

Welcome To

WHITE RIVER VALLEY ELECTRIC COOPERATIVE

Member-Owner Guide





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Welcome to **White River Valley Electric Cooperative**

White River Valley Electric Cooperative (WRVEC) is a not-for-profit, member system that connects people in a shared mission of protecting and promoting a valuable community asset — one of America's most successful advanced electrical power networks.

Our mission is to provide
Safe. Reliable. Affordable Power.
while enhancing the lives of
those we serve.

POWERING YOU SINCE 1939





CONTACT US TOLL-FREE
(800) 879-4056

5 Office **LOCATIONS**

BRANSON

Taney County
2449 E. State Hwy 76
PO Box 969
Branson, MO 65615
(417) 335-9335

GAINESVILLE

Ozark County
117 CO RD 503
PO Box 37
Gainesville, MO 65655
(417) 679-4916

AVA

Douglas County
1405 Prince St
PO Box 175
Ava, MO 65608
(417) 683-4134

OZARK

Christian County
2807 E. State Hwy 14
PO Box 1880
Ozark, MO 65721
(417) 485-6012

REEDS SPRING

Stone County
20346 State Hwy 413
PO Box 510
Reeds Spring, MO 65737
(417) 272-0181

THE COOPERATIVE DIFFERENCE DIFFERENCE DIFFERENCE

Seven Core Principles

Electric cooperatives, such as White River Valley Electric Cooperative, are member-owned businesses, established to supply electricity to their members.

Electric cooperatives are owned by the people, or members, who use the power the co-op provides. Electric cooperatives worldwide abide by seven core principles.





Get to know **WRVEC**

WRVEC's origins are traced back to 1935 when the Rural Electrification Administration (REA) was created. This New Deal agency was created to bring the same comforts to rural Americans – like electric lights to extend the day and electric motors to ease the daily workload – that city residents enjoyed.

The REA opened the door for electricity in rural America through electric cooperatives – private partnerships owned and controlled by the people they serve. Today, 1,000 electric cooperatives in 48 states serve 10 percent of America's population.

WRVEC first flipped the switch in 1939, bringing 505 members into the modern age of electricity. Since then, WRVEC's service area has grown to cover 2,500+ square miles across five counties in Southwest Missouri. The Cooperative has nearly 50,000 member meters and over 5,300 miles of energized line.

Not-for-Profit **OWNED BY YOU - OUR MEMBER**

Electric cooperatives operate on a not-for-profit basis. This means that 85% or more of the cooperative's annual income must be used for the sole purpose of meeting losses and expenses.

Not-for-Profit **GOVERNED BY OUR MEMBERS**

WRVEC is owned by its members and governed by a Board of Directors. Members nominate and elect nine individuals to serve as representatives on the Board. Each director represents a specific district, as outlined in the bylaws, and serves in a representative capacity for that district.

Board members hold a unique position within the Cooperative's structure and are expected to uphold a high standard of fidelity, confidentiality, and loyalty to the Cooperative while advocating for the interests of their members. Directors serve three-year terms and are elected on a rotating schedule by district groups: (ABE), (ACE), and (BCD). The letters represent the counties we serve: A is Stone; B is Taney; C is Christian; D is Douglas; E is Ozark. A director may serve up to seven consecutive three-year terms.

Your Voice Matters **MEMBERS MAKE THE DIFFERENCE**

As a member-owner, your participation is vital to make the Cooperative as great as it can be. You have a voice, and we want to hear it - that's a part of the cooperative difference. Throughout the year, there are several events and ways you can make your voice heard and be an active member-owner. By participating in these events, you can make an impact:

