

# NORTH WEST

Your Touchstone Energy®  
Cooperative



## OUR VISION

**WE WANT TO ENHANCE OUR MEMBERS' QUALITY OF LIFE BY BEING THEIR TRUSTED AND VALUED ENERGY PARTNER.**

## OUR MISSION

**WE WILL SAFELY AND EFFICIENTLY PROVIDE RELIABLE AND AFFORDABLE ELECTRIC SERVICE TO OUR MEMBERS.**

## OUR VALUES

**SAFETY**

**INTEGRITY**

**EXCELLENCE**

**ACCOUNTABILITY**

**INNOVATION**

**ENVIRONMENTAL**

**RESPONSIBILITY**

**COMMITMENT TO OUR MEMBERS, EMPLOYEES, AND COMMUNITY.**

**INSPIRED BY OUR PAST... POWERING YOUR FUTURE!**

# WELCOME

We want to welcome you as a new member-owner of North West Rural Electric Cooperative. As a new member, we are sending you a "membership certificate". We look forward to providing reliable electric service for you.

Your rural electric cooperative is a non-profit organization owned by those it serves - you, the member-consumer! It is guided by a board of directors elected by the membership. Because your REC is a cooperative, all margins are allocated to the members as patronage capital, based on the amount of business each member has done with the Cooperative during the year.

This patronage capital is returned to the members in a later year when the board determines that the Cooperative's financial condition is adequate.

The board of directors, management and employees of North West REC believe that the Cooperative's members are entitled to safe, reliable and reasonably priced electricity and other needed programs and services that will improve their quality of life.

If you have any questions at any time, don't hesitate to contact any of our offices. We would also suggest that you read the REC monthly newsletter, which comes inside the "Living With Energy in Iowa" magazine, for more information about your Cooperative.



## OFFICE HOURS & PHONE NUMBERS

### Headquarters - Orange City

1505 Albany Place SE  
P.O. Box 435  
Orange City, IA 51041  
Phone: 712-707-4935  
800-766-2099  
Fax: 712-707-4934

### Le Mars Office

2496 Lincoln Ave SW  
Le Mars, IA 51031

### Ida Grove Office

5975 Highway 175  
Ida Grove, IA 51445

### Primghar Service Center

880 Industrial Park Road  
Primghar, IA 51245

### Holidays Observed (Office Closed)

New Year's Day  
Memorial Day  
Independence Day  
Labor Day  
Thanksgiving Day  
Friday after Thanksgiving  
Christmas Day

### Office Hours

Monday - Friday 7:30am - 4:00pm  
Le Mars office open 9:00am - 3:00pm Tues - Thurs  
Ida Grove office open 9:00am - 2:00pm Wednesdays

**After hours 24/7 for all members 1-800-766-2099**

Outside Depository Box  
available 24/7 for after hours  
payments at all offices.



Know what's below.  
Call before you dig.



1-800-292-8989  
www.iowaonecall.com



Questions? Call us at 1-800-766-2099

# IF YOUR POWER GOES OUT

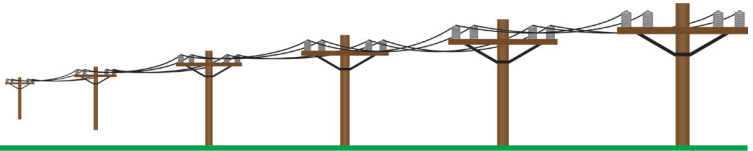
1. Check fuses or circuit breakers in house.
2. Check fuses on meter pole if applicable.
3. If you have no power, check with your neighbors to see if they have electricity.
4. Call 1-800-766-2099 during regular office hours and after hours.

Give your name and map location number, found on your billing statement. Please report anything that might be helpful to our crews: lights blinking before they went out, lines down, poles down, sparks on a pole, trees in the lines, etc.

When reaching the after-hours center, you will receive an automated voice which will require you to put in a phone number or meter number. The best way to insure your outage is reported is to provide a meter number which can be found in the middle of your bill, below the account number. The first meter number listed on each of your bills is the main meter for that service location. If you have your current phone number on file with us and you have only one meter on your account, you can use the phone number option.

5. Unplug major appliances and electrical equipment to prevent damage when power is restored. Keep refrigerator and freezer doors closed. Leave one light on so you'll know when the electricity comes back on.

## SAFETY



- Look up when working with tall equipment such as fold-up planter, grain augers, CB antennas on tractors, and ladders
- Teach children not to fly kites near power lines, never climb utility poles, or play near substations.
- Don't use electric tools in the rain or on wet surfaces.

