

MEMBER CARE SERVICES

# You're a Farmer now.

Member resource guide.



903 455 1715 | [FarmersElectric.coop](http://FarmersElectric.coop) |  

**YOU'RE IN POWER.**

## MEMBER CARE SERVICES

# Member Resource Guide

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## WELCOME

# You're a member, not a meter.

You set up your electric service account with Farmers EC, and you think to yourself, “That’s done, now I just have to pay my monthly bill.” The truth is, we’re more than just a utility provider that you pay each month for electricity. We have more to offer—and we want you to know about these benefits.

**We’re local.** It’s likely that you know an employee of Farmers EC. Our employees—your friends and neighbors—share the same concerns for our community that you do. Each year, Farmers EC sponsors several community events and provides scholarships to high school seniors. We also take part in charitable giving to local organizations.

**We’re community based.** Farmers EC doesn’t offer profits to investors—we return money over and above operating costs to you, our members, based on each member’s electricity consumption in the form of a Capital Credit Member Bonus.

**We’re here for you.** At Farmers EC, our mission is to provide you with safe, reliable, and affordable electricity. We care about our members’ quality of life, which is why our employees are continuously finding innovative ways to improve our service.

*We look forward to serving you,*

**Mark Stubbs**

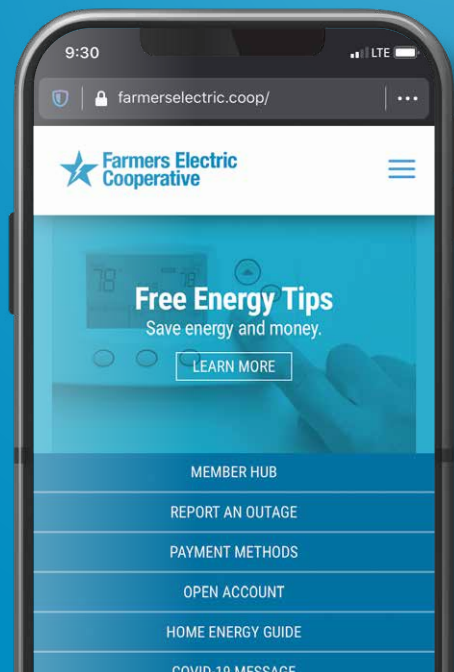
General Manager

FARMERS EC

# Member Website

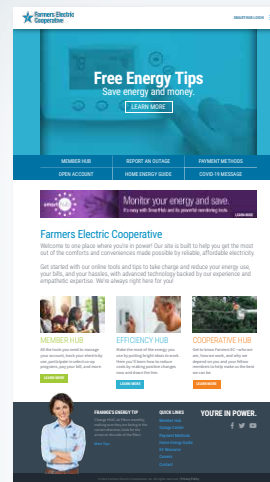
## Stay connected and informed.

We make it easy for members to find and receive information regarding their energy use. Our website and social media feeds help members take charge and stay informed on energy products, services, and your cooperative. We will always shine a light on ways for you to save as a member of Farmers EC.



### DID YOU KNOW?

Farmers EC is in the top 10 of the fastest-growing electric cooperatives in the United States. This is due to the continued growth of the Dallas area's expansion eastward into Farmers EC districts.



### FarmersElectric.coop

Farmers EC makes finding information easy on our color-coded, responsive website. Whether on the go or at home on your desktop, you will quickly find information to help you start taking charge of your energy use.

#### Account Hub

Here you will find everything you need to manage your Farmers EC energy account. Find information about payment methods, bill plans, services fees, and making changes to your account. You will also find information about SmartHub. Our SmartHub app allows members to track and analyze energy use and to securely pay their energy bill online from anywhere.

#### Service Hub

In addition to the Account Hub, our Service Hub provides program information and valuable resources for members. Members can report an outage, sign up for our renewable energy program, learn about our 360 Green program, as well as download useful PDFs like our Power Safety tips.

#### Efficiency Hub

Not only do we want you to save energy, we want you to save money. We help members do this with energy saving rebates, our free Home Energy Efficiency Guide, Renewable Generation information, and more helpful resources. Start saving with the Efficiency Hub.

#### Cooperative Hub

Cooperative Hub allows members to learn more about their cooperative, like our 5 Point Philosophy, community involvement programs, our Capital Credit Member Bonus, and of course, our history.



