



Your Touchstone Energy® Cooperative 

# PROGRAM AND SERVICES GUIDE

# Table of Contents

**Welcome**

Contact Information ..... 3

Message from the CEO ..... 4

Cooperative Overview ..... 5

Service Territory ..... 6

Board of Trustees ..... 6

Member Benefits ..... 7

    FAQ Capital Credits

**Account Services**

Electric Account ..... 8

    Setting Up an Account

    Budget Billing

    Security Deposit Policy

    Group Invoice Billing

    Bill Delivery Options

Payment Options ..... 9

Your Bill ..... 10

    How Your Bill is Calculated

    Your Electric Bill in Detail

    Creating a SmartHub Account

Energy Management ..... 12

Medical Necessity ..... 12

Energy Savings Tips ..... 13

Cold Weather Rule ..... 14

Payment Arrangements ..... 15

Your Electric Service ..... 16

    What to do if the lights go out

Power Restoration ..... 17

What to Do in an Emergency ..... 18

Play Safe Around Electricity ..... 19

Member Satisfaction ..... 20

Scams ..... 21

Surge Protection ..... 22

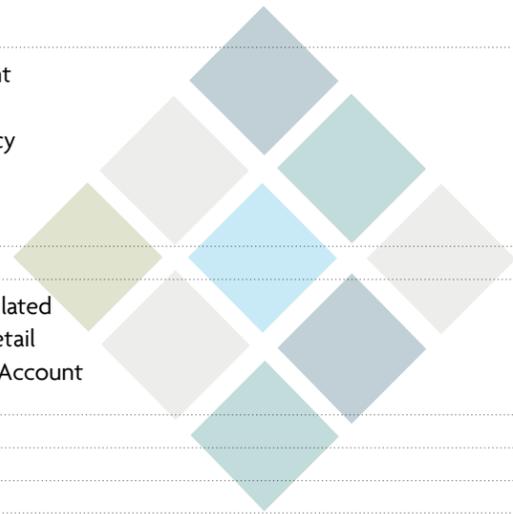
Kansas Country Living Subscription ..... 23

Co-op Connections Card Program ..... 24

**Community**

Community Events ..... 25

Community Guide ..... 26



# Welcome to The Victory Electric Cooperative Assn., Inc.

Thank you for allowing us to provide your electric service. We look forward to serving you and, for your convenience, we have created this program and services guide to provide you with an overview of the cooperative and its services.

**Location**

3230 N. 14th Ave.  
Dodge City, KS 67801

**Mailing Address**

P.O. Box 1335  
Dodge City, KS 67801

**Phone | Fax**

620.227.2139 | 800.279.7915 | 620.227.8819(f)

**Hours of Operation**

Monday – Friday  
8:00 a.m. – 5 p.m., excluding holidays  
Holiday closures include:  
    *New Year's Day*    *Labor Day*  
    *Memorial Day*    *Thanksgiving (2 days)*  
    *Fourth of July*    *Christmas (2 days)*

**Partner Organizations and Associations**

Kansas Electric Cooperatives (KEC)  
    *kec.org*  
National Rural Electric Cooperative Association  
    *electric.coop*  
Touchstone Energy  
    *touchstoneenergy.com*

**Join Victory Electric Online**

Victory Electric's Facebook page, Twitter feed, Youtube page, and website are resources for news, energy efficiency tips and outage updates. We invite you to interact with us!

facebook.com/VictoryElectric  
twitter.com/TheVictoryElec  
Victory Electric on YouTube  
victoryelectric.net

The mission of Victory Electric is to provide a safe, reliable service at a competitive rate, provide economic development opportunities and services for our members, and to ensure the financial stability of the cooperative through the use of prudent business practices and the latest technology.



# Message from the CEO

Dear Victory Electric Member, Welcome to the cooperative! Here at Victory Electric, we work hard to deliver safe, affordable, and reliable electricity to more than 13,000 members every day. As a cooperative, we strive to do more, to find ways of providing value to you and the communities we serve.

So what exactly does real value mean? Well, in some ways it's basic, like connecting with a real, local person when you call our office, rather than just a recording. It could be finding a copy of the *Kansas Country Living* magazine in your mailbox every month.

Most importantly, Victory Electric wants our members to know the value of the price of electricity in relation to other consumer good. Popular demand and short supply drives the cost of everyday necessities higher. Some price tag changes—like the cost to fill your car's gas tank—are obvious to anyone driving down the road. Other increases at the grocery store are more subtle but still impact your family's bottom line. Compare the average price increase of a few household expenses to see how the rising cost of electricity stacks up.

The cost for a gallon of unleaded gasoline shot up 11.1 percent on average every year between 2002 and 2012, according to the U.S. Bureau of Labor Statistics. Eggs don't go over easy—the cost for a dozen eggs increased 7.8 percent. Bakers watched the price of flour rise 5.7 percent, and apples felt the crunch with a jump of 4.8 percent—every year.

The cost of electricity grew at a slower pace of 3.2 percent a year, on average. The U.S. Energy Information Administration (EIA) reports homeowners across

the nation pay an average of 11.7 cents per kWh. In Kansas, electric cooperatives keep costs even more affordable—the average price for power is 11.48 cents and Victory is even better at 10.13 cents.

## Fighting to keep your electric rates affordable

Unfortunately, keeping electricity costs affordable for our members doesn't come easily to Victory Electric and other cooperatives across the state and nation. The electric utility industry faces new challenges every day with increasing regulations and other external pressures that cannot be controlled.

When businesses are forced to comply with strict environmental regulations, the cost of compliance gets built into the price of goods and services, including electricity, thus increasing rates. Examples of current environmental challenges include proposed regulations by the Environmental Protection Agency (EPA), which has set forth strict standards for greenhouse gas emissions under the Clean Air Act. The U.S. Fish and Wildlife Service's listing of the Lesser Prairie Chicken as a threatened species is another regulatory hurdle that could affect our members' rates.

We know we will continue to face many outside influences that cannot be controlled. However, Victory Electric will continue to speak out regarding unreasonable regulations that impact the electric industry and will continue to implement sound business strategies that are in the best interest of the cooperative and those we serve.

## Quality service for our members

To balance out rising costs due to external rate pressures, our board of trustees and employees have focused on streamlining financials and internal processes by tightening the budget, reducing inefficiencies, and taking advantage of technologies to increase productivity.

Streamlining and increasing efficiencies doesn't mean a reduced quality of service. Quality service starts with the infrastructure that carries electricity to the homes, farms and businesses that are vital to the success of our communities. Victory Electric is committed to upgrading infrastructure to maintain system safety and reliability.



# Cooperative Overview



In 1935, President Franklin D. Roosevelt signed the Rural Electrification Act to provide federal loans for the installation of electrical distribution systems to serve rural areas across America.

Victory Electric was chartered June 1, 1945, and the first lines were energized in August 1947. Our cooperative's name comes from the recognition of the U.S. and Allied forces' victory at the end of World War II.

In the earliest days, the cooperative served parts of nine counties with just a little more than 300 miles of transmission and distribution line.

Today, Victory Electric is headquartered in Dodge City in Ford County. We have 72 employees and provide service to 19,722 meters with 3,171 miles of transmission and distribution line in southwest Kansas.

Victory Electric purchases electricity from three generation and transmission cooperatives (G&T's): Sunflower Electric Power Corporation and Mid-Kansas Electric Company, LLC, both based in Hays, and Kansas Electric Power Cooperative of Topeka.

Our energy comes from a variety of resources including wind, coal, natural gas, hydroelectric, solar and nuclear. We are committed to developing generation capabilities in an environmentally responsible manner, while ensuring a reliable energy supply at a reasonable cost.

## What is an electric cooperative?

Electric cooperatives are private, not-for-profit businesses governed by their members.

Victory Electric is committed to providing safe, reliable service at a competitive rate; to provide economic development opportunities, and to ensure the financial stability of the cooperative through the use of prudent business practices and the latest technology.

As an electric cooperative, Victory Electric also adheres to the seven cooperative principles:

- 1. Voluntary and Open Membership.** Cooperatives are voluntary organizations, open to all persons able to use their services.
- 2. Democratic Member Control.** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions.
- 3. Members' Economic Participation.** Members contribute equitably to, and democratically control the capital of the their cooperative.
- 4. Autonomy and Independence.** Cooperatives are autonomous, self-help organizations controlled by their members.
- 5. Education, Training and Information.** Cooperatives provide education and training for their members, elected representative, managers and employees so they can contribute effectively to the development of their cooperative.
- 6. Cooperation Among Cooperatives.** Cooperatives serve their members most effectively and strengthen the cooperative movement by working together.
- 7. Concern for Community.** While focusing on member's needs, cooperatives work for the sustainable development of their communities.

## What is Touchstone Energy?

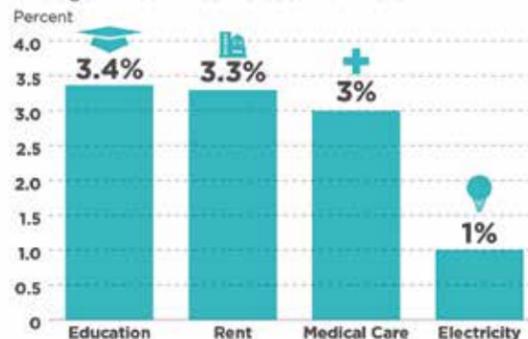
The Touchstone Energy brand represents a nationwide alliance of more than 750 local, consumer-owned electric cooperatives in 46 states. Touchstone Energy provides a unified face for the small businesses that own and service rural America's 2.5 million miles of power lines.

As a Touchstone Energy Cooperative, members like Victory Electric have access to services that would normally require the resources of a national corporation. For more information, visit [touchstoneenergy.coop](http://touchstoneenergy.coop).

