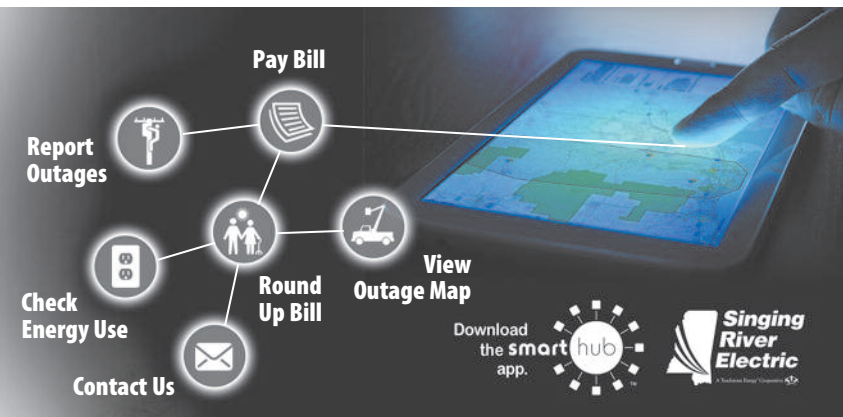




A Touchstone Energy® Cooperative
 Brian Hughey, General Manager & CEO
 Lorri Freeman, APR, Manager of Public Relations
 Amanda Parker, Public Relations Specialist
 For more information, call 601-947-4211, 228-497-1313 or visit our website at singingriver.com. SRE is an equal opportunity employer and provider.



Brian Hughey
 General Manager and
 CEO Singing River
 Electric

CEO's Message

Singing River Electric retires over \$2.3M in capital credits to members

There are many benefits of being a member of an electric cooperative. One of the many benefits is the retirement of capital credits. Singing River Electric Cooperative's board of directors approved a retirement of more than \$2.3 million in SRE capital credits to the membership this year. This represents capital credits for the years 1987-88. An additional \$857,771.03 of other capital credits will be returned to the membership for the year 1987.

What does this mean for the members?

As a member, you have a share in the earnings of your not-for-profit electric

cooperative. Singing River Electric's rate revenue is used to operate, make payments on loans and make improvements to the electric system. Any remaining revenue is allocated to the members in the form of capital credits. The amount of capital credits assigned to a member is based on the amount of electricity used during a particular year. When appropriate cash is available, Singing River Electric's board of directors can approve retiring a portion of the member's capital credit in the form of a credit or check.

How do I get capital credits?

Members during the years 1987-1988, with an account that is still active and receiving a monthly billing statement, will automatically receive either a

bill credit or check based on the credit amount. These members do not have to fill out any paper work. Previous members who had an account from 1987-1988, but no longer have an active account, can visit our website located at www.singingriver.com or call any SRE office between Oct. 1-Dec. 28 to receive instructions and download necessary paper work to claim their capital credit refund. Completed documentation must be returned to Singing River Electric's Lucedale office by 5 p.m. on Friday, Dec. 28, 2018.

We hope these returned capital credits help you and your family during this holiday season. We wish you a Happy Thanksgiving and a Merry Christmas from our SRE family to yours.



Josh Havard
 Member Services Representative
joshhavard@singingriver.com

Choose LED Holiday Lights

When purchasing new light strings for your home or business this holiday season, choose Energy Star-certified LED light strings.

Energy Star LED light strings use 75



percent less energy, are more durable and last 10 times longer than conventional incandescent lights. They are also cool to the touch, reducing the risk of fire, and come with a manufacturer-backed warranty for at least three years.

LED lights come in a variety of colors, shapes and lengths, and are labeled for indoor and outdoor use. They are also exceptionally efficient. The amount of electricity consumed by one 7-watt incandescent bulb can power 140 LED lights. This is enough to light two 24-foot strings.

For more information, visit energystar.gov.

Understanding Capital Credits

If you get your electricity from a local cooperative, you are a member-owner. That means you are entitled to certain benefits, including the allocation of capital credits.

Find out more at singingriver.com/capital-credits

Questions & Answers

Q. What are capital credits?

A. Singing River Electric's rate revenue is used to operate, make payments on loans and make improvements to the electric system. Any remaining revenue is allocated to the members in the form of capital credits.

Q. How do members earn capital credits?

A. When you signed up for electrical service from the cooperative, you became a member. Each member is allocated capital credits based on how much energy the member uses from the cooperative.

Q. Are capital credits returned every year?

A. Each year the board of directors will decide whether to retire capital credits. There may be years when the cooperative is not able to distribute capital credits because of certain economic conditions and other factors such as major storm damage.

Q. How are capital credits returned?

A. Either by a check mailed to members, or in the form of a credit on the electric bill.

Q. What happens to a member's capital credits if the member moves away?

A. Capital credits are maintained on record and can still be returned to a member when those credits are retired by the local board of directors. Members who move away may download paperwork from singingriver.com to request capital credits if they were members during the years being retired.

