



**RED RIVER VALLEY
CO-OP POWER**

*Welcome to
Your Cooperative*



Program & Services Guide

The Energy to Serve You



Rich Whitcomb
CEO/Member
Services Director

Welcome

Welcome to Red River Valley Cooperative Power Association. Your cooperative is not-for-profit and is owned by you, the member-owner. This gives you a voice through your democratically elected Board of Directors.

The **advantages** of being a member are many, including the return of capital credits (margins after expenses), locally owned, grassroots democracy and a commitment to providing reliable electricity at competitive rates. Red River Valley Co-op Power serves more than 4,750 accounts in Clay, Norman and Polk counties.

The power you receive comes from a diversified mix of coal, water and wind energy, demonstrating our commitment to balancing affordable power with environmental goals. True to the cooperative business model, employees are dedicated to serving you with integrity and accountability. If you ever have questions, please call us at 800-788-7784 or email info@rrvcoop.com.

Board of Directors

Since Red River Valley Co-op Power is member-owned, the membership elects a Board of Directors to represent them at the cooperative. Directors are elected to three-year terms. Currently, you are represented by:

District 1

Roger Krostue, Fisher
Bob Kinkade, Ada

District 2

Marvis Thompson, Perley
Paul Baukol, Hendrum

District 3

Trevor Sorby, Glyndon
Vacant (*as of Sept. 2021*)



**Check us out online to learn more
about our member programs!**

www.rrvcoop.com

**Energy
Rebates**



www.facebook.com/rrvcpa

Red River Valley Cooperative Power Association

109 Second Avenue East + P.O. Box 358 + Halstad, MN 56548-0358

Outages: 800-788-7784 – Email: info@rrvcoop.com

What are capital credits?

Belonging to a not-for-profit cooperative means you are a part-owner. As such, you receive a portion of margins (called capital credits). Margins are the cushion left over after the cooperative pays its expenses. Years of service and the amount of electricity determines the amount of capital credits one receives. Margins are used to maintain and improve the electrical system between the time they are assigned and returned. Your cooperative has returned more than \$6 million back to its members.



Loan and Rebate Program

Your cooperative offers a wide variety of **rebates** for members who install certain energy-efficient products. Please call Member Services for information or go to **www.rrvcoop.com** to view all our rebates and criteria.

Loans at 5 percent interest and repayable up to five years are also available for members who wish to make energy conservation improvements or install/replace off-peak heating. Members may receive up to **\$5,000** for the addition or replacement of off-peak heating system (including gas backups).

They can also receive up to **\$2,500** for energy conservation measures such as insulation, caulking and windows, etc.

To see if your project qualifies, call Member Services. An application is available at **www.rrvcoop.com** or can be mailed on request. Up front charges include a loan origination fee. Red River Valley Co-op Power will file a second mortgage on your real estate as loan security.

Statement of Nondiscrimination

Red River Valley Cooperative Power Association, is a recipient of federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and USDA civil rights regulations/policies, 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/expression, sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal/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) should contact the responsible Agency or USDA TARGET Center at (202)720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800)877-8339. 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 **http://www.ascr.usda.gov/complaint_filing_cust.html** and at any USDA office or write a letter addressed to USDA and provide 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**.

USDA is an equal opportunity provider, employer, and lender.

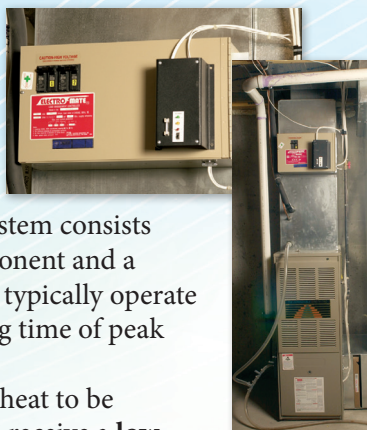
Off-Peak Program

Off-peak electric heating is one of the **most efficient** and **affordable** ways to heat your home. An off-peak heating system consists of an electric heat source as its main component and a backup, automatic heating source that will typically operate between 250 and 500 hours per year during time of peak electrical usage.