## ELECTRICITY REMAINS A GOOD VALUE

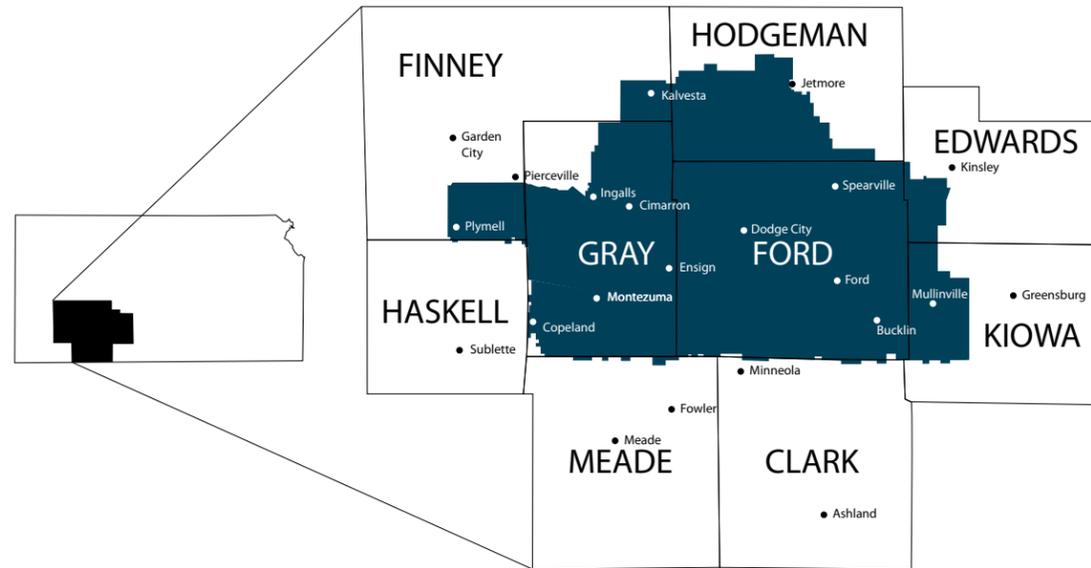
The cost of powering your home rises at a slower pace than many of your typical expenses. Compare the average price increase of these expenses each year over the last five years, and the value of electricity shines.

Average Annual Price Increase 2011-2016



# Victory Electric Service Territory

The majority of our service area is within the three counties of Ford, Gray and Hodgeman. Other counties partially served are Clark, Edwards, Finney, Haskell, Kiowa and Meade. We serve the members in all of the rural areas and cities with the exception of Montezuma, which is a municipality we serve wholesale.



# Victory Electric Board of Trustees

The business and affairs of the cooperative are directed by the board of trustees, which exercises the powers of the cooperative. The cooperative territory is divided into districts, all of which are represented by a trustee. Trustees are elected at the annual meeting for three-year terms of office.



**John Leis** President Minneola  
**Pat Morse** Vice President Dodge City  
**Daryl Tieben** Secretary/Treasurer Dodge City  
**Kenny Wehkamp** Trustee Cimarron  
**Jim Imel** Trustee Bucklin  
**Ken Schulte** Trustee Spearville



**Cedric Drewes** Trustee Dodge City  
**Randy Quint** Trustee Dodge City  
**Gary Gillespie** Trustee Copeland  
**Terri Larson** Trustee Dodge City  
**Jim Ochs** Trustee Jetmore

# Member Benefits | What does it mean to be a member?



As a member of Victory Electric, you are an owner, too. Member can directly affect the operation of the cooperative on a one-member, one-vote basis by voting to elect trustees and by voting on changes to the bylaws at the annual meeting.

Each member-owner of Victory Electric is also eligible to receive capital credits. Capital credits are the margins (profits) the cooperative has each year. Your cooperative's margin is any money left after all operating expenses have been paid.

## Annual Meeting of Members

In accordance with Victory Electric's bylaws, each year the cooperative holds a meeting of the members in April. At the annual meeting, Victory Electric members receive reports regarding the cooperative's activities and the results of the annual board of trustees election are announced.

Annual meeting is the day set aside for you to meet with your trustees and cooperative employees. As

a member of Victory Electric, each person receiving service should take an active part in the business by attending the annual meeting. This is your opportunity to have a voice in the business.

## Capital Credits

Unlike investor-owned electric utilities, Victory Electric exists to make sure your needs are always met. As a member, you have a share in the earnings of your not-for-profit electric cooperative. Victory Electric's rates are set to bring in enough money to pay operating costs, make payments on any loans, and provide an emergency reserve. Any revenues over and above the cost of doing business are considered margins and are returned to our members in the form of capital credits.

These margins represent a contribution of capital by the membership to the cooperative. This capital allows us to finance operations with the intent that it will be repaid in later years.



# Frequently Asked Questions About Capital Credits

- ▶ **What's the difference between allocated and retired capital credits?** Allocated capital credits appear as an entry on the permanent financial records of the association and reflect your equity or ownership in Victory Electric. When capital credits are retired, a check or bill credit is issued to you and your equity in the association is reduced.
- ▶ **How are capital credits calculated?** The amount of capital credits you earn in a given year is based upon the yearly margins. The board of trustees allocates margins each year.
- ▶ **Will I receive a capital credit check every year?** Not necessarily. The board of trustees must authorize a retirement before you receive a check. When considering a retirement, the board analyzes the financial health of the cooperative and will only authorize a retirement if Victory Electric's equity is within the requirements of RUS standards.
- ▶ **What happens to my capital credits when I leave the Victory Electric service area?** They remain on the books in your name until they are retired. You should always provide an updated and current address whenever you move to a new location.
- ▶ **How often will I receive an allocation notice?** You should receive an allocation notice annually after the finances for the previous years accounting period have been completed.

## Your Electric Account

### Setting Up an Account

For new members of Victory Electric, or existing members who have moved, setting up an account with Victory Electric is simple. A member has to visit Victory Electric's office in person to open an account. You must have:

1. Copy of your contract or lease agreement
2. Valid state-issued ID
3. Social Security number for a soft credit check
4. Phone number, email and place of employment
5. Depending on credit, you may have to pay a deposit. ¼ of deposit is due upon connection.
6. A new service agreement has to be completed for new builds.

### Budget Billing

Victory Electric also has budget billing for members who prefer to pay the same amount each month. Payments are set at your monthly average, making it easy to budget. An accurate 12-month history of your use at your current residence is helpful in determining payments. If interested, please call our office to see you if you qualify.

### Security Deposit Policy

A deposit or deposit increase will be required for one or more of the following:

- ▶ Account disconnected for non-payment two or more times within the most recent 12 month period.
- ▶ Member has defaulted on a payment arrangement two or more times within the most recent 12 month period.
- ▶ Tendered two or more insufficient funds payments within the most recent 12 months.
- ▶ Fails to pay on undisputed bill before the bill due date for three consecutive billing periods.

For detailed information on deposits, please visit our website.

### Group Invoice Billing

Do you have multiple Victory Electric accounts and are you tired of opening individual envelopes for all those accounts every single month? We have a great option for you. You can sign up for group invoice billing and receive one combined, single page statement for ease in submitting your payment or ease of viewing or comparing multiple electric accounts. With group invoice billing, just because you receive one envelope and one statement, does not mean you lose access to each meter/account's detailed information. All of the individual electric statements will still be included in the monthly billing, but a summary statement will also accompany the individual statements. The summary statement will list each electric account number, the corresponding amount due for each account, and a combined total of the individual bills at the bottom on the payment slip. To remit payment on all of the included accounts, simply include the account summary payment slip with your payment. If you think group invoice billing is an option for you, call or sign up at our office.

### Bill Delivery Options

A paper bill mailed to your address is the standard bill delivery option. If you prefer to not receive a paper copy in the mail each month, you have the option to go paperless. When your bill is ready to view, you will receive an email. You can sign up for paperless billing by logging in to your Victory Electric SmartHub account or calling our office.

### Billing Disputes

If you don't agree with a portion of your bill, please contact Victory Electric's member services department and we will do our best to answer your questions and address your concerns. You must contact us about your dispute prior to your bill's due date.

## Your Victory Electric Payment Options

Victory Electric has several convenient payment options available for our members. We realize one method of payment does not fit every member's need, so we have multiple payment choices so you can choose what works best for you.



### 1. Mail

Victory Electric's monthly bill comes complete with a return envelope that you can insert your check and mail back to us at P.O. Box 1335 or P.O. Box 1398 Dodge City, KS 67801.

**\*\* Please note, ALL mail goes to Wichita to be sorted, so please allow additional time if using USPS. Payments must be received in our office on or prior to the due date. We DO NOT use the mailing post date.**



### 2. Victory Electric's office

You may pay by check, cash, or credit/debit card at our office at 3230 N. 14th Ave. in Dodge City. Our lobby is open from 8 a.m. to 5 p.m. Monday - Friday, except for select holidays. (See our website for a complete list of holiday closings.)



### 3. Drop boxes

A drop box is available for your convenience just west of Victory Electric's main entrance. Payments left after 7:30 a.m., Monday - Friday are posted the next business day. Please pay inside to avoid broken pay arrangements or disconnection. A third drop box is in downtown Dodge City by the City of Dodge City building at **806 N. 2nd Avenue**. Payments left after 8:30 a.m., Monday - Friday are posted the next business day. Please pay at 3230 N. 14th Avenue to avoid broken pay arrangements or disconnection. Victory Electric is not liable for lost or stolen payments.



### 4. Phone

Members can call **866-999-8494** and pay over the phone 24/7 with a credit/debit card or check. We recommend members use their account number when calling to ensure accuracy. Also, be prepared to create a 4-digit PIN number.

**\*\*\* For security and to comply with federal Red Flag Rules, Victory Electric employees cannot accept payments over the phone.**

**FREE Service | No Fees**



### 5. Online bill pay through SmartHub

Online bill pay is also available 24 hours a day, 365 days a year. Click the online bill pay button at the top of Victory Electric's website or go directly [victoryelectric.smarthub.coop/login.html](http://victoryelectric.smarthub.coop/login.html). Members can also download the "Smart Hub" app from the Apple or Android marketplaces on any mobile device.

**FREE Service | No Fees**



### 6. PowerMyWay

PowerMyWay is a self-managed pay-as-you-go billing plan with no deposits, no late fees, no disconnect or reconnect charges. Just pay \$50 dollars toward future electricity and after that, you can pay as much or as little as you want on an as-needed basis. Every day your balance will adjust based on how much electricity you used the previous day and when you have less than \$25 left in your account, you will receive a text message, email or phone call reminder that you need to make a payment. Your account information and balance is available 24/7 on SmartHub.

