

Owner's Manual

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WELCOME TO MLEC!



Sarah Cron CFO

MLEC is a not-for-profit, electric distribution cooperative owned by the members we serve.

We provide service to over 13,000 members in parts of Aitkin, Crow Wing, and Mille Lacs counties.

Our headquarters is located at 36559 US Highway 169, one mile east of Aitkin.



CONTACT US

Main Office:

927-2191 or 800-450-2191

Reg. business hours 8:00 – 4:30, M – F Address: PO Box 230, Aitkin, MN 56431

Fax: (218) 927-6822 E-mail: *mlec@mlecmn.net* Website: *www.mlecmn.net*

Outages:

927-2191 or 1-800-450-2191

- Report a power outage
- Available 24/7

Billing:

429-0430 or 877-634-4314

- Questions about your bill
- Payment arrangement
- Pay by phone: 855-385-9813

Energy Services:

429-0432 or 888-433-4279

- Heating options
- Off Peak/Dual Fuel programs
- Rebates
- Electric usage questions
- Home energy assessments
- Water heaters
- Generators

Member Service:

927-2191 or 800-450-2191

- Stopping or changing an existing service
- Internet service

Operations:

429-0435 or 888-724-9798

- Tree cutting
- Starting a new electric service
- Security lights
- Electric service upgrade/rebuild
- Status of new service construction

Capital Credits:

429-0431 or 866-628-9417

COOPERATIVE ADVANTAGE

Membership

You become a member/owner by taking delivery of electric energy from Mille Lacs Energy Cooperative.

As a member/owner, you have the right to:

- Receive adequate, dependable electric service.
- Receive capital credit notices and refunds.
- · Voice your problems or complaints.
- Receive notice before the Cooperative terminates service.
- Receive information and notices of member meetings.
- Voice your opinions and deliberate matters at member meetings.
- Be informed and vote on by-law changes and for directors.
- Expect considerate, courteous demeanor from Cooperative employees.

As a member/owner, you are responsible to:

- Pay for service in a timely manner.
- Use service in accordance with rules and regulations.
- Have your premises wired safely.
- Furnish right-of-way.
- Notify the Cooperative of power outages, irregularities, unsatisfactory service or potential hazards.
- Attend and participate in member meetings.
- Have your meter accessible to Cooperative personnel at all times.

CAPITAL CREDITS



How do capital credits work?

- MLEC tracks how much electricity you use throughout the year.
- Each year, after expenses are paid, MLEC calculates margins (leftover funds).
- MLEC uses the margins to pay down debt, invest in facilities and improvement projects, and allocates to members as capital credits based on their usage of electricity.
- **4.** MLEC retires (returns) capital credits to members.

When dealing with a business or a service, how many times do you get part of the profit? At MLEC, you do because you're an owner.

The MLEC Board of Directors set a goal to rotate (pay out) capital credits on a 20-year cycle. We're on track with this goal.

Capital Credits are another advantage of co-op membership!

MONTHLY BILLS

Electric bills are payable by the 28th of each month, approximately 15 days after the bill is mailed. The bill reflects usage from the previous month. (For example, power used during January will be billed February 10th for payment by February 28th). The bill shows a net and a gross amount due. The net amount is due by the 28th. Members making payment after the due date must pay the gross amount.

Payment Options:

- Online at www.mlecmn.net
- SmartHub mobile app
- Direct Payment automatic deduction from bank account or credit/debit card on due date
- Pay by phone 1-855-385-9813
- In person at MLEC 's office in Aitkin
- Drive up or walk up night deposit box
- Mailed payment

BUDGET BILLING

This is available to any monthly-billed, residential member who (1) has a 12-month energy usage history, (2) has a good credit history for 12 months, (3) has their account paid in full at the start of the budget year and (4) enrolls in the Direct Payment Plan. This program allows you to make a consistent payment each month instead of fluctuating with energy consumption changes.

If you receive non-electric services such as Internet, they will also be shown on your bill. Partial payments received will be applied first to balances due for electric services.

DISCONNECT POLICY

If the bill remains unpaid, a disconnect notice is sent around the 1st of the following month. The bill must be paid by the disconnect date or a line crew is dispatched to collect payment or disconnect the electric service. A collection or disconnect fee will be charged to the account.

To avoid electric service disconnection, arrangements for bill payment need to be made before the line crew is sent to collect. **Do not disregard your bill - it is your responsibility.** If you have financial difficulties, please contact our office to discuss payment arrangements. If service is disconnected for nonpayment, the account must be paid current, plus a deposit and a reconnection fee would be required prior to reconnection.

The Cold Weather Rule

Section 216B.097 of the Public Utilities Act, will be followed during the "cold weather months" (October 1 through April 30). Copies of the Cold Weather Rule are available at the Mille Lacs Energy office in Aitkin.

If you have financial difficulties, please contact our office to discuss payment arrangements. There are several agencies that provide financial assistance to qualifying households:

Aitkin County Health & Human Services 218-927-7200
Crow Wing County Community Services 218-824-1250

 Mille Lacs County Family Services
 320-983-8208 / 888-270-8208

 Lutheran Social Service
 218-829-5000 / 800-829-5902

(Crow Wing Co.)

