

Northcentral Electric Cooperative™

New Member Packet

How to reach us

Whether you need customer service, engineering, or are experiencing service interruptions, one number is all you need:

662.895.2151

During business hours, our operator will guide you to the person who can help you. After regular business hours and on holidays, our emergency dispatcher is on duty. Never hesitate to call us.

Mission Statement

It is the mission of Northcentral Electric Cooperative to provide its members with superior quality of electric and customer service which is competitively priced and delivered by a highly trained, safety oriented, efficient staff with emphasis on educating, informing, and involving the membership during the process. It is further the mission of this Cooperative to improve the quality of life for all the members by striving to bring economic development to the service area, to help to improve the educational opportunities, and to participate in civic and community activities in our communities.

Adopted by Northcentral Electric Cooperative Board of Directors
July 1990

Statement of Nondiscrimination

Northcentral Electric Cooperative is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended; Section 504 of the Rehabilitation Act of 1973, as amended; the Age Discrimination Act of 1975, as amended; and the rules of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of its organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Robert E. Dever, General Manager. Any individual, or specific class of individuals, who feels that this organization has subjected

has subjected them to discrimination may file a written complaint with this organization; or,

Secretary
U.S. Department of Agriculture
Washington, D.C. 20250

Administrator
Rural Utilities Service
Washington, D.C. 20250

Complaints must be filed within 180 days after the alleged discriminatory action, or by such later date to which the Secretary of Agriculture or the Administrator of RUS extends the time for filing. Identity of complainants will be kept confidential except to the extent necessary to carry out the purposes of the rules and regulations of the U.S. Department of Agriculture.

What to do if you have a power outage

Northcentral Electric Cooperative has one of the finest reliability records in the state and nation. Most power outages occur unexpectedly due to uncontrollable factors, such as lightning, high winds, and heavy rains.

Before contacting Northcentral Electric Cooperative to report a power outage, please check the following:

1. Check to see if your neighbor has power.
2. Turn off all major electric appliances that were on, especially home computers, televisions, VCRs and your central heating/cooling unit.
3. Check for blown fuses or tripped breakers in your switchbox panel.
4. If fuses and breakers are okay, please call the Northcentral Electric Cooperative office.

How to report service problems

662.895.2151

We will need to know the physical address (actual street address) of the outage and the name the bill is in. It would also be helpful to have your account number available, if possible. During a major power outage, we may be handling a increased volume of member calls; please keep calling every hour until you get through.

Electrical Safety Tips

- **Never touch, kick, pull or attempt to pick up a fallen wire.** Contact Northcentral Electric Cooperative immediately if you see a wire laying on the ground.
- When buying electrical equipment or appliances, always **look for the Underwriters Laboratories seal of approval** and make sure it applies to the entire appliance, not just the plug or cord.
- Check all extension and appliance cords frequently to be sure they are not worn or frayed. **Damaged cords should be replaced immediately. Don't patch a broken cord.**
- **Do not place electrical cords so they run through doorways or under carpets.** Electrical cords should not be draped over radiators or pipes or other metal objects.
- Fly kites in open fields, **away from electrical wires.** Do not use wire, metal or wet string on a kite. If your kite catches on a wire or on a high pole, don't try to remove it; call Northcentral Electric Cooperative. Don't use metal in making a kite. Don't fly a kite in wet or stormy weather.
- **Be sure tools and appliances are properly grounded.** A three-prong plug used in a two wire receptacle must have a ground adapter.
- **Water conducts electricity.** Do not touch an electrical switch while your hands are damp. No electrical cord or appliance should be handled in or near water.
- **Improper handling of electrical appliances can cause fire.** Don't let wires overheat. Disconnect if there are any sparks.
- To prevent overheating, **make sure the cord is large enough to carry the electricity necessary to operate the tool or appliance.** Heavy duty extension cords should be used with portable tools and other heavy duty appliances; never ordinary lamp cords.
- If you have small children, **childproof your home against electrical hazards** by installing plastic protective caps over your electrical outlets.
- **Protect your computer and highly sensitive electronic equipment from power fluctuations by installing protective devices.** Power fluctuations or slight variances in voltage may damage sensitive electronic equipment. These devices range from low cost voltage regulators to uninterruptible power supplies.
- Celebrate Christmas safely by following the general safety procedures already noted about the use of electrical cords. Keep paper and tinsel decorations away from hot lights. Unplug cords when you string lights. **Remember to unplug Christmas lights before you leave home or go to bed.**
- **Never attempt to climb a power pole or enter a restricted substation area.** Also, don't tamper with transformers that provide underground service.
- **Never fire a gun at a security light, a power line, insulator or a transformer.**