In exchange for allowing your electric heat to be controlled during times of peak usage, you receive a **low off-peak electric heating rate** (about 45 percent of our regular rate) or monthly credit for electric water heaters.

A variety of efficient electric heating systems, including heat pumps, plenum heaters, floor heat and electric thermal storage systems, are compatible with off-peak provided you have a reliable and automatic back-up fossil fuel or thermal storage heating system. The exceptions to needing a back-up system are floor heat applications that have a heat storage base and a properly sized thermal storage system that releases its own stored heat during control times.

For more information about the money-saving benefits of off-peak, go to **www.rrvcoop.com** or call 800-788-7784.



Marathon Water Heaters

Your cooperative sells super-efficient electric Marathon water heaters in 85 and 105 gallon sizes. Marathons are not only the most **energy efficient** electric resistance water heater available, but they are **warranted** not to leak for as long as you own your home. You can save \$132 per year with an 80-gallon or larger water heater on our off-peak program.

Call Member Services for prices, off-peak **credit** and **rebate** information.



Saving Energy

Saving energy in your home doesn't necessarily require a major investment of money or your time. Little things do add up and your cooperative is here to help. Pamphlets, free energy walk-throughs and online tutorials are available. For resources, call Member Services or go online to **www.rrvcoop.com**.



Check out our lineup of great energy efficiency incentives online at

www.rrvcoop.com



Better manage your energy with SmartHub



Now you can see your daily and monthly usage, pay/view your bill online, plus a whole host of other useful services with SmartHub.

SmartHub is a free and secure online energy portal at **www.rrvcoop.com** that allows members to do the following things:

- View daily and monthly energy use.
- View and pay your bills online.
- Go paperless and receive an email notice when your bill is ready to view.
- Compare energy use to changes in temperature.

Once you are at SmartHub's login page, all you need to sign in for the first time is your new account number listed on your statement.

Take control of your account with SmartHub!

Your Electric Bill

Your electric bill has two major parts – a **facility charge** and an **energy charge**.

The **facility charge** is a fee charged to every member, regardless of the amount of energy used, to offset the cost of maintaining electric service at a location. It covers maintenance of poles, wires, transformers, meters, right-of-way and other expenses associated with providing electric service.

The **energy charge** represents what your cooperative pays on average for power per kWh. Also included in this charge are all of the other associated costs in providing electric service formulated on a per kWh basis. These costs include operations, consumer billing and administration.

Payment options

Red River Valley Co-op Power has a variety of bill payment options to fit your lifestyle.

1. Automatic payment with email notification for viewing – This is the **easiest** and most **cost-effective** way to view and pay your bill. You save time and money by paying your monthly electric bill automatically from your checking or savings account. Plus, you receive an email notification when your bill is ready to view online, eliminating the need for yet another mailing to clutter up your table. To sign up for auto-pay, please fill out the enclosed form and return with a voided blank check.



2. Pay online with SmartHub at www.rrvcoop.com – Signing up is easy and takes just a few simple steps.

3. Mail – Send payments to Red River Valley Co-op Power, PO Box 358, Halstad, MN 56548-0358.

4. Drop Box – A red drop box is located at the cooperative's main entrance in Halstad.

5. Budget billing – Let's you know exactly what you will pay each month. The plan works best when started in spring in order to build a large enough reserve to carry through the winter. If needed, the monthly budget payment can be adjusted up or down during the year.

6. Call 1-888-395-5290 to make a secure phone payment.

General Billing Policies

Electric bills are issued by the 8th of each month and due by the 21st.

Late payment charge

If not paid by the 21st of the current month, a late charge of the greater of \$2 or 1.5 percent of the balance will be added.