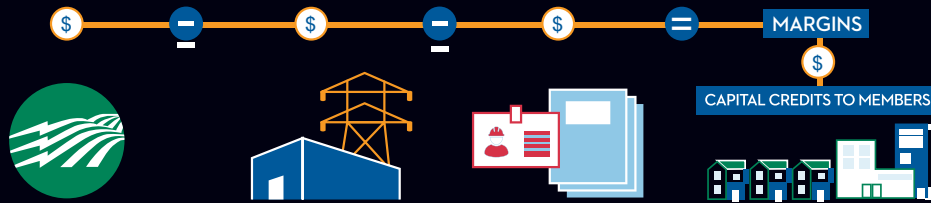
**Member Appreciation
Days**

Annual Meeting

**Member Alliance
Program**

Company Margins Returned to You **CAPITAL CREDITS**

The Cooperative pays the bills for things like power generation, maintenance, and operations. The money left over after those bills are paid each year is called a margin. Margins provide equity for the Cooperative and are assigned to members through capital credits.



Capital credits are distributed in two ways. Current members' capital credits are applied toward their bill. Former members, who no longer have a bill where credits can be applied, will receive a check in the mail. Typically, they are dispersed in June or July each year.

Our Cooperative Family **Three-Tiered System**

WRVEC is part of a member-owned system that works to provide power at the lowest possible rates. Associated Electric Cooperative, Inc. (AECI) is our power provider and generator. They do everything they can to provide the most reliable and affordable power mix.

From AECI, power goes to the transmission cooperatives. The transmission cooperatives oversee getting the power from generation to WRVEC. Our transmission cooperatives are Sho-Me Power and KAMO Power.

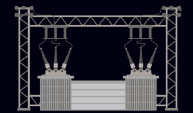
Sho-Me and KAMO deliver the power to WRVEC, where we then distribute it to nearly 50,000 member meters across our service area.

WRVEC's energy mix includes natural gas, coal, wind, hydropower, and purchased energy.

WRVEC has a family of resources for our members.



AECI



Sho-Me/Kamo



WRVEC

Meeting Members Where They Are **COMMUNICATIONS**

We try our best to make sure you don't miss out on all the things going on at the Cooperative. From email and mail to social media, we meet you where you are! Members receive information from the following avenues:

- Current Times/
Rural Missouri
- Website
- Social Media
Channels
- Email
- Postcards
- Text Notifications
- & More!

How do I make sure I don't miss out on important information?

1. Make sure your contact information is up-to-date. Check your SmartHub account to make sure we have the current phone number and email on file.
2. Sign up for text notifications in SmartHub. This will allow us to communicate need-to-know information to you quickly.

www.whiteriver.org



UNDERSTANDING YOUR BILL YOUR BILL YOUR BILL

Detailed Explanation Understanding Your Bill

If you are not dealing with utility terms every day, we understand that sometimes a utility bill can feel like a foreign language. At WRVEC, we want to help you be fluent and understand because you are our member-owners. We are here to help! We will break down a few common questions on these next pages. You can also view the details 24/7 on our website.

On page one of your bill, you'll find your member and account information. Calling your attention, you'll find a big green circle. This is a clear visual of the total amount due on your current bill. A summary of your charges is listed to the left of the circle. Be sure to pay attention to the message center and image for important WRVEC updates!

WHITE RIVER VALLEY ELECTRIC COOPERATIVE
A National Rural Cooperative Electric Association Member

Phone: (208) 676-4065
247 Dodge & Payment Lines (248) 833-2875
Website: www.whiteriver.org

Bill Date: February 15, 2025

Billing Summary	
Electric Service	\$138.00
Electric Meter	\$25.00
Electric Fuel	\$25.00
Electric Charge	\$148.00
Fixed Fee On 12/01/2024	\$14.00

