



NEW MEMBER PACKET

Welcome to RushShelby Energy. Now you are much more than a customer of an electric company - you are also an owner of an electric cooperative. This is an introduction to the many benefits that come with being a member-owner. Enclosed you will find essential details about your cooperative and the services we provide, as well as the processes and procedures we follow. Please take a few minutes to review this information and do not hesitate to call if you have any questions.



WELCOME

Dear New Member,

I am pleased to welcome you as a member and owner of RushShelby Energy (RSE). Being a member gives you the opportunity to participate in its governance and share in its success.

Your cooperative has a proud history of providing reliable electric service to rural areas throughout southeast/central Indiana that were once considered too costly to be profitable. Today, even as many of those communities have grown to be regarded as suburban, we remain committed to providing reliable electricity. For over seventy years RushShelby Energy has built its reputation on four core values:

- **Service:** Our primary goal is that your electricity is available 100 percent of the time – however, should weather conditions or other circumstances make outages unavoidable, our rapid response system gets your power back on as soon as possible.
- **Integrity:** We endeavor to be honest and straightforward in all transactions. We strive to have our actions match our words and to deliver genuine value to members like you.
- **Respect:** We honor each person as a unique individual. We also recognize our responsibility to be ever mindful of the impact our actions will have not only today, but tomorrow.
- **Caring:** We go to extraordinary lengths to meet or exceed your expectations, because we genuinely care about you.

We are dedicated to providing you excellent service, competitive rates and cooperative membership value. Our friendly, knowledgeable employees are always prepared to assist you. We are delighted that you are a member of RushShelby Energy and look forward to bringing you the benefits of your cooperative membership.

