

Keep your bill consistent when the weather isn't.

Budget Billing from Farmers Electric Cooperative means you'll know what to expect, so you can plan ahead.



No one likes surprises – especially when it affects your household budget. That's why Farmers EC offers Budget Billing as a payment option to our members. It's a way to plan ahead for the months with greater usage and average those costs throughout the year. It'd be nice if we could do that with the weather, too.

Payments are calculated based on an average of the last 11 months plus your current month.

Every member is eligible with no participation fees to join.

SIGN UP FOR BUDGET BILLING: 903 455 1715



Our Cooperative. Our Community.



by **MARK STUBBS**
General Manager

We are keenly aware of how frustrating it is to receive high bills, especially in the winter. Some winters are short and mild; others are long and harsh. Even if the winter highs are in the mid 60's, the mercury often dips below freezing when the sun goes down. This causes many heaters to run at night while we sleep.

At Farmers Electric, we are committed to helping you find solutions to high winter energy bills. The co-op offers several programs to help members manage their bills and accounts. There's almost always more than one remedy for a situation, and our Member Care team can help you weigh all the available options. The most important way to prevent a higher-than-expected energy bill is to look for ways to decrease the amount of energy used. One thing we can't change, no matter how hard we try, is that colder weather means most folks use more electricity to keep the house warm.

So be prepared, and manage your energy use. Seal any gaps that create drafts in your home, and augment your insulation if needed. Keep an eye on the thermostat to conserve energy, and set it as low as comfortably possible.

Bundle up with sweaters, socks, and slippers while in the house. Keep shades or curtains and blinds closed at night to reduce significant temperature changes inside the house. Always turn off lights you don't need, and avoid using expensive electric space heaters if possible. They often use more energy than you might expect.

One of the easiest ways to save on winter utility bills is to schedule an appointment for a home energy audit. Our trained professionals will check for air leaks, look at your ductwork and insulation, and determine the temperature of the air coming out of the vents, among other things. Best of all, the energy auditor will make recommendations on how to improve your home's energy efficiency. Give us a call at 903 455 1715 to set up an appointment for a FREE home energy audit.

Another tip is to join the growing number of members who are on our Budget Billing plan. Budget Billing keeps your bills consistent, even when the weather isn't. Our Budget Billing plan smooths out the highs and lows that come with the coldest days of winter and the hottest days of summer by averaging the last 11 months plus the current month on your account. You essentially pay an average amount every month; no big surprises! Contact us at 903 455 1715, and keep your electric bill consistent this winter even when the weather isn't.

TAKE CONTROL & SAVE

3-POINT ENERGY PLAN.



BUDGET BILLING PLAN

Average out your monthly bills so you can budget more easily and minimize higher bills in peak usage months.



FREE ENERGY AUDIT

Our auditor will come to your home free of charge and assess how you're using energy—then show you the best ways to improve efficiency and save!



WE'RE LOOKING OUT FOR YOU

We're working to make your co-op experience better every day. That includes helping you manage your electric bill by offering energy-saving ideas, providing flexible billing options, and even working with local assistance organizations if you're experiencing financial hardships. Call our Member Care Representatives for details.



THE FREE AND EASY WAY TO MANAGE YOUR ACCOUNT ONLINE.

As part of the Farmers EC website, you can log in or download the app onto your phone. Monitor daily usage and account details and pay your online to save on postage.

DOWNLOAD AND LEARN MORE AT: FARMERSELECTRIC.COOP

SNEAKY-SMART WAYS TO CUT YOUR HOME HEATING BILLS.

ADJUST DOOR THRESHOLDS

If you can see daylight under your front door, then you're losing the indoor air you've paid to heat. Some thresholds have four or five screws that let you adjust the height to eliminate a gap. Turn the screws counterclockwise to lift the threshold until daylight is mostly gone. A little light in the corners is okay, and the door shouldn't drag on the threshold or it'll wear out the weatherstripping.

ELIMINATE DRAFTS AROUND ELECTRICAL BOXES

Electrical outlets on your exterior walls are notoriously drafty because insulation isn't always placed behind and around them correctly. To stop the leaks, remove the cover plates and fill small gaps around the boxes with acrylic latex caulk. For large gaps, use foam sealant. Then place a foam gasket over the outlet or switch and replace the cover plate.

COVER WINDOWS AND PATIO DOORS WITH PLASTIC FILM

Windows account for 25 percent of heat loss in homes. Covering the windows and sliding patio doors with clear plastic film can reduce that loss. The transparent film is inexpensive, simple to put on, and won't harm your trim. In the spring, the film comes off easily.

