

Cooperative Membership Guide





**Singing River Electric
Power Association**
A Touchstone Energy[®] Cooperative 

Dear Singing River Electric Member,

Welcome to Singing River Electric Power Association! When you signed up for electric service with us, you became a member of one of the fastest growing electric cooperatives in the state and nation. Singing River Electric is the 45th largest out of more than 900 electric distribution co-ops nationwide and is one of more than 673 Touchstone Energy cooperatives in the United States. Established in 1938, we currently serve 70,000 members on over 6,900 miles of line.

Our company operates as a not-for-profit, member-owned cooperative business. This makes us unique from other electric utilities. We take pride in providing power to our members and look forward to serving you for many years to come. Our goal is to be your electric provider of choice. This is the cooperative way of doing business, and it is our commitment to you.

This membership guide is designed to help you understand the operations of Singing River Electric and give a brief overview of our cooperative and the services available to you as a member.

Again, welcome to Singing River Electric Power Association. We're please to have you join us, not only as a member, but also as a neighbor and friend.

Lee Hedegaard

**General Manager and CEO
Singing River Electric Power Association**

SINGING RIVER ELECTRIC POWER ASSOCIATION

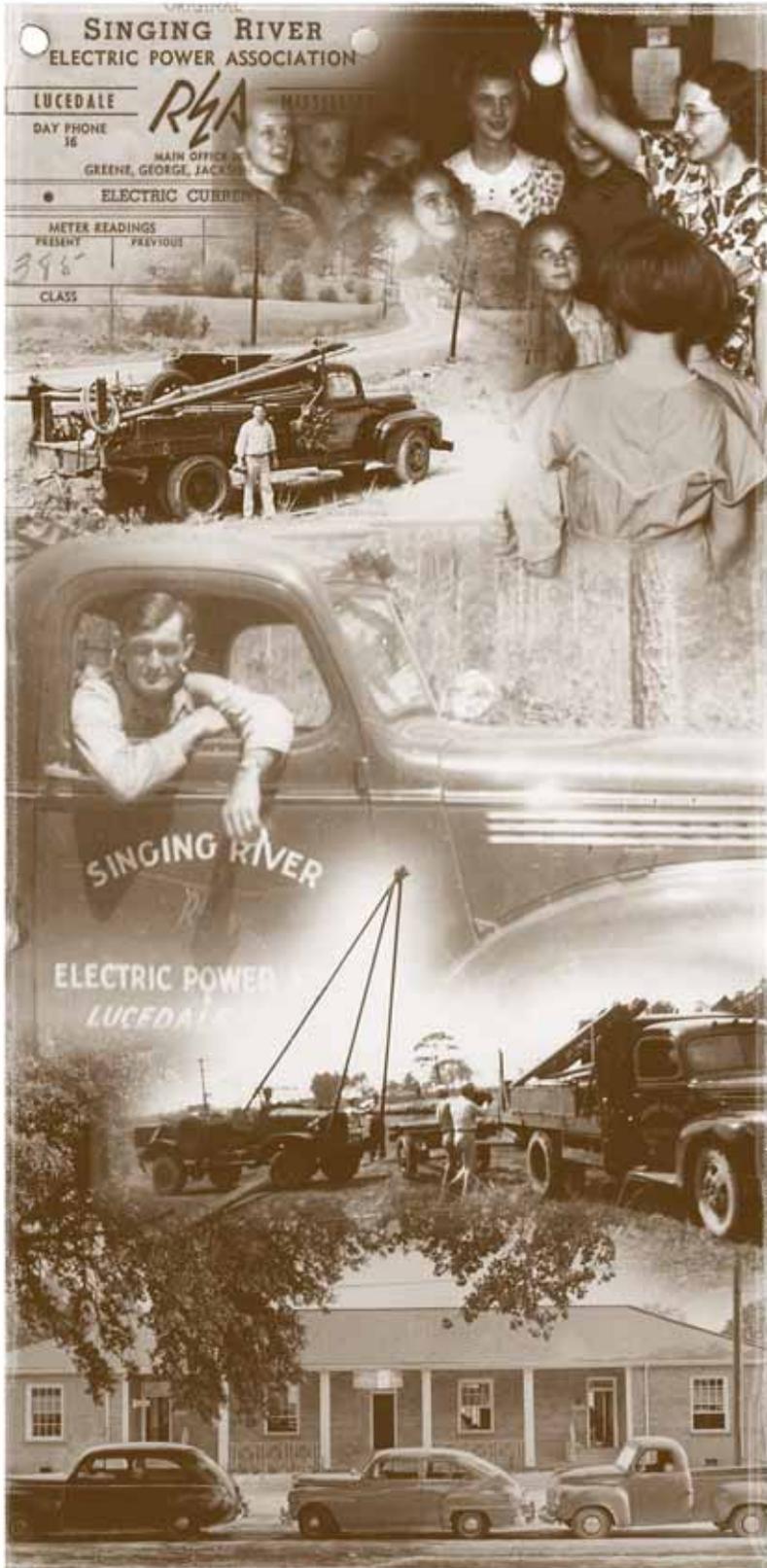
THE COOPERATIVE DIFFERENCE

Singing River Electric is governed by a nine-member board of directors. These individuals are the company's members, just like you. Three directors are elected each year by members at the annual membership meeting held in the spring. Each director represents specific districts as described in the Association's bylaws and serve three-year terms.

The board meets monthly to develop policies; establish and review budgets; organize long-range planning and chiefly govern the cooperative. They place the responsibility of day-to-day operations under the general manager and his staff.