Sincerely,
Terry Jobe
President & CEO



Contact Information

RushShelby Energy
2777 S 840 W
P.O. Box 55
Manilla, IN 46150-0055

Phone:
765-544-2600
1-800-706-7362
Fax:
765-544-2962

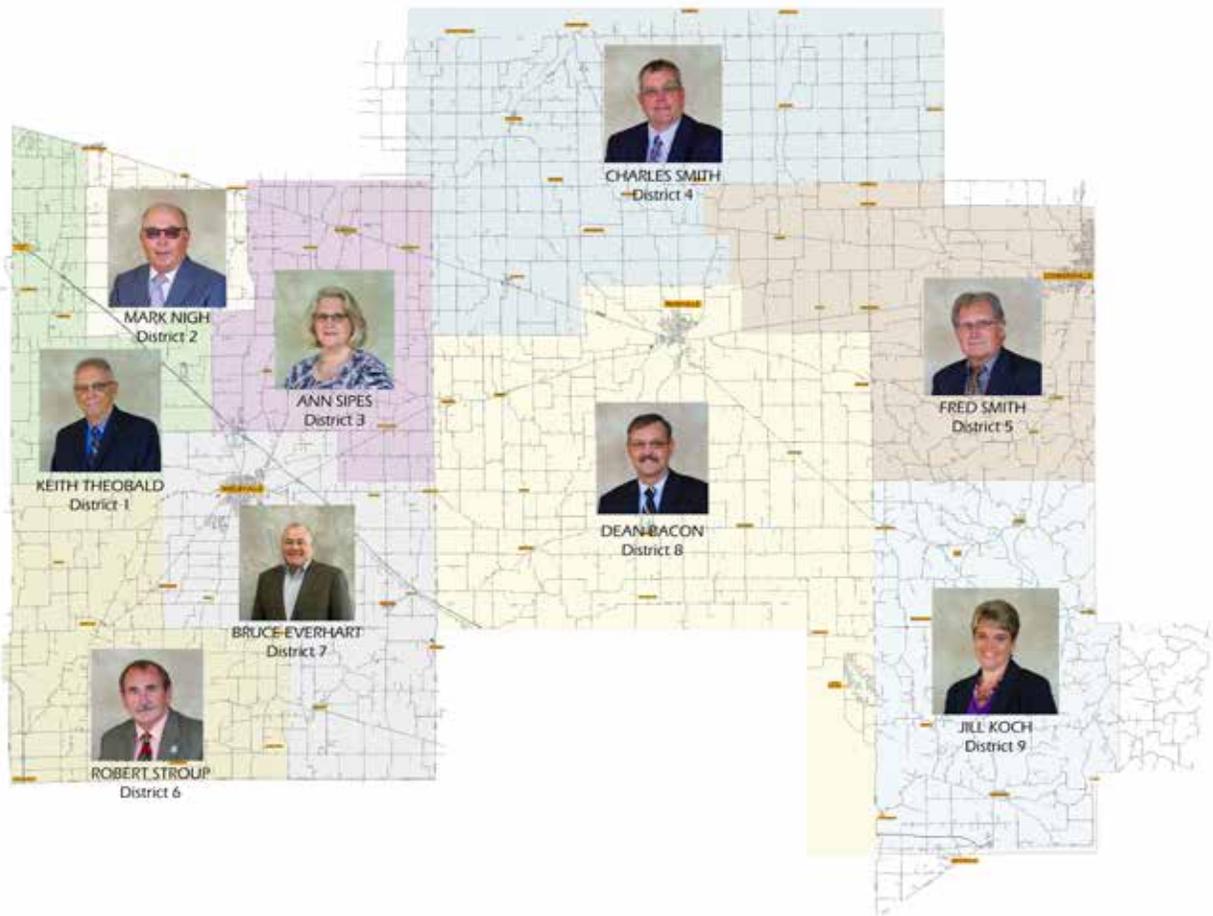
www.rse.coop

Hours of Operation:
Monday - Friday 8:00am-5:00pm

Board of Directors

District 1 - Keith Theobald
District 2 - Mark Nigh
District 3 - Ann Sipes
District 4 - Charles Smith
District 5 - Fred Smith
District 6 - Robert Stroup
District 7 - Bruce Everhart
District 8 - Dean Bacon
District 9 - Jill Koch

Below is a map of your
Board of Directors.
Each director is shown in the
territory he or she represents.



Billing Inquiries

Because there are different factors that can affect your electric use, it is not unusual for your bill amount to vary. Weather extremes, increased use of electricity because of added appliances, holiday activities, more people in the household and changes in the costs of fuels used to generate electricity (Wholesale Power Cost Adjustment) can impact your bill. However, if you feel there is an error in your electric bill, please contact us immediately.

CHANGES TO BILLING INFORMATION

Legal Responsibility

For your financial protection, please notify RushShelby Energy well in advance if you plan to move or transfer the legal responsibility of paying your electric bill. Otherwise, you will be held responsible for the cost of service supplied until we are notified. You may request that service be discontinued by calling, writing, visiting our website, or speaking in person with a customer service representative. To enable us to schedule our field work efficiently, please provide us with at least three business days notice for your disconnect.

Name, Address, Email & Phone Number Changes

Any changes to your personal information, such as updating your phone number, may be made on the back of your bill, over the phone, or in person. In addition, you can update your phone number using our phone system's automated attendant. Please make sure your mailing address is correct on your bill. This ensures that account refunds and membership correspondence are being properly sent to you. Also, it is important that your phone number and email address be kept current. A working phone number allows you to quickly report your power outage through the automated system.

Payment Due Dates

Bills are due and payable in full when you receive your statement. However, a grace period is given and the penalty date is noted on each month's billing statement. Amounts not paid by this date are considered past due. To maintain a good credit rating, avoid late payment charges and avoid security deposits, we encourage you to pay your bill within the allotted time. Failure to receive a bill does not relieve you of the responsibility of making timely payments. If you do not receive your bill, please contact our office as soon as possible.



PAYMENT OPTIONS

Mail

Please use the return envelope and payment stub included with your bill to send your check or money order payments to us by mail. Please do NOT send cash through the mail or put cash in the night deposit box. Cash payments may be made at our office Monday through Friday between 8:00 a.m. and 5:00 p.m. For your convenience, you may make after-hours payments using the night deposit box located at our drive-thru window.

