



LMRE Since 1935
MEMBER
HANDBOOK

WELCOME TO YOUR NEW COOPERATIVE



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A LOOK INSIDE

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HOW TO STAY IN TOUCH

As your cooperative, it's our priority to make sure you stay as informed as possible with what's happening at LMRE. We deliver information to you using several methods, so make sure you're following for all the latest co-op updates!

Ohio Cooperative Living Magazine:

Your monthly magazine that contains all of the official and legal communications from us, and so much more.

Between the Lines:

An opt-in monthly e-newsletter sent to members via email on the second Monday of every month. Sign up to receive this newsletter at

<https://bit.ly/LMREeNews>.

Website:

www.lmre.org

Facebook:

www.facebook.com/LorainMedinaREC

HELLO!

A NOTE FROM YOUR PRESIDENT/CEO

Dear Member,

Welcome to Lorain-Medina Rural Electric Cooperative! You might notice that we operate a little differently than you're used to in the coming months. That's because we're an electric cooperative - a not-for-profit corporation owned by the members we serve. Starting today, that's you!

Cooperatives put people before profits. Our services, programs, and policies are put in place in order to benefit our entire membership while keeping the cooperative strong. Our employees don't only work for the cooperative, they are also members of the same communities in which you live. On the following pages, you'll learn all about the set of principles LMRE operates by, as well as how we give back to our members and communities throughout the year.

Members are also responsible for electing board representatives to serve on the LMRE Board of Directors. These directors make important decisions, such as setting rates and the strategic direction of the co-op, with your best interest in mind.

We hope this handbook will help you understand the new benefits you have as an LMRE member.



A stylized, handwritten signature in black ink, consisting of several fluid, connected strokes.

Edward J. VanHoose
President/CEO

ABOUT US

A QUICK GLANCE AT WHO WE ARE

Year of incorporation: **1936** | Power Supplier: **BUCKEYE POWER, INC.**

Total meters: **17,259** | Total members: **13,983** | Miles of power lines: **1,596**

Employees: **46** | Board of Directors: **9 MEMBER-ELECTED DIRECTORS**

OUR STORY

The reason why we're different is the reason why we're here.

Under President Franklin D. Roosevelt, the Rural Electrification Administration (REA) was formed in 1935 to administer a program to encourage rural electrification by lending low-interest money to any group or company that would undertake the task. Even with the offer of low-interest financing, with a few exceptions, virtually all of the private electric companies chose not to get involved.

Instead, farmers decided to form cooperatives to do the job themselves.

Farmers in Lorain and Medina counties were among the earliest to go into action, and were the sixth electric cooperative formed in Ohio. Unpaid volunteers traveled the area to determine customer interest, areas to be served, and cost estimates. With completion of this groundwork, Lorain-Medina Rural Electric Cooperative was incorporated on Jan. 3, 1936. Both counties were included in the original plans to make them more acceptable to the REA and to pay less for wholesale power.

The initial plan called for 168 miles of line to serve an estimated 600 potential customers. Even as REA was approving this modest proposal and allocating \$232,700 to start construction, work was started immediately and by the end of the first year, 150 miles of line were constructed, and the cooperative was serving roughly 400 families. Twenty years later, the cooperative had grown to 575 miles of line serving 4,677 members, each using an average of 6,000 kilowatt hours per year.

Today, LMRE is proud to serve five counties and over 13,000 members on more than 1,500 miles of line.

THE SEVEN COOPERATIVE PRINCIPLES

HOW WE GUIDE OUR ACTIONS AS A CO-OP

VOLUNTARY AND OPEN MEMBERSHIP: Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership without gender, social, racial, political, or religious discrimination.

DEMOCRATIC MEMBER CONTROL: Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. Members have equal voting rights - one member, one vote.

MEMBERS' ECONOMIC PARTICIPATION: Members contribute equally to and democratically control the capital of the cooperative. The cooperative must maintain minimal margins each year to provide the internal equity financing necessary to maintain and improve the system. Any net savings achieved by the cooperative are assigned to members on the basis of their patronage. This money is eventually returned to the members in the form of patronage capital credits.