Payment Information

Payments

Payments are delinquent 5 days after the due date on your bill. If a member carries a balance forward, that amount is due by the date and time indicated on the billing statement. If the balance forward is not paid by that date, the total amount of the bill is delinquent and the member will be disconnected.

Minimum bill

Residential customers are charged \$7.67 plus 6.061 cents for each kilowatt of electricity used (subject to change due to seasonal supply and demands).

Points of delivery

(a) The point of delivery is the point as designated by the Cooperative on the consumer's premises where current is to be delivered to a building or premises. All wiring and equipment, other than metering equipment beyond the point of delivery, shall be installed and maintained by the consumer.

(b) This point also tracks the amount of electricity being used on the premises.

Payment Methods

Northcentral Electric Cooperative offers a number of methods to pay your utility bill. Whether you're visiting our offices or away from home, we try to make it easy for you to manage your account with:

(a) Pay in person. Northcentral Electric Cooperative's offices are open Monday through Friday, 8am to 5pm. During this time, we have cashiers ready to accept payment in the form of cash, check, money order, credit and debit cards.

(a) Pay with an automatic bank draft. When you sign up for Northcentral's bank draft service, you not only save money by eliminating your postage charges, you also save some of your valuable time and avoid the risk of forgetting to pay your bill. If you would like more information, please call our office at 800.325.8925. We will be glad to start your automatic bank draft payment.

(b) Pay using our drive-thru. If a member is too busy to get out of their car, we have a cashier monitoring our two drive-thru lanes. We have signs posted directing you towards the drive-thru area outside of our offices. The drive-thru payment lanes hold the same hours as our offices. For after hours payments, we have a nightly deposit box where members can leave payment.

(c) Pay online at northcentralelectric.com. We offer an online payment system where members can pay their bill and monitor their electric usage. You can register your account online by visiting northcentralelectric.com and registering your account. If you wish, you can also receive e-bills via e-mail instead of traditional monthly paper bills.

(d) Pay with your smartphone app. Northcentral Electric Cooperative offers a smartphone app available on Apple and Android devices. Downloading both of these apps is free of charge (you may be subject to data usage charges with your service provider). After downloading the app, you can register your account and pay your bill 24 hours a day. You may also receive notifications when you receive a new bill and when/if your bill payment is considered late.

Fees and Charges

As a non-profit, locally-owned cooperative, Northcentral Electric Cooperative works to keep your rates and other fees associated with electric service as low as possible. Northcentral's service fees are based on our costs and charged so that members not requiring these special services will not have to share in the expenses.

\$50 Membership Fee: Each individual or business that requests electric service must become a member of the cooperative. Upon termination of service, the membership fee is applied to the final bill or refunded.

\$25 Mobile Home Connection Fee: Required for all mobile home owners.

--- Commercial Account Deposit: Commercial account deposits are set by Northcentral Electric Cooperative on an individual basis based on probable use.

The following fees are designed to help recover additional costs and expenses that Northcentral Electric Cooperative encounters because of actions or inactions on the part of individual members.

\$25 Collection Fee: This fee is required when Northcentral personnel must visit a member's residence to collect a past due bill.

\$75 Reconnection Fee: This fee is required when a member-owner's service is disconnected for non-payment and reconnection is made during regular office hours, 8 a.m. to 4:30 p.m.

\$115 Overtime Reconnection Fee: This fee is charged for reconnection done after regular Northcentral office hours.

\$20 Returned Check Fee: This fee is required for any check returned by the bank on which it is drawn.