### Stay Social

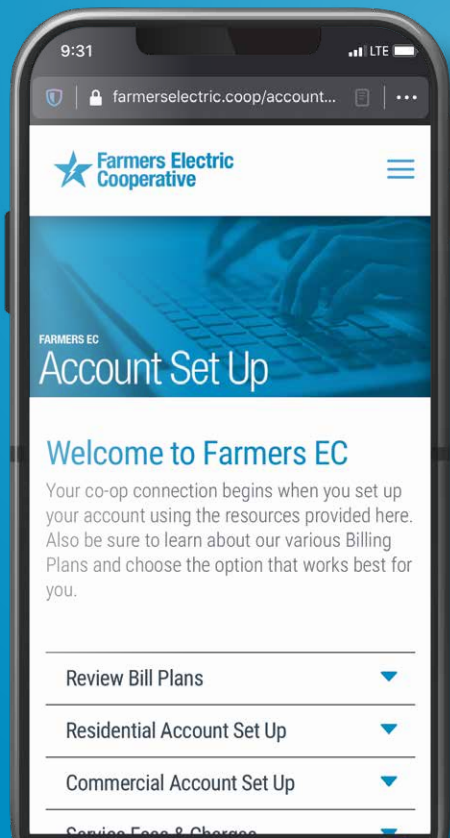
Follow us on Facebook and Twitter. It's a simple, quick way to check in and stay informed about your cooperative.

## MEMBER CARE SERVICES

# Account Hub

### Set up and management.

The Account Hub has everything you need to manage and make changes to your account. From updating information on your account to reviewing bill plans and account service fees, you will find it here.



### DID YOU KNOW?

Farmers EC has more than 58,000 members across nine districts spanning 12 counties in Northeast Texas.

## Bill Plans

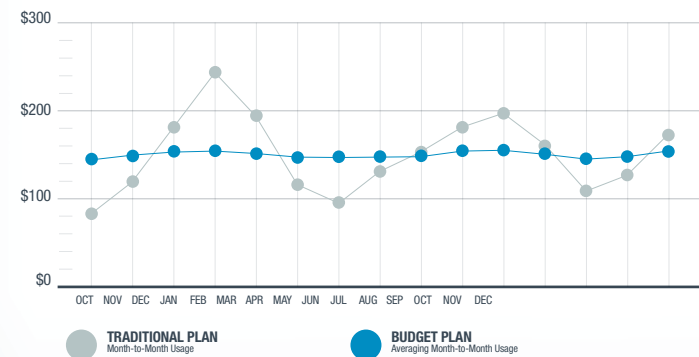
Farmers EC recognizes every member is different, and that means their energy needs and lifestyles are different as well. That's why Farmers EC offers different Bill Plans to meet those needs. So if your needs change, your Bill Plan can change, too.

### TRADITIONAL Month-To-Month

Billed monthly to reflect the electricity usage for that billing cycle, Traditional billing is ideal for members who are comfortable paying by the month and can accommodate the higher bills that come with more extreme summer and winter weather.

### BUDGET Averaging Month-To-Month

Don't like surprises? Budget Billing might be for you. Simply pay an average amount each month, avoiding usage spikes during the hottest days of summer and the coldest of winter.



### PROACTIVE Pay-As-You-Go

The Proactive Plan is like data plans or streaming services for members who want total control over their energy usage. Pay-As-You-Go ensures members keep bills low by monitoring and adjusting consumption on an as-needed basis.

# Payment Methods

Farmers EC offers several flexible methods to pay your bill.

## SMARTHUB

Use SmartHub for bill payment, energy monitoring, and account management needs. Creating an account is fast and easy, and so is its online payment ability.

## AUTO PAY

You can have your electric bill automatically drafted from your bank account or credit card each month. To sign up, login to SmartHub and under Billing & Payments select Auto Pay Programs to enroll. Members can use their checking, savings account, or credit card.

## BY PHONE

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

## PAY STATIONS

We also accept payments through Fidelity Express or MoneyGram Express Pay. This is a free service for Farmers EC members.