Q. Can I obtain a deceased member's capital credits?

A. Yes. Surviving family members may download paperwork from singingriver.com to request capital credits for a deceased relative.

Capital credits are not the only member benefits:

- Reliable electric service at cost
- Local control of your cooperative, governed by a board of directors, also member-owners, who live and work in your area
- The right to participate through voting memberships

To find out more visit singingriver.com/capital-credits or CooperativeEnergy.com.

Capital Credits: The Benefit of Membership

Members receive electric service from Singing River Electric.

Singing River Electric uses sales revenue to pay expenses.

Margins are assigned to an account for each member; the funds become capital credits.

At the end of the year, revenue minus expenses equals net margins.

Singing River Electric uses the capital credits to operate the co-op.

The board of directors decides annually the amount of capital credits to return to members.

Capital credits are returned to members in the form of a **CREDIT OR CHECK!**

CREWS HELP *West Florida Electric*

Nearly 30 Singing River Electric employees recently traveled to Sneads, Fla., over a three-week period to assist West Florida Electric Cooperative (WFEC) and restore power following Hurricane Michael. The first Category Four storm to hit the Florida Panhandle, Hurricane Michael left a path of broken trees, downed power poles, and devastation that our crews had not seen since Hurricane Katrina.

“Singing River Electric’s personnel were part of a contingency of 325 men and 75 crews that helped four electric cooperatives in Florida,” said Singing River Electric General Manager and CEO Brian Hughey. “Our crews arrived mid-day on Sunday, October 14, and were the first cooperative, mutual-aid crew to assist WFEC in the Sneads area.”

Electric cooperatives can request assistance from neighboring electric cooperatives, or in the case of a strong storm such as Hurricane Michael, any of the more than 900 co-ops nationwide.

Initially Singing River Electric crews were tasked with removing pole after broken pole, resetting new wooden

poles and restringing miles of power lines. Widespread damage to the distribution system prevented the crews from initially lighting the houses as they worked nearby. However, as the week progressed, crews began to see the lights of progress.

“It was amazing to see that level of devastation so far from the Coast,” said Singing River Electric field representative and crew supervisor Chad Cochran. “Our goal was to repair as many poles and as much wire as possible so that when the service was restored, they were able to make progress quickly.”

As of November 3, West Florida Electric reported 92 percent of their 28,000 meters had been restored. The third and final Singing

River Electric crew finished their assigned jobs and returned home safely that Sunday, Nov. 4.

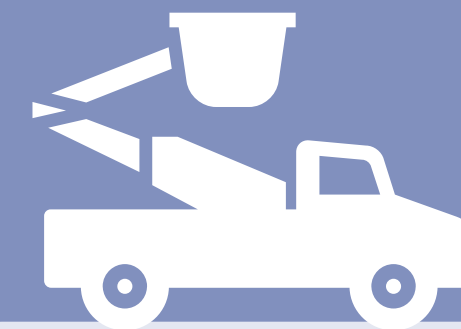
“Our thoughts are with the members and employees of West Florida Electric as they continue making repairs in the weeks to come,” said Hughey.



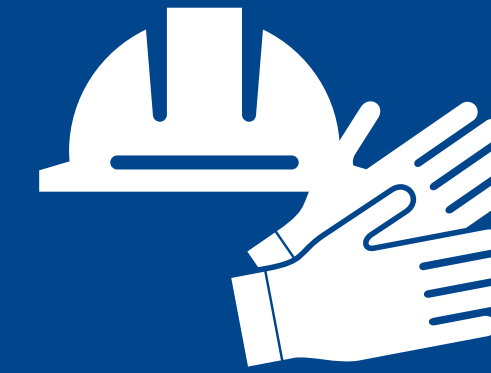
Tragically, three linemen who were working on power restoration after Hurricane Michael were killed. One lineman from West Florida Electric and two linemen from Lee Electrical Construction, Inc., who were there helping West Florida, were hit by a vehicle while working to restore power. Our thoughts and prayers are with these families. Mississippi is one of many states that have a Move-Over Law. Please remember to move over or slow down when approaching stopped emergency and electric utility vehicles.



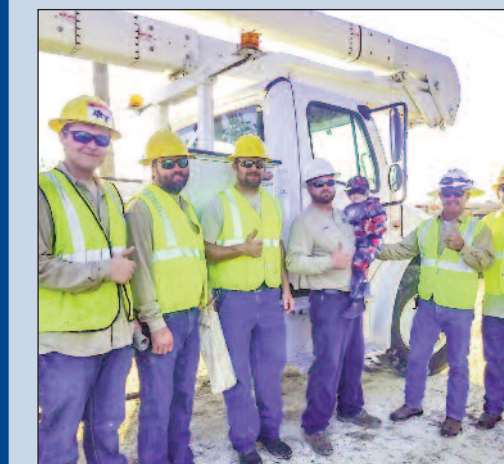
After working almost a week of fourteen-hour days in rural Jackson County, Florida, our Singing River Electric crew saw their first lights later that week. Field representative and crew supervisor Chad Cochran snapped this photo and commented, “That’s the best picture yet.” Three crews worked for a week at a time to restore power following Hurricane Michael in the Bascom and Two Egg communities.