**FREE Service | No Fees**



### 7. Budget Billing

Victory Electric also has budget billing (also referred to as even-pay) for those members who prefer to pay the same amount each month. Payments are set at your 12-month average, making it easy to budget. An accurate 12-month history of your current residence electric use helps determine payments. This monthly average and billing amount is updated each year based on the previous year's average electricity use.



### 8. AutoPay

Paying your bill doesn't have to be hard to take a lot of your time. With AutoPay, your electric bill payment can be automatically withdrawn from a bank account or credit/debit card each month. Sign-up is available through SmartHub. Auto payments are automatically withdrawn on the due date of the bill, and no action is required from you. It can take up to 30 days to initiate the automatic withdraws on your account/card. Check your electric bill to ensure it reflects "bank draft" status. You will continue to receive a monthly bill, unless you opt to go paperless and receive your statement by email.



### 9. Group invoice billing

If you have multiple Victory Electric accounts, you can sign up for group invoice billing and only receive one bill in the mail. All individual account statements will still be included, but a summary statement will also accompany the individual statements that lists each electric account number, the corresponding amount due for each account, and a combined total of the individual accounts/bills at the bottom on the payment slip.

If you are interested or have any questions about any of the above payment methods or programs, more information can be found on our website at [victoryelectric.net](http://victoryelectric.net) or by calling Victory Electric's office at 620-227-2139 or 800-279-7915.

**\*We do not accept starter/counter checks for bill payment.**



A Touchstone Energy Cooperative

# Your Electric Bill

## How Your Bill is Calculated

Victory Electric only charges you for the electricity you use. Bills are calculated on a monthly basis and the exact charges on your bill are determined by the type of service you receive. Common charges include:

- ▶ **A) Energy charge-** The kWh energy charge is designed to recover variable costs, including the cost of power from our power provider, environmental and conservation efforts, capacity requirements, and more. The energy charge is determined by multiplying the total amount of electricity consumed during the billing period, measured in kilowatt hours (kWh), by the energy charge rate. Wholesale energy and capacity costs are about 70 cents of every dollar that you pay.
- ▶ **B) Energy charge adjustment-** The ECA is a pass-through variable fee or credit for when wholesale power costs from our power provider either exceed, or fall below, the amount budgeted into energy rates. This allows the cooperative to respond to market fluctuations without implementing a rate change.
- ▶ **C) Service Availability Charge-** This charge covers fixed costs associated with getting electricity to your home. These fixed costs include poles, wires, transformers and substations. It also supports fleet, facility and member service functions, such as line maintenance, substation upgrades, property taxes, right-of-way clearing, and general administrative responsibilities. Regardless of how often you flip on the light switch or the TV, these costs are part of the bill you pay so electricity is available to you whenever you want it. It takes just as much equipment to deliver one kilowatt-hour as it does 100 kilowatt-hours of energy.
- ▶ **D) Demand Charges-** Charges used in some rates such as three-phase and commercial applications.
- ▶ **Services and Taxes-** Charges for additional services, such as security lighting, as well as any city franchise fees, city, county and state taxes that may apply.

## Your Electric Utility Bill In Detail

Your monthly billing statement provides a great deal of information about your account.

1. **KWH use history-** Compare from previous months electric use.
2. **Special messages-** Notification of special events, office closings, or other notes.
3. **Monthly charges-** Prior payment information and calculation of total amount due.
4. **Map number-** Verifying the address and meter number.
5. **Remittance slip-** return this portion with your payment if paying by mail.\*

\*Other payment options are listed on page nine.

All rates listed on your monthly bill can be found on our website, victoryelectric.net.

## CREATING YOUR SMARTHUB ACCOUNT IS EASY!

### Things you will need before you start

1. Your account number • 2. Mailing zip code • 3. Access to your email account • 4. Bank account number and routing number or credit/debit card (if setting up AutoPay).

### Visit Victory Electric's website

At the top of the page, click on "Pay Your Bill" or navigate directly to [victoryelectric.smarthub.coop](http://victoryelectric.smarthub.coop) and below the sign-in boxes, click on "New User." Fill Out New User Registration. Enter your Victory Electric billing account number, your last name, and an email address. You will receive a confirmation email with a link. Click on the provided link, enter your email address, create a password, and answer a security question.

### Welcome to SmartHub!

You are now in SmartHub and can conveniently pay your bill online, sign up for auto pay, view and manage your energy use, report outages, sign up for outage text notifications, and much more.



If you need assistance, please call our office and a member service representative would be happy to guide you through set-up.



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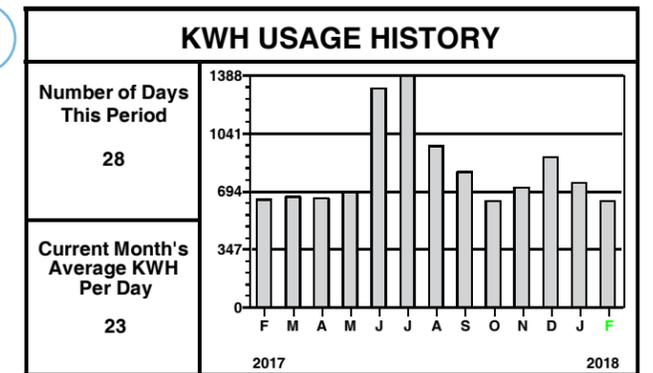
**Victory Electric Cooperative Assoc., Inc**  
3230 N. 14th  
PO Box 1335  
Dodge City KS 67801

Office & 24-HOUR EMERGENCY numbers: 620-227-2139 or 800-279-7915  
OFFICE HOURS 8:00 A.M. - 5:00 P.M. MONDAY - FRIDAY

Member Name  
Service Address  
City, State, Zip



1



Comparisons	Days	kWh	Avg Hi Temp	Avg Lo Temp
Current Month	28	636	49.0	20.0
Last Month	31	743	49.0	18.0
One Year Ago	28	644	59.0	28.0

2

If you have any questions regarding your bill please don't hesitate to call our office, or go to our website [www.victoryelectric.net](http://www.victoryelectric.net). Thank you

Bill Date: 03/09/2018 Account # 23 Page 1 of 2

A  
B  
C  
D

CURRENT MONTH ENERGY CHARGE	AMOUNT	ACCOUNT SUMMARY	AMOUNT
Energy Charge 636 KWH @ 0.111778	71.09	Previous Balance	102.11
Energy Cost Adj 636 KWH @ 0.00121	0.77	Payment Received 02/19/2018	-102.11
Service Availability Charge	15.00	Total Current Month Energy Charge	93.16
Ford County Tax 1.15%	1.05		
Town Tax 1.0%	0.91		
Dodge City Franchise Fee 5.0%	4.34		
		<b>Total Monthly Energy Charge</b>	<b>93.16</b>
		<b>Total Amount Due By 03/28/2018 Before 5 PM</b>	<b>93.16</b>
		<b>Late Payment Charge After 03/28/2018</b>	<b>1.74</b>
		<b>Total Amount Due After 03/28/2018</b>	<b>94.90</b>
<b>Current Month Energy Charge</b>	<b>93.16</b>		

3

Meter Number	Pres Read	Prev Read	Mult	KWH Used	Days	Amount	Cycle
V11	87324	86688	1.0	636	28	93.16	3

Map Number	Pres Date	Prev Date	Bill Type	Rate Schedule	Rate Code	Voting Dist
1234 Main St.	03/01/2018	02/01/2018	Regular	Domestic - Urban	D3	10

KWH Used One Year Ago	Amount Billed One Year Ago
644	78.66

4

Please detach and return bottom portion with payment.

Account Number	Meter Number	Service Address
2	V1	1234 Main St.

5



MemberName  
ServiceAddress  
City, State, Zip

Account Number: 2358303

<b>Total Amount Due Before 5 PM</b>	<b>93.16</b>
<b>If Paying After 03/28/2018 Pay</b>	<b>94.90</b>
<b>Amount Paid</b>	

1804800023583030000931600009490030920180

## Track Your Energy Use



Cell phones and mobile technology are becoming more integrated into our work and personal lives every day. You can read the news, check social media sites, send and receive emails, surf the Internet, and so much more. Technology is advancing every day, and Victory Electric is stepping up and providing different outlets to manage your energy consumption and connect with us.

The SmartHub app transmits utility data enabling members to see their hour-by-hour or day-by-day energy use. Essentially, this app helps customers better understand how and when they use energy. SmartHub gives you the ability to view your electrical energy use in a variety of ways including on a monthly, daily or hourly interval. You can compare electrical usage, charges and temperature differences of any two months, side-by-side, to note seasonal or behavioral changes in usage. By using energy markers, you can track your household energy use over dates where changes

occurred, such as implementation of a programmable thermostat or when you have guests stay in your home. This is a great tool to help explain energy usage on your bill and assist you in making informed decisions about energy use.

SmartHub is available in both a mobile app and a web version to give you secure access to maintain your account information, view your bills, see payment history, make payments on one or more accounts, set up recurring payments, and report outages. The web version allows you to register your accounts to receive notifications for account milestones, such as an approaching or a missed due date. The profile page allows you to maintain your personal information, password, security pass phrase and stored payment methods. The apps allow you to find and get directions to office locations, payment drop boxes and payment kiosks using the map feature on your device.

## Medical Necessity

For some members, service is more than a convenience; it is a necessity. Victory Electric realizes some homes are equipped with life-sustaining medical equipment that requires a reliable source of power. While we do our best to provide safe electric service with as few interruptions as possible, it is impossible to guarantee uninterrupted power 100% of the time.

If your health or well-being depends on electric supply, please contact us and we will do our best to get power back to your home in a timely fashion.

We have forms available in our office for physicians to complete. Upon receipt of this documentation, we can make a

note of the medical need on the account. This way, our representatives will be aware of the condition in the event of an outage or if the account is scheduled for disconnection. The presence of critical medical devices does not exempt service from disconnection due to nonpayment. Anticipated payment delays should be addressed through our office.

We also offer these additional suggestions for your safety and strongly encourage you to implement them:  
 ► Obtain a back-up source of power recommended by the manufacturer of any life sustaining or critical care equipment. For example, battery back-

ups or standby generators can provide you with electric power if service from the cooperative is interrupted.