As a Singing River Electric member, you have several unique benefits not available to other utility customers. Three distinct advantages are:

- You receive service at cost because we operate on a not-for-profit basis.
- You have local control because the board of directors are members of your community.
- You have the right to participate through voting because you are a member-owner of the business.



SINGING RIVER ELECTRIC POWER ASSOCIATION

OUR HISTORY

Thomas Edison invented the light bulb in 1880. However, 53 years later only 10.9 percent of America's farms had electricity.

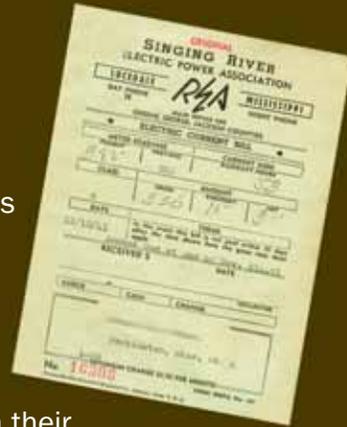
In this part of the country before 1938, only people who lived in the city had electric power. The power companies at the time did not build lines in rural areas due to costs. In 1936, Congress passed the **Rural Electrification Act** that allowed residents to form their own non-profit groups, get financial assistance and build power lines.

This Act prompted a group of concerned citizens to gather and form **Singing River Electric Power Association**, a member-owned electric distribution cooperative. It was dedicated to bringing power to the rural areas, to providing the best service possible and doing it without making a profit from the members. The members, through the board of directors they elected, would control the Association for the common good.



We still adhere to these standards today. Singing River Electric has evolved into a much larger, more progressive organization making the best use of modern technology and practices. Our member families, churches and businesses come first - that priority has never changed.

Singing River Electric serves members in Jackson, George, Greene, Perry, Stone, Wayne and Harrison counties in Mississippi and Mobile and Washington counties in Alabama.





SINGING RIVER ELECTRIC POWER ASSOCIATION

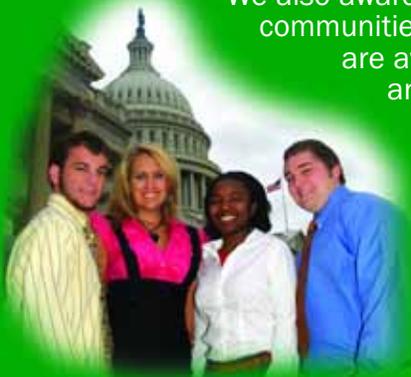
COMMITMENT TO COMMUNITY

Singing River Electric and its employees are involved in the communities in which they live and work.

