



U N I O N P O W E R C O O P E R A T I V E

NEW MEMBER GUIDE

Building a Brighter Future

To learn more visit, union-power.com/building-a-brighter-future.

Welcome to Union Power Cooperative

On behalf of the Board of Directors and employees, we welcome you as a Union Power member. The Cooperative remains committed to providing you with the reliable and affordable service our members have always depended on.

I encourage you to review this member guide and visit our website, union-power.com, to learn about the benefits and privileges that come with your Union Power membership. You will also find information about our subsidiary, Union Services.

Our service rules and regulations, bylaws, current rate schedules, and a schedule of fees are available on our website, or you can call our office to request a copy.

While co-op membership has many benefits, there are also responsibilities. As a Union Power member, you agree to:

- Comply with all aspects of the service agreement and agree to be bound by the Cooperative's Articles of Incorporation and Bylaws
- Furnish, without cost to the Cooperative, all necessary distribution easements and rights-of-way

Greg Andress

Executive Vice President & General Manager



It is our mission to enhance the quality of life of our members and the communities we serve by delivering on our promise to provide safe, reliable electric power and energy services with exceptional value. You are now part of the Cooperative family, and we look forward to serving you!

View our service rules and regulations, bylaws, current rate schedules, and a schedule of fees at union-power.com.



About Your Cooperative

Union Power Cooperative is an electric distribution cooperative headquartered in Monroe, North Carolina. Incorporated in 1939, the Cooperative is a not-for-profit organization currently serving more than 82,000 member accounts in Union, Stanly, Cabarrus, Mecklenburg, and Rowan counties.



Your Board of Directors

Union Power Cooperative's Board of Directors is elected by the members of the Cooperative and is entrusted to establish policies and procedures. Directors are elected to serve three-year terms and are comprised of representatives from six districts.



Your Annual Meeting

Each year, the Cooperative holds a meeting to elect directors and update you on the business of your Cooperative. You will receive an Official Notice in the mail to inform you of the date and location of the meeting.



Keeping You Informed

We want to keep you informed. Every month, you will receive a copy of our newsletter, Cooperative Review, within Carolina Country magazine.

Mission

To enhance the quality of life of our members and the communities we serve by delivering on our promise to provide safe, reliable electric power and energy services with exceptional value.

Vision

To be the premier provider of reliable, cost-competitive electric power and energy services; recognized as a committed partner in the community, an innovator in the industry, and the employer of choice.

Capital Credits

Being a Member Pays!

Capital credits are one of the tangible benefits of being a member of an electric co-op and a big part of what makes us different from other utilities.

As a member, you are entitled to a share of the margins generated by the Cooperative for the period of time you receive service.

Each year, any margins (revenues in excess of expenses) generated by Union Power are proportionally allocated to you as capital credits and are held in an account in your name. Those margins are then reinvested into the Cooperative for capital expansion, system improvements, and on-going operations and maintenance activities. This reduces the amount of money being borrowed, which helps keep rates as low as possible.

Once the Cooperative has met its financial requirements, and after a period of time, capital credits are returned (paid) to you. Capital credits may be paid to you in the form of a check or applied as a credit on your electric bill.

Note: If you terminate service, it is your responsibility to maintain a correct mailing address with Union Power for purposes of future capital credit payments.



If Your Power Goes Out

If you need to report a power outage, call 800-794-4423. It is important that your current phone number is listed on your account. Our outage-reporting system recognizes the phone number being called from; however, if that phone number does not match our records, you will be instructed to enter additional information to help us identify the location of the problem.

Provide any one of the following items that are listed on your billing statement:

- Phone number
- Account number
- Meter number

If you need to add or update your phone number on your account, visit union-power.com, click on My Account, and log in to make changes. You may also call our customer service department at 704-289-3145 or 800-922-6840 for assistance.



View Outage
Map

View Outage Map

On the home page of our website, union-power.com, click View Outage Map or visit, outage.union-power.com to view our outage map.

It Pays to Have Options

We have billing and payment options that fit anyone's budget.

Billing Options

■ Levelized Billing

Members normally experience seasonal fluctuations in energy use throughout the year. The levelized bill will be based on the average energy use for the most recent 12 months. The bill is averaged so the amount does not stay the same, but increases or decreases slightly each month as consumption changes.