Auto Pay

Our payment plan offers both convenience and savings. Sign up for Auto Pay and have your payment automatically deducted from your bank account on the due date. You will no longer need to remember to make a payment, plus you'll save time and postage. Visit our website, www.rse.coop, to complete the automatic bank draft form.

SmartHub

Track your energy consumption, submit outages, pay your bill, and keep track of your payment history through the SmartHub website or app. Every member is able to create an account on SmartHub using the account number from your monthly bill. This free service makes it easy for you to manage all areas of your account in one convenient location.

Budget Billing

Your cooperative designed this monthly payment program to help residential members plan for their monthly bills in an affordable manner. Once you have signed up for this service, you will no longer need to wonder how much you will be paying per month on electricity. Instead, your budget billing amount will be based on the monthly average of your past 12 months' bills. Each year, July serves as the "settle up" month. To sign up for Budget Billing, your account must have a zero balance. Call us or visit, www.rse.coop, for more information.

Pre-paid Service

As an RSE member, this service allows you to pay for electric use prior to its consumption. You have the opportunity to pay when you want, in the amounts you want, with a minimum payment of \$20. Instead of receiving a traditional paper bill that is generated once each month, electric use is calculated daily. Prepaid members pay a \$25 reconnect fee if they let the meter disconnect due to non-payment, but they never pay a deposit, late fee or disconnect fee if the account runs out of credit. For more information, contact RushShelby Energy.

PAYMENT LOCATIONS

Payments can be made at all of the following locations.:

RUSHSHELBY ENERGY OFFICE
2777 S 840 W, Manilla, IN
Monday-Friday 8am-5pm

FIRST FINANCIAL BANK
Any Location
(current bill only)

RUSHVILLE PHARMACY
Rushville, IN
(current bill only)

WALMART
Anywhere in the USA
You must pay a small fee if you pay at WalMart. If your bill is past due and up for disconnect, you must call into the office and give the receipt number in order to avoid disconnection. It takes up to five business days for the payment at WalMart to show up at the RushShelby Energy office.

Late Charges

When your payment is not received by the due date indicated on the bill, a late charge is added to your next month's bill. If you received a late charge and have already sent in your payment, call us. We will be happy to check and make sure your payment has been received and credited to your account.

NON-PAYMENT OF OVERDUE ACCOUNTS

If your bill is past due, you will receive a written notice of disconnection in the mail. Your immediate attention is required to avoid interruption of service. Should RSE need to send a cooperative representative to your location to collect a past-due bill, you will be charged a collection fee. If service is disconnected, a reconnection charge is added to the amount required to reactivate your service. In addition, a security deposit may be added to your account. If service is reconnected after normal business hours, an after-hours connection fee is also applied. For accounts with disconnect collars, the same rules apply. Please contact us if unexpected circumstances create a problem that will prevent you from paying your bill before the past-due date indicated.

Actions Resulting in Discontinued Service

Your cooperative may refuse to connect, reconnect or continue service for violation of any of its rules and regulations, including:

- theft of electricity
- the appearance of current diversion devices on the member's property
- unsafe conditions
- immediate hazards

(Disconnection of service does not release you from financial obligations to RSE.)

Returned Payment Charge

Unpaid checks, returned by your bank to this cooperative, will result in a charge added to your account and may result in possible disconnection of service. If you have two or more returned checks, we will require that you pay your monthly electric bills with cash, money order or credit card. In addition, a security deposit may be billed to your account. After good credit is re-established with our company, your account payment and security deposit restrictions will be reviewed.

Rates & Charges

RSE's service fees are based on the cooperative's costs and are charged so members not requiring these special services won't have to share in the expenses. These rates and charges are listed on the company website www.rse.coop.

Security Deposits

When electric service is requested from RSE, proof of good credit is required. In all requests for service, a credit report will be obtained from either a third-party credit reporting agency (ON-LINE Utility Exchange) or RSE credit history. Only one (1) deposit is required per member at a time. It may be paid when establishing service or it can be placed on the first month's billing. Existing members adding new services or having additional services transferred into their name or transferring to a new location will have the deposit decision based upon their current credit history, if no deposit is on file.