If your equipment comes into contact with an electric line, first try to drive out from under it. If that isn't possible, stay put and have someone call the REC immediately. If you must leave your tractor (or car), JUMP CLEAR of the vehicle and land with both feet on the ground so you won't make contact with the ground and vehicle at the same time. Hop as far from the vehicle as you can with your feet together.

Make electrical safety part of your everyday routine! Take that extra minute for safety – the life you save may be your own! Stay alert and stay alive.



# SMARTHUB E-BILL

SmartHub allows you to: pay your bill, receive email or text alerts, view payment history, view current and past bills, view your electricity usage, and contact our office with account issues.

SmartHub puts the power of data in your hands through convenient account management and detailed usage information. SmartHub, a mobile and web app, delivers accurate, timely account information and allows you to make payments in a secure environment with the touch of a button, right from your mobile device or on your PC. The two-way communication available with SmartHub allows you to notify us of account and service issues while providing us a way to let you know about outage information that pertains to you with text messages or emails.

Would you like to receive text message or email notifications\* for power outages and restorations? Go to our website [www.nwrec.coop](http://www.nwrec.coop). Then click "Manage Contacts and Notifications"



\*The timeliness and accuracy of notifications is not guaranteed. You may disable notifications at any time.

## STATEMENT OF NONDISCRIMINATION

North West REC is an equal opportunity provider, employer and lender. 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, audiotope, 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 [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](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 completed form or letter to USDA by:

**Fax**  
(202) 690-7442

**Email**  
[program.intake@usda.gov](mailto:program.intake@usda.gov)

**Mail**  
U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410

Questions? Call us at 1-800-766-2099

# AUTHORIZATION AGREEMENT FOR BANK DRAFT AND SMARTHUB E-BILL

I authorize North West REC to initiate withdrawals, and if necessary, debit entries and adjustments for any credit entries in error to my account at the financial institution named below for payment of my monthly electric bills. You can sign up at [www.nwrec.coop](http://www.nwrec.coop) or fill out the form below

I understand that three or more payments in a 12-month period resulting in overdraft of my account may result in termination of the Direct Payment plan. This authorization will remain in effect until North West REC has received written notification from me of its termination in such a time and manner as to afford North West REC and my financial institution a reasonable time to act on it.

Financial Institution: \_\_\_\_\_ Bank ID No.: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account No.: \_\_\_\_\_ ( ) Checking or ( ) Savings (select one)

Payments to Begin: \_\_\_\_\_ and to be made on the 8th day of each month.

Account Holder Name: \_\_\_\_\_ Electric Acct. No.: \_\_\_\_\_

Email address \_\_\_\_\_

To sign up for SmartHub e-bill please register at [www.nwrec.coop](http://www.nwrec.coop). You may also sign up for bank draft online once you register for an account.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PLEASE INCLUDE A VOIDED CHECK WHEN SENDING IN THIS FORM**

## RE CARE CONSUMER CONTRIBUTION FUND

Your Rural Electric Cooperative has always extended a helping hand to those in need. In response to actions by the Iowa General Assembly, your REC has established RECare, a program of members helping members. RECare will provide funds to be distributed by local community action agencies to help pay winter heating bills and to assist in weatherization of homes of low-income consumers. You may make a one time contribution or you may make a monthly pledge that will be automatically added into your monthly electric bill. You may also make your contribution part of a matching fund, if there is one established. Your contribution is tax deductible. Even a dollar a month pledge will help others! You care, we care, RECare.

### CONSUMER AUTHORIZATION FORM

Yes, I want to be a part of members helping members and contribute to RECare.

I will make a one-time contribution to RECare. My check is enclosed.

I will contribute \$\_\_\_\_\_ per month to RECare. I understand that this amount will be automatically added to my monthly bill.

My gift is a matching fund gift. The matching fund is \_\_\_\_\_ (an active matching fund must be designated).

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Account Number \_\_\_\_\_

**Remove this page, fill out necessary information and return to North West REC**

# KEEP UP WITH YOUR COOPERATIVE

Like and follow North West REC on social media to get the latest information about the co-op, track power restoration when outages occur, and learn about safe, efficient electric use.