HOW MUCH CAN YOU REALLY SAVE WITH ENERGY EFFICIENT IMPROVEMENTS?

To get you started, we've put together a list of specific actions you can take to save energy and water in your home, along with the potential annual savings for all of them. Be sure to check out the ideas in the chart to really maximize your savings.

| Recommended action | Potential savings <small>(as a percentage of utility bills)</small> | Avg annual savings <small>(based on EIA average end-use expenditures*; actual savings will vary)</small> |
|---|--|---|
| Install exterior low-e storm windows | 12%-33% annually on heating and cooling bills | \$100-\$274 |
| Seal uncontrolled air leaks | 10%-20% on annual heating and cooling bills | \$83-\$166 |
| Plant shade trees | 15%-50% of annual air conditioning costs | \$35-\$119 |
| Use a power strip for electronic equipment and turn it off when not in use | Up to 12% of electric bill per year | \$100 |
| Replace an older toilet that uses 6 gallons per flush with a WaterSense model | | \$100 |
| Turn back your thermostat 7°-10°F for 8 hours a day | Up to 10% annually on heating and cooling bills | \$83 |
| Weatherstrip double-hung windows | 5%-10% annually on heating and cooling bills | \$42-\$83 |
| Replace your home's five most frequently used light fixtures or bulbs with models that have earned the ENERGY STAR rating | 9% on electricity bill annually | \$75 |
| Lower water heating temperature | 4%-22% annually on your water heating bill | \$12-\$60 |
| Insulate water heater tank | 7%-16% annually on water heating bill | \$20-\$45 |
| Fix leaky faucets; one drip per second wastes 1,661 gallons of water | | \$35 |
| Use sleep mode and power-management features on your computer | Up to 4% of annual electric bill | \$30 |
| Insulate hot water pipes | 3%-4% annually on water heating bill | \$8-\$12 |

*Average annual energy expenditures per household in the U.S. are as follows: space heating: \$593; water heating: \$280; air conditioning: \$237; refrigerators: \$153; other (lighting and electricity): \$827

**All actual savings will vary depending on home, climate, products, and use.

****TOTAL POTENTIAL SAVINGS: \$723-\$1,182**

Even in the middle of winter, you can slash your energy bills without sacrificing comfort.

Take a tour of your home and check out these problem areas; fixing them up could dramatically reduce how much you need to spend to keep the place warm and toasty. Or call Farmers EC 903 455 1715 for a FREE home energy audit.

INSULATE THE ATTIC ACCESS DOOR LOCK DOOR AND WINDOWS

Even in well-insulated attics, the access door may not be properly insulated, letting warm air escape through the attic hatch. And if the door is warped or something obstructs the opening, then the door won't lie flat, allowing air to leak into the attic. To ensure that the door blocks airflow, use adhesive to attach fiberglass batt insulation to the attic side of the door. And if the door won't lie flat, use a latch bolt system to close it tight.

When you lock your windows, you can often feel them pushing together more tightly. It makes a difference for your heating bill. Even when doors and windows are closed, they might not be pressed tight against the weatherstripping if they're not locked, which allows cold outside air to infiltrate the home.



REVERSE YOUR FAN

In the summertime a fan is a wonderful way to keep cool, but your fan can also help circulate warm air in the winter. When you reverse the direction of your fan, the fan will push warm air downward and recirculate it through the room. To ensure your fan is spinning in the correct direction, set it so the blades are spinning clockwise when you look up.

SHORTER DAYS MEAN INCREASED LIGHT USE IN WINTER MONTHS.

Save energy and money with LEDs.



The shorter days of winter mean we are indoors more in the evenings and are using more electricity in the process. The lights are now on inside the home an extra 3-4 hours every night. You may also leave exterior lights on during the day so you don't come home to a dark house. This makes the use of energy-efficient lighting a simple way to help reduce usage and your energy bill.

An average household dedicates about 5% of its energy budget to lighting. By replacing your home's most frequently used light fixtures or bulbs with models that have

earned the ENERGY STAR rating, you can save money each year.

Using LED bulbs, which cost just a few dollars more, will save you about \$30 over its lifetime and pay for itself in about 6 months. They use 75 percent less energy and last about 10 times longer than an incandescent bulb.

Installing motion sensors on your exterior lighting eliminates the need to leave them on during daylight hours. Your lights will come on only when you need them and you save in the process.



WHAT SHOULD YOU SET YOUR THERMOSTAT AT IN THE WINTER?

Turn down your thermostat to 68 degrees. For every degree you lower your heat in the 60-degree to 70-degree range, you'll save up to 5 percent on heating costs. Wear warm clothing like a sweater and set your thermostat to 68 degrees or lower during the day and evening, health permitting.