 to 200 amps.

With MEC approval members may, at their expense, construct, install, and maintain their own meter loop.

Instrument transformer metering is required for three-phase services and single-phase services greater than 240v or greater than 320 amp.

MEC will install a temporary meter loop for a short duration (less than six months) such as building a home or other construction. A monthly rental charge will be assessed. *Policy IV-18 Metering Equipment*

Three-Phase Service

MEC will extend three-phase service under terms of the Line Extension policy and within the provisions of a written contract for this service. The applicable rate schedule for member's three-phase service shall dictate minimum billing charges and provision of service restrictions.

MEC will furnish, install, and maintain metering equipment at an agreed point of interconnection at a charge dependent on the service capacity and voltage.

The member will provide, install, and maintain other necessary materials from the point of interconnect to the load center. Wiring must meet National Electric Code and MEC's wiring specifications and recommendations.

New services should be wired for wye primary – wye secondary configurations and offer either 120/208V or 277/480V service. MEC approval is required for new wye primary—delta secondary services 120/240V or cornergrounded 480V services, and primary-metered three-phase 7.2kV/12.47kV wye service configurations. *Policy IV-19 Three-Phase Service*

Line Extension

MEC will extend service to any member within its service area for use at the rate and minimum charges established in the applicable rate schedules and when payment of the required contribution in aid of construction has been made.

The load to be served must be a permanent, year-round load. The member is obligated to pay the monthly minimum charge for one year for residential service or five years for non-residential, seasonal or multi-phase service, from the date MEC makes service available.

The member shall furnish at their expense a suitable right-of-way cleared for construction purposes and shall provide necessary easements, which will be filed with the county recorder.

If the line extension is to serve a large power load (100 KVA or over) an increased minimum charge, security deposit, additional contribution in aid of construction or combination thereof may be required.

If a member pays the line extension fee and enters into a five-year contract to extend a three-phase line for a distance of one-half mile or more, the member will be eligible to receive tap reimbursement(s).

Extensions for temporary service (less than five years) require estimated costs to be paid in advance. An advanced deposit of estimated energy bill under the applicable rate may be required. Payment of full costs waives required term of payment of monthly minimums from the date service was made available.

Extension of service to a mobile home or house trailer otherwise considered temporary service, will be considered permanent service if the site location is the property of the mobile home owner and it has a permanent pressure water system and an approved sewage system. *Policy IV-21 Line Extension*

Underground Service

Where feasible, MEC will install underground electrical facilities to a new service under terms of the Line Extension policy. Members seeking to convert an existing overhead service to underground service shall be assessed all costs and pay in advance of construction.

MEC reserves the right to decide the type of underground construction and to specify length of secondary services and meter location.

Property owner/developer will pay actual costs for providing underground service if in excess of the amount estimated. MEC will not be responsible for restoration of any trench location. Member shall provide at his/her expense adequate right-of-way for construction purposes and necessary easements. *Policy IV-22 Underground Service*

Distributed Generation & Net Metering

MEC encourages members considering distributed generation such as wind or solar generation to perform a complete analysis of all costs to determine if the investment is plausible, and to contact us for help with the analysis or details before purchasing.

Members must apply for approval to interconnect before installing distributed generation to be operated safely in parallel with our system. MEC must study the feasibility of the installation and in some cases apply system upgrades. Policy IV-46 Interconnection and Parallel Operation of Distributed Generation. Policy IV-49 Interconnection of and Service to Qualifying Facilities under Public Utility Regulatory Polices Act (PURPA)

Net metering is available for systems up to 10 kw. *Policy IV-47 Net Metering and Cooperative Credit for Excess Member-Generated Electric Energy*

Net billing is available for systems over 10 kw. *Policy IV-50 Net Billing*. All distributed generation and net metering policies and attachments can be found on our website.

Find Complete Member Policies on our website at www.menard.com/member-handbook-policies and Bylaws at www.menard.com/bylaws. Call the office at 800-872-1203 to request printed copies or for further details on any of our services and programs.

Non-Discrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are 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.

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