AUTONOMY AND INDEPENDENCE: Cooperatives are autonomous, self-help organizations controlled by their members. If we enter into agreements with other organizations or raise capital from external sources, we do so on terms that ensure democratic control by the members and maintain our cooperative autonomy.

EDUCATION, TRAINING, AND INFORMATION: Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute to the cooperative's development.

COOPERATION AMONG COOPERATIVE: Cooperatives serve members most effectively and strengthen the cooperative movement by working together through local, national, regional, and even international structures.

CONCERN FOR COMMUNITY: While focusing on members needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

SERVICE AREA

WHERE YOU CAN FIND US

LMRE serves approximately 17,000 meters and 13,900 members in Lorain, Medina, Ashland, Huron, and Wayne counties in northern Ohio. The service territory is divided into nine districts.

DISTRICT COVERAGE

District 1: Ruggles Township in Ashland County; Clarksfield, New London, and Wakeman townships in Huron County; Brighton and Rochester townships and Rochester Village in Lorain County

District 2: Florence Township in Erie County; Camden, Henrietta, New Russia, and Pittsfield townships in Lorain County

District 3: Carlisle, Columbia, and Eaton townships in Lorain County

District 4: Huntington, Penfield and Wellington townships in Lorain County

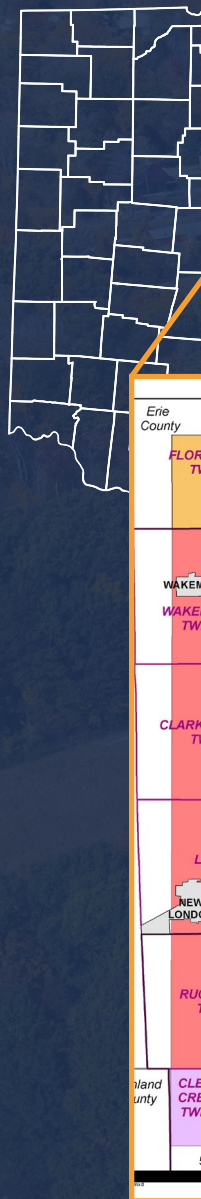
District 5: LaGrange Township in Lorain County

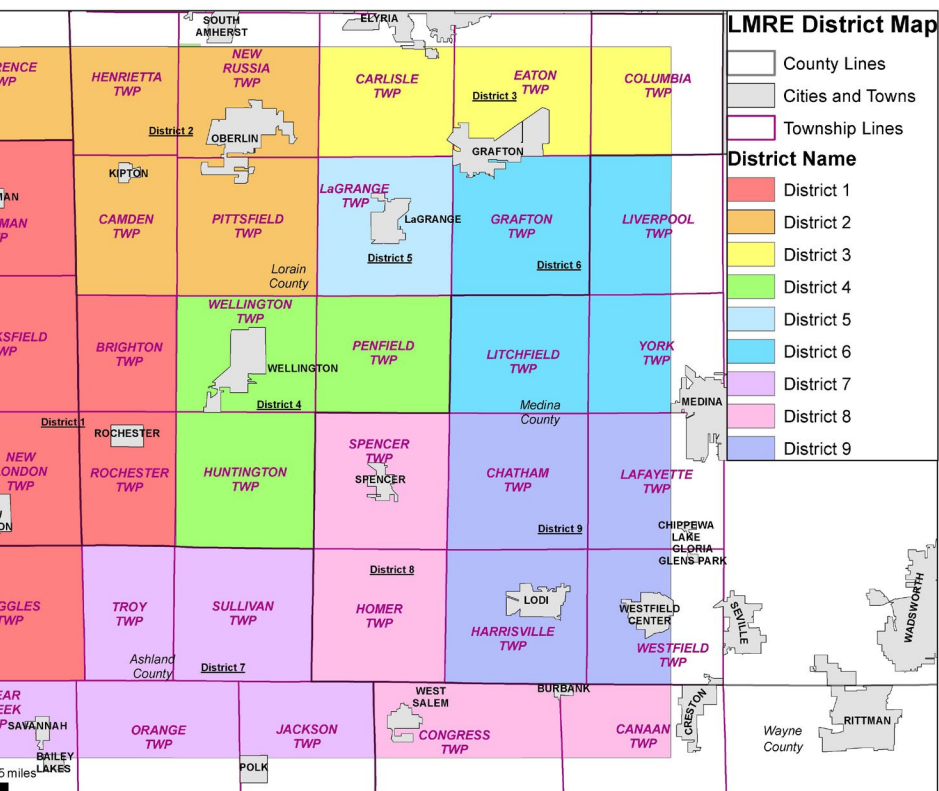
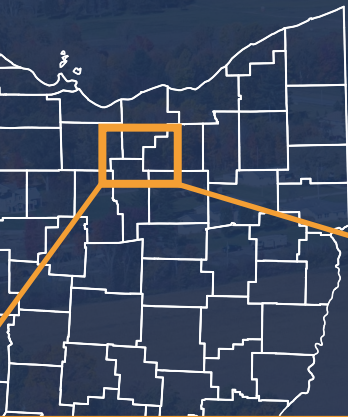
District 6: Grafton Township in Lorain County; Litchfield, Liverpool and York townships in Medina County