Delinquent notice

A bill not paid by the due date shown on the bill shall become delinquent. **A Reminder/Final Notice message will print on the following month's bill.** Failure to pay a delinquent bill by the specified date on the final notice may result in disconnection of service. If a member cannot pay a delinquent bill, he/she shall notify the cooperative immediately. We will attempt to work out a payment plan or explain other forms of public assistance. Failure to agree on a suitable payment plan or qualify for assistance may result in disconnection of service.

Collections

If it becomes necessary to make a collection trip to the member's home during regular working hours, a charge of \$75 for each account will be added to the amount due.

Disconnection

If the collection trip results in disconnection of electric service, another \$75 fee for each account is charged to have the service reconnected during working hours (8 a.m. - 3:30 p.m.) or \$150 after working hours.

It is the member's responsibility to contact the cooperative to make payment arrangements on past due accounts prior to the disconnect date.

Cold Weather Rule

Notice of Residential Customer Rights and Possible Assistance

The Cold Weather Law, Section 216B.097 of the Public Utilities Act, provides that an electric cooperative must not disconnect the utility service of a residential customer during the period between Oct. 1 and April 30 if the disconnection affects the primary heat source for the residential unit if certain conditions are met. To learn more about what conditions the member must meet to avoid disconnection or to see the explanation in its entirety, please contact your cooperative at 800-788-7784.

Who owns what? Member or Cooperative

Transformer poles, meter loops, wires and breaker panels – who is responsible for what? When storms damage equipment or when you are planning new construction, it's good to know who is responsible for maintenance and repairs on your electric service.

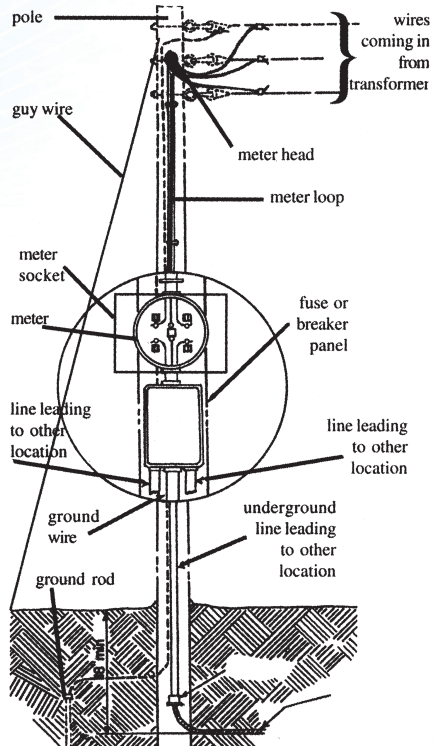
Overhead electric service

Red River Valley Co-op Power is responsible for:

1. Wires from the transformer to the meter pole and electrical connections on those wires.
2. The meter pole, guy wires, ground wire and ground rod.
3. The meter.

Members are responsible for:

1. The meter loop, including the meter socket.
2. Fuse and/or breaker panels including disconnect switches.
3. Wires leaving from the meter pole to services at other locations/buildings and connections for those wires.



Underground electric service

Red River Valley Co-op Power is responsible for:

1. Wires running from the transformer to the meter location and the connections.
2. The meter.

Members are responsible for:

1. Wires running from the meter location to other locations and those connections.
2. Any disconnect switches, fuse panels or breaker panels at the meter.
3. The meter socket and mounting panel.

If you have any questions about your electric service responsibilities, please call during business hours and ask for the engineering department.

New Service Requirements

If you are adding a new service, the following steps must be completed before your service installation can be scheduled. You can also find the new service form at www.rrvcoop.com under Service.