■ Budget Billing

Based on the previous 12-month history, we determine a fixed dollar average. The average is billed each month until November. A new average is calculated each November with any overpayments or underpayments and increases or decreases in

energy use figured into the new average for the next 12 months.

■ E-Bills

Go paperless! You can now receive an electronically formatted version of your bill via email. Log in to the Member Portal to enroll.

■ Pay Your Way

This billing option provides tools to more closely monitor and adjust your daily energy use. Pre-pay for your electricity and then track your daily usage with online tools and email/text alerts that show daily use and account balances.

Payment Options

■ ACH Draft Payments

Your account can be set up for automatic draft from your checking, savings or credit/debit card account on the 1st, 10th or 20th of the month depending on your particular billing cycle, and you'll no longer worry about missed or late payments. This option may be set up by calling our customer service department.

■ Auto Pay

Similar to automatic draft, you can use our Auto Pay option to personally manage your bank or credit card drafts and make changes at any time, giving you more flexibility to manage your payments. Visit the Member Portal on our website to set up this payment option.

■ Pay Online

View and pay your bill on our secure site using your credit card, debit card or by electronic check.

■ Mobile App

View your bills, make secure payments, manage your alerts and reminders, and even receive push notifications using the UPC Mobile app with your iPhone®, iPad® or Android™ device. Search Union Power Cooperative in the App Store or the Android Market.

■ Pay By Phone

Use our FREE automated system by calling **800-794-4423** and **press 3**

Please note: A \$5 service fee will be applied to bill payments made through a customer service representative.

■ Pay By Mail

Use the address below to send your payment by mail. Include your payment stub and allow 5 to 7 business days for your payment to arrive.

Union Power Cooperative
P.O. Box 63047
Charlotte, NC 28263-3047

■ Pay In Person

You may take your payment to one of our two offices located in Monroe and Oakboro. However, please do not mail your payment to these addresses.

■ Payment Kiosk

Visit our Monroe office to make payments using our drive-thru Kiosk.

Rate Schedules

(Effective April 1, 2019)

General Service Rate*

Applicable to farm, residential, small business, schools, churches, and the community buildings receiving single-phase service or to residential receiving three-phase service.

Basic Facilities Charge

Single-Phase (400 amps or less)	\$30.00 per month
Single-Phase (>400 amps or 3-phase res.)	\$50.00 per month

Energy Charges

Summer (bills rendered June - October)

All kWh	\$0.10060 per kWh
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Winter (bills rendered November - May)

First 1,000 kWh	\$0.10060 per kWh
Over 1,000 kWh	\$0.09540 per kWh

Residential All-Electric Service Rate*

Applicable to residential members, mobile homes, or individually metered apartments only.

Basic Facilities Charge

Single-Phase (400 amps or less)	\$30.00 per month
Single-Phase (>400 amps or 3-phase res.)	\$50.00 per month

Energy Charges

Summer (bills rendered June - October)

All kWh	\$0.09740 per kWh
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Winter (bills rendered November - May)

First 500 kWh	\$0.09660 per kWh
Over 500 kWh	\$0.09160 per kWh

Pre-Pay Service Rate*

Basic Facilities Charge

Single-Phase (400 amps or less)	\$1.08 per day
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Energy Charges

General Service Rate	\$0.09985 per kWh
Res. All-Electric Service Rate	\$0.09487 per kWh

Fees

Connection Fee	\$25.00
Minimum Purchase	\$50.00

There are no disconnect or reconnect fees. However, if the account is disconnected and goes inactive for 7 business days, the following fees will be applied again to reconnect service. Disconnects and reconnects are performed automatically so it is up to you to manage your account and make sure that you always have available funds to use. It is highly recommended that you always keep at least a minimum of \$10 on your account to avoid having your service automatically disconnected. If your account is disconnected because there is no money on your account, please note that it can take up to 15 minutes to be reconnected once a payment is made. Pre-Pay accounts are not eligible for payment arrangements.

Commercial Service Rate*

Applicable to members located on or near three-phase lines and receiving three-phase service.