Total Due
\$249.00
Payment Due On: Mar 6, 2025

WE VALUE OUR MEMBERS

**WHITE RIVER VALLEY PO Box 1515
ELECTRIC COOPERATIVE Brandon MO 64611-1515**

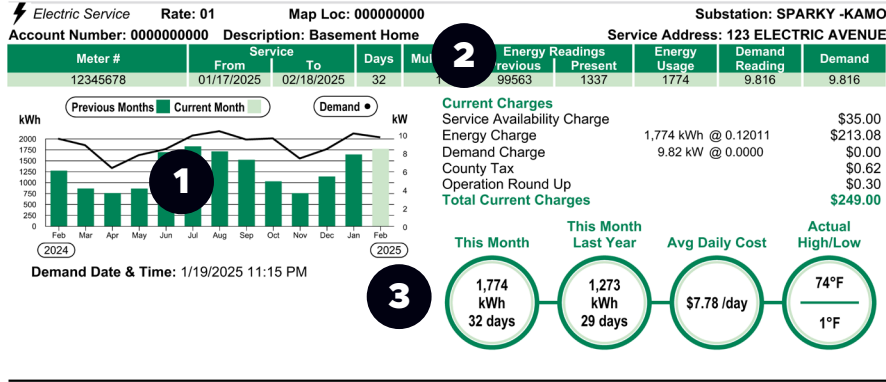
Bill Date: 02/15/2025
Account Number: 0000000000
Total Due: \$249.00
Payment Due On: Mar 6, 2025
5% penalty applied if paid after 02/06/2025

WHITE RIVER VALLEY ELECTRIC COOPERATIVE
PO Box 1515
Brandon MO 64611-1515

All About **YOUR BILL**

Your Energy Snapshot - Learn more at whiteriver.org/SmartHub

Page 2 of 2



You'll find loads of important information on page two of your bill. If you're interested in ways to pay your bill or office location information, you'll find that here along with a reference section for you to find important information quickly.

On the next page, we will break down the energy snapshot section seen above to help you understand your charges and bill.

Understanding Your **ENERGY SNAPSHOT**

- 1 Usage History :** This graph provides a monthly summary of your electric use to help you identify usage trends.
- 2 Current Charges:** This is a breakdown of your current charges for the month. The service availability charge covers the expenses of maintaining the overall electric system. Regardless of how much electricity is used, the cost of delivering power is the same. Under the cooperative model, costs are spread fairly and equitably across all our members regardless of the level of electricity use. The energy charge covers the actual electricity used at each metered location. The current charges are the total of the service availability, taxes, Operation Round Up, and energy charges.
- 3 Averages:** This section shows you what you used on your current month's bill and compares it to the same month from the previous year. It also showcases the average daily cost to power your home or business. This is figured by taking your total bill for the month and dividing it by the amount of days billed during this period. You can also locate the actual high/low to help anticipate your location's heating and cooling needs.

Learn More Visit whiteriver.org/member-center/my-bill/

Get Connected. Pay Bills. Track Use. **SMARTHUB**

With SmartHub you can:

- Report an outage.
- Get outage updates.
- View your hourly, daily, and monthly electric use.
- Receive an email when you reach usage thresholds.
- Quickly pay your bills.
- Receive bill reminders.



Information at your fingertips!

SmartHub makes it convenient and quick for you to get information on-the-go right from your iOS or Android device!

Want to get started?
whiteriver.smarthub.coop

WRVEC offers Convenient **BILLING & PAYMENT OPTIONS**

SmartHub: SmartHub makes it convenient and quick for you to get information on-the-go right from your iOS or Android device!

Paperless Billing: Enrolling in paperless billing benefits our members by making payments faster, safer, and more convenient.

Vanilla Direct: Pay with cash when and where it is convenient for you.

Pay Now: Pay online without logging into SmartHub.

Budget Billing: Beneficial for seasonal highs and lows.

Autopay: Never miss a payment.

Pay As You Go: A prepaid option available to members.

Automated Outage & Payment Line: (844)-923-2875.

Learn more at www.whiteriver.org/member-center/payment-options/

Need Help understanding your bill?
www.whiteriver.org/member-center/my-bill/



REPORTING AN OUTAGE OUTAGE OUTAGE

What You Should Do When There Is A **POWER OUTAGE**

White River Valley Electric Cooperative (WRVEC) is dedicated to providing our members with quality, reliable electric service. However, from time to time, outages can occur. We want to help you prepare for power outages and provide tips you can use to keep your family safe.