Lakes & Pines Community Action Council 320-679-1800 / 800-832-6082 (Aitkin & Mille Lacs Counties)

BILLING TERMS

kWh (kilowatt -hour) - the amount of electricity used.

Access Charge is designed to have all members pay their fair share of fixed costs that exist to provide access to electricity whether or not you use any energy.

kWh Charge is designed to cover the cost of wholesale power and the delivery costs to get the kilowatt-hours to your meter.

Power Cost Adjustment is the difference between our actual average cost per kWh sold and the wholesale power cost used at the time rates were established

Wholesale Power Cost Adjustment is the power cost adjustment MLEC receives on our wholesale power bill. We pass these charges or credits directly on to you based on your energy consumption.

Energy Rates are available at mlecmn.net.

Outdoor Lighting - A rented outdoor light charge which is listed separately.

Bill Date - The date the bill is processed. Any payments received after this date will not be reflected on the current bill.

Account Number - Your account number is also the location of your service on our mapping system.

DEPOSITS

MLEC requires a deposit from all members. The deposit may be waived when satisfactory credit exists with MLEC. If previous history does not exist, a credit check is done to determine if a deposit is needed. A deposit may be required before service is restored to a disconnected account. Deposits are based upon two times the average monthly bills for the applicable rate class. Interest accrues at the current legal rate.

Members disconnected for non-payment must pay a deposit equal to two times their average monthly bill prior to restoring service. Other reconnection fees will apply.

A member's deposit plus interest will be refunded when the member establishes a satisfactory credit history (minimum of twelve (12) months of continuous service without being subject to a disconnect notice).

Any member who discontinues their service will receive a refund of their deposit, plus accrued interest, less any amounts owed to the Cooperative.

BOARD OF DIRECTORS

The Cooperative is divided into seven districts. Each is represented by one member of that district on the Board of Directors. Director candidates are solicited from within each district though an open filing process. Directors are elected by those members present at the Annual Meeting and by mail ballot, or by acclamation in the case of no contest. They are elected for three-year terms.

District No. 1

The City of Onamia and the Townships of North Kathio, South Kathio, South Harbor, Onamia, Bradbury, Dailey in Mille Lacs County, and Roosevelt Township in Crow Wing County.

District No. 2

The Townships of Rabbit Lake, Deerwood, Bay Lake and Nokay Lake in Crow Wing County.

District No. 3

The City of Garrison and the Townships of Lakeside, Idun, Seavey in Aitkin County, Eastside Township in Mille Lacs County and Garrison Township in Crow Wing County.

District No. 4

The City of McGregor and the Townships of Jevne, McGregor, Spalding, Davidson, Kimberly, Spencer, Aitkin, Lee, Rice River, and Workman in Aitkin County.

District No. 5

The Townships of Nordland, Glen, Jewett and Malmo in Aitkin County.

District No. 6

The City of Palisade, Townships of Verdon, Unorganized T51-R25, White Elk, Bain, Hebron, Libby, Logan, Waukenabo, Esquagamah, Unorganized T48-R27, Morrison, and Fleming in Aitkin County, and the Townships of Ross Lake, Fairfield, and Dean Lake in Crow Wing County.

District No. 7

The Townships of Farm Island, Wealthwood, and Hazelton in Aitkin County.

The Board members set the policies by which the Cooperative operates, and they meet monthly, normally the third Friday.

MLEC's Articles of Incorporation and Bylaws are available at **www.mlecmn.net** or can be provided by contacting our office.

Mark Anderson - District 1



14778 State Highway 27 Onamia, MN 56359 320-469-0951 manderson@mlecmn.com

Derik Midthun - District 2



26174 State Highway 210 Aitkin, MN 56431 218-821-4349 dmidthun@mlecmn.com

Harold Harms - District 3



26818 170th St McGrath, MN 56350 218-232-2935 hharms@mlecmn.com

Aileen R. DeMenge- District 4



26205 State Hwy 210 McGregor, MN 55760 218-768-4900 ademenge@mlecmn.com

Don Appel - District 5



34057 Dove St Aitkin, MN 56431 218-927-4134 dappel@mlecmn.com

Bruce Robinson-District 6



35651 464th Lane Palisade, MN 56469 218-851-4760 brobinson@mlecmn.com

Michael W. Reem - District 7



23937 435th Ave Aitkin, MN 56431 218-839-5697 mreem@mlecmn.com

MEMBER SERVICES

Important Information Online

Visit **www.mlecmn.net** for information on accessing your electric account, energy tips, links, forms, online newsletter, and more.

Newsletter

Mille Lacs Energy keeps you informed about events that affect your electric service and other operations of the Cooperative. We publish the OUTLET, a newsletter, which is sent each month to all members and posted on our website.

SmartHub Mobile App

Access account information, pay your bill, check your usage, or report an outage with the SmartHub application. It's a free download and can be installed in Apple® or Android® platforms. Search SMARTHUB (one word, not case sensitive) in the Apple Store® or Android Market.® If duplicates appear, the correct App is provided by our partner, National Information Solutions Cooperative (NISC).