District 7: Clear Creek, Jackson, Orange, Sullivan and Troy townships in Ashland County

District 8: Homer and Spencer townships and Spencer Village in Medina County; Canaan and Congress townships in Wayne County

District 9: Chatham, Harrisville, Lafayette and Westfield townships in Medina County





THE BOARD

ELECTED DIRECTORS WHO REPRESENT YOU

LMRE is governed by a board of nine members, democratically elected by their peers. They're members just like you, with the same desire to ensure the co-op keeps open to the best interests of its members. Each board member serves a three-year term, after which they can run for re-election.

Voting takes place each year prior to the annual meeting if there is a contested election for the available district seat. According to the LMRE Code of Regulations, uncontested elections (only one eligible candidate) do not need to hold a balloted election, and the sole candidate is automatically elected to the board.

If an election is necessary, official ballots will be mailed to all LMRE members via a third-party election service. Votes can be cast by mail-in ballot or by voting online prior to the meeting where winners of the election will be announced.

At their monthly meetings, the LMRE board of directors review the financial state of the cooperative, discuss policies, evaluate new opportunities, and address issues the cooperative is facing. They are also responsible for representing the needs and interests of the membership, including setting the electric rates and creating the strategic direction for the cooperative. These remain two of the board's most important duties.

A full list of current board members, plus contact information, is available at www.lmre.org/board-directors. Members are encouraged to voice any suggestions or concerns to their board representatives.

HOW TO BECOME A DIRECTOR

Each February, the cooperative prepares director petition packets for the district board election (three districts each year, on a rotating, three-year cycle). Any member residing in those districts can pick up a packet within the petition timeframe and then must collect 25 valid member signatures from within their district.

After these signatures are confirmed by a cooperative employee, the member is officially considered a district nominee in the board election. If no other member submits 25 signatures, they are deemed elected to the board with no formal election process.

If more than one member submits the required signatures, an election commences. The process includes the nominee providing biographical information, filming a candidate video, and assuming election-related responsibilities prior to the announcement of a winner at LMRE's annual meeting in July.

Directors running for re-election must follow this same procedure in order to continue representing their district on the board of directors.

MEMBER DOCUMENTS

QUICK LINKS TO THE FORMS YOU MAY NEED

While the LMRE board of directors governs the cooperative on your behalf, there are still several sources of information you, as a member, should familiarize yourself with.

These documents and additional information are all housed at the cooperative's website at www.lmre.org/membership-documents-forms, and include:

- The Annual Report
- LMRE Code of Regulations
- Ethical Standards
- Mission & Vision Statements
- Our Statement of Non-Discrimination
- Medical Exemption Form

We also encourage members to visit www.lmre.org/transferdisconnect on our website.

OTHER NEW MEMBER RESOURCES

LMRE offers its members several other opportunities to get involved, save money, and experience the cooperative difference. Most of the following opportunities are explained further on in this guide, but here are some quick links to take you directly to our website for complete details.

- www.lmre.org/smarthub
- www.lmre.org/PAC
- www.lmre.org/rebates-programs
- www.lmre.org/time-day-schedule
- www.lmre.org/co-op-connections-savings
- www.lmre.org/people-fund
- www.lmre.org/capital-credits-unclaimed-funds-list

BILLING

WHAT DOES YOUR BILL SAY?

