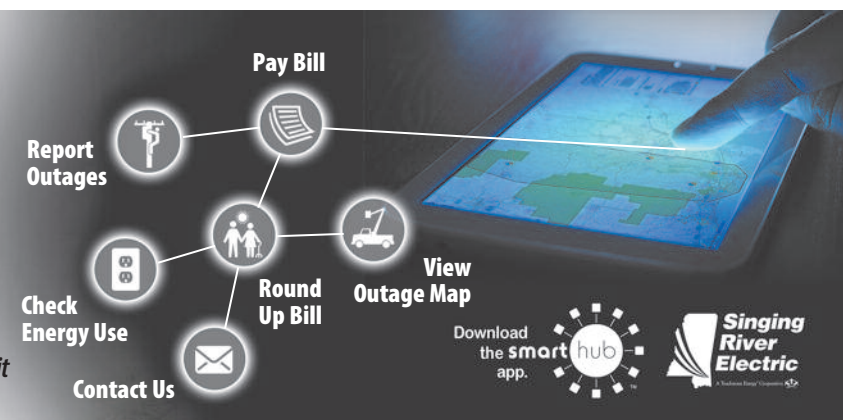




Singing River Electric is an equal opportunity employer and provider.

Mike Smith, 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 x 2251 or visit
 our website at www.singingriver.com



CEO's Message



Mike Smith
 General Manager and CEO
 Singing River Electric

Singing River Electric retires more than \$2.4 M in capital credits to members

Singing River Electric Cooperative's board of directors approved a retirement of more than \$2.4 million in SRE capital credits to the membership this year. This represents capital credits for the year 1986. An additional \$760,997.60 of other capital credits will be returned to the membership for the years 1984-86.

What does this mean for members?

As a member and owner, 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 the capital credit 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?

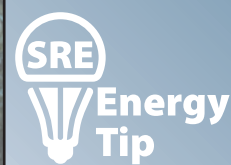
Members during the year 1986, with an account that is still active and receiving a billing statement each month, will automatically receive either a bill credit or a check based on the credit amount. These members do not have to fill out paper work. Previous members who had an account in 1986, but no longer have an active account, can visit our website located at www.singingriver.com or call any SRE office between Oct. 1 and Dec. 29 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. 29, 2017.

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

Choose LED Holiday Lights



Josh Havard
 Member Services Representative
joshhavard@singingriver.com



When decorating your home or business this holiday season, consider using LED (Light-emitting diode) lights.

Energy Star qualified LED decorative light strings consume 65 percent less energy than traditional incandescent lights and can last up to 10 times longer. They are also cool to the touch, reducing the risk of fire.



LED lights come in a variety of shapes, colors and lengths, and some products are labeled for outside use.

LED decorative light strings are exceptionally energy efficient. The amount of electricity consumed by just one 7-watt incandescent bulb could power 140 LED bulbs – enough to light two 24-foot strings.



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.

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!**

Singing River Electric

Cooperative University

Cooperative University participants take a photo and visit with (front row - l-r:) Senior Chancery Judge Jaye Bradley, Representative Roun McNeal, Representative Charles Busby, Representative Doug McLeod, Senator Dennis DeBar and Senator Michael Watson following the panel discussion.



Singing River Electric hosted its Youth Leadership Program Cooperative University and interviews on Thursday, November 2, 2017, at its headquarters office in Lucedale.

All high schools serving Singing River Electric's service territory were invited to nominate one member of the junior class to represent the school at the Cooperative University and interview.

Student nominees were required to have a minimum 3.0 grade point average, be involved in extra-curricular activities, be active in church, civic and community activities, and receive electricity from Singing River Electric at their main residence.

During Cooperative University, students got to know each other through networking activities, learned about the cooperative form of business and took a closer look at how Singing River Electric provides power to its members, restores power after an outage and emphasizes electric safety not only for its linemen but also for the general public.

A legislative panel discussion driven by questions asked by the students featured Senior Chancery Judge Jaye Bradley, Representative Charles Busby, Senator Dennis DeBar, Representative Doug McLeod, Representative Roun McNeal and Senator Michael Watson. Presenters throughout the day included Singing River Electric's 2017 Youth Leadership students Kenley Cochran, Noah Moran and Morgan Rich, along with Singing River Electric's Tom Davis, Lorri Freeman, Amanda Parker, Kevin Slay and Brandon Welford.

Each student also participated in a 10-minute interview moderated by a panel of out-of-town judges from electric cooperatives across the state. Following the Cooperative University and interviews,

Zikeya Byrd, Micah Pickering, Eli Ramirez, and Cari Sims were selected to represent Singing River Electric at the Youth Leadership Workshop in Jackson in February 2018, and the Youth Tour of Washington, D.C. in June 2018.



Above: Savannah, Annie, Eli, Graeme and Levi learn more about each other during Name Bingo.



Amelie, Graeme and Cari perform as skit about the 1st Cooperative Principle - Voluntary and Open Membership.



SRE Substation Technician Kevin Slay helps Micah get all decked out in a lineman's climbing gear and personal protective equipment.



Noell (standing) tells what she learned about her partner in a question/answer game.



SRE System Engineer Tom Davis (seated) shows Cooperative University participants how quickly an outage can be reported using the SmartHub app while visiting the Dispatch Center.