Members with a poor RSE credit rating, with no deposit on file, who move from one location to another within RSE service territories may be required to pay a deposit before the service will be connected. Please visit our website, www.rse.coop, for additional information on security deposit amounts.

Your cooperative exists to serve you, the member. Our primary responsibility is to bring you reliable, safe and affordable electric service. While delivering electricity is the most important thing we do, we also believe excellent customer service means delivering more than is expected. The following is a brief overview of just a few of the many value-added services offered by your cooperative.

Courtesy Calls

Our courtesy call service is available to help cooperative members who may need assistance in remembering their payment collection date. This program notifies a designated person if the bill is forgotten. The reminder may help you avoid possible disconnection of your service. This program is exactly as it sounds. RSE is not required to use this service. For this program to be effective please make certain your contact information on file is kept up to date. If you wish to opt out of this program, please call the RushShelby Energy office and ask to have your number removed from the call list. If you do not call in, it will be assumed that you agree to the phone calls.

Critical List

Our critical list enables RSE to be aware of member-owners who are medically dependent on electrically powered equipment. Although we give priority to the restoration of electric service to these members whenever reasonably possible, being a registered critical list member does not guarantee your electric service will not be interrupted. If you are a registered critical list participant, please remember to contact RSE when an outage occurs at your location.

Even as a critical list participant, there is a possibility you could be without service for an extended period when severe damage strikes our electrical system. To assist you in your planning process for meeting any medical need, the cooperative will attempt to call you if we believe an outage will last longer than five hours. As additional protection, RSE highly recommends each member on the critical list purchase back-up batteries or back-up generators to assist in times outages become longer than five hours. If this is not an option, we recommend you have a plan in place to move to a location with power until your electricity is restored.

Operation Round Up

This charitable opt-out program is a fundraising program that allows you to donate the spare change on your energy bill to help those in need throughout the RushShelby Energy service territory. With an average donation of \$6.00 per year and never more than 99 cents per month you can make a small investment that pays big dividends in your community. Operation RoundUp is families working together to improve their collective quality of life, the same way your Touchstone Energy cooperative works. All Operation RoundUp contributions are tax-deductable.

The program is simple: It does just what the name implies. Each month we “round up” your energy bill to the nearest whole dollar amount. That spare change goes into a special fund administered by the RushShelby Energy Rural Electric Community Fund Board of Trustees. The trustees will send the money collected right back into the community to the places that need it the most. Grant requests are reviewed on a quarterly basis. For more information on this program or to access the application, please visit our website, www.rse.coop.

Monthly Newsletter (Electrawatt)

Each month the Electrawatt is mailed or emailed to every member of RushShelby Energy. To opt-out of the mailed copy, you can complete a form on our website. The newsletter is published to keep you informed of the activities of your cooperative. Tips on energy efficiency, outage information, annual meeting activities, and electric legislative issues are a few of the topics discussed. Please take the time each month to stay informed through our newsletter.

Appliance Recycling Program

If you have an old second refrigerator or freezer parked in your garage keeping your soda pop or ice cream cold, it's probably costing you more money than you think. Did you know that it could use up to five times more electricity than a newer model, costing you an extra \$100 or more each year in electricity?

RushShelby Energy's appliance recycling program offers our members a quick and easy way to reduce your energy bill. Recycling your old refrigerator or stand-alone freezer is:

- Economical – Not only will you save money on your electric bill each month, but you'll receive a \$50 bounty on your old appliance.
- Convenient – We work with Raintree Habitat for Humanity to pick up your appliance for free, at a day and time that works for you.
- Environmentally Responsible – Habitat for Humanity will recycle over 95% of the appliance materials, and dispose of any hazardous materials according to EPA guidelines.

Residential Energy Efficiency Rebates

RushShelby Energy's rebate program is designed to encourage members to purchase energy efficient heating, cooling and water heating equipment.