Electric Energy Use Assessment

We have equipment available to monitor usage on 120-volt appliances and equipment. Energy Advisors are available to answer questions and will visit your home or business to help you identify ways to reduce your energy costs.

Heat Loss Analysis

An infrared camera is available to highlight trouble spots to help you identify where home improvements are needed.

Load Management Programs

Heating and cooling options are available to save energy and money.

Tree Trimming & Cutting

In order to provide a safe, reliable, and efficient electric system, Mille Lacs Energy conducts tree clearing along the right-of-way of its distribution lines. This service is a legal right and responsibility of the Cooperative. To minimize outages caused by trees, MLEC has an ongoing right-of-way program. The goal is to maintain a 40' cleared right-of-way on single phase primary, a 60' cleared right-of-way on multi-phase primary and 10' cleared right-of-way on secondary lines. Please contact the Cooperative if you have trees located near power lines.

Outdoor Lighting

We install and service dusk-to-dawn security lighting for those members wanting to rent them.

Internet

MLEC is a provider of Fiber and Satellite High-Speed Internet access for your home and/or business.





Standby Generators

MLEC offers Briggs and Stratton standby generators. When the power goes out, the generator automatically takes over. All generators are professionally installed and serviced by MLEC and come with a parts and labor warranty.

Cable Locating

Before you dig, you must call the Gopher State One-Call system notification center (between 7 a.m. and 5 p.m. weekdays). The call must be made 48 hours in advance of your work, excluding holidays and weekends. The number for the center is 1-800-252-1166 or dial 811. They will contact us and other utilities about your project. There is no charge to you for the locating. The Cooperative locates only utility wires. You must contact an electrician to locate your secondary wires (those wires beyond the meter).

Surge Protection

MLEC offers whole-house surge protection that plugs in at your meter. Contact us to receive the necessary agreement form and cost information.

Bill Payment Options

See page 4 for a complete list.

Wellspring® Wind Energy

You can choose Wellspring® wind-generated electricity. You tell us how many 100-kilowatthour blocks of wind energy you want - from as little as one block to as much as your total energy use. Each block requires a one-year commitment and will ADD 50 cents a month to your electric bill.

Operation Round Up®

This is a voluntary community-support program. Participating members have their bills rounded up to the next dollar. The extra cents are put into the Operation Round Up® fund. These funds are administered by the Mille Lacs Energy Community Trust, which is a non-profit corporation. The funds are used for donations to such community projects as fire fighting equipment, hospice, education, and youth programs. If you do not want to participate in this program, please contact the cooperative.

POWER OUTAGES

If you experience a power outage:

FIRST, be sure to check all fuses and breakers, including those in the disconnect that may be located at the meter outside. If a fuse is blown, you can replace it. If a breaker has tripped, it can be reset. THEN, call Mille Lacs Energy Cooperative at 927-2191 or 800-450-2191. You can also report on our website or by SmartHub mobile app.

To report power outages by phone after hours:

Call our normal business number: 927-2191 or 800-450-2191. Press "1" to report a power outage and follow all prompts.

To report an outage on our website:

Go to www.mlecmn.net, log in to your SmartHub account and click "Report an Outage".

To report an outage on our SmartHub mobile app:

Click on Contact Us; then Report an Outage or Service Status.

Outage Updates:

When major power outages occur, the outage map is a good resource. You can find our outage map at www.mlecmn.net or on our mobile app for real-time updates.

CAUTION: If you see a broken wire down or tree limbs on the wires, consider them dangerous and STAY AWAY. Keep others away from the area until our employees arrive to make the necessary repairs. They will restore electric service to you as soon as possible.

STAY SAFE, STAY ALERT

Similar to lightning, electricity is always striving to find a path to the ground. Should any part of your body come in contact, directly or indirectly, with an energized object, you become the pathway to ground.

Remember the following safety rules:

- Consider any electrical line dangerous. Keep all objects (example: kites, ladders, antennas) away from power lines.
- Do not attempt to raise or move electric lines.
- Report to Mille Lacs Energy any potential power line hazards, including trees growing into the lines.
- Always stay away from any electric line down on the ground.
 Call us immediately.
- NEVER touch a person or object that is in contact with a power line.



It is our mission to responsibly provide reliable, competitively-priced energy, services and products to meet the needs of our members and customers.

Your Touchstone Energy® Cooperative

The Touchstone Energy Cooperatives brand represents a nationwide alliance made of 750 local, consumer-owned electric cooperatives in 46 states. Touchstone Energy co-ops collectively deliver power and energy solutions to more than 30 million members every day. Electric cooperatives distribute power for 75 percent of the U.S. land mass over 2.4 million miles of power lines.

Statement of Non-discrimination

Mille Lacs Energy Cooperative is an equal opportunity provider and employer.

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.



218-927-2191 • 800-450-2191 36559 US Highway 169, Aitkin, MN 56431 www.mlecmn.net