## MAKING ACCOUNT CHANGES & CONTACT

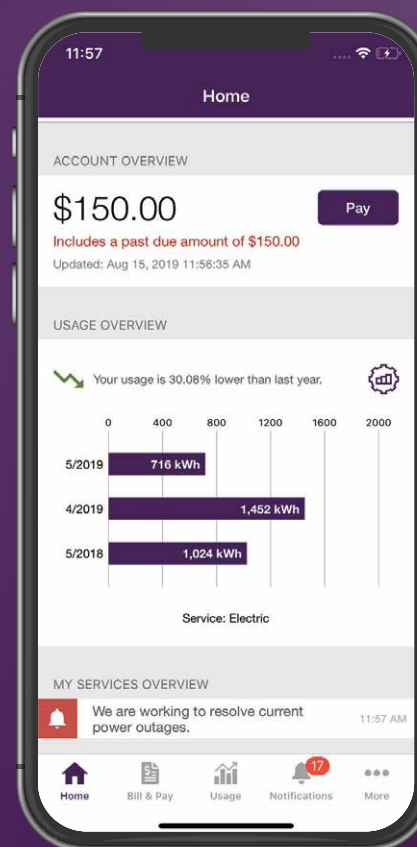
Whether you're saying hello or saying goodbye, we have the tools for members to start and stop their residential services. We can help members online or by phone. Our Member Care team can help you change your bill plan or update account information.

Contact Member Care using the Messenger Link in SmartHub, the contact form on the website, or by calling: **903 455 1715** Monday through Friday, 8am to 5pm.



# Power beyond payments.

SmartHub is so much more than a payment portal. It's a powerful application that puts your entire account and its history at your fingertips. Use SmartHub to track, analyze, and understand how you're using electricity, how it affects your bill, and how to reduce costs and inefficiency.



### Track

Get a detailed look at past and current usage. This data can also be viewed with weather trends by month or day.

### Analyze

Review two bill histories side-by-side to monitor differences between the same month from the previous year.

### Monitor Trends

Monthly averages can be monitored while viewing daily usage patterns along with the days of the billing period.

**DOWNLOAD THE FREE  
SMARTHUB APP FOR  
APPLE OR ANDROID AT:  
[FarmersElectric.coop](https://farmerselectric.coop).**

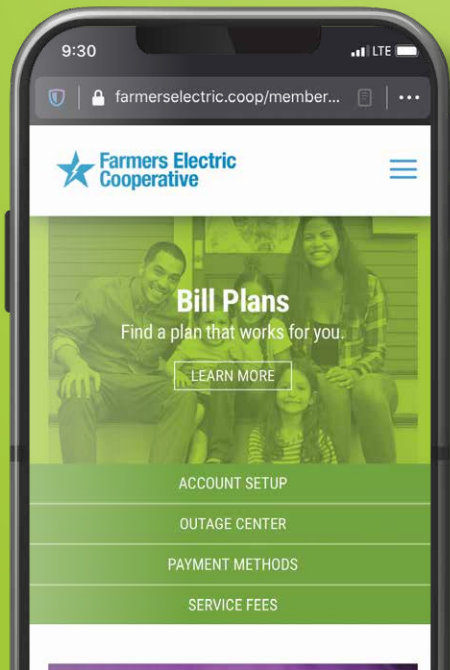


## COOPERATIVE SERVICES

# Services Hub

Energy services and programs for members.

The Services Hub is your resource for all Farmers EC programs and services. Here members can report an outage as well as find information about our renewable energy and 360 Green programs, paperless billing, and resource PDFs.



### DID YOU KNOW?

The average Farmers EC residential member uses an average of 1,458 kWh per month.

## PAPERLESS BILLING

Members can pay their bill securely online anytime, anywhere, from their computer or smartphone with SmartHub. Members receive an email or text alert when their bill is ready to view. Click the link, login to SmartHub, view your bill, and pay it. Fast, simple, easy, good for the environment, and a good use of your time.



## PDF RESOURCES

From vegetation management to home safety tips, when dealing with electricity we want to help you stay safe. We've placed this information into convenient PDF documents you can download and access at any time via the Farmers EC website.



## Become a Green Farmer.

Farmers EC is helping our members reduce their environmental footprint through greater energy efficiency and sustainability. Farmers EC has combined our Renewable Energy with several other sustainable energy services to create 360 Green Energy. Members can become Green Farmers by combining all or some of these services to be more environmentally friendly.