When you consider how you use energy at home, up to 70 percent of your energy usage may be attributed to heating, cooling and appliances. If you plan to make upgrades in these areas, we want to help make these largest energy users even more affordable for you. Visit our website for information on qualifying equipment rebates, including heating and cooling equipment, heat pump water heaters, and appliance recycling rebates.

Buy Filters Online

Most homeowners know that changing your furnace or air conditioner filter regularly saves wear and tear on your equipment. But did you also know it can reduce your heating and cooling costs by up to 15%? RushShelby Energy offers a great service, FilterChange.coop, as an easy way to order filters online.

- Save up to 50% on the purchase price of the filters.
- Set an automatic email reminder to replace your filter.
- Free delivery to your door.

MEMBER SERVICES & PROGRAMS

Renewable Energy

RushShelby Energy has installed a small-scale renewable energy program with the goal of gaining real-world costs and data for small scale residential installations. This project is designed to share information with our members and the general public in order to start a conversation about renewable energy. Our solar panels and wind turbine are now installed and gathering data.

Crossroads Energy - Metered Propane Service

Crossroads Energy is a metered propane service offered through RushShelby Energy. With this program, Crossroads Energy installs a 500 gallon LP tank at your location. A meter is installed at the low pressure regulator, which is located on your house. This meter is then read each month when your electric meter is read and you pay for the gas you use during that time frame. Never again pay for propane prior to use. With this worry-free program you only pay for what you use.

Your propane price is locked in for the entire heating season, so you do not have to worry about constant changes to the cash market. For added convenience, your propane balance due appears on your electric bill. We keep your propane tank full, so you do not have to call when you need a delivery.

Wi-Power

Wi-Power high speed internet is the next generation of internet connectivity and Wi-Power Digital Phone service. It is an affordable and reliable solution using proven technology. Wi-Power does not need cable, phone lines or satellite. To see if Wi-Power is available in your area, call 1-877-764-1001 or visit www.wi-power.com for more information.

Co-op Connections Card

Members can use their Co-op Connections Card to receive great discounts at hundreds of local, regional and national vendors. Just show your Connections Card to participating companies and immediately receive their special discount. For a complete list of participating companies, visit www.connections.coop.

RIGHT-OF-WAY MAINTENANCE AND ACCESS

Trees growing near overhead power lines are both a liability and a safety concern. Falling trees and limbs are not only the most frequent cause of power outages, they are also a leading cause of momentary blinks. In addition, a tree touching a power line can conduct electricity and create the potential for electrical hazard, fires and property damage. For these reasons, trimming and cutting trees adjacent to power lines is essential to providing you with safe, reliable electric service.

Scheduled Maintenance

Your cooperative maintains a regular schedule for tree trimming and managing the rights-of-way beneath overhead power lines. Right-of-way work is performed by cooperative personnel and contractors hired by RSE. Your cooperation with this necessary and important work benefits many and is greatly appreciated.

Landscape Planning

You can do your part to help keep right-of-ways clear by carefully planning your landscaping. Trees and shrubs need to be planted beyond the minimum clearance of 20 feet on either side of the power line. In addition, keep the mature height in mind when choosing your tree. Small trees, such as dogwoods and fruit trees, are good choices. If you have underground electric service, please keep plants and shrubs at least three feet from electrical equipment enclosures; access to these enclosures must remain unobstructed.

METER INFORMATION

Your Electric Meter

Residential electric meters are read every day through our Automatic Meter Reading (AMR) computer system that uses the power lines to deliver usage information to our office. Periodically, RSE will physically read your meter to ensure accuracy and to inspect the cooperative's facilities serving your property. For safety reasons, meters must be easily accessible to RSE personnel.

Meter Accuracy

Indiana utility rules require that all meters be tested and be accurate within three percent of true kilowatt-hour usage. Your cooperative tests meters on a rotating schedule and finds most meters to be very accurate and rarely the cause of a high bill. If you are concerned about the accuracy of the meter at your location, please call our office and speak with a customer service representative. RSE may test your meter once within a 24-month period at no charge if deemed necessary. A fee is applied if more frequent testing is required.