For the fastest response, report outages through SmartHub.

Before reporting a power outage, it is important to check your main breaker or fuse to ensure the issue is not isolated to your home. Additionally, observing whether your neighbors have power can help determine if the outage is more widespread.

When you call, provide the following information:



**Name on
Account**



**Time of
Outage**



**Phone
Number**



**Comments/
Observations**



**Account
Number**

Automated Outage & Payment Line (844) 923-2875



Energy Programs

Smart energy choices make a home more comfortable and power bills more affordable. That's why WRVEC is currently offering several services to help members make their existing homes more energy efficient.

WRVEC offers rebate and audit services to our members. Members can make sure their home is energy efficient with our audit program and receive money back for making improvements through the rebate program.

WRVEC also cares about providing our members plentiful information on green initiatives. Whether you're exploring solar power or electric vehicles (EVs), our Energy Specialist is here to answer your questions and help you find the best option for your home. Want to support renewable energy without the upfront costs of solar? Check out our Green Power Program—an easy, affordable way to go green. Looking for a green power option that may also qualify for federal tax incentives? Geothermal might be the right answer for you.

Get Money Back **REBATES**

WRVEC offers rebates on several products that make your home energy efficient. Associated Electric Cooperative, Inc., our power provider, offers rebates to return monies back to our members by encouraging the use of energy efficient options. The available rebates are listed on our website.

Become More Efficient **AUDITS**

Audits stop the excess use of power by thoroughly inspecting your home and will save you money by implementing energy efficient options. The amount of money an energy audit costs will be returned in lower electric bills through the years. All members of our service area are eligible for an energy audit as long as the structure to be audited is a permanent structure owned by the WRVEC member.

Learn More

www.whiteriver.org/member-center/rebates-audits/



A Top Concern for WRVEC **Safety**

Safety is a top concern at WRVEC for both our employees and our members. Our goal is to create and continue a culture of safety through awareness, education, and upgraded protective equipment. All these steps combined with best-in-class practices provide our members with reliable service while making sure WRVEC employees go home safely to their families at the end of the day.

Keeping Your Lights On **Reliability**

Our system's reliability takes into account both planned maintenance and upgrades. Servicing what we already have in place and continually evaluating the network to meet the growing demands of our membership means that we are dedicated to operating to the best of our abilities and above industry standards. These practices provide the most dependable service for our members. Throughout the year, your home may be notified of the following work that needs to occur at your location. Projects can be found on our website under System Integrity and Right-of-Way:

**Right-of-
Way/
IVM**

**Meter
Upgrades**

**Pole
Inspections &
Maintenance**

**Pole
Replacements**

**System
Improvement
Projects**

Integrated Vegetation Management Program

RIGHT-OF-WAY



Our Integrated Vegetation Management Program helps balance the need for safe, reliable service by keeping our right-of-ways clear of trees and overgrown vegetation with respect for the natural environment.

Tree clearing, pruning, mowing, TGR, and herbicide application are necessary steps we take to ensure greater safety for our workers and the public, as well as providing more reliable service for our members. We can do this by keeping the power lines free from obstruction.



WRVEC's Right-of-Way team is available throughout the process to respond to any questions or concerns you might have.