SRE Youth Leadership Students

These four students will attend the 2018 Youth Leadership Workshop in Jackson and Youth Tour of Washington, D.C.



Zikeya Byrd
Fruitdale High School



Micah Pickering
Perry Central High School



Eli Ramirez
Pascagoula High School



Cari Sims
Vanceleav High School

These students were their high school's representatives based on their leadership skills and community activities.



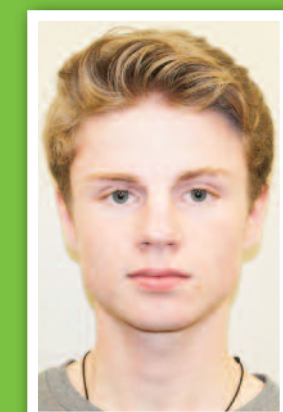
Mary Meghan Dickerson
East Central High School



Graeme Forrest
Richton High School



Noell Hankton
Gautier High School



Levi Hayes
Ocean Springs High School



Amelie Million
St. Patrick High School



Savannah Morgan
George County High School



Annie Perkins
Resurrection High School



Kallie Wallace
Greene County High School



Cheyenne Weaver
St. Martin High School

Q & A

QUESTIONS

ANSWERS

NHN Energy Assistance

Jennifer Williams
Director, Catholic Social and
Community Services Inc.



Q What is NHN Energy Assistance?

A NHN Energy Assistance is a round-up program in which Singing River Electric members choose to round-up their bill each month to the nearest whole dollar. The rounded-up portion of the bill is used to assist those in the community who cannot pay their power bill. Donations range from 1¢ to 99¢ each month and average only \$6 per year.

Q How do I donate to SRE's NHN Energy Assistance?

A There are four ways to sign 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. (4) Call any SRE office and request to participate. Once enrolled, the billed amount will "round up" to the nearest whole dollar.

Q Why should I donate?

A We all need a little help from our neighbors from time to time. This is a unique, secure way to help those in your community. All recipients are screened to ensure there is a verified need, and 100 percent of NHN Energy Assistance donations go to help SRE members.

Q Where does the money go?

A One hundred percent of collected donations are distributed to SRE members through United Way for Jackson and George Counties and Catholic Social and Community Services (CSCS).

Q How does CSCS work to further assist applicants?

A The goal of case management is to assist applicants and offer ways to help minimize the stress of a financial strain in the future. To meet this goal, each applicant is partnered with a case manager. Clients are asked to provide financial information to the agency and work with case managers to establish financial goals and objectives.

Q How do Singing River Electric members qualify for assistance?

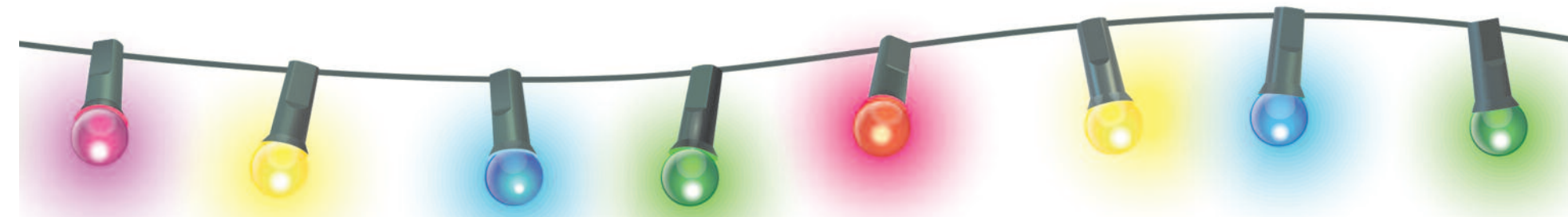
A Members must show a need and a willingness to make changes in their life to change their current financial situation. Applications may be picked up at the CSCS office, or call 1-855-847-0555 to learn if a member meets the qualifications for the program.

Q How many times a year can SRE members get power bill assistance and for how much?

A Qualified SRE members can receive up to \$125, one time per year through NHN Energy Assistance as long as funds are available.

Q Does Catholic Social and Community Services only help Catholics?

A No. Applicants are not asked about faith affiliation.



MERRY, BRIGHT AND EFFICIENT HOLIDAY LIGHTING

Decking the halls doesn't have to take a toll on your energy bill! Keep your holiday lighting merry, bright and energy efficient with LED light strands.

- Consider replacing older light strands with new ENERGY STAR LED® lights. LED strands are 70 percent more efficient and last 10 times longer than the age-old standard bulbs.
- You can get the look of cozy lighting with LEDs. Just look for "warm white" on the label.
- Unlike older light strands, LED lights give off virtually no heat, making them safer for kids and pets (and reindeer).
- Save energy by setting a timer for outdoor lighting and decorations. Program the timer so the lights turn on in the evening and turn off later at night when you typically go to sleep.

Source: Dept. of Energy



Our offices will be closed

**November 23 and 24 for Thanksgiving,
December 25 and 26 for Christmas, and January 1 for New Year's Day.**

Dispatchers and servicemen will be available for outages and emergencies.

Helping neighbors in need

Please contribute to Neighbors Helping Neighbors Energy Assistance. Your donation will make a difference right here at home.