Meter Tampering

Tampering with a meter is very dangerous and illegal. If you need your electric meter moved or disconnected, you must call your cooperative and make arrangements for trained RSE personnel to perform the procedure. Failure to do so may result in disconnection of service, criminal prosecution, and loss of ownership rights in the cooperative. Use of power not properly registered on the meter, current diversion, and other illegal practices relating to electric service are costly and will not be tolerated.

Outage Restoration Procedures

If Your Power is Off:

1. Check your home's breaker panel (and any outdoor disconnects) to make sure the outage is not due to a tripped breaker.
2. Call your neighbors to see if their power is off. This will help you determine whether the problem exists within your home or on our lines.
3. If you determine the problem is outside your home, call RSE. Please have the following information available when you call: account name, street address, home phone and cause of power outage (if you know it).
4. Call any time your power is off; do not assume that others have reported the outage.
5. Once you make the report, please avoid calling again unless an emergency arises. Crews will be out as soon as possible and extra calls prevent those who have not yet reported their outage from getting through.

Note: If you call when there are widespread outages, our automated outage reporting system may answer your call. Please listen carefully and follow all directions.

Toll-free: [1-800-284-3452](tel:1-800-284-3452)

Outage Reporting Systems

When a major outage occurs and thousands of calls are coming into our offices at one time, you may experience a busy signal or get a telephone network recording. Although it may seem longer, it takes an average of 75 seconds to gather important information about the cause of the outage, such as a tree on the line or a broken wire. The fastest way to report your outage is through our automated telephone system. Follow the recorded instructions to enter the phone number of the outage location and verify the name on the account. Information you provide through the automated system is entered into our dispatch computers. Outages can also be reported through the SmartHub app or Outage Texting. Crews will be out as soon as possible to restore your power. We also now have an Outage Map available on our website, allowing you to see the number of outages we have at a specific time.

Outage Restoration Process

Your call to report an outage is important. Our goal is to restore service as safely and quickly as possible. When you report the outage, we record your outage and any damage you report. Your information, along with information received from other cooperative members, is entered into our outage management system. A computer program compiles the information and then summarizes the outage pattern. This helps us locate trouble areas quickly and dispatch repair crews efficiently.

Once crews have been dispatched, these are the power restoration steps we follow:

1. Our first priority is public safety. RSE crews will be sent to remove power lines from roadways first.
2. After that, substation power is restored if necessary. This will often restore power to many members.
3. Next, the major distribution circuits, typically 3-phase lines, are repaired. If energy cannot be distributed over these lines, your home cannot receive power.
4. Tap lines, usually single phase lines, are the lines that carry power to groups of homes from the distribution circuits.
5. Finally, transformers and individual service lines are repaired.

Please note: When an outage is reported, our team of professional linemen respond quickly. It is often difficult to predict the length of an outage due to the severity of the problem. Please be patient and understand that we are doing everything we can to restore power quickly and safely.

ADDITIONAL MEMBER INFORMATION

Property Access

When you request service on your property, you must grant an easement agreement to RSE. This easement allows your cooperative clear access for constructing and maintaining electric service to you and other RSE members. This easement also grants your cooperative the right to rebuild, remove or improve electric equipment, and to keep easements clear of trees, shrubs, and other obstructions. Transformers, poles, lines, meters, and other electric facilities installed on or adjacent to your property remain the property of RSE. In addition, it is your responsibility to provide access to these facilities and exercise care to protect them. If there is damage arising from mistreatment, you may be held responsible for the cost of repairs or replacement.

Employee Identification

All RSE employees carry a photo identification card that verifies they are employees of your cooperative. For your protection, please ask to see this identification if an RSE employee calls on you. If you suspect someone is falsely claiming to be a cooperative employee, please notify us immediately at 765-544-2600.