In the past few years, your cooperative has assisted George Regional Hospital, Jones County Junior College, Mississippi Export Railroad and Mississippi Gulf Coast Community College to receive **USDA rural development zero-interest loans** totalling \$3,310,000.



We also awarded grants to non-profits in communities served. Our **Neighbors Helping Neighbors grants** are awarded in January, May and September for an annual total of up to \$15,000.



Singing River Electric is proud to invest in the leadership of southeast Mississippi students. We participate in the National Rural Electric Cooperative Association **Youth Tour Program**. High school juniors are selected locally and attend events in Jackson and Washington D.C.

COMMITMENT TO SAFETY

Safety education is serious business. Our employees present an **on-site electric safety presentation** annually to around 10,000 students and residents of our communities.

Our **routine right-of-way reclearing program** helps prevent power interruptions by trimming or removing trees and brush within 15-feet of primary wires and 5-feet of secondary wires.

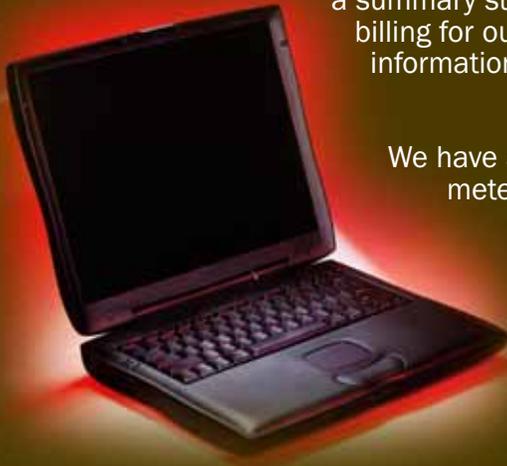
You can do your part to stay safe by staying away from all downed power lines. Immediately report any unsafe conditions or possible safety hazards.