\$308.50 Meter Tampering Fee: This is the first-time charge that will be paid by any member-owner whose meter indicates signs of tampering.

This list does not include all of Northcentral's fees and charges. There are other charges and fees not listed which may be applicable in special or unique situations. When applied to a business, a 7 percent sales tax is added to all fees. For farm and industrial accounts, a 1.5 percent tax is added.

Services Available

- **New service or temporary service** can be requested by coming into our offices at 4600 Northcentral Way in Olive Branch. One of our representatives will get the necessary information from you. A one-time active membership fee of \$50.00 must be paid at this time and, depending on the service requested, a security deposit could be required.
- **Yard lights** are available to all members if the owner agrees to a one-year contract. You must come into the office and fill out a request form. A serviceman will meet with you at the property to find out where you want the yard light located and draw up a sketch for placement. Weather permitting, installation is usually made within two weeks of the application. It is the responsibility of the owner to report any outages to Northcentral. We will maintain the light at no cost, except in cases of vandalism.
- **Heat pumps** can be financed through a Tennessee Valley Authority (TVA) program administered by Northcentral. Retrofit heat pumps are financed up to 10 years based on member's credit rating. The monthly charge will be added to the member's utility bill. This program is available on existing homes only. For more information, contact our Customer Service department or our Director of Marketing and Economic Development, Michael Bellipanni.
- **Golden Advantage** allows qualifying Senior Citizens who depend on fixed retirement income to have their electric bills due on the fifth of each month.
- **Levelized Billing** allows you to better fit your electric bill into your monthly budget by eliminating guesswork and providing a more level bill amount each month. The monthly bill will automatically be recomputed each month so there will not be wide swings in your bill (coldest winter and hottest summer months). Because the monthly charge is readjusted each month, there is no settlement month as with a straight average.
- **Lighting profiles** for parking lots and business interiors are also available to commercial and industrial customers for safety and security purposes. A Northcentral representative will come on-site and make recommendations. Contact our Customer Service department for more information.
- **New Homes Program** is available to promote electrical use in new homes. Northcentral is proud to announce this new program, administered in conjunction with TVA, to promote these incentives to qualifying members:
 - 1.) The member will receive 40-cents per conditioned square foot;
 - 2.) \$100.00 for each 30-gallon or larger water heater installed;
 - 3.) Free underground service (Member must supply conduit.); and
 - 4.) Developer will receive a rebate on the charge of electric utilities on a per lot basis
(For example: \$50,000.00 (charge for underground facilities) / 100 lots = \$500.00 rebate to developer.

Qualifications:

- 1.) Member must install a heat pump of 12 SEER or better in the home (either an air-to-air unit or a dual-fuel unit) or water-source unit;
- 2.) Member must have electric water heating;
- 3.) Member must have electric oven;

Services Available (continued)

- 4.) Member may have gas cook top and gas logs within house;
- 5.) Member must furnish model numbers of indoor and outdoor heat pump units so that they can be matched with manufacturer's catalog;
- 6.) Member must install a minimum of an R-15 in the exterior walls and R-30 in the ceiling;
- 7.) Member must have either double-pane windows or storm windows. Contact Michael Bellipanni, Director of Marketing and Economic Development, for more information on this program.

Your Member-Owned Cooperative at a Glance

Who are we?

Northcentral Electric Cooperative is a member-owned cooperative that is a distributor of electricity generated by the Tennessee Valley Authority (TVA). We serve the eastern side of DeSoto County and the western side of Marshall County in northwestern Mississippi. Our headquarters office is in Byhalia and we have a customer service branch in Olive Branch.

Date Founded

February 3, 1950

Statistics as of April 2020

Total Miles of Line: 1,144
Total Number of Meters Served: 21,673
Residential Meters: 17,610
Other Meters: 4,063
Number of Employees: 95

Board of Directors

A nine-member board of directors elected from our membership is responsible for setting Northcentral Electric Cooperative's policy.