► Talk with relatives or friends and devise a plan whereby the individual who relies on this equipment will have somewhere to stay in the event of a major power outage, or even for just a few hours.

Notifying the cooperative of your situation does not guarantee uninterrupted electric service, nor does it guarantee immediate attention should the area experience a large power outage. But it does alert us to the situation. Letting us know your specific needs allows Victory Electric to better serve you.

## Energy Savings Tips

Victory Electric is your home for energy efficiency tips and each home in your home has ways to save.

View and download the document 101 Ways to Save at [victoryelectric.net](http://victoryelectric.net). Listed below are some of our favorite ways to save:

### Basement

**Water Heater** - Reduce your water heating bill by 10 percent by lowering the water heater temperature from 140 F to 120 F. (Keep the temperature at 140 F if you use an older dishwasher without a temperature booster.)

Once a year, drain a bucket of water from the bottom of the water heater tank. This gets rid of sediment, which can waste energy by “blocking” the water in the tank from the heating element.

### Bathroom

**Sink** - To conserve water, use sink stoppers instead of letting water run while brushing your teeth

**Vanity Lights** - One of the most used fixtures in the average home. Use energy-efficient lighting, which can provide bright, warm light while using less energy

and generating less heat than standard bulbs.  
**Shower** - Install a new low-flow shower head to help you conserve water and save energy and save more than \$75 each year on energy costs.

### Dining Room

**Thermostat** - Install a programmable thermostat to automatically adjust your home’s temperature when you’re away or sleeping. Set the thermostat at 78°F, or higher if you use ceiling fans. Ceiling fans can save you 3 to 5 percent on your air conditioning costs for each degree you raise the thermostat in the summer.  
**Heating** - Locate the heating thermostat on an inside wall and away from windows and doors. Cold drafts will cause the thermostat to keep the system running even when the rest of the house is warm enough.

### Lighting

**Switch to LED bulbs.** LEDs make more light with less electricity. An LED light bulb uses only 12 watts to produce as much light as a 60-watt incandescent bulb.  
**Keep bulbs clean** - Dust can cut light output by as much as 25 percent.

**Open your curtains to let daylight in** - Make use of natural light from the sun and turn off your lights to save energy. Also, allow the heat from the sun to warm a room in the winter to save even more energy costs.

### Laundry Room

**Wash in cold water** - More than 90 percent of energy used by washing machines is for hot water, so washing in cold cycle will save you money on your monthly bill.

**Clean the dryer lint** - Clogged filters drive up drying times and costs. Cleaning the dryer lint filter after every load is an easy way to save.

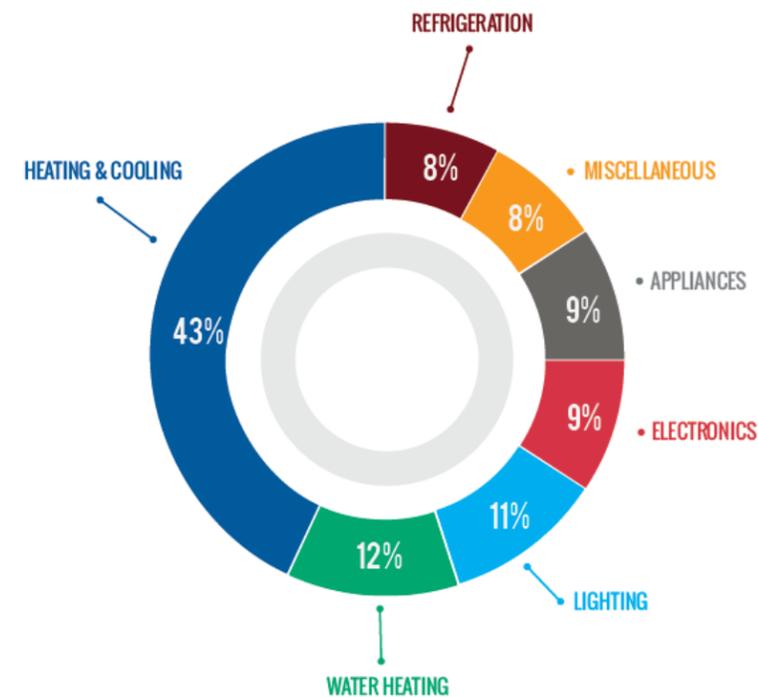
### Kitchen

**Decisions** - Deciding what you want from the refrigerator before you open the door saves cool air from escaping.

**Unplug your second, older refrigerator** - On average, it can cost between \$100 and \$200 a year to keep a second fridge plugged in. These little savings add up.

## HOME ENERGY USE

WHERE DOES YOUR ENERGY GO?



# Cold Weather Rule

Though Victory Electric is a self-regulated electric utility, we participate in the special Kansas Corporation Commission Cold Weather Rule disconnect procedures for residential members during the time period November 15 through March 15. The guidelines were established to protect not only you, the electric member, but also your member-owned cooperative.

Residential cooperative members unable to pay their electric service bills during the cold weather period may qualify, provided they fulfill certain good faith requirements when attempting to pay.

Some believe once the Cold Weather Rule is in effect, electric bills can be ignored and the cooperative will not disconnect service—this is not true. The cooperative can and will disconnect for non-payment if certain criteria are not met. Victory Electric reserves the right to disconnect between 8 a.m. and 5 p.m., Monday-Friday when the temperature is at or above 35 degrees. In no event will the cooperative disconnect a service if the temperature is forecasted to fall below 35 degrees within 24-hours following the time of disconnection.

The Cold Weather Rule does not apply to PowerMyWay accounts. If the account balance is \$0.01 or below during inclement weather, the account will be disconnected regardless of Cold Weather Rule.

## Cold Weather Rule Requirements

A member must meet the following requirements to qualify for the cold weather rule.

- ▶ Member must notify Victory Electric and state their inability to pay their electric bill in full.
- ▶ Member may apply to federal, state, local or other financial assistance programs for which they may be eligible to receive aid in paying utility bills.
- ▶ Member and the cooperative reach a mutually agreeable payment arrangement.
- ▶ Must not default on a payment arrangement plan.

The Cold Weather Rule is to ensure human health and safety is not unreasonably endangered during the cold weather months. Failure to follow the above requirements will disqualify the member from receiving the benefits under the Cold Weather Rule. Victory Electric also reserves the right to disconnect service immediately if:

- ▶ A dangerous condition exists on the member's premises, as determined by the cooperative, which

makes the delivery of power unsafe.

- ▶ The member violates any rule of the utility adversely affecting the safety of the member, other persons, or the physical integrity of the utility's delivery system.
- ▶ The member causes or permits unauthorized theft, tampering or diversion of utility service.

## Payment Guidelines

Cold Weather Rule payment arrangements are only available from Nov 15 to March 15, for a maximum of 11 months, and end no later than October's bill due date. When a member initially establishes a Cold Weather Rule payment arrangement, a payment is required for 1/6 of total amount owed. The remaining balance is divided into the remainder of installment months available. As the Cold Weather Rule period progresses, the number of installment months available for a member to spread out the outstanding balance with payment arrangement decreases.

Each payment arrangement installment is due each month along with the current month's total balance on the current bill's due date. Paying either the current bill or payment arrangement late constitutes a broken payment arrangement, and makes the account subject for disconnection when the temperature is forecasted to be 35 degrees or above in the 24 hours following the time of disconnection.

Any outstanding balance remaining not set up on a payment arrangement by March 15 is required to be paid-in-full by March 16 to avoid disconnection. In the event the account is disconnected for nonpayment, any past due balance plus the reconnection fee must be paid-in-full to restore power.

Any check or payment used to establish a payment arrangement returned to Victory Electric for non-sufficient funds (NSF) is considered a default on the payment arrangement. The member is responsible for immediately paying the NSF penalty and reissuing the funds by cash, credit card, or money order, to avoid possible disconnection.

Victory Electric is very strict with implementing the requirements and guidelines, and we encourage members to make every effort to comply to avoid broken payment arrangements and/or disconnection. Two or more broken payment arrangements will initiate a deposit or a modification of a deposit.

# Payment Arrangements

Are you having trouble paying your electric bill? If you know you cannot pay your electric bill by the due date, Victory Electric will discuss payment arrangement (PA) eligibility and requirements with you. We always try to assist members when we can, but certain conditions do apply.

Once a PA is established, the member must sign an agreement to the terms and conditions of the PA. The agreement guidelines must be followed to prevent disconnection for nonpayment. No exceptions.

A PA can be made anytime during the year, however the guidelines differ depending on the time of year. Regular PAs are available starting March 16 with final payment required by October's bill due date, and cold weather rule payment arrangements are available between November 15 and March 15. Victory Electric is strict in implementing PA guidelines, and we encourage members to make every effort to comply to avoid a broken PA and/or possible disconnection.

Members on PayMyWay are not eligible for PAs.

## Eligibility and Requirements

- ▶ Member must notify Victory Electric of his/her inability to make a payment and request a PA before the scheduled disconnect date.
- ▶ Member may apply to federal, state, local or other financial assistance programs for which they may be eligible to receive aid in paying utility bills.
- ▶ Members cannot be granted a PA on an existing standard OR cold weather rule PA balances or for accounts already disconnected for nonpayment. These outstanding balances must be paid-in-full before entering into a new standard PA.
- ▶ Current electric use billed but not yet past due or subject for disconnection is not eligible. Only past due balances up for disconnection are eligible.
- ▶ A member is limited to one STANDARD PA per account each year (March 16 -October 28). Once a member defaults on a PA, no further PAs will be granted that year until the cold weather rule begins on November 15. Although, in the event the standard

PA is not broken and paid-in-full in advance, the account would be eligible for another arrangement for the remaining months left in the standard PA period.

- ▶ A standard PA balance can NOT be carried into the cold weather rule period (starts November 15).

## Payment Arrangement Guidelines

- ▶ PAs are only available starting March 15, for a maximum of six months, and end no later than October's bill due date. When a member initially establishes a standard PA, a payment is required for 1/6 of total amount owed. The remaining balance is divided into the remainder of the installment months available. As time progresses, the number of installment months available to spread out the outstanding balance with PA decreases.

▶ To remain on the standard PA plan, the payment installment is due each month, along with the current month's total balance, and must be posted by 5 p.m., on the current bill's due date. Paying either the current bill or PA installment late constitutes a broken PA.

