

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.

Average is calculated using the last 12-month account history.

Every member is eligible with no participation fees to join.

SIGN UP FOR BUDGET BILLING: 800 541 2662



A Touchstone Energy® Cooperative 

800 541 2662 | FarmersElectric.coop

YOU'RE IN POWER.

Texas winters are often unpredictable.



by **MARK STUBBS**
General Manager

The past couple of winters were short and mild; others, like in 2014 and 2015, long and harsh. Even if the winter highs reach the mid 60's, the mercury often dips below freezing when the sun goes down. This causes many heating systems to run all night. We encourage members to avoid higher-than-normal energy bills by monitoring usage through SmartHub, our online account management tool, and our Budget Billing program that averages your monthly bill. Ready to sign up? Contact us at 903 455 1715, and keep your electric bill consistent this winter even when the weather isn't.

Before turning on the heat this season, do a sweep of your home to learn where that heat might be leaking outside. The less heat that escapes, the less you waste—and the more comfortable your home will feel.

LOOK FOR AIR LEAKS: Indoors, check for gaps between baseboards and floors and at the intersections of walls and ceilings. Find cracks and gaps around electrical, cable and phone outlets on the interior side of outdoor walls. Light a match or a stick of incense and hold it in front of each window in the house. If the smoke blows, the windows are leaking.

PLUG THE LEAKS: According to the U.S. Department of Energy, sealing those little leaks and drafts can save you up to 30 percent on heating and cooling bills each year. So caulk holes and penetrations wherever you see them: around faucets and pipes and wiring, inside cracks in your exterior siding and around windows and doors. Members are eligible for a rebate of up to \$100 on weather stripping and sealant. Details are online at FarmersElectric.coop

ADD OR REPAIR INSULATION: Especially if your home is older, it's likely that your attic has too little insulation or that the insulation in it has fallen away from the ceiling, walls and floor it is supposed to protect. Reattach or replace old insulation to reduce heat from escaping through the attic during the winter and from coming into the house during the summer. Members are eligible for a rebate of up to \$500 for adding additional insulation. Details are online at FarmersElectric.coop

CALL A PROFESSIONAL TO CHECK YOUR HEATING SYSTEM: The tech will look for damage, worn-out parts and other potential trouble. A do-it-yourself tip: Change your furnace filters every couple of months during heating season. Members are eligible for a rebate of up to \$50 for HVAC tune-ups. Details are online at FarmersElectric.coop

CONSIDER HAVING AN ENERGY AUDIT: An energy auditor can find leaks in places where you can't: inside walls, under floors and in crawlspaces. Using huge fans and infrared cameras, an energy auditor can find trouble spots and recommend ways to remove them. Contact us today at 903 455 1715 to schedule a FREE in home energy audit.

PAYMENT OPTIONS

If winter weather makes traveling difficult, consider making payments with SmartHub, over the phone, or by using MoneyGram Express Pay or Fidelity Express. Now you can pay your bill from home with SmartHub or close to home and have the payment credited to your account the same day.

Pay Online with SmartHub

Use FarmersElectric.coop for payment and account management needs. Click on the Member Hub button or the Login link to access your account or to create an account if you are a new user. Once in the SmartHub app, make your payment using **Discover**, **Visa** or **MasterCard** or by **electronic check**.

Pay by Phone

Call **877 495 6841**. To create a PIN number, you can use the last four digits of your Social Security number. You can pay by **Discover**, **Visa**, **MasterCard** or by **check** 24 hours a day, seven days a week.

Pay Stations

We also accept payments through Fidelity Express (FIDX) or MoneyGram Express Pay (MG). Payments are posted to your account the same day. FIDX locations can be found at fidelityexpress.com or call **800 621 8030**.

MG locations can be found at moneygram.com or call **800 926 9400**.

For more payment information visit FarmersElectric.coop



ENERGY TIPS FOR RENTERS?

Just because you rent doesn't mean you can't save money and energy. By taking a few simple steps, you can reduce your energy usage this winter and keep that saving for something fun in the spring.

HEATING

Clean warm-air registers and baseboard heaters, as needed; make sure they're not blocked by furniture, carpeting, or drapes.

WINDOWS

Close your curtains and shades at night to protect against cold drafts; open during the day to let in warming sunlight.

LIGHTING

Replace all incandescent bulbs in your home with LED bulbs

DISHWASHER

Let your dishes air dry; if you don't have an automatic air-dry switch, turn off the control knob after the final rinse and prop the door open slightly so the dishes will dry faster.

FRIDGE

Keep the refrigerator at 35°-38°F

COOKING

Use small electric pans, toaster ovens, or convection ovens for small meals. They use one-third to one-half as much energy as a full-sized oven.

LAUNDRY

Consider air-drying clothes on clothes lines or drying racks.

TOP DOWN APPROACH TO ADDING INSULATION IN AN EXISTING HOME.

For optimal energy efficiency, your home should be properly insulated from the roof down to its foundation. In addition to insulation, consider moisture and air leakage control in each area of your house.