Pat Woods, <i>President</i>	District 1
Jerry Nichols, <i>Vice-President</i>	District 5
Don Dickerson, <i>Secretary</i>	District 2
Julie Niblett	District 9
Ricky Jones	District 8
Phil Lachaussee	District 3
Tony Taylor	District 4
Morris Thompson	District 6
Joan Childress	District 7
James E. Woods	Board Attorney

Key Personnel

Kevin Doddridge	General Manager
Larry Johnson	Director of Operations and Engineering
Mark Nichols	Director of Administration
Darin Farley	Director of Construction
Michael Bellipanni	Director of Marketing and Economic Development
J.D. Cox	Director of Safety and Loss Control

Office Location & Mailing Address

Office Location	4600 Northcentral Way Olive Branch, MS 38654
Mailing Address	P.O. Box 405 Byhalia, MS 38611

Stay connected

At Northcentral Electric Cooperative, you're more than just a meter, you're a member! We offer a number of ways to keep you connected with YOUR cooperative. Whether it's on social media or in our communities, Northcentral wants to keep you safe and informed.

- **Social Media** - You can find Northcentral on Facebook, Instagram, Twitter, YouTube, and LinkedIn. We want to hear from you and let you know the work that we do in our communities
- **Podcasts** - Our monthly podcast, Northcentral Nfused, can be found on iTunes, Stitchr, Podbean and our social media sites. You can hear directly from our CEO/General Manager Kevin Doddridge, get plugged into community events, get safety information and tips on electrical conservation. If you would like to know more, e-mail us at podcast@northcentralelectric.com.
- **Website** - northcentralelectric.com is kept up to date with information on your cooperative, the board of directors, events, news, forms, and contact information. We are working to offer more features and information all the time.
- **Today in Mississippi Magazine** - As a member of Northcentral Electric Cooperative, you will receive our monthly publication in conjunction with Electric Cooperatives of Mississippi. Each issue offers stories from our service area as well as stories and articles from all over the state of Mississippi.
- **E-Mail** - Do you have a question for us? Would you like to look into our other billing programs? Feel free to contact us at info@northcentralelectric.com and we'll be happy to get back to you as soon as we can. Keep in mind, if you e-mail us on the weekends/holidays or after 4pm CST Monday through Thursday, you may not hear back from us until the next business day.

The seven cooperative principles

Cooperatives around the world operate according to the same set of core principles and values, adopted by the International Co-operative Alliance. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844. These principles are a key reason that America's electric cooperatives operate differently from other electric utilities, putting the needs of their members first.

- **Voluntary and Open Membership.** Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.
- **Democratic Member Control.** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.
- **Members' Economic Participation.** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.
- **Autonomy and Independence.** Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
- **Education, Training, and Information.** Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.
- **Cooperation Among Cooperatives.** Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.
- **Concern for Community.** While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

Congratulations on becoming a part of a modern success story!

Congratulations on becoming a member of a cooperative that is controlled by the members that we serve. Now that you have paid your membership and deposit (if applicable), you're an official member of Northcentral Electric Cooperative. In addition to your official receipts for your membership and deposits (if required), we have also included in this packet important information about Northcentral Electric Cooperative. We hope that you will take the time to acquaint yourself with us.

Here's what your locally owned and operated cooperative stands for:

Low rates!

As a distributor of electricity generated by the Tennessee Valley Authority (TVA), Northcentral is proud to offer its members electric rates that are among the lowest in the United States. We are a non-profit business, and our low rates are the direct result of this co-op philosophy.

High service standards!

At Northcentral, we take pride in maintaining service standards that are the best in the business. Our service personnel remain just a phone call away, 24 hours a day.

Why a cooperative works

Cooperatives are businesses that are owned by the members they serve. Co-ops serve approximately 120 million people. Of that total, about 1,000 electric cooperatives, such as Northcentral, serve 30 million people. Whether they are electrical, agricultural or otherwise, co-ops all have one thing in common: they are in business to provide a service, not to make a profit.

Commitment to community!

Northcentral is committed to improving the quality of life in the communities we serve through economic and community development efforts.

Never hesitate to call us at 800.325.8925. Congratulations on becoming a member of a modern success story.

Sincerely,

Kevin Doddridge

Kevin Doddridge
General Manager