## LIKE US ON FACEBOOK AND RECEIVE A \$5 BILL CREDIT!

- Find us on Facebook at North West REC ([www.facebook.com/nwrec](http://www.facebook.com/nwrec))
- Return this coupon to our office to receive the \$5.00 bill credit



Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Return by: \_\_\_\_\_

# OPERATION ROUND UP OPT-OUT

I choose not to participate in the Operation Round Up program. Please do not round up my bill.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

# SMART CHOICE E-NEWSLETTER

Smart Choices is a free, monthly digital newsletter that features tips and the latest information on energy efficiency measures and electrical safety for your home and family. Signing up for Smart Choices also gives you access to dozens of other features, previously published in Smart Choices e-editions.

Sign up for **smart choices** 

...and plug into the power of monthly tips on energy efficiency, electrical safety, and updates from our co-op.



Interested in geothermal? Looking to update your old wiring? Want to educate a loved one about what to do if they should come in contact with energized power lines? Maybe you are curious about how to choose the best LED (light emitting diode) light for your work space?

Find the answers to these questions and more by making the smart choice to sign up for North West REC's Smart Choices! Sign up by going to [www.nwrec.coop](http://www.nwrec.coop) and then click on the link on our main page!

Remove this page, fill out necessary information and return to North West REC

# OPERATION ROUND UP

Being a member-owned electric cooperative, we have always felt a responsibility to the people we serve that goes beyond providing reliable, economical power.



## What is Operation Round Up?

Operation Round Up is a community service program adopted by your Board of Directors. It is designed to provide tremendous benefits to individuals, organizations, and communities in our service area. We are happy to assist our local people because we are a local organization with a local presence.

## How does it work?

Simply stated, it rounds up your normal monthly bill to the next even dollar. Example: \$62.45 would go up to \$63.00. The \$0.55 markup would go into the Operation Round Up Trust Account. This rounding up would result in an average donation of approximately six dollars (\$6) per year.

## How will it be shown on my bill?

The \$0.55 in the previous example would appear under the “other charges” column on the left side of your bill and be labeled Operation Round Up.

## What if I have more than one service?

This program will be on a per member basis, not on the number of bills you receive. Only one bill per member will be rounded up.

## Do I have to participate?

No. If you choose not to participate, simply fill out the form attached, and return it to us with your bill. Then the Operation Round Up portion will not be included on your bill. However, if you do not notify us, you will automatically become a part of this program.

## What will the funds be used for?

It is a program used by many cooperatives to help support worthwhile community causes such as school projects, non-profit charitable organizations, and individual family disasters and medical emergencies. Contributions will not be made for the following: political, religious and labor organizations, lobbying, field trips and advertising.

## How does an individual or organization apply for funds?

Applications are available online and at all of our offices. After completion of the application, just return it to the office nearest you for processing.

## Who will administer the trust account?

North West REC's member elected Board of Directors will serve as the Administrators of the Operation Round Up Trust.

## Is this a tax deductible contribution?

Keeping records of the many small contributions and providing receipts to all of our participants makes it very difficult to administer. Therefore, we will not treat it as a tax deductible contribution.

# SWITCH MAKES CENTS

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Switch Makes Cents is a load management program that our cooperative has offered to members since 1985. In fact, our co-op served as an early pioneer of this technology. It is energy efficient and curbs electric demand during peak times to prevent the need to build additional generating facilities or incur higher wholesale power costs. The Switch Makes Cents load management program reduces our system peak by as much as 20 megawatts (MW) in the summer and 12 MW in the winter...the equivalent of powering approximately 3,200 homes! This is done by reducing total demand during times of peak-use, generally between 6-10AM and 3-9PM, when people are commonly at home running washers, dryers, dishwashers, air conditioners, heaters, and so on. On average, the Switch Makes Cents program saves 100.7 MW per year for a total of \$1.6 Million benefit to North West REC.

## **How does it work?**

By signing up for the Switch Makes Cents load management program, you get a direct savings as well as help the cooperative save on our wholesale bill which, in turn, helps reduce everyone's power bill. North West REC will install a Load Management switch in your home, on your farm, or in your commercial business. This switch allows the connected unit to be interrupted for brief intervals of operation during times of peak demand.

## **What equipment can be controlled?**

Air conditioners, water heaters, electric heating applications (dual fuel and storage heat), and other equipment qualify for the Switch Makes Cents load management program.

Rebates are available on your heating and cooling equipment. Marathon water heaters are available to purchase at a discounted price from North West REC.