Underground Electric Lines

Underground power lines serve some locations. For your safety, state law requires that you call 811, a free service that locates and marks underground utility installations, before you dig or perform any excavation work on your property. Simply dial 811 three working days before you plan to dig. A representative will come to your property and mark the location of any underground utility lines.

Red Flag Rules

The Red Flag program was developed under the Fair and Accurate Credit Transactions Act, in which Congress directed the FTC and other agencies to develop regulations requiring “creditors” and “financial institutions” to address the risk of identity theft. The resulting Red Flag Rules require all such entities that have “covered accounts” to develop and implement written identity theft prevention programs to help identify, detect, and respond to patterns, practices, or specific activities – known as “red flags” – that could indicate identity theft. This being the case, anyone needing information on an electric account with RSE must be listed on the account.

Annual Meeting

The Annual Meeting is an opportunity for you to get involved and exercise your ownership interest in the co-op. This meeting is held each year in July and is a wonderful way for you to stay informed, vote on the board of directors and have your voice heard. Details are provided each year in our newsletter.

Community Involvement

Our employees live and work in your community, and are strong supporters of our school systems and community programs. As your local electric provider we are very active with community programs. We are committed to serve, volunteer, and be involved in each of the communities we serve.

Touchstone Energy Cooperatives

Touchstone Energy is the national brand of electric cooperatives. More than 680 Touchstone Energy cooperatives in 46 states deliver energy and energy solutions to more than 30 million members every day. Touchstone Energy helps its cooperatives communicate the distinctiveness of co-ops to business and residential member-owners, large and small, all across the country.

Four values are the foundation of every Touchstone Energy co-op's service to its members. It's how Touchstone Energy cooperatives put their slogan – “the power of human connections” – into action and earn the trust of millions of people, every day. The four values are: Innovation, Accountability, Integrity and Commitment to Community.

National Rural Electric Cooperative Association (NRECA)

The National Rural Electric Cooperative Association (NRECA) is the national service organization dedicated to representing the national interests of cooperative electric utilities and the consumers they serve.

Founded in 1942, NRECA was organized specifically to overcome World War II shortages of electric construction materials, to obtain insurance coverage for newly constructed rural electric cooperatives, and to mitigate wholesale power problems. Since those early days, NRECA has been an advocate for consumer-owned cooperatives on energy and operational issues as well as rural community and economic development.

Hoosier Energy

Hoosier Energy, the power supplier to RushShelby Energy, is a generation and transmission cooperative providing electric power to 18 member electric distribution cooperatives in central and southern Indiana and one member cooperative in Illinois. Based in Bloomington, Indiana, Hoosier Energy operates coal, natural gas and renewable energy power plants which deliver power through a 1,450-mile transmission network.

Indiana Electric Cooperatives

Indiana Electric Cooperatives (IEC) was the first organization of its kind in the nation. Established in 1935, IEC brought our communities together to serve as a central resource to meet the needs of its member cooperatives.

Working together, IEC and Indiana's electric cooperatives partnered to become an effective team. They provide professional services to each distribution cooperative in the state that includes government relations, job training and safety, regulatory compliance, a wide array of employee and director training opportunities, and an insurance benefit cooperative.

WHAT IS AN ELECTRIC COOPERATIVE?

With the help of Franklin D. Roosevelt, who established the Rural Electrification Administration in 1935, friends and neighbors banded together to create a new kind of electric utility, where the voice of every person made a difference. Electric cooperatives brought electric power to the countryside when no one else would. Today, America's electric cooperatives continue to answer that call. With the same focus on customer needs, today's electric cooperatives provide much more than competitively priced reliable energy. We are committed to improving the quality of life in our communities and for the member-owners who live there.

Cooperatives around the world generally operate according to the same core principles and values, adopted by the International Cooperative Alliance in 1995. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

7 Cooperative Principles

1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

6. Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.

As you can see, we're different. We're working together to keep your electric bills affordable. We're controlling costs through innovation. We're continuing to put you, our members, first. No matter what the future brings, one thing is certain. We're Looking Out For You.