- ▶ Failure to keep the terms and breaking a PA will result in the reinstatement of normal collection processes. A reconnect fee is automatically added and the account is subject for disconnection the next business day at 8 a.m., with no further notice to the member. A broken PA can also initiate an additional or modification of a deposit. No further PAs will be granted until the cold weather rule begins November 15. To restore power after disconnection, the member is required to pay the outstanding balance due, reconnection fee, and deposit, if applicable.
- ▶ In the event a check or payment used to establish a PA is returned to Victory Electric for non-sufficient funds, the PA will be considered in default. Default results in disconnection the next business day at 8 a.m., with no further notice, and the member is restricted to cash and debit/credit card payments for a 12-month period.



# Your Electric Service

At Victory Electric we provide a safe, reliable service; however interruptions can occur. Several factors can affect your electric service and cannot be predicted.

## Point of Interconnection

The cooperative owns and operates the electric system up to the point of interconnection. At the point of interconnection, any service is the responsibility of the member.

For single-phase service fed by overhead line, the typical point of interconnection is the weather head (1). For single-phase service fed by underground line, the point of interconnection is usually the meter socket (2).

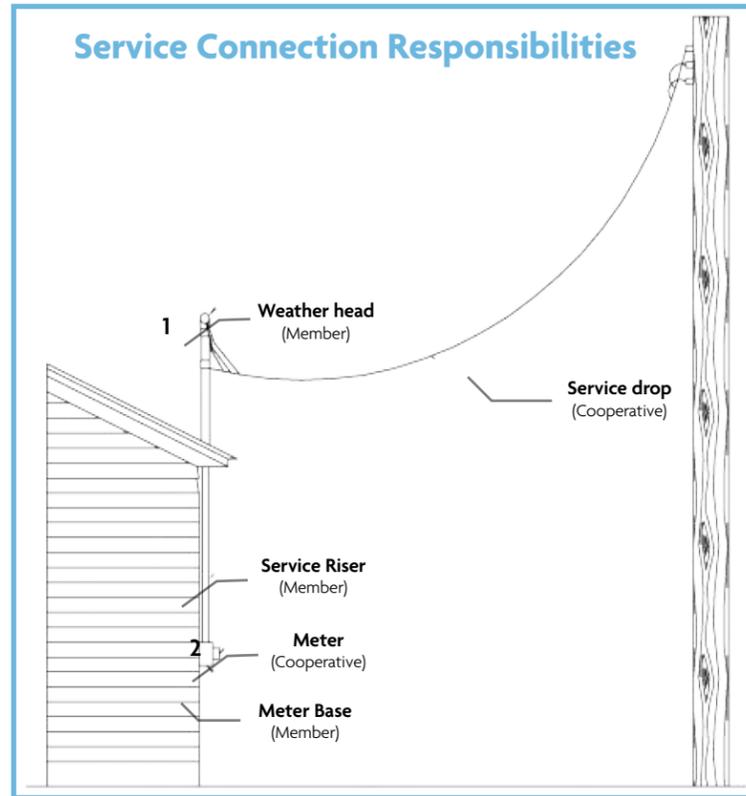
## Membership

Purchasing electricity from Victory Electric, makes you a member. New members may be required to pay a deposit and other applicable fees at the time of connection.

## Transferring and Disconnecting Service

Members can transfer service from one location to another in the service territory without an additional deposit— provided you are in good standing with Victory Electric. Your original deposit is transferred to a new location.

To terminate service, the cooperative must be notified by the member. We request a forwarding address at the time of notification. Disconnections are completed during regular business hours. Any refund or deposits will be processed after the final bill amount is deducted.



# What to do if the lights go out

**Check your breakers.** First, check fuses, circuit breakers and to see if the electricity is out in your neighborhood. If your neighbor's power is out, too, it is time to notify Victory Electric.

**Call 620.227.2139. or 1.800.279.7915.** If you do not have power, call Victory Electric to report the outage. Don't assume others have already called in. You may be the only one without power. You can also report outages online through SmartHub online or through the mobile app.

**Outage Text Messages.** Sign up to receive outage alerts via text message when your power goes out. You'll also receive text messages when power at your home or business is restored. For instructions on how to create a SmartHub account or sign up for

power outage text alerts, please visit our website.

*\*Notifications are based on our predictive outage management system and may not be 100% accurate.*

**Like us on Facebook.** Victory Electric is on Facebook and uses social media to relay outage information and updates on power restoration. Please keep in mind, Facebook is NOT for outage notifications, you need to call or go online to report an outage.

During power outages, our crews and staff work as quickly as possible to get power restored. We appreciate your patience. Sometimes conditions can be dangerous, and safety is our top priority. Our crews will only work to restore power as long as it is safe to do so.

# Power Restoration | How it Works

We often take electricity for granted. It makes our homes comfortable and it's at the ready with little more than the flip of a switch. But cooperative lineworkers are always out there maintaining an intricate system of power lines around the clock.

What goes on behind the scenes once that switch is thrown is far more complex. The power grid, which can be described as the largest, most complex machine ever built, involves an intricate network of power lines crisscrossing neighborhoods and open country, over mountains and through cities, which has evolved over the last century to supply consumers with safe, reliable, and affordable electricity.

The tricky thing about electricity is that it must be used, or moved to where it can be used, the second it's produced; it generally can't be stored like water or gas. What's more, electricity moves at the speed of light along the path of least resistance. This basic principle calls for a carefully monitored, intricate system to move it 24 hours a day.

Literally millions of miles of power lines span the United States in a complex series of "highways." These lines can be broken into two main categories: transmission, the high-voltage "interstates" supported by steel towers and other similar structures that move electricity over vast distances; and distribution, the "local roads" that run through small towns and neighborhoods and into homes and businesses. Electric cooperatives power 56% of the nation's landmass, own and maintain roughly 2.6 million miles, or 42 percent, of the nation's distribution lines, and serve 42 million people across 88% of U.S. counties. Cooperatives also generate 5% of total U.S. electricity and sell 13% of all U.S. electricity, according to the Arlington, Va.-based National Rural Electric Cooperative Association (NRECA). This cooperative-maintained system could cover the distance to the moon and back several times over.

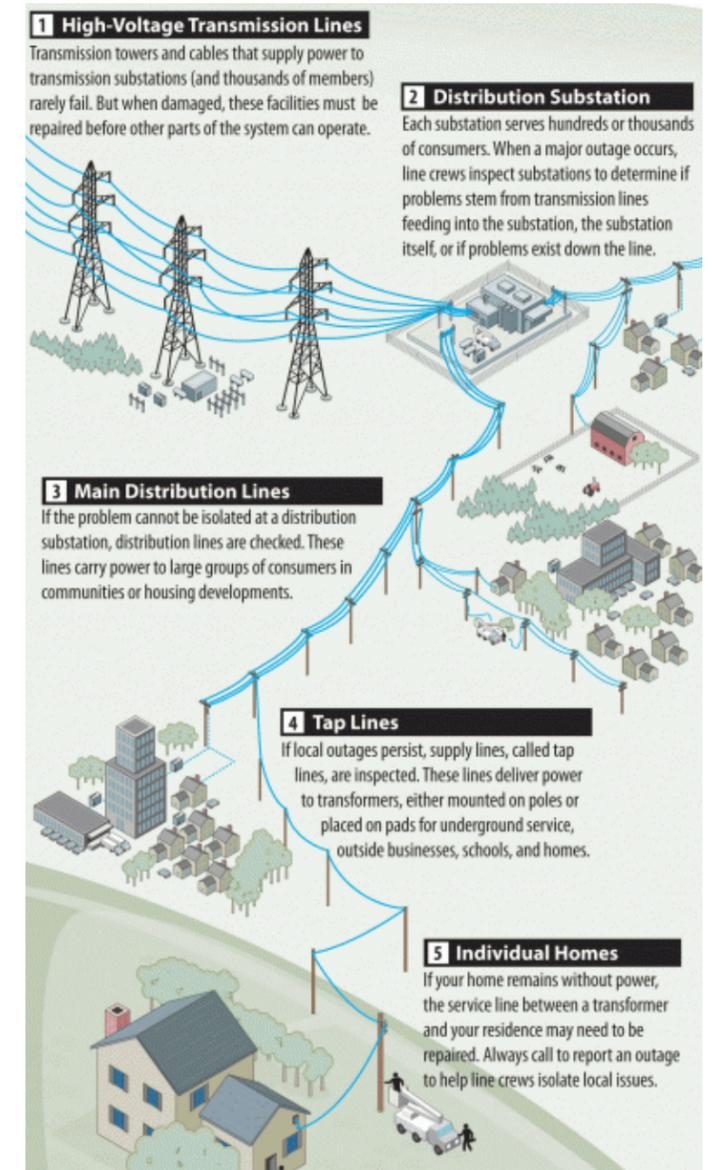
Victory Electric alone has its own sizeable distribution system to maintain: our lineworkers stay busy keeping up with more than 3,170 miles of line.

When there's a problem somewhere on our system, a power outage typically results. Pinpointing the cause of an outage among those thousands of miles of line may seem like trying to find a needle in a haystack, but our line crews try largely boil it down to a science.

To understand how cooperative staff restore power

during an outage, think of electricity distribution like a river in reverse. It originates at a single ocean of power—a generation plant—and diverges from there into a series of transmission lines, substations, and smaller feeder lines until it reaches homes and businesses at a trickle of its original strength. So when we start assessing storm damage, we work to fix the biggest problems first (those starting near the "ocean"), prioritizing repairs according to how they can get the most homes back in service the fastest.

It's a big job, but our line crews are up to the challenge. If there is an outage in your area, you can help crews pinpoint damage by calling us. Even if your neighbors have already called, every bit of information we have helps get the river flowing smoothly again.



# What to Do In an Emergency

Electric emergencies don't often occur, but if they do, it is important to be ready. Knowing what to do in an emergency will help you and your family live better... and safer!