READING YOUR BILL

Your LMRE electric bill is issued monthly and includes charges for the electricity service provided during the prior month. Your bill will include your total charges, last month's billing, your payment, any past due balances (if applicable), and special messages from the cooperative.

Service Detail		
Cooperative Services & Fees		
Basic Service Charge		38.25
Power Delivery Service		11.87
Security Light		8.00
kWh Tax		2.30
People Fund Contribution		0.65
Annual Meeting Energy Credit		25.00 CR
Purchased Power Charges		
On Peak Generation & Transmission	150 KWH	17.91
Off Peak Generation & Transmission		26.02

Discounted Amount Due By 08/24/2021	\$80.00
Total Amount Due After 08/24/2021	\$85.60

Occasionally, the cooperative will offer opportunities for members to earn or win energy credits (also referred to as bill credits). These usually come from attendance at the annual meeting, special contests being run by the cooperative, or first-time participation in certain cooperative programs or events. Keep an eye on LMRE's communications channels like your *Ohio Cooperative Living* magazine, *Between the Lines* newsletter, or the cooperative's social media channels for these special opportunities.

WHAT DOES YOUR BILL SAY?

The exact charges on your bill depend on the service you are assigned.

BASIC SERVICE CHARGE

This charge applies to all members for 24/7 access to the power line. It includes the costs we incur for the maintenance of the line, which can include materials, labor, and employee costs.

POWER DELIVERY SERVICE

The cost of delivering electricity from the substation to your home is based on the kWh consumed by the household that month.

DUE BY DATE

LMRE lists two due dates: a discounted amount due by the first of every month. If you do not pay by the second listed date, the full amount is due.

PEOPLE FUND CONTRIBUTION

Operation Roundup is a program where members can choose to round up their bill and donate the extra amount into the People Fund. The board of directors uses the funds for projects that benefit members in need.

OTHER CHARGES

Some members have special equipment or services that are not included in the basic service charge. These charges are listed on the bill and more dependent on the member's needs.

ITEMS THAT CHARGE MEAN?

Items that appear on your bill every month can vary depending on which rate you are on. However, most residential member bills include the following items.

CONNECTION CHARGE

This charge appears on all member bills, and it is your cost to be connected and have access to LMRE's system. This charge allows the co-op to recoup our fixed costs and to incur even if we were to sell zero kilowatt hours (kWh). These fixed costs include maintenance to the system, equipment, and facility, bill processing, supplies, and compensation.

DELIVERY SERVICE

This charge covers the cost of delivering electricity to your home, based on the kWh consumed by the member.

PURCHASED POWER CHARGES

The cost of delivering electricity from the power plant to the substation, split into on peak and off peak generation, and again based on the kWh consumed that month.

kWh TAX

A tax rate per kWh determined by the state of Ohio.

PAID AMOUNTS

Amounts owed at the bottom of your electric bill. The first is the amount an LMRE member owes if the payment is received by the 24th of the month. If the payment is received after the 24th, the member is responsible for the full amount, which is slightly higher.

PAID CONTRIBUTION

The Paid Up and the LMRE People Fund is a voluntary program where you can add up your monthly electric bill to the nearest dollar with the extra cents going to the LMRE People Fund. This money is dispersed quarterly by a separate committee, also made up of volunteer LMRE members, to local organizations and individuals that apply for a grant.

DEBITS OR CREDITS (CR)

You may see items such as a security light, PAC contribution, energy credits, and other items depending on what services they have outside of the basic electric service.

BILLING

YOUR PAYMENT OPTIONS



IN PERSON: Members can stop by the LMRE office in Spencer during regular business hours to pay their bill in person with one of our member service representatives. The office is open Monday-Friday, 8 a.m. to 4:30 p.m. There is also a 24-hour night deposit box available.



BY PHONE: Members can call 1-833-619-0879 to use our secure phone payment system with a Visa, MasterCard, or Discover debit or credit card, or an electronic check, with no additional fees.



U.S. MAIL: LMRE provides a self addressed business envelope to all members with their monthly bill, except for those signed up for AutoPay. LMRE is not responsible for payments that arrive late due to issues with the U.S. Postal Service.