ATTIC INSULATION

Loose-fill or batt insulation is typically installed in an attic. Loose-fill insulation is usually less expensive to install than batt insulation, and provides better coverage when installed properly. To find out if you have enough attic insulation, measure the thickness of the insulation. If it is less than R-30 (11 inches of fiberglass or rock wool or 8 inches of cellulose), you could probably benefit by adding more. Before insulating, seal any air leaks and make roof and other necessary repairs. If it is located in a conditioned part of the house, also remember to insulate and air seal your attic access.

DUCT INSULATION

If the ducts in your home are in unconditioned space, seal and insulate them. If you're building a new house, place ducts in the conditioned space to avoid the energy losses associated with most duct systems.

EXTERIOR WALL INSULATION

If your attic has enough insulation and proper air sealing, and your home still feels drafty and cold in the winter or too warm in the summer, chances are you need to add insulation to the exterior walls. This is more expensive and usually requires a contractor. If you are thinking of replacing the exterior siding on your home, consider adding insulation at the same time.

In an existing home, consider using blow-in insulation, which, when installed with the dense pack technique, will provide significant air sealing. It can be added to exterior walls without much disturbance to finished areas of your home. If you're remodeling and your wall cavities will be open, look into two-part spray foam or wet spray cellulose insulation.

LEARN MORE ABOUT INSULATION

HOW INSULATION WORKS

Learn about conduction, convection, and radiation and how insulation is used to control these mechanisms of heat flow. You will also learn about R-Values, thermal resistance and how insulation is rated for use in different temperate zones.

energy.gov/energysaver/insulation

INSULATION TYPES

There are as many types of insulation as there are home styles. Choosing the right type for the right usage is important. Here is a quick resource for learning about the different types of insulation for your home.

energy.gov/energysaver/types-insulation



FLOORS ABOVE UNHEATED GARAGES

When insulating floors above unconditioned garages, first seal all possible sources of air leakage. This strategy has the added benefit of minimizing the danger of contaminants (from car exhaust, paint, solvents, gardening supplies, etc.) in the garage migrating into the conditioned space. Also install an air barrier to prevent cold air in the garage from “short circuiting” the insulation underneath the subfloor.

CRAWLSPACE INSULATION

If you have an unventilated crawlspace, the best approach is to seal and insulate the foundation walls rather than the floor between the crawlspace and the house. This strategy has the advantage of keeping piping and ductwork within the conditioned volume of the house so these building components don't require insulation for energy efficiency or protection against freezing. The downside of this strategy is that rodents, pests, or water can damage the insulation and the crawlspace must be built airtight and the air barrier maintained. It's best to locate the access door to the crawlspace inside the home through the subfloor unless you build and maintain an airtight, insulated access door in the perimeter wall.

SLAB-ON-GRADE INSULATION

Cold concrete slabs can be a source of discomfort in a home. An insulated slab is easier to heat, and placing the mass of the slab within your home's thermal envelope helps moderate indoor temperatures. Insulating a slab in an existing home can be expensive and disruptive, but if the slab in your home is cold, it is possible to dig around the perimeter of the house and install insulation, usually foam board. In most parts of the United States, insulating the exterior edge of a slab can reduce heating bills by 10% to 20%.

FARMERS EC RESOURCES

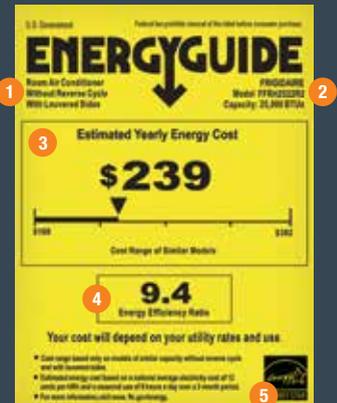
FREE HOME ENERGY AUDIT

Create a more energy-efficient home with Farmers' FREE Energy Audit. Our professional auditor will visit your home to assess your situation and show you how to save, now and in the long run. Let us help clear the way to a more efficient home.

REBATES & INCENTIVES

Save money on the things that save energy! Right now, get rebates directly from Farmers EC when you invest in a number of different energy-saving technologies and upgrades, including insulation, electric water heaters, and more.

Learn more Energy Audits and Rebates at: FarmersElectric.coop/member-resources



MAKE A SMART CHOICE WITH THE ENERGY GUIDE LABEL

The Energy Guide label is required to be placed on all appliances by the manufacturers. The label provides information about energy consumption, and shows you how much energy an appliance uses compared with similar models. Keep in mind that the numbers are averages: actual costs will differ somewhat depending on how you use them.

- 1 Key features of the appliance and the similar models that make up the cost comparison range.
- 2 Maker, model number, and size of the appliance.
- 3 Estimated yearly operating cost (based on the national average cost of electricity), and the range of operating costs for similar models.
- 4 Estimated yearly electricity consumption.
- 5 The ENERGY STAR® logo indicates that this model meets strict criteria for energy efficiency. ENERGY STAR-qualified products exceed the federal minimum standards for efficiency and quality—sometimes significantly. Look for the label on appliances, electronics, water heaters, windows, and other products that consume energy in your home.