SINGING RIVER ELECTRIC POWER ASSOCIATION

BILLING AND METERING SERVICES

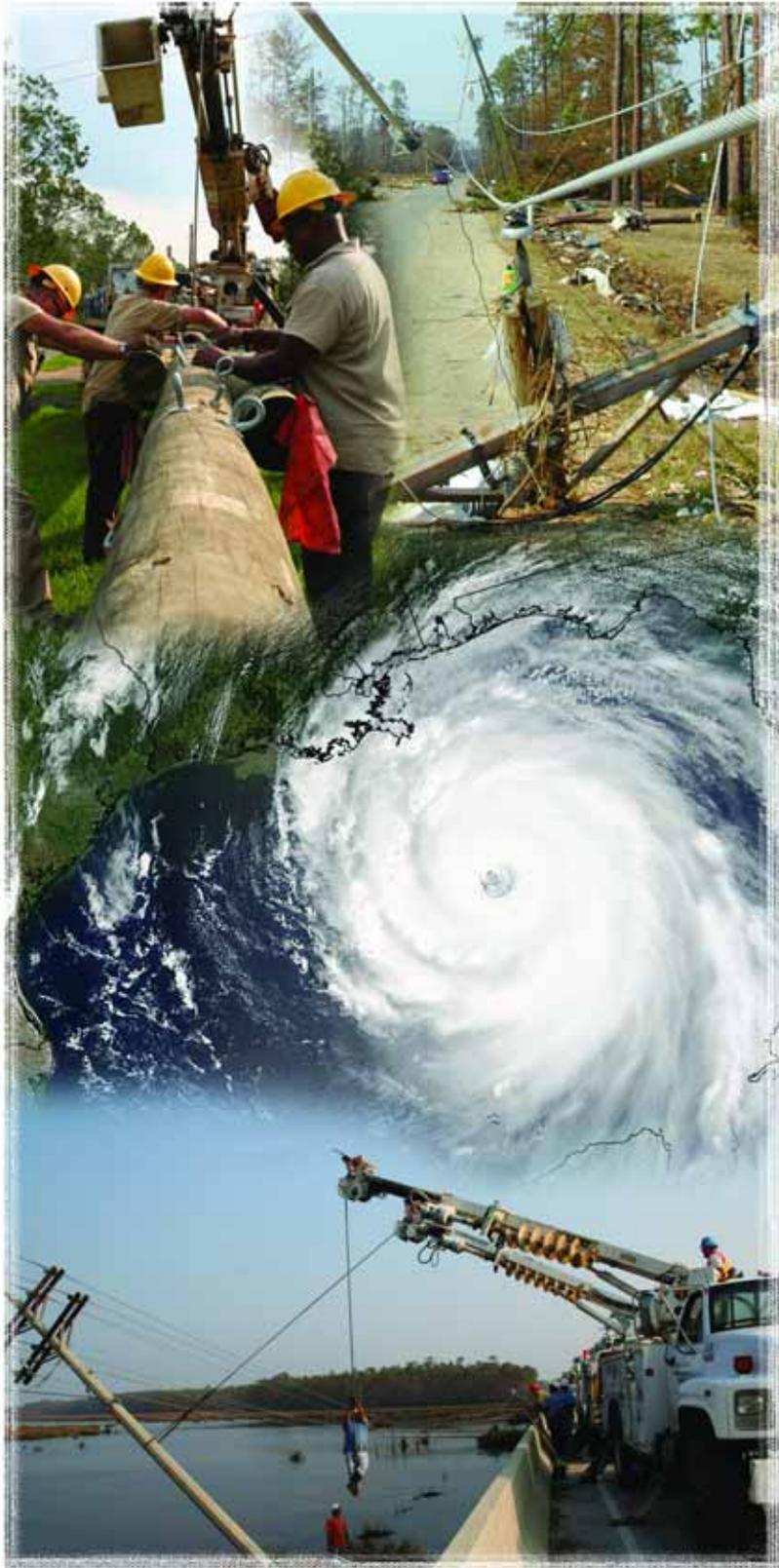
We have many convenient ways to pay your electric bill:

- **Electronic Funds Transfer** - EFT is the easiest way to pay. It is recurring and effortless. Actual withdrawal of funds from your banking account will not occur until after the statement is mailed, allowing you to see your statement before the withdrawal.
- **Pay Online** - You can log in, view your account balance and pay online using your credit card or banking account.
- Other convenient payment options include paying by mail with the self-addressed, enclosed envelope as well as drop boxes located at all our offices.
- **Summary Billing** - Residential and commercial accounts with more than one account in a single billing cycle are billed in a summary statement. This is designed to streamline billing for our members. It makes retrieving account information and bill paying easier.



We have also implemented state-of-the-art metering technology.

- **Automated Meter Reading** - These meters increase efficiency, accuracy and privacy for members.



SINGING RIVER ELECTRIC POWER ASSOCIATION

IN CASE OF POWER OUTAGE

Singing River Electric Power Association has one of the best reliability records in the state. Most power outages occur due to uncontrollable factors such as lightning, high winds and heavy rain.



Should you have an outage, our service personnel are available to take your call around the clock. Call any of the phone numbers listed below to report a service problem.



Before reporting an outage, please check the following:

- Check to see if your neighbor has power.
- Turn off all major electrical appliances including: air conditioners/heaters, cooking appliances and sensitive electronics.
- Check all circuit breakers and fuses in your switchbox panel.

George County	601-947-4211	Jackson County	228-497-1313
Greene County	601-989-2345	Jackson County	228-392-0041
Perry County	601-788-2824	Wayne County	601-735-3139

HOW POWER IS RESTORED

Step 1 - We focus on the biggest repair first to restore the most members. This means generating facilities, high-voltage transmission lines, and lines that feed to major distribution substations.

Step 2 - Substations are next. If power lines are being down to a large number of homes and businesses.