PAY ONLINE WITH SMARTHUB...AND DO SO MUCH MORE!

SmartHub is LMRE's secure, online account management program that not only allows members 24/7 access to view and pay their monthly bill, but also provides payment history information, bill comparisons, energy consumption graphs, and other tools to understand your energy use. The co-op recommends all members sign up for SmartHub, even if they still choose a more traditional bill payment method, because the energy data available can help track your energy use and save you money in the long run.



SmartHub is downloadable from the app store for use on smart phones and tablets, or available through a web browser on your desktop computer.

YOUR ACCOUNT

LMRE offers several billing options to members, depending on their needs and preferences. The following options are only available to our residential members:

TRADITIONAL

This type of account is what most new members are accustomed to, where the charges incurred during a billing cycle is billed to you when that cycle ends. Each month, you receive that bill with a set payment due date.

AUTO PAY

Members who prefer to automatically withdraw their bill each month from a checking or savings account can switch their traditional account to auto pay. LMRE will automatically draft your payment on the due date each month. Auto pay can also be set up with a credit card.

BUDGET BILLING

The variable budget billing program offered by LMRE gives members a convenient way to plan their budget by leveling your electric payment each month. This is an ideal program for members with an all-electric home where winter heating bills can be two or sometimes three times higher than the spring and summer months.

The monthly budget amount is based on 12 months of consumption history; therefore, to be eligible for the variable budget program, members must have been at their current residence for at least one year and not have an outstanding balance. The budget amount could vary from month-to-month depending on the member's monthly use. There is no catch-up month with the variable budget.

To find out more about your account options, speak with an LMRE member services representative by calling 440-647-2133.

CAPITAL CREDITS

GIVING BACK TO YOU

LMRE is a not-for-profit corporation owned by the members it serves. That's you! Our goal isn't to earn excessive profits for investors and shareholders. Instead, our rates are set at a level to recoup the costs of operating the cooperative and to meet any debt obligations. Any revenue we collect throughout the year that's over those costs is considered margins.

What do we do with those margins? We give them back to you! Members who purchased electricity during the year that the margins are earned receive a portion of those margins. The amount you receive depends on the amount of capital you contributed to the cooperative during that year. The longer you're a member, the more you'll get back over time.

Your capital credits balance is not a cash value - it is an amount assumed you will receive over time. Capital credit accounts may be transferred, or discounted and paid out, only to estates without a surviving spouse or to inactive members with a total capital credit balance less than \$400. To close a late member's account, a death certificate and Letter of Authority must be submitted to the co-op. This is necessary to comply with federal identity theft regulations.

Being a member of the co-op is the reason you receive capital credits. Other people who are customers of investor-owned utilities, like AEP (American Electric Power) or First Energy, do not.

Members pay their utility bills, and LMRE takes the difference. The more you pay, the more you get back.

LMRE covers the cost of operating the cooperative, including depreciation, and any leftover revenue is distributed to members.

If financial conditions warrant, the LMRE board can "retire" or refund capital credits to the member.

LMRE sends members capital credits via check or cash, depending on the amount of the credit.

THE PEOPLE FUND

GIVING BACK TO ONE ANOTHER

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Created in 1999, the LMRE People Fund has granted local organizations and individuals more than \$1.7 million to improve the lives of our community members throughout the cooperative's service territory.

Money for the People Fund is gathered through the Operation Round Up contribution noted on a member's electric bill. The average cost of participation is around 50 cents per month. Organizations that can apply for a grant through the People Fund include emergency services, schools, churches, and other local non-profits. Likewise, individual LMRE members who may need assistance with medical bills, equipment, or other emergencies may apply.

Members of the People Fund board, which are appointed by the LMRE board of directors, volunteer their time to review and approves these applications for assistance based on funds available. They serve three-year terms that coincide with their district's cooperative director, and are only eligible to serve for two consecutive terms.

The People Fund meets once a quarter in January, April, July, and October. To find out more about the People Fund, visit the cooperative's website at www.lmre.org.