If an electrical injury or accident does occur, follow these procedures immediately:

- ▶ Call 911 for help and follow their instructions.
- ▶ De-energize the circuit at the breaker panel.
- ▶ Make sure you are in a safe zone – not in contact with any electrical source, away from downed or broken wires.
- ▶ Never grab the person or pull the person off the current with your hands; you might become part of the circuit and become injured as well.
- ▶ If trained, administer first aid or rescue breathing and/or CPR; know what to do. If possible, take a class to prepare yourself.
- ▶ Do not move the person in case of injury to neck or back unless they are in danger.
- ▶ Keep the victim lying down, warm and comfortable to maintain body heat until help arrives.
- ▶ If the victim is unconscious, put him/her on side to let fluids drain.
- ▶ Make sure the victim receives professional medical attention (heart failure possible hours later)
- ▶ If the person is in contact with a live outdoor power line, immediately call Victory Electric.

**What To Do If a Power Line Falls on Your Car?**

Imagine driving in a storm and suddenly you swerve to miss another car and strike a utility pole. When your airbags settle and you come to the realization you were in an accident, you look up and an electrical wire laying across your vehicle. What should you do?

- ▶ Assume the line is live and dangerous.
- ▶ Stay inside the vehicle.
- ▶ Warn outsiders to remain at least 30 feet away. Honk if necessary.
- ▶ Call 9-1-1.
- ▶ Let the 9-1-1 dispatcher know to notify Victory Electric and line workers will be sent to the scene to shut off power to the wire, ensuring that other first responders, such as paramedics and fire, can safely access you.

If you must leave your vehicle because it is on fire:

- ▶ The goal is to avoid touching the car and the ground at the same time.
- ▶ Jump out of the vehicle with both feet together, tuck your hands and elbows into your chest and stomach.
- ▶ Shuffle your feet in slow and short strides or hop with feet together until you are at least 30 feet away from the wire.

Of all vehicles crashing into fixed objects, 12 percent of those collisions occur when a vehicle hits a utility pole.

THE VICTORY ELECTRIC CORPORATION

- ▶ If a power line is down near your house, don't touch it! Call us and stay at least 30 feet away from the area
- ▶ Keep utility and medical emergency telephone numbers handy.

## What to do if a powerline falls on your car

- ▶ Always assume power lines are live and dangerous.
- ▶ The safest place for a person if their car has struck a utility pole is inside the vehicle. Unless a fire has occurred, do not get out of the vehicle until the lines have been de-energized.
- ▶ If there are other passengers in the car, communicate with them that the safest thing to do is to stay inside the car. Even one person exiting the car incorrectly could put you all in danger of electrocution.
- ▶ Don't touch the inside of the car. Sit still in your car with your hands in your lap. Take extra care not to touch the frame of your car, which is very possibly charged with electrical current.
- ▶ Call 911 or Victory Electric to de-energize the lines.

If a fire does occur:

- ▶ Make absolutely sure the car is on fire. Evacuating your car is risky, so you want to be 100% sure it is on fire before exiting. If you see smoke but no flames, watch the smoke to make sure it isn't exhaust coming from your car. Smoke is thick and won't dissipate quickly, whereas exhaust will fade into the air.
- ▶ Jump out and away from your vehicle and land with your feet together. Make sure no part of your body or clothing touches the ground and the vehicle at the same time. Cross your arms over your body to make yourself as small and compact as possible.
- ▶ In small shuffling steps move at least 30 feet away from the vehicle. The ground could be energized shuffling will decrease the chance of electrical current entering your body through one foot and out the other.

If you witness a downed power line on a car:

- ▶ Stay in your vehicle, or if on foot stay at least 30 feet from the power line. The ground may be energized.
- ▶ Don't take risks such as approaching the vehicle or the power line. Even without direct contact with them, you can still be severely and fatally shocked.
- ▶ Call 911 or Victory Electric to ensure help is coming.

# Play Safe Around Electricity

Safety is the number one priority at Victory Electric. Because of the dangerous nature of electricity, educating you, our members, about the hazards associated with electricity and power lines is paramount.

## Working Near Power Lines

Take extra care when working near overhead power lines. Maintain a safe distance of ten feet or more from overhead power lines. If you need to be closer, contact Victory Electric's office for more information on safe limits of approach. Be careful with ladders, cranes, diggers and tractors.

Keep kites and other flying toys away from lines. In the event a kite or flying toy becomes entangled in electrical wires, do not attempt to untangle. Please be sure to never climb electrical utility poles or towers.

## Electrical Safety Demonstrations

Victory Electric takes every opportunity to educate the public about electrical safety. Our operations department has a large trailer to demonstrate the hazards connected with high voltage power lines. Schools, law enforcement and public workers are just a few who might be interested.

Any organization has the opportunity to have the demonstration come to you. Any interested organizations interested in this demonstration should visit our website or contact the office for scheduling.

## Right of Way Clearing

Plant trees far away from power lines to make sure they won't grow into electrical lines. When a tree grows into a power line, one of two scenarios may occur. First, a broken branch could fall onto the line, breaking the electrical wire. Another potential injury could occur if someone tries climbing a tree extending into a power line.

To help alleviate these scenarios, Victory Electric has right-of-way (ROW) clearing. A ROW refers to a strip of land underneath or around power lines that Victory Electric has the right and responsibility to maintain and clear.

Clearing ROW is critical to keeping your power flowing. An average of 15 percent of power interruptions occur when trees, shrubs or bushes grow

too close to power lines.

If a tree encroaches on this safe distance of at least 15 feet, Victory Electric's tree trimming crew will trim back branches and brush using chainsaws, bucket trucks, tree climbers, brush chippers and mowers.

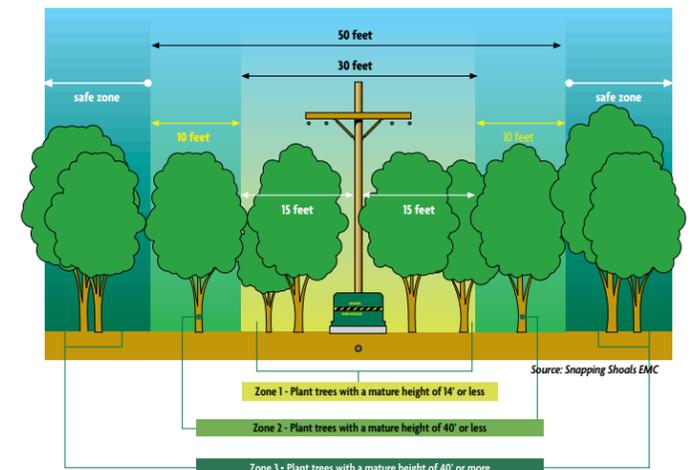
## Call Before You Dig

A federally-mandated national "Call Before You Dig" number, 811 was created to help protect you from unintentionally hitting underground utility lines while working on digging projects. People digging often make risky assumptions about whether or not they should get their utility lines marked due to concerns about project delays, costs and previous calls about other projects. These assumptions can be life-threatening.

Every digging job requires a call – even small projects like planting trees or shrubs. If you hit an underground utility line while digging, you can harm yourself or those around you, disrupt service to an entire neighborhood and potentially be responsible for fines and repair costs.

Before you dig or excavate for any planting or improvement project, protect yourself and avoid costly utility interruptions. Call the toll-free hotline for no-cost location of all underground utilities, including electric, gas, phone, water, sewers, cable TV and fiber optics.

**Kansas One-Call:**  
**1-800-DIG-SAFE (1-800-344-7233)**  
**In Kansas allow two full working days. It's one call that can save your life.**



## Your Satisfaction Matters to Us

High levels of member satisfaction have always been the hallmark of electric cooperatives. This accomplishment reflects our recognition that enhancing member satisfaction is a never-ending service opportunity.

To provide us with continuous and tactically actionable feedback from the membership on the cooperative's service performance, Victory Electric contracts with TSE Services, an independent research company, and Data Decisions Group, a survey call center, to conduct quarterly (March, June, September and December) member satisfaction surveys via phone and email. The feedback provided from the surveys allow us to target improvements, measure progress, and help achieve higher levels of performance in serving members.

We want to know you're satisfied with Victory



Electric. To help us better serve you, we encourage you to take a few minutes to participate in the survey. Surveys will be ongoing and a randomly selected group of Victory Electric members is contacted by phone or email on a quarterly basis. Having real-time and instant feedback - both good and bad - helps us to identify issues we need to address to better serve our membership. We can address a member's concerns quickly, and that is important to us.

For years, telephone surveys represented a cost effective and efficient way to collect our member's opinions and evaluate satisfaction. Times are changing, however, as the growth in cellphone use and the rise in unwanted calls has resulted in more sophisticated technology for screening calls and declining response rates. Recently, we began a mixed-mode survey process to give members the option of a phone call or an online survey. Our ultimate goal is to give all members a voice. Some members are increasingly hard to reach by phone and the online/email option gives them an equal chance to be heard. Telephone surveys will continue for those with no internet access.

While our surveys are conducted as part of legitimate public opinion research, be aware there are scammers who pretend to conduct surveys as part of fraud schemes designed to rip people off. Reputable survey company representatives such as ours, Data Decision Group, will **never ask for your personal information such as social security number, birthdate, account number, bank account information, or for payment of any kind.** Representatives from the contracted survey call center, Data Decisions Group, will likely call from an out-of-state area code.

Part of our job is to ensure all members feel they have a voice in the future of their cooperative. If you are called or emailed for the survey, we would appreciate your participation. Your input will help us improve service and plan for the future.

You don't have to wait or take the chance you will be one of the random members polled for the survey, visit the Share Your Feedback page on our website and send us a message, question, comment or voice a concern anytime and we will respond within three business days.

## WARNING: Be Aware of Common Electric Bill Scams

Victory Electric is always sending out warnings about utility scams.

The scam is always the same story. A member receives a phone call from someone who said their payment had been denied, or never received, and demands immediate payment or they would shut off their power. There are three main utility scams:

- ▶ Scam #1 – The Green Dot Card Scam: Scammers insist they need to pay their bill immediately or they will be disconnected. They tell them to purchase green dot money cards and call them with the verification codes.
  - ▶ Scam #2 Phishing– Scammers insist they need to pay their bill immediately or they will be disconnected. They ask them to verify the credit card or bank account they used to pay their bill.
  - ▶ Scam #3 – Door-to-Door Collections: a person comes to your come demanding payment or they will pull your meter.
- If you receive a call or a visit from someone telling you Victory Electric will disconnect your power unless you provide a debit or credit card or a personal financial account number, close the door or hang up and contact us.