**TAKE CHARGE. LEARN MORE AT: [Go360Green.com](http://Go360Green.com)**



### RENEWABLE ENERGY PROGRAM

Trying to produce your own energy and being environmentally friendly can be a tall order. Many find their solar panel output does not meet their home's energy demand and cost of the installation can be high. Our Renewable Energy Program makes homeowners and renters green farmers with a mix of solar, wind, and hydro energy. Members can purchase up to 800 kilowatt-hours of renewable energy each month. The cost of renewable energy is about the same as traditional energy, and that's something we can all feel good about.



### OUTAGE CENTER

Farmers EC is always working hard to keep the power flowing, but sometimes the power does go out. Members can help speed the process of returning power by reporting outages. Members can utilize our Outage Map to report and track repairs or they can call our Member Care support team at: **903 455 1715**.

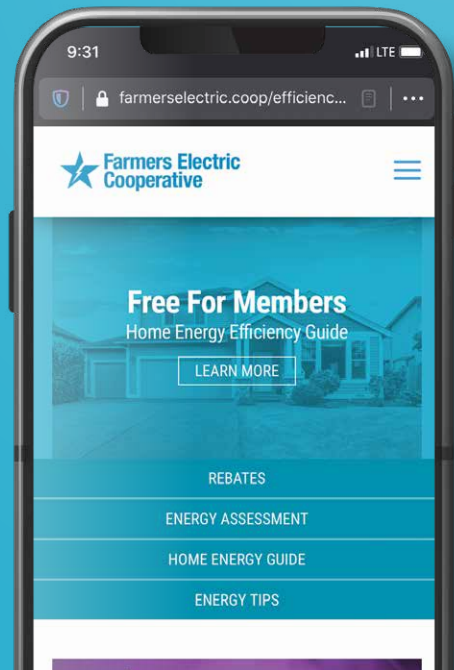
Learn more about our power outage safety and Farmers EC power restoration efforts in the Service Hub.

## ENERGY SAVING TOOLS

# Efficiency Hub

Saving members money.

Whether you rent or own, the Efficiency Hub has the resources to help you save energy and money. From money-saving rebates and energy tips, to our free Home Energy Efficiency Guide, we have an energy-efficient solution for you.



### DID YOU KNOW?

There are two costs associated with major appliances. The purchase cost and then the operating costs for the life of the appliance. Be sure you don't lose long-term savings to save a few dollars at the purchase.

## Home Energy Efficiency Guide

Farmers EC created this FREE comprehensive guide to help members take charge of their energy consumption. From spotlighting factors that create high bills to tips on how to resolve them, this guide will help you manage future energy use and keep bills low.



**TAKE CHARGE. REQUEST YOUR FREE GUIDE IN THE EFFICIENCY HUB AT: [FarmersElectric.coop](http://FarmersElectric.coop)**



### Energy Use

You will learn about the three main areas of energy use that make up your monthly bill. Heating and cooling, what we call the variable load, is a big contributor to your overall annual energy use.



### Contributing Factors

There are three primary factors that contribute to how much energy you use. Weather is the most obvious. Less obvious is our home's ability to retain the heated or cooled air. In addition, our own lifestyle preferences really dictate how high or low we adjust the thermostat.



### Checklist

We provided a checklist you can use to walk through your home and evaluate factors contributing to high energy bills. You will be able to assess usage related to heating and cooling, your variable load, and your appliances and lighting, which contribute to baseload.



# Efficiency Rebates

Upgrade your home's energy efficiency and get money back.



We're ready to help you take the first steps toward greater energy efficiency by offering rebates on select energy saving products.

**FARMERS EC MEMBERS CAN REVIEW THE FULL LIST OF REBATES AND QUALIFICATION DETAILS AT: [FarmersElectric.coop](http://FarmersElectric.coop).**

# FREE Home Energy Assessment

Have an expert evaluate your home for energy inefficiency.



Experiencing high bills and don't know why? Do you just want to maximize your home's efficiency but are confused about where to begin? You're not alone. With the Farmers EC FREE Home Energy Assessment, we will send a professional energy assessor to visit your home to analyze your situation and show you how to save now and in the long run. Together, we can help you create a more efficient home.