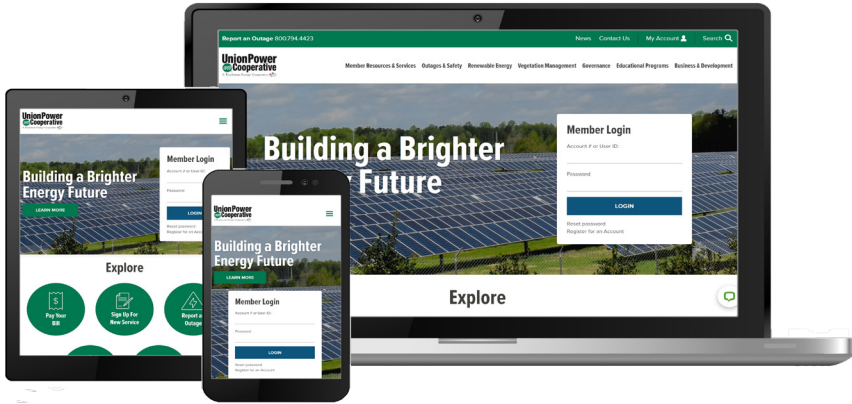
Basic Facilities Charge	\$75.00 per month
Demand Charges	
First 25 kW	\$0.00 per kW
Over 25 kW	\$7.75 per kW
Energy Charges	
First 3,000 kWh	\$0.1111 per kWh
Next 7,000 kWh	\$0.0740 per kWh
Next 20,000 kWh	\$0.0596 per kWh
Next 50,000 kWh	\$0.0562 per kWh
Over 80,000 kWh	\$0.0528 per kWh

*Applicable riders, including those associated with the North Carolina Renewable Energy and Energy Efficiency Portfolio Standard (REPS) and the Wholesale Power Cost Adjustment (WPCA), may apply. Visit union-power.com for a full schedule of all Union Power’s Rates and Riders.

Definitions

- **Basic Facilities Charge** - Recovers a portion of the Cooperative’s fixed monthly cost that occurs regardless of the amount of energy purchased or sold. This includes the meter, meter reading, bill rendering and remittance processing, and phone and outage system operation to provide for 24-hour emergency service for power restoration and repairs. The basic facilities charge is included in the energy charge on your bill.
- **Energy Charge** - The costs that vary with the overall amount of electricity consumed. Energy is measured in kilowatt-hours (kWh).
- **NC Sales Tax** - North Carolina sales tax is applicable to all charges, including energy charges, WPCA charges, outdoor lights, etc.
- **Wholesale Power Cost Adjustment (WPCA)** - The correction or modification on a member’s monthly electric bill designed to compensate for monthly fluctuations in wholesale power costs not covered in the basic rate structure.
- **Renewable Energy Portfolio Standard (REPS) Rider** - A state mandated rate adjusted annually to recover the Cooperative’s developmental and incremental costs incurred during the year to comply with North Carolina General Statute 62-133.8 and North Carolina Utilities Commission Rule R8-67. The REPS Rider is shown as a separate line item on your monthly bill.
- **Energy Efficiency (EE) Rider** - A monthly fee designed to recover the cost of energy efficiency programs. The EE Rider is a per kWh fee and is added to the energy charge for each applicable rate.

Member Resources



Website

Our website has a variety of tools to conveniently allow you to access account information, pay your bill, chat with a customer service representative, discover member resources, and get important information about the Co-op. To learn more visit, union-power.com.

UPC Mobile App

View your bills, make secure payments, manage your alerts and reminders, and even receive push notifications using the UPC Mobile app with your iPhone®, iPad® or Android™ device. Search Union Power Cooperative in the App Store or the Android Market.



ElecTel

Did you know Union Power Cooperative members are eligible for membership with ElecTel Cooperative Federal Credit Union? With this valuable member benefit, you'll have access to outstanding financing programs, higher savings rates, lower loan rates, and fewer fees than you'll find at most other financial institutions. To learn more about ElecTel's membership programs or sign up, visit electel.org.



A Touchstone Energy® Cooperative

This institution is an equal opportunity provider and employer.

Headquarters

1525 North Rocky River Road
Monroe, NC 28110

M - F: 8 AM TO 5 PM
704-289-3145

Toll-Free Customer Service

800-922-6840

District Office

474 South Main Street
Oakboro, NC 28129

M - F: 8 AM TO 5 PM
704-485-3335

Report An Outage

800-444-4423



union-power.com