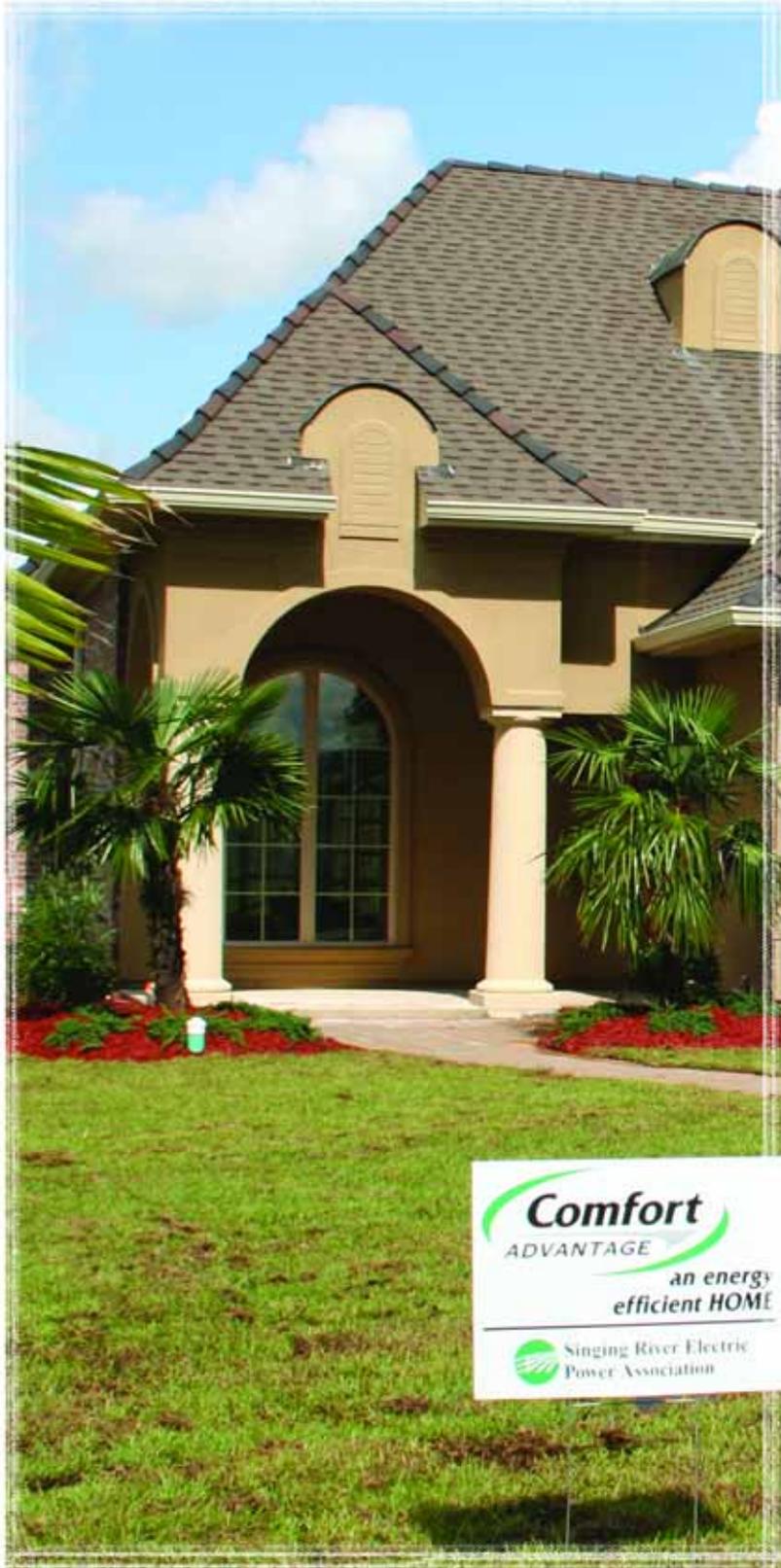
Step 3 - Distribution lines closer to us are then checked. They carry power to whole neighborhoods, major commercial and industrial.