OUTAGES

WHAT TO DO IF THE LIGHTS GO OUT

LMRE's top priority is to provide you with the most reliable power possible, but occasionally vehicle accidents, storms, or animals get in the way. **All outages should be reported via telephone by calling 440-647-2133.** Please do not report outages via email or social media, as these channels are not monitored 24/7 and are not designed to handle this type of communications. When reporting an outage, provide your physical address and as many details about the outage as possible, including damaged equipment, downed lines, loud noises, or if your neighbors have power.

Some LMRE members use essential life-sustaining medical equipment that a power outage could pose a threat to life. If you require such equipment, please contact the office. It is very important to keep our records updated concerning these needs for priority during restoration.

SmartHub users can also sign up to receive outage alerts via text or email. Easy sign up instructions are available at www.lmre.org/smarthub.

OUTAGE RESTORATION

During an outage, repair work is prioritized to restore power to the largest number of members first. In the rare occasion where LMRE is unable to pinpoint an outage's location, crews will follow the below steps.

- 1 Repairing damage to transmission lines takes top priority during major events, as this can affect tens of thousands of members at once. Fortunately, this damage rarely occurs, and usually only in the case of tornadoes or hurricanes.
- 2 Next, LMRE's distribution substations are checked for damage, which are fed by high-voltage transmission lines and serve thousands of members. Crews determine if problems stem from these lines feeding into the substation or the substation itself.
- 3 If the problem can't be isolated at the substation, crews check distribution lines, which carry power to large groups of members in our communities.
- 4 If outages remain, tap lines are checked next. These lines deliver power to transformers located outside of homes and business.
- 5 If your home remains without power after the above repairs, you service line may need repaired, which brings power directly into your home.

ELECTRICAL SAFETY

BEING VIGILANT AROUND LIVE WIRES

POWER LINE & SUBSTATION SAFETY

Always assume power lines are alive and deadly, even if they are on the ground, and never touch downed lines or anything they have come into contact with.

Be aware of the location of power lines and keep yourself and objects clear of them, like ladders or irrigation pipes. When an object comes in contact with a power line, electricity travels through it and into the person holding on, resulting in electric shock or even death. Electricity can also travel through tree limbs that come in contact with power lines, so remind children to never climb trees near power lines, or play near LMRE's equipment.

Similarly, never enter a substation for any reason. The high-voltage equipment is extremely dangerous. If you see an issue at a substation, or with any of LMRE's power lines, contact the cooperative immediately and a trained crew will be dispatched safely correct any issues.

CALL BEFORE YOU DIG

Prior to doing any digging, you must call 811 to identify any underground utilities located on your property. Digging without calling can lead to a widespread community outage, result in fines/repair costs, and most importantly, harm you and those around you. This free service prevents you from damaging any underground electric, gas, or other buried utilities, and helps keep you safe.

SAFETY EDUCATION

LMRE is available for safety demonstrations and trainings for emergency services personnel, schools, community organizations, and other events. Utilizing both a tabletop display and a live line safety trailer, LMRE personnel illustrate the effects electricity can have on various objects, including the human body.



COMMUNITY

A COMMITMENT TO HOME

As your not-for profit, member-owned cooperative, LMRE is proud to be so much more than your electric utility. We're a community-focused organization aimed at improving the lives of those around us. Why? Because we're a part of the community, too. Our families are living and working in the same places you are, so we're dedicated to making sure we all have the best opportunities and support possible. That's why LMRE invests money each year back into our communities through donations, sponsorships, youth programs, and active participation in local events.

From local festivals and fairs to school programs and advocacy organizations, we support endeavors that support you. You'll also find that our employees and board members exemplify the co-op's commitment to community. Many of us are active in local organizations and leadership, or volunteering as a youth sports coaches, scout leaders, community event coordinators, and so much more.

Commitment. Community. Cooperative.



POLITICAL ACTION

YOUR VOICE IN ENERGY POLICY

Electricity and energy-related issues are at the forefront of today's political debate. The legislation and regulations crafted by lawmakers routinely affect electric cooperatives and their members. An electric cooperative like LMRE is a unique business model. What other type of utility would return margins? Our focus is to deliver reliable, competitively priced electricity to those we serve. We don't worry about protecting out-of-town investors.