A woman in Two Egg was overcome with tears of joy after SRE crews told her she’d have power the next day; trees first had to be removed from the lines. Moved by this and knowing there was some daylight left, SRE crews cut limbs for 30 minutes, completed their work and energized the lines just after dark. “It was a great feeling knowing she would be getting back to normal after 13 days without power,” said Project Engineer and crew supervisor Drew Mills.



On Halloween morning while SRE line-men worked by his home near Sneads, Florida, one young West Florida Electric member decided he had to have his photo taken in his Captain America costume with the crew. Our crew and a West Florida Electric employee were happy to accommodate. Best of luck, Cap!



West Florida Electric Cooperative Hurricane Michael Facts

Michael is the fourth most powerful storm on record to hit the U.S., and the worst since Hurricane Camille in 1969.

It was the first Category 4 storm to make landfall in the Florida Panhandle.

SRE crews assisted power restoration in Jackson County, Florida, which was one of the two hardest hit counties.

Three SRE crews of nearly 30 men were sent to assist WFEC over three weeks.

They were part of a contingency of 325 Mississippi electric co-op linemen that assisted four Florida co-ops.

SRE crews worked mostly in Sneads, and the Bascom and Two Egg communities.



West Florida Electric Cooperative housed over 600 out of town linemen in two staging tent areas.

WFEC and assisting crews replaced over 8,500 power poles and 4,500 transformers.

GIVE JOY
THIS HOLIDAY SEASON
Round your bill to the next whole dollar and help a neighbor.
Ask Us How Today!
Singing River Electric Cooperative

Four easy ways to round up:

1

Check the NHN Energy Assistance box at the top of your bill.

2

Sign up using the SmartHub app on any mobile device.

3

Go online with your computer at singingriver.com/give-joy

4

Call any SRE office and request to participate. Once enrolled, the billed amount will "round up" to the next whole dollar.

“We don’t just pay bills, because that doesn’t help anyone. When they come in for assistance, we set goals and do budget education..”
Jennifer Williams
Catholic Charities of South Mississippi

This time of year makes us think of giving and helping others. Singing River Electric’s Neighbors Helping Neighbors Energy Assistance round-up program is a great way to give joy to neighbors this holiday season and all year long.

Singing River Electric members can opt to round up their monthly bills to the next whole dollar. The rounded-up portion of the bill is used to assist Singing River Electric members in need. Donations range from 1 cent to 99 cents each month and average only \$6 per year. This means - for only \$6 a year - you can play a huge role in helping the elderly and families in south Mississippi.

Singing River Electric partners with United Way for Jackson & George Counties and Catholic

Charities of South Mississippi to distribute the energy assistance. The Catholic Charities staff members work to assist in teaching clients fiscal responsibility and life skills.

“We don’t just pay bills, because that doesn’t help anyone,” said Jennifer Williams, Diocesan Director for Catholic Charities of South Mississippi. “When they come in for assistance, we set goals and do budget education. We have no overhead, so this is 100 percent donations in and 100 percent donations out.”

This holiday season, check the box on your bill or use your SmartHub app to give joy. This small donation can make a big difference to neighbors in need all year long.



SRE member Richard Henry (left) agrees to round up his bill and Give Joy with the help of Member Service Representative Kelly Havard.

SRE's New website

“The new site contains large photos, bold clickable links, and five main tracks. The redesign considered Singing River Electric’s member requests, and aimed to make this site a highly-valued resource tool.”

Singing River Electric Cooperative recently completed a redesign of its website located at singingriver.com. The website focuses information in five main tracks: home, business, membership, community and co-op. The site is easily accessible from either a desktop or mobile device and information is changed regularly to keep it fresh and timely.

The new site includes:

- Residential and business New Service sections are a one-stop shop for information needed before the member calls or visits an office.
- The Storm and Outage Center, christened by Tropical Storm Gordon, houses many tips and tools to help you prepare for any storm.
- Four efficiency pages (Ways To Save, Manage Your Bill, Energy Savings Tips and Energy Calculators) located in the My Home track are great resources for members wanting to conserve their use or lower their bill.
- There are also pages devoted to electric safety and the benefits of cooperative membership, as well as links to request a speaker or community donation.



Our offices will be closed
November 22 and 23 for Thanksgiving, December 24 and 25 for Christmas, and January 1 for New Year’s Day.
Dispatchers and servicemen will be available for outages and emergencies.