If a Victory Electric employee contacts you by phone, it is the policy of Victory Electric to NEVER request confidential, personal financial information – like a credit card number or checking/savings routing and account numbers. Only give your confidential financial information to the cooperative if you have contacted us directly to make a payment. Chances are, anyone contacting members asking for a payment is not employed or authorized by Victory Electric.

We want Victory Electric members to know about possible scams. We encourage you to play it safe and always contact Victory Electric directly. Never



give anyone who contacts you your credit card or bank account information.”

Prepaid debit cards are a popular method of payment for scammers. Wire transfer services have tightened their security, so crooks have turned to these prepaid cards instead. The cards are difficult to trace, you do not need photo identification to collect or spend the money and transactions cannot be reversed.

### Tips for Spotting a Scam:

Because Victory Electric does sometimes contact members by phone, it can be difficult to tell a scammer from a member representative. Here are some tips:

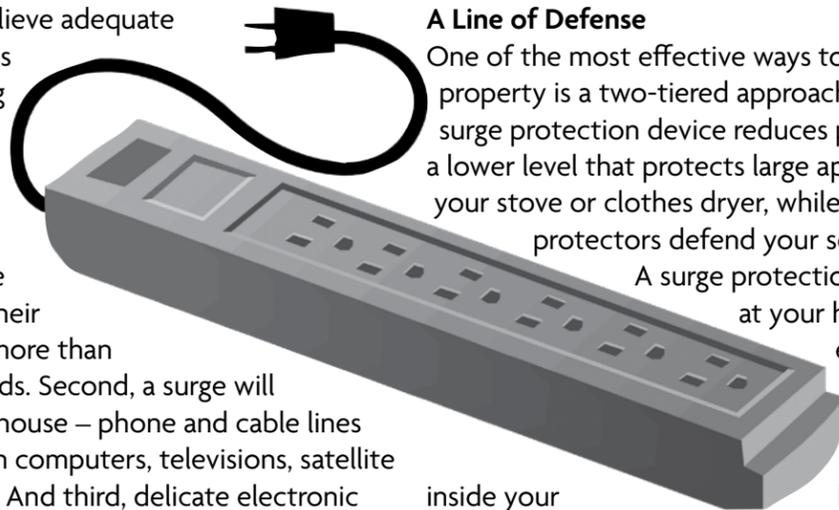
- ▶ If a caller specifically asks you to pay by prepaid debit card, this is a red flag.
- ▶ If you feel pressured for immediate payment or personal information, hang up the phone and call the customer service number on your bill. This will ensure you are speaking to a real representative.
- ▶ Never allow anyone into your home to check electrical wiring, pipes or appliances unless you have scheduled an appointment or reported a problem. Also, ask employees for proper identification.

These types of scam continue to make their way around the country on a regular basis. All utility industries have been on alert for this scam previously and as long as the scammers continue to make money, it will unfortunately continue to be an issue for all industries.

If you receive a suspicious call, capture as much information about the caller as possible. After calling Victory Electric directly to confirm we did not contact you, notify your local authorities. However, if the person is at your home, please be safe and contact the local authorities for assistance.

# Surge Protection

Many homeowners believe adequate surge protection begins and ends with plugging their computer into a power strip. Unfortunately, that's seldom the case. First of all, not all surge protectors live up to their name; some are little more than glorified extension cords. Second, a surge will follow any wire into a house – phone and cable lines included – and threaten computers, televisions, satellite systems, and modems. And third, delicate electronic circuitry has proliferated throughout our homes, leaving common appliances as vulnerable as computers to the effects of surges. Power surges are responsible for millions of dollars of property damage each year, and, over time, they can cause cumulative damage while decreasing the lifespan of TVs, computers, stereo equipment, and anything else plugged into a wall outlet. Being educated is the key to choosing the best surge protection for your home.



**A Line of Defense**  
One of the most effective ways to protect your property is a two-tiered approach. A service-entrance surge protection device reduces power surges to a lower level that protects large appliances, such as your stove or clothes dryer, while point-of-use surge protectors defend your sensitive electronics. A surge protection device mounted at your home's main electrical panel or the base of your electric meter protects equipment inside your house or business from surges coming through "ports of entry," such as an outside electric, telephone, and cable TV or satellite dish line.

Point-of-use surge protection devices do not suppress or arrest a surge but divert it to ground. They are designed to protect your sensitive electronic appliances, like a computer, and resemble a regular plug strip. However, do not assume your plug strip offers surge protection unless it specifically says so. You can also install special electrical outlets that offer surge protection, which can be helpful in places like kitchen countertops.

### Why Do I need Surge Protection?

Because electronics have become increasingly sophisticated and, as a result, more sensitive. Even slight power surges can shorten lifespan of DVRs, game consoles and computers. And now, even refrigerators, stoves and dishwashers are full of sensitive microprocessor circuitry take makes them as venerable to surge damage as home computers and LED televisions.

Most people have insurance to cover replacing damaged appliances, but there is no compensation for the inconvenience to replace these appliances. Surge protection is an investment that reduces the risk of such unpleasant experiences. The cost can be recovered simply in protecting against just one catastrophic impulse that might destroy or damage appliances in a modern home.

### Two Types of Surges

A power surge may last for only a few millionths of a second, but at it's worst, it carries tens of thousands of volts, enough to fry circuit boards, crash hard drives, and ruin DVD and home-entertainment systems.

Lighting induced surges have highest chance of causing damage and striking fear in people. A 200,000-amp jolt crashing through a power line will burn standard 20-amp wiring like a lightbulb filament. But a lightning strike has to be less than a mile from the house to cause harm, and in fact most surge-related damage is not caused by lightning.

Far more common are surges caused by downed power lines, sudden changes in electricity use by a nearby business, or even the cycling on and off of electronics such as dryers, air conditioners, refrigerators, and other energy-sucking devices in the home. The damaged inflicted by these minor power fluctuations can be instantaneous – but may not show up for some time.

# Kansas Country Living: Monthly News to Your Mailbox

All members of Victory Electric receive a complimentary copy of the *Kansas Country Living* magazine. Victory Electric employees and trustees often receive questions from members about why they receive the *Kansas Country Living* magazine. The answer is—the magazine is a benefit to both the cooperative and the entire membership.

The word "membership" helps supply part of the answer. As a member of Victory Electric, you are entitled to certain privileges – those not available to paying customers of investor-owned utilities.

As a member and owner of Victory Electric—not just a paying customer—you are entitled to know how your business operates. Victory Electric considers it an obligation to share information on a timely and regular basis. The best way to do this is through the

*Kansas Country Living* magazine. Victory Electric's newsletter, the *ElectroNews*, is located in the middle part of the magazine, and can be distinguished by the colored border. This newsletter is written and created by employees in your local office and is designed to keep you updated on the latest news of the local cooperative, such as annual meeting information, area meetings, youth tour information, outage and construction activities, people who work for you, safety tips, ways to use electricity wisely and announcements, and more.

The main pages of the magazine contain news and interesting features from around Kansas. One of the highlights for many of our members are the delicious recipes that included in every issue.

Victory Electric is one of 23 electric cooperatives

in Kansas providing this magazine to members, each cooperative with its own customized newsletter inserted. By combining forces with other cooperatives, the cost to produce the inserts and the magazines becomes quite reasonable. In fact, the cost per member is about 65 cents. This includes printing and mailing the magazine to more than 13,000 members just for Victory Electric. Each month, more than 128,000 magazines were mailed to cooperative members in Kansas. If we were to provide this information in the form of a one-page letter, the postage alone would be 50 cents. Timely and useful information has far more value than what it costs for publishing the magazine.



# Co-op Connections Card Program

The cooperative's commitment to members goes beyond its mission to balance rates with safety, reliability, service quality and the financial strength of the cooperative. We're always looking for ways to provide value to our members and our community, especially during tough economic times. Victory Electric's Co-op Connections Card is a money-saving tool we're proud to offer our membership. The card connects you with discounts on everything from hotel stays to prescription drugs.

The Co-op Connections program has proven successful and valuable to members at

hundreds of other cooperatives across the nation, so

Victory Electric is excited to offer this program locally to its members as well.

Co-op Connections

The program is a member discount program for Victory Electric members and members of Touchstone Energy electric co-ops throughout the nation. This means that in addition to Victory Electric, cooperative members throughout the nation carrying the Co-op Connections card will be able to use their card at local businesses – a great tool to reach vacationers and tourists!

This program is unique to Touchstone Energy Cooperatives. The program is entirely free to co-op members with no strings attached. It's our way of saying thank you for being a co-op member and extending valuable discounts at participating businesses. This program will connect you with discounts at participating local and national businesses. Members will also receive discounts on prescription drugs at participating pharmacies as well, which have proven to be the most successful part of the program.

The card can be used anywhere Co-op Connections cards are taken. More than 350 electric cooperatives all across the United States participate in this program, with thousands of businesses offering discounts so the cards can be used while visiting other states or other parts of Kansas.