## **When does the program control appliances?**

While the load management program operates year-round, connected equipment is not interrupted every day. When needed to reduce peak demand, switches will interrupt operation of your qualifying electric devices during the following times\*:

- Summer operating season is June 1 through September 30. Normal summer control periods occur, as needed, between the hours of 12PM to 10PM.
- Winter operating season is October 1 through May 31. Normal winter control periods occur, as needed, between the hours of 6AM - 12PM and 4PM - 10PM. Typically, heat is only controlled during the month of May.

\*These dates and times are subject to change, on an annual basis, without notice.

## **Will the switch damage my equipment?**

The load management switch will only interrupt the flow of electric current to your equipment and will not damage the unit.

## **How do I sign up?**

It's easy to participate! Members can call our office at 712-707-4935 or 800-766-2099 to learn more and be connected with an Energy Advisor to visit with you more about the program and share how Switch Makes Cents can benefit you.



# SPECIAL SERVICES

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- NWREC annually sponsors two member's dependants who are high school juniors on the all-expense paid Youth Tour to Washington D.C.
- NWREC yearly sends a group of members, who apply, on the Energy Trail Tour to North Dakota.
- North West REC & Basin Electric Power Cooperative offer multiple scholarships to member's dependants who are high school seniors in each of our 4 districts.
- Powerline scholarship are offered to members, or their dependants, who are accepted as full time students attending the powerline program at Northwest Iowa Community College (NCC) in Sheldon, IA.
- Rebates are available on electric water heaters, electric heating systems, and insulation. These rebates apply if you are building a new home, converting from a fuel oil or propane heating system to electric or replacing your current electric heating system.
- Net Broadband – internet providing partner:
- Energy Assessments for your home or building
- Budget Billing options available for members after one year of connection with us.
- Electrical Safety Demonstrations can be scheduled for interested groups
- Monthly Power Quiz in the newsletter, enter for your chance at a \$10 bill credit. The monthly News Line newsletter is inserted inside the Iowa Electric Cooperative Living Magazine that you are automatically subscribed to free of cost. You can also find a digital copy of all the past newsletter on our website. You can enter the Power Quiz on our website as well!



evertek.net | sales@evertek.net  
712-834-0202 (24/7 support)  
712-834-2255 (billing & sales)

# BOARD OF DIRECTORS & BY-LAWS

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The policies and financial decisions for North West REC are made by a board of directors. This board consists of individuals from each district who are members of the Cooperative whom have been elected by the members in their district. For a list of the current directors and their position on the board, visit our website at [www.nwrec.coop](http://www.nwrec.coop). For more information about the board please contact our office.

The By Laws of North West REC can be accessed on our website also. If you would like a printed copy of them, please contact any of our offices. We can send you a copy by mail or email.

# CO-OP CONNECTIONS CARD

## Co-op Connections® Card Puts Value in Your Wallet

Save on hundreds of local and national discounts - pharmacy savings, online offers, discounts on events, online cashback shopping, and more. Members can get their co-op discounts by shopping online through [connections.coop](http://connections.coop), the Co-op Connections mobile app, or by printing a copy.

- **HEALTHY SAVINGS:** Pharmacy, dental, vision, diabetic, hearing aids, chiropractic, lab testing, and MRI & CT scans.
- **HOTEL SAVINGS:** Save an average of 20% at over 400,000 locations.
- **CASHBACK SHOPPING:** Earn up to 20% cashback when you shop at over 2,000 online retailers.
- **EVENT DISCOUNTS:** Save on sporting events, concerts, and theaters.
- **NATIONAL DISCOUNTS:** Enjoy a wide variety of discounts that will save!
- **INSURANCE:** Save money by getting competitive insurance products.

### Start Saving Today!

Simply visit [www.connections.coop](http://www.connections.coop) and create your online account. Create a username and password to begin saving! Download the free app available for Apple Devices or Android Devices and have mobile access at your fingertips!

**Use the digital card available on the app or you can print a copy of your card!**

### Mobile benefits include:

- Having a virtual card (front and back) with vital prescription discount info on your phone.
- Using your phone's GPS feature to find nearby businesses that accept the card.
- Identify your favorite deals and save them in "My Deals" for easy access.

The Co-op Connections Card is offered by North West REC in partnership with Touchstone Energy®; it's a money-saving tool that connects co-op members with discounts on everything from hotel stays to prescription drugs. Use your card to receive discounts at participating local businesses and national retailers.

Print a new card - If you have lost your card, or would like to take advantage of the Co-op Connections Healthy Savings discounts, you can print a new card at [www.connections.coop](http://www.connections.coop).

If you own a business, or know of a business, who would like to participate in this program to earn increased patronage and free advertising please contact our office.