**TAKE CHARGE. REQUEST YOUR FREE HOME ENERGY ASSESSMENT IN THE EFFICIENCY HUB AT: [FarmersElectric.coop](http://FarmersElectric.coop)**

# Energy Tips

FREE PDF download.



With this long list of ideas, you're sure to find plenty of ways to save energy around your house. You'll see quick, simple changes to start, plus options for larger investments that can make a big difference in the long run. Download your PDF in the Efficiency Hub today.

# Filter Change

Get filters delivered directly to your home.

Replace your air filters regularly for efficient HVAC performance. Shipped directly to your door, Farmers EC makes replacement easy. Order online and set up reminders while saving up to 15% on heating and cooling costs.

**LEARN MORE AT: [FarmersElectric.coop](http://FarmersElectric.coop)**



# Distributed Generation

Create your own energy.

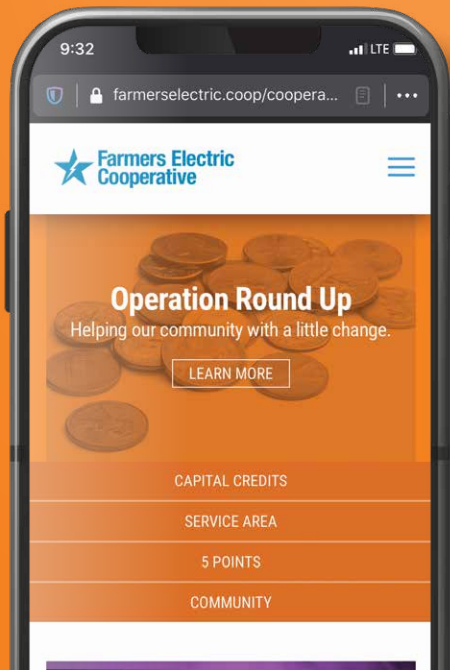
The Farmers EC Renewable Generation program allows members who use alternative power sources, like solar and wind, to receive tax incentives and other benefits. Visit the Efficiency Hub and download the Renewable Generation PDF document to learn more about guidelines, proper installation, and distribution processes.

## COMMUNITY INVOLVED

# Cooperative Hub

## Members helping Members.

When we say, “You’re in power,” we mean it. We are all in this together. We are not just providing electricity—from our guiding 5 Point Philosophy to our Youth Programs and our community support program, Operation Round Up, we are giving back and making our communities stronger.



### DID YOU KNOW?

We work in conjunction with area charities across our nine districts to help get assistance to our members.

## 5 Point Philosophy

We created our 5 Point Philosophy to help guide our decisions and build our strengths. It influences the way we work within our service area and the communities we represent.

1

### LONG-TERM RATE STABILITY

We are locking in value with long-term consistent prices.

We don't chase wholesale power plans that reset every 12 months. Members want the lowest rate possible so we analyze, plan, and contract with energy generation providers for long-term rates and value.

2

### YOU'RE A MEMBER NOT A METER

Members are in power, and it doesn't get any simpler than that.

We don't serve investors for profits. We serve our members. We strive to provide the best service while controlling costs, and we return the profits back to members through a Capital Credit Member Bonus.

3

### COMMUNITY INVOLVEMENT

Giving back to our communities is a founding principle of all cooperatives.

We created and participate in programs designed to help members and our communities. Through Operation Round Up, we're able to offer financial assistance, scholarships, and other programs to our members.

4

### SERVICE OUTAGE PREVENTION

Whether replacing damaged lines or trimming trees, we are on it every day.

Everyone expects the lights to come on when they flip a switch. That takes being proactive on our part. We annually allocate more than most providers to properly maintain the co-op's thousands of miles of line to ensure reliable service for members.