We need to do all we can to preserve the cooperative model in a business and political environment that does not always appreciate our uniqueness. Addressing these legislative issues sometimes requires more resources than LMRE has. At those times, individual co-ops turn to America's Electric Cooperatives PAC for help.

AMERICA'S ELECTRIC COOPERATIVES PAC

Participating in America's Electric Cooperatives PAC is your opportunity to support federal and state officeholders and candidates who support the positions of electric co-ops.



America's Electric Cooperatives | PAC

The cost to join PAC starts as low as \$25 a year - only \$2.08 each month - and you can help ensure the cooperative business model thrives. It's the most effective tool we have to get and maintain the attention of our legislative decision-makers in Ohio and in Washington. Signing up is easy by visiting www.lmre.org/PAC.

VOICES FOR COOPERATIVE POWER

Members of Voices for Cooperative Power (VCP) work together to influence elected officials as they make important federal and state policy decisions that impact electric co-ops and their consumer-members. Our experiences and the ways we use energy are unique. VCP members come together to communicate this perspective and protect the ability of our co-ops to deliver affordable, reliable services to our communities.

For more information on how to share your story and voice through VCP, visit www.voicesforcooperativepower.com.

YOUTH PROGRAMS

INVESTING IN OUR FUTURE

LMRE believes in recognizing the talent and potential of the youth within our service territory. As such, we coordinate and support several programs for the children of LMRE members that encourage leadership and growth. Two of these programs, Ohio Cooperative Youth Day and Youth Tour to Washington, D.C., are all-expenses-paid programs offered through the cooperative.

OHIO COOPERATIVE YOUTH DAY

Each year, LMRE accepts applications from high school students to attend Ohio Cooperative Youth Day at the Ohio Statehouse in Columbus. On this one-day trip, students from different Ohio co-ops will have the chance to meet with their state legislators and see the government in action. Students also learn about how decisions legislators make impact the rural communities where they live.

YOUTH TOUR TO WASHINGTON, D.C.

Up to three students will be selected to represent LMRE during Youth Tour to Washington, D.C. This week-long program, sponsored by the National Rural Electric Cooperatives Association, gives more than 1,500 students from across the country the opportunity to meet their U.S. Representatives and Senators in the nation's capital. Participants will also explore museums, monuments, and memorials with other Ohio students from other cooperatives.

One of the three LMRE Youth Tour representatives may be selected for a paid summer internship at the cooperative. It's all part of our desire to encourage young people to learn about what makes their rural communities so valuable.



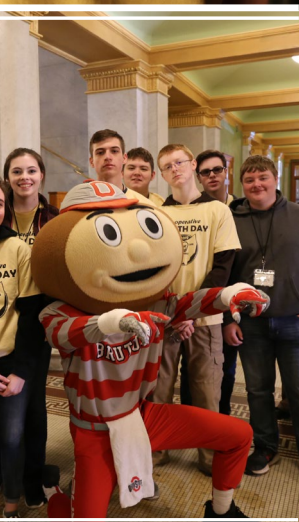


SCHOLARSHIPS

POWERING EDUCATION

Each year, LMRE offers several scholarship opportunities to graduating seniors who live in the cooperative's service territory.

Applications are available for download in late November of each year. Watch *Ohio Cooperative Living* magazine and our Facebook page for additional details.



CHILDREN OF MEMBERS SCHOLARSHIP

This academic scholarship is awarded to four graduating seniors based on their academic merit, leadership roles, and community dedication each year. Two \$3,000 scholarships and two \$2,000 scholarships will be awarded following an application and interview process.

One of these scholarship winners will be selected to compete in Columbus for additional scholarship funds against other students from across the state through Ohio's Electric Cooperatives.



COOPERATIVE TRADE SCHOLARSHIP

As an electric cooperative, LMRE understands how valuable trade professions are to our lives and communities, so we offer one \$500 scholarship to a graduating senior planning to pursue further education at a trade or technical school following graduation.

TOUCHSTONE ENERGY ADVERSITY SCHOLARSHIP

This \$1,000 scholarship is awarded to a graduating senior who has committed themselves to the pursuance of a college education despite unique and substantial personal challenges outside of work or extracurricular commitments which may have befallen them.



LMRE 
LORAIN-MEDINA
Rural Electric Cooperative

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