Step 4 - Next, we check the single power lines with a wire directly to whole groups of neighborhood businesses, schools, homes, and other buildings. Critical services such as hospitals, fire and police take priority here followed by services to the greater number of members.

Step 5 - Finally, the service line between your home and transformer is a nearby pole that is damaged. This means you'll be able to get your neighbor's power. Call us if you have an outage here.

How we restore your electric service.

When a major outage occurs, our crews along with cooperative crews from across the country begin working before daylight and work well into the evening. We follow the above plan to restore power to our members as quickly and safely as possible.



Comfort
ADVANTAGE
an energy
efficient HOME
Singing River Electric
Power Association

SINGING RIVER ELECTRIC POWER ASSOCIATION

COMFORT ADVANTAGE HOME



Whether you are remodeling your home or building a new one, Singing River Electric's Comfort Advantage program promotes energy efficiency while maintaining comfort.

Together with other electric cooperatives across Mississippi, Singing River Electric researched and developed Comfort Advantage and Comfort Advantage Plus construction standards specifically for south Mississippi. These standards set guidelines for heating and cooling units, windows and doors, insulation, water heater, attic ventilation, air sealing and duct system.

Singing River Electric's representatives work with members to develop a customized plan during the design phase and perform heat load calculations in order to properly size heating and cooling equipment.

Inspections can also be provided throughout the construction process to ensure standards are met. Members who build Comfort Advantage homes are eligible for incentives upon completion of the home.

Visit our Web site at www.singingriver.com to view the standards or call to schedule an appointment with one of our member service representatives.



Don't forget to check out our *Home Energy, Appliance and Lighting Calculators* online! With a few clicks of a mouse, you can create an energy savings plan personalized for your family and home.





SINGING RIVER ELECTRIC POWER ASSOCIATION

ADDITIONAL ELECTRIC SERVICES



For your safety and convenience, we can develop a **customized outdoor lighting plan** for your home or business. Choose from a variety of attractive styles. For pennies a day, dusk-to-dawn outdoor lights ensure your family and customers' peace of mind.

Lightning can strike anywhere and at anytime sending powerful surges through electrical and communication lines in your home. **Meter-based surge protection devices** at the service entrance divert to ground the majority of the energy from a surge before it enters the home. **Point-of-use surge suppressors** safely and reliably limit over-voltage conditions to sensitive electronics. Both of these devices are available for sale at any Singing River Electric office and at www.singingriver.com.



Underground electric service is both functional and attractive for your home or business. Call any Singing River Electric office today and let us discuss underground service for your new home or business.

SINGING RIVER ELECTRIC POWER ASSOCIATION

MEMBER SERVICES

Questions, suggestions and new ideas... we get them all. Maybe it is a brief handwritten comment across the top of a bill, a remark made to a serviceman or perhaps our cashier hears a member's comment - we listen to you and we value your suggestions. In response to our members' needs, we offer a variety of special services.

- **Free Energy Audits** - Our trained member service representatives can help you customize a plan to make energy efficient improvements and increase your family's comfort.
- **Home Energy, Lighting and Appliance Calculators** - Visit our Web site for hands-on tools to lower your electricity bill. The Home Energy Calculator will walk you through your home and develop an energy-efficient plan specific to your home.
- **Pay Online** - Log in, view your account balance and pay online using your credit card or bank account.
- **Resources and Programs** - Call us to schedule an electric safety demonstration for your classroom or civic group.
- **TODAY IN MISSISSIPPI** - This monthly newspaper is delivered directly to your home informing you of new services, policies and human interest stories concerning your cooperative.

SINGING RIVER ELECTRIC POWER ASSOCIATION

THE SEVEN COOPERATIVE PRINCIPLES

- 1st Principle: 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.
- 2nd Principle: 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 general membership. In primary cooperatives, members have equal voting rights - one member, one vote.
- 3rd Principle: Members' Economic Participation**
Members contribute to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.
- 4th Principle: Autonomy and Independence**
Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.
- 5th Principle: Education, Training and Information**
Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.
- 6th Principle: Cooperation Among Cooperatives**
Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.
- 7th Principle: Concern for Community**
While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

SINGING RIVER ELECTRIC POWER ASSOCIATION

QUESTIONS & ANSWERS

Singing River Electric operates as an electric distribution cooperative. When you requested your service, you became a member of the Association. Here are some important facts, information and answers to questions you may have regarding your membership.