1. Membership application.
2. Right-of-way easement (please furnish a copy of the legal description of the property).
3. Provide physical address of the property (address, street or avenue, city, zip code, and township, range and section numbers if known).
4. Pay the following fees: processing fee (\$30); service fee (\$250 single-phase, \$500 three-phase, both nonrefundable); deposit (\$0-\$300 for residential, \$250-\$500 commercial).
5. Schedule an appointment with Engineering to meet and plan your service (be prepared to pay the initial fees in advance). Please have in mind where your other utilities are or will be located.
6. Upon completion of the preceeding steps, please contact the cooperative to schedule installation of your new electric service. The cooperative will call Gopher State One Call to request locates for telephone, cable TV, natural gas lines and rural water lines. However, the cooperative is not responsible for damage to private facilities such as cable to your satellite dish, private electrical, water, sewer, telephone, gas or sprinkler system lines. It is the owner's responsibility to locate and expose their private facilities before construction. Any water lines buried deeper than 48 inches do not have to be exposed. If no locate has been acquired by the private landowner, the cooperative shall bear no liability if such lines are damaged during construction.

Reliability & Outages

Despite our best efforts, power interruptions can still occur. By being prepared and informed, you can assist us in restoring power in a timely manner. If your power does go out, you should:

1. Wait a few minutes to see if the power comes back on.
2. If it does not, call neighbors to see if they have power.
3. If they are off, report that when you call in the outage.
4. If your neighbors are not out of power, check your fuses or circuit breakers in the house and on the meter pole (if you have any fuses and breakers there). This is important because if you call and the problem is on your side of the meter, you will be billed for the service call.
5. If the fuses/breakers are good, report the outage by calling 800-788-7784.

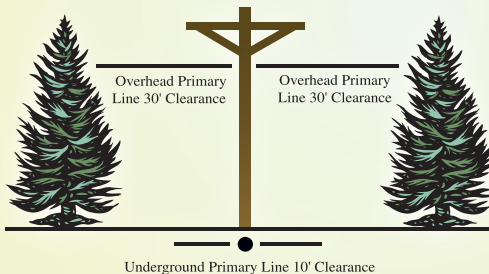


It is also important to report an outage during or after a major storm, even if you think we know about your outage.

Service Reliability

Red River Valley Co-op Power maintains more than 1,800 miles of distribution lines. To help ensure reliability, your cooperative has a right-of-way tree trimming practice to reduce the number one cause of outages. All overhead power lines shall have a clearance of 15 feet to either side of the line.

If you have a tree that has grown near or into Red River's power lines, please notify



us so we can trim or cut it down if necessary. If trees must be removed or trimmed, they will be cleaned up in a professional manner.

Safety

Red River Valley Co-op Power educates the public about electric safety in its member publication *Sparks*, its website and via other channels of communication. Here are a few basic safety tips:

- Treat electricity with **respect**. Even electricity in small doses can be harmful or deadly.
- Treat all downed power lines as if they are energized. Never touch them and stay away. Call Red River Valley Co-op Power immediately or the proper authorities and keep others away from the area.



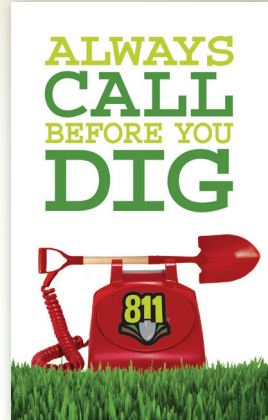
- Always be aware of overhead lines when planting trees or farming and keep items from contacting the lines.
- Keep farm equipment at least 10 feet away from power lines.

- Call 811 before you do any digging, no matter how large or small. Calling 811 gets utility-owned lines marked for free. Secondary lines owned by you can be marked by your electrician.

- Know how to use your generator, whether it is a standby or portable. A standby generator must have an approved double-throw transfer switch, so it does not allow electricity from the generator to flow



backward into power lines. Without a double-throw transfer switch, 240-volt electricity may feed back to your transformer, which steps it up to 7,200 volts. As a result, a line crew working on the line or someone else who assumes the line is dead would be put in danger. Portable generators should only be used outside and only plug the appliance you plan to use into it. Never plug the generator into a wall outlet.