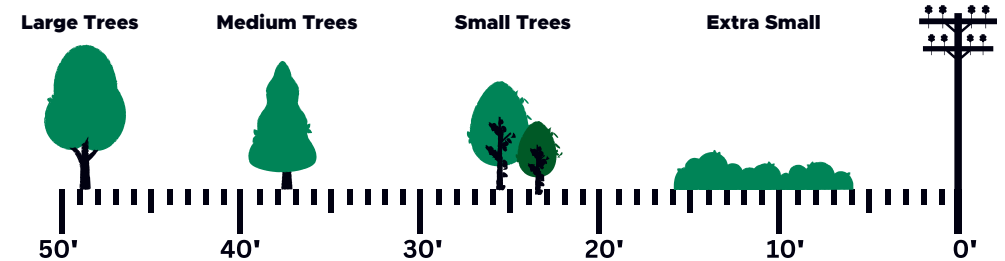
Call Before You Dig
Call 811 or 1-800-DIG-RITE

Call Before You Dig

Anyone digging or excavating should be aware that power lines and other utilities may be buried nearby. Utilize the Missouri One Call system to protect yourself and the environment. It's the law to call 811 or 1-800-DIG-RITE at least three working days before you begin your project.

Tips for Planting

- Smaller trees should be 20 feet away from power lines.
- Medium trees need to be planted at least 35 feet away from lines.
- Large trees need to be planted at least 45 feet away from overhead lines.
- Trees planted too close to the lines will always be misshapen by unavoidable pruning of limbs to prevent interference with power lines.



Missouri Statute 537.340

This statute allows electric suppliers to maintain power line rights-of-way by trimming, removing, and controlling vegetation within 15 feet of either side of the line. While the bill authorizes a 60-foot area, WRVEC limits cutting to 30 feet whenever possible.

COMMITMENT TO COMMUNITY COMMUNITY COMMUNITY

Learn More www.whiteriver.org/community/

Giving Back to You - Our Members **COMMUNITY PROGRAMS**

Our commitment to community is a founding principle of who we are as a cooperative. We strive to give back to YOU - our members - and the communities we serve through multiple programs: Energy in Today's Classroom, Generation Power, CYCLE, Youth Tour, Plugged-In, Power to Turn Hunger into Hope, Share the Harvest, and Power Up. These programs are designed to support education, empower future leaders, and meet our members' needs in the places we call home. They reflect our co-op's values of service, education, and compassion, helping us build stronger, more connected communities.

Make a Big Change Through Spare Change **OPERATION ROUND UP**



Since 1992, White River Valley Electric Cooperative's Trust Program, Operation Round Up, has collected and distributed nearly \$6 million to students, local organizations, and families throughout the five-county service area. As a WRVEC member, you contribute to your community by donating spare change from your electric bill to Operation Round Up. When you become a member you are automatically enrolled in the program, but you can always opt-out at any time. The average member contributes \$6 to \$12 annually by rounding up through the program, with participation never exceeding \$12 a year.

Keeping You Connected **Internet Service for Our Members**

White River Connect (WRC) began out of a need to serve the rural areas of Christian, Douglas, Ozark, Stone, and Taney Counties who had limited to zero access to high-speed internet. Powered by White River Valley Electric Cooperative, WRC is bringing high-speed connectivity to the Ozarks.



We understand that every corner of the country deserves access to high-speed and reliable internet, no matter where they call home. At White River Connect, we will serve our customers with the same commitment and best-in-class service they have come to expect from White River Valley Electric Cooperative since 1939. Built on Ozarks values and integrity, White River Connect is a different kind of internet company focused on you - our neighbors - whether you're seeking residential internet or business internet solutions.

Fast. Reliable. Local.

That's the White River Connect difference.



Legal Information

POLICIES & PROCEDURES

Policies are important to make everything at the Co-op run smoothly and to ensure you have a great member experience. We have made this link that you can reference, at anytime, when you have a question regarding policies and procedures at WRVEC. Visit www.whiteriver.org/legal/ to view all the policies and procedures we follow here at WRVEC.



BE INFORMED Visit www.whiteriver.org/legal/

Please Store In A Safe Place **IMPORTANT INFO**

Here is your account and SmarHub information.

ACCOUNT NUMBER: _____

ACCOUNT EMAIL: _____

PASSWORD: _____



WHITE RIVER VALLEY
ELECTRIC COOPERATIVE