Q. Why do I have to become a member to have electricity?

A. Singing River Electric is chartered and incorporated under Mississippi law as a not-for-profit cooperative. The charter requires each person receiving electric service from the Association be a member.

Q. Does my membership give me special rights and privileges?

A. Yes. Singing River Electric is owned by the members it serves. This means you and all other members are owners of the cooperative. You have voting privileges and use them to elect members to represent you on the board of directors.

Q. Is my deposit refundable?

A. Yes. If you were charged a deposit, it will be credited to your final bill when you discontinue service if all charges are paid.

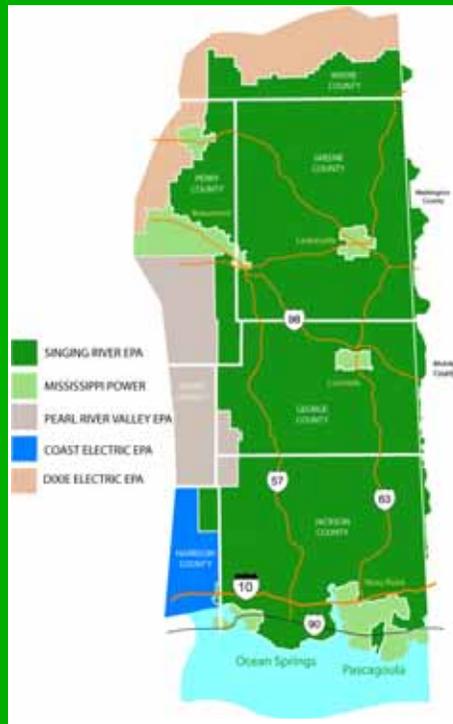
Q. Does the cooperative operate under certain guidelines or rules?

A. Yes. Singing River Electric was incorporated under Mississippi State Law. The organization works under the restrictions of its governing bylaws and service rules and regulations. Copies of existing bylaws can be obtained from any office.

SINGING RIVER ELECTRIC POWER ASSOCIATION

SERVICE TERRITORY

Singing River Electric Power Association serves 97 percent of the land mass in rural and urban areas of Jackson, George and Greene counties. Jackson County covers the most southern portion of Mississippi bordering the Gulf of Mexico.



COOPERATIVE STATISTICS

Meters served -----	70,000
Members per mile of line -----	10.14
Miles of line -----	6,900
Average monthly KWH usage per residential member --	1,325

ONE-CALL IN MISSISSIPPI AND ALABAMA

The One-Call Centers are computerized information centers which provide a communications link between excavators and underground facilities, such as electric power providers.

The call is free to consumers and everyone benefits when using this system through the reduction of injury, death and loss or interruption of services.



- ♦ Excavator should contact the One-Call Center two working days prior to the start of excavation (to satisfy state law). For excavating projects in Mississippi, call 1-800-227-6477, dial 811 or go to www.ms1call.org for more information. Excavators in Alabama should call 1-800-292-8525 or dial 811 before digging or go to www.al1call.com to learn more about this free service.

- ♦ An operator will record any necessary information and give the caller a locate request number. Record this number and keep it for the duration of the project.

- ♦ The locate request message is transmitted by computer to member operators of underground facilities.

- ♦ Locations of facilities are marked within two working days at the excavation site by member operators.



Headquarters Office
11187 Old 63 South
P.O. Box 767
Lucedale, MS 39452
601-947-4211

Jackson County Office
500 Highway 90
Gautier, MS 39553
228-497-1313
228-392-0041

Greene County Office
39276 Highway 63 N
Richton, MS 39476
601-989-2345
601-788-2824; 601-735-3139