5

### MEMBER SERVICE INNOVATION

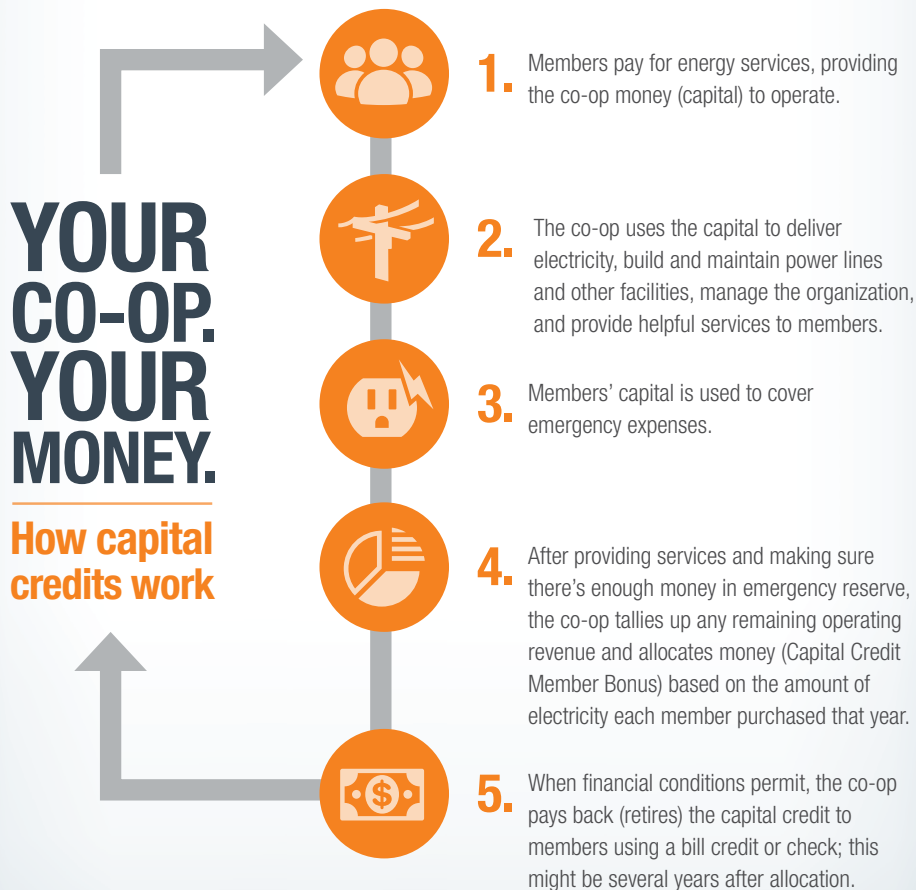
We leverage opportunities and technologies to save and put members first.

We put members first. With tools like SmartHub and resources like the Home Energy Efficiency Guide, we encourage members to reduce usage through energy efficiency.

# Capital Credit Member Bonus

When financial conditions permit, cooperatives share profits with their members.

You don't have to do anything special to qualify beyond being a member and purchasing power from the co-op. When it's time to retire capital credit, you'll automatically receive your funds in the form of a bill credit or check. Remember: always keep your current address on file with Farmers EC, even if you leave the co-op's service area, so that you can continue to receive your share of capital credits for the time you were a member.



# Community Involvement

We live and work where you do—and we're honored to help take care of our communities. Below are just a few of the ways Farmers EC engages with members like you. Learn more about these programs in the Cooperative Hub on our website.

## YOUTH PROGRAMS

Youth are the future of our community, and we want them to get off to a great start in life. Farmers EC provides a number of scholarships each year to hard working high school seniors whose parents are members of the cooperative.

## CAREERS

Farmers EC employs more than 100 people in a wide range of rewarding positions. From operations to accounting to member services and more, we're always on the lookout for more talent. With the right set of skills at the right time, you might just be the next member of the Farmers EC family! Check our website for current job openings.

## OPERATION ROUND UP

Since May 2007, Farmers EC members have had the opportunity to help their communities by participating in Operation Round Up, a voluntary program that gives members the option to have their monthly bill rounded up to the next highest dollar. The money raised by the program is used to directly support social, charitable, and civic programs in our community.