## Local Co-op Connection Card Discounts

- ▶ **ACKERMAN COMPUTERS**—10% off labor costs
- ▶ **AUTOSURE**—20% off any tax return
- ▶ **HUMBLE FLOWERS**—Free delivery in Dodge City
- ▶ **B CARPET CLEANING**—10% off
- ▶ **BAILEYS BODY SHOP**—5% off parts and labor
- ▶ **BELLA ITALIA**—10% off
- ▶ **BOOT HILL BED AND BREAKFAST**—15% off
- ▶ **B&S TRAILER SALES**—FREE YETI with the purchase of any flat bed or trailer
- ▶ **CHRISTIAN BOOK HOUSE**—10% off
- ▶ **COLOR BAR**—10% off any service. Not valid with any other coupon
- ▶ **DEPOT THEATER COMPANY**—\$3 off dinner theater ticket
- ▶ **DODGE CITY YMCA**—Corporate rates
- ▶ **DULCE LANDIA**—5% off piñatas and bounce houses
- ▶ **EL KORITA RESTAURANT**—Dollar menu Monday, Wednesday and Thursday 11 a.m. to 9 p.m.
- ▶ **FLATLAND GRAPHICS**—Free digitizing on pocket-sized embroidery
- ▶ **FLOWERS BY IRENE**—20% off (excluding wire orders)
- ▶ **GREAT PLAINS VISION**—20% off sunglasses
- ▶ **HARDROCK SAND & GRAVEL, LLC**—10% off materials, excluding delivery
- ▶ **HODGEMAN COUNTY MEDICAL CLINIC**—\$90 office visit (cash)
- ▶ **IDOC'S OF DODGE CITY**—\$10 off any sunglasses or 20% off any second pair of prescription glasses.
- ▶ **JIM'S AUTO SALES & SALVAGE**—5% off towing services
- ▶ **JOHN'S BODY SHOP**—5% discount on deductible up to \$50
- ▶ **K. MARTIN JEWELER**—10% off regular priced merchandise (this does not include items already on layaway)
- ▶ **LA QUINTA INN AND SUITES**—10% off BAR rate. No discounts for 3rd Show/Roundup Rodeo events
- ▶ **LANG DIESEL, INC.**—10% off parts
- ▶ **MARY KAY**—Free roll-up travel bag with purchase of any treatment set
- ▶ **MY-D HAN-D., INC.**—10% off grain, hay and cattle equipment
- ▶ **MY STUDIO.**—20% off massage and 10% off first month yoga membership
- ▶ **PREMIER MOTORS**—\$500 off regular price
- ▶ **ROBERT'S AUTOMOTIVE**—Three free oil changes with purchase
- ▶ **SALON EXOTICA**—10% off
- ▶ **SCOTT'S AUTO SHOP**—10% off oil, filter and lube. 10% discount on Traxxas radio controlled vehicles and Traxxas parts.
- ▶ **SOLIS INCOME TAX**—10% off for new customers
- ▶ **STARR COMPUTER SOLUTIONS**—Three months free for new alarm monitoring contracts (standard service)
- ▶ **TIANGUIS CARNICERIA**—10% off
- ▶ **TROPICAL ISLAND TAN AND FITNESS**—No enrollment fees on fitness
- ▶ **WATERS TRUE VALUE**—\$5 off a \$30 or more purchase

For a complete list of businesses, visit [connections.coop](http://connections.coop) and start clicking on the many national benefits listed. New businesses are added monthly, for a complete list of local discounts, visit [victoryelectric.net](http://victoryelectric.net).

# Your Partner in the Community



It is important to Victory Electric that we not only provide electricity, but also help better quality of life for our members.

Victory Electric strongly supports economic development efforts to improve local communities. In an effort to support economic development opportunities, we are involved in Dodge City/Ford County Economic Development, area Chamber of Commerce's, and other organizations.

We often support those entities in projects aimed at increasing opportunities such as providing services to prospective industry and commercial businesses interested in relocating to our area. We do this knowing new jobs and an expanded tax base will help our communities prosper, attract new talent, and keep the talent we already have here at home.

Our concern for community reaches beyond economic development, as we are also active in organizing and sponsoring events in the community, educating youth, and supporting local organizations.

### Pumpkin Painting and Carving Festival

Each October, Victory Electric sponsors the Pumpkin Painting and Carving Festival. Held at our office, 600 kids get a free pumpkin to paint or carve and have a safe place to play games and enjoy Halloween.

### Christmas Parade of Lights and Chili Cook-off

To help get in the holiday spirit, Victory Electric and other local businesses host a Christmas Parade of Lights and Chili Cook-off right after Thanksgiving. The chili contest is free and open for anyone to enter. It is also free for the public to sample the chili entries. The lighted parade directly follows the chili contest.

### Youth Tour

The most visible youth program Victory Electric

sponsors is the Electric Cooperative Youth Tour program. Every year, Victory Electric sponsors two all-expense paid trips to Washington, D.C., and two all-expense paid trips to Cooperative Youth Leadership Camp in Steamboat Springs, Colorado. Both trips are one week long and open to any high school junior in our service territory.

Each fall, students from nine area schools are invited to fill out an application with a resume, essay and letters of recommendation. Students are then chosen for an interview in front of a panel of judges.

### Lightner Community Spirit Scholarship

Victory Electric is proud to sponsor a scholarship program for high school seniors and current college students. Each spring, Victory Electric will award ten \$1,000 scholarships. The Lightner Community Spirit Scholarship is designed to recognize students who have demonstrated academic success and have shown a commitment to community.

To be eligible, applicants must be an active member of Victory Electric in good standing with the cooperative, or a dependent of a member. Applicants must be a high school senior entering an accredited college or university or a college student. Applications and deadlines can be found on our website.

### Co-Bank Sharing Success

Another unique program is our CoBank Sharing Success grant. The annual Sharing Success grant opportunity, capped at \$15,000, is made possible by Victory Electric's governing board of trustees, in partnership with CoBank—a national nonprofit cooperative bank owned by the rural American cooperatives it services, including Victory Electric. Applicants must be federally recognized 501(c)(3) nonprofit organizations. Applications and deadlines are on our website.



# Community Guide

## City Offices

**1. City of Dodge  
City Hall Office**  
806 N. Second Ave.  
620.225.8100

## Utilities and Services

**2. City of Dodge City  
Water Division**  
City Hall, 806 N. Second Ave.  
620.225.8111

**3. Victory Electric**  
3230 N. 14th Ave.  
620.227.2139

**4. United States Postal Service**  
700 Central Ave.  
620.227.8618

**5. Motor Vehicle Department**  
100 Gunsmoke  
620.227.4530

**6. Dodge City DMV**  
2601 Central Ave. #3  
Mall basement  
620.227.3944

**7. CREW Recycling**  
716 E. Military  
620.225.8148

**Black Hills Energy**  
888.890.5554 (calls only)

## Education

**8. Enrollment**  
308 W. Frontview  
620.227.1763

## Emergency Contacts

**9. Hospital, Western Plains  
Medical Complex**  
3001 Ave. A  
620.225.8400

**10. Dodge City Medical Center**  
2020 Central  
620.227.1371

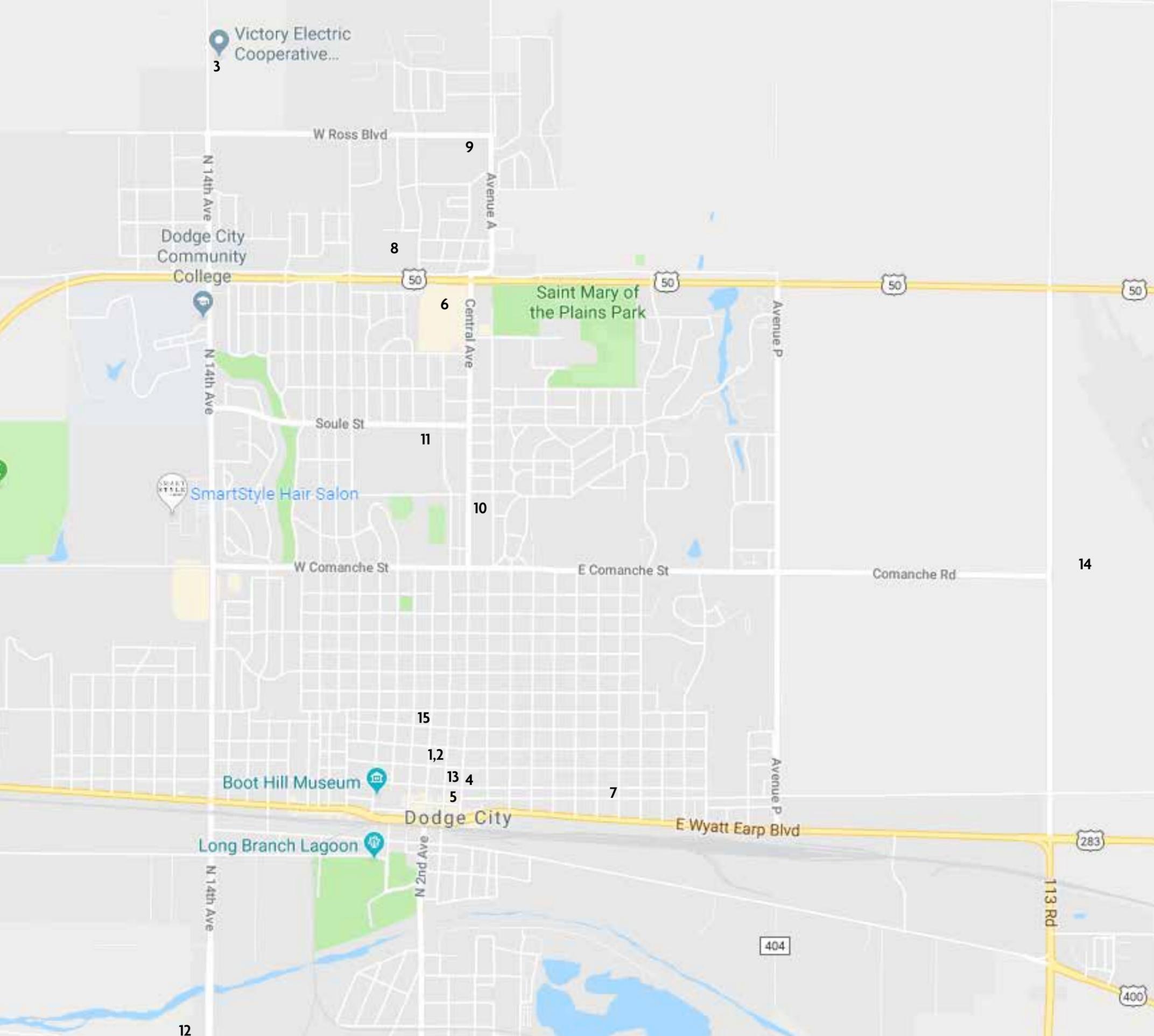
**11. Fire Station One**  
201 Soule St.  
620.225.8187

**12. Fire Station Two**  
709 S. 14th  
620.225.8185

**13. Dodge City  
Police Department**  
110 W. Spruce St.  
620.225.8126  
Non-Emergency -  
620.227.4646

**14. Ford County Sheriff/Jail**  
11311 E Comanche  
620.227.4501

**15. Library**  
1001 N. 2nd Ave.  
620.225.0248





This institution is an equal opportunity provider and employer.  
V4-July 2019