Check out these websites for more safety tips:

- www.rrvcoop.com
- www.call811.org
- www.safeelectricity.org



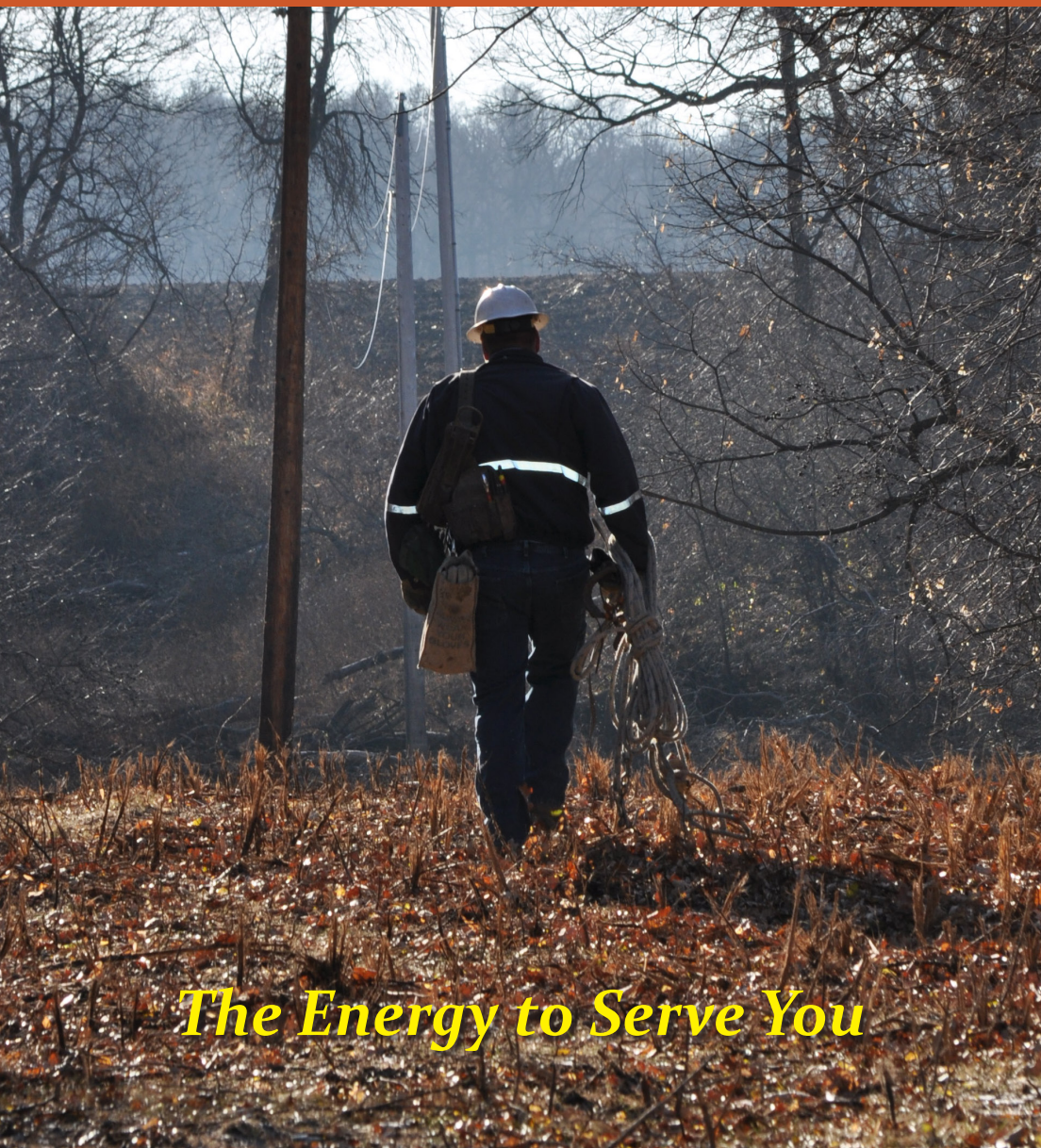


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The Energy to Serve You