# About Farmers EC

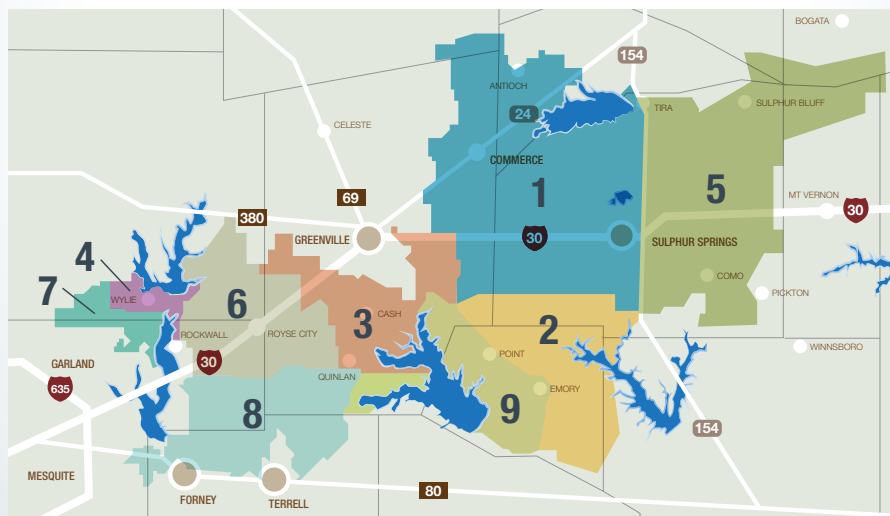
During the Great Depression a group of Northeast Texas neighbors got together to bring electrical power to the lives of everyone in our communities. The rest is history—and we're still making it today.

## BRIEF HISTORY

In August 1936, a group met in Rockwall County to discuss creating an REA (Rural Electric Authority) project that would be called Rockwall County Electric Company. In September 1936, another group met in Rains County and voted to create Tri-County Electric Company. As the two projects were so close together, the REA suggested a merger; on September 11, 1937, Farmers Electric Cooperative was born.

Today, the co-op is comprised of 9 Districts serving 12 counties and more than 58,000 members. The service area extends from east Dallas to just past Sulphur Springs. Currently, the co-op services just over 5,200 miles of line and over 75,000 meters.

**TO LEARN MORE ABOUT FARMERS EC,  
VISIT THE COOPERATIVE HUB AT: [FarmersElectric.coop](http://FarmersElectric.coop)**



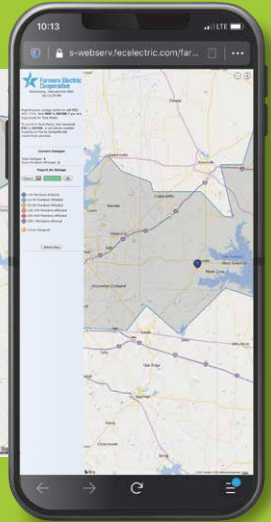
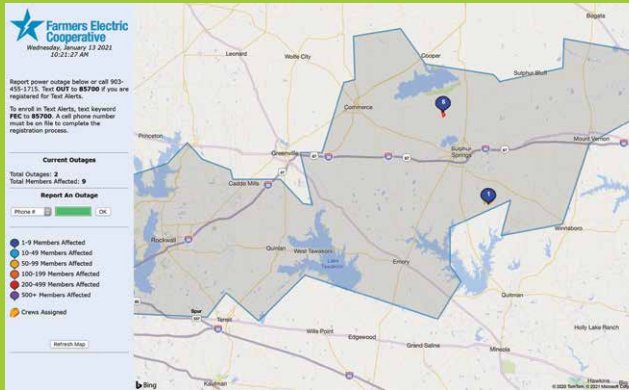
FARMERS EC MEMBER CARD

## MEMBER CARD & MAGNET

For your convenience, we have provided you with a Member Card to keep your Farmers EC account number handy plus a quick reference magnet with important contact information for you and your family.

FARMERS EC MAGNET





# Outage Center

Stay informed and use the Outage Center to report power outages and view the outage map at [FarmersElectric.coop](http://FarmersElectric.coop).

## SIGN UP FOR TEXT ALERTS

Even when the power's out, you can keep in touch with your co-op by text. Sign up by texting FEC to 85700 to register. Once registered you can text OUT to report an outage or STATUS to get an update. For help, text HELP. To end your text exchange, text STOP. (Message and data charges may apply.)

- Sign up.** TEXT: FEC to 85700
- Report an outage.** TEXT: OUT
- For outage status.** TEXT: STATUS
- For outage help.** TEXT: HELP
- To stop updates.** TEXT: STOP

2000 East Interstate 30, Greenville, TX 75402  
M-F 8am to 5pm



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**YOU'RE IN POWER.**