



PROGRAM MANUAL

POWER MY WAY  |

TAKE CHARGE OF YOUR ENERGY FUTURE

The Victory Electric Cooperative Assn., Inc.

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Here is a place to record all the information you and the member services representative reviewed at sign-up. It's important you store this information in a secure place! The ability to access your account and add funds are a critical components of being in the PowerMyWay program.

MY ACCOUNT NUMBER: _____

MY SMARTHUB USER NAME: _____

MY SMARTHUB PASSWORD: _____

MY 4-DIGIT PIN # FOR PHONE PAYMENTS: _____

NAME OF MY MEMBER SERVICES REPRESENTATIVE:

To login to your account, visit
VICTORYELECTRIC.SMARTHUB.COOP
or download the app on your phone or tablet.



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A black and white photograph of a woman with glasses looking at a tablet device. The image is dimly lit, with a dark overlay on the bottom half. A green horizontal line is positioned above the word 'WITH' in the title.

RECHARGE

WITH POWERMYWAY

As times, needs and technology change, Victory Electric continues to offer our members innovative choices for you to maximize energy dollars and manage electric use. PowerMyWay allows you to avoid deposits and fees, customize your payment schedule, purchase energy when convenient, and monitor your electric consumption.

1 | POWERMYWAY

YOUR POWER. YOUR PLAN. YOUR CHOICE.

Does the timing of your electric bill match the timing of your payday? Would you like to take the stress out of due dates and avoid late fees? Now is the time to take charge of your energy costs with PowerMyWay, an all-new billing plan that allows you to pay for electricity on your schedule.

PowerMyWay gives you greater control and offers you the flexibility to purchase electricity when you want — daily, weekly or monthly. You pay when it works for you — and at an amount that fits your budget. The choice is yours.



No deposit



No hidden fees or charges



No utility credit check



Identical rate and services



Payment flexibility



Pay what you want, when you want



Think of PowerMyWay like putting gas in your car. The gas gauge allows you to monitor when you need to fill up. You can choose to purchase small amounts of electricity every few days or “fill up” the tank and not worry about it for several weeks.

Similarly, with PowerMyWay you will receive a notification from SmartHub when you need to “recharge” your account, and you can fill up your electric account just like filling up the gas tank in a car—one gallon at a time or with a full tank.

PowerMyWay is the epitome of local control. Paying as you go puts you in the driver’s seat. You decide when you want to use electricity. You decide when you want to buy more. It gives you the tools to better manage your energy use and take charge of your monthly bills by paying lower startup costs and having the convenience of paying for your electricity on an as-needed basis.

VOLUNTARY sign-up and cancellation

ENJOY the same rates and services as other accounts

FLEXIBLE payment schedule

- Say goodbye to monthly bills and due dates; purchase electricity anytime, anywhere.
- Choose your own payment schedule and pay what you want, when you want.
- You decide how much electricity to purchase—enough to last a day, a week, a month or more.

NO FEES and lower startup costs

- No security deposit or credit checks to open an account.
- No late payment penalties - ever!
- No disconnect or reconnect fees.

NO COST to convert an existing account

- Start with a \$50 initial account balance.
- Existing security deposits can be utilized to pay for current unbilled use, and any remainder can be applied to your PowerMyWay account or be refunded to you.

TAKE CONTROL of your energy use and budget

- The self-managed, pay-as-you-go program allows greater flexibility to plan monthly expenses.
- Review account balance and payment information, which is available on SmartHub anytime, anywhere from the convenience of your phone or computer.
- Receive convenient low-balance reminder notifications. You just have to choose to receive your notification via text message, email, phone call or a combination of all three.
- Monitor your electric use to better understand how you use electricity and manage your energy costs.

2

OPEN A POWERMYWAY ACCOUNT

IT'S A SIMPLE PROCESS, AND WE ARE HERE TO HELP



While PowerMyWay can add flexibility and convenience, it may not be for all members. Please review the program details to see if PowerMyWay is right for you. If you have any questions about how the program works, please don't hesitate to contact a Victory Electric member service representative.

1.

POWERMYWAY ENROLLMENT

Visit Victory Electric's office to sign up, create a SmartHub account, and purchase at least \$50 of energy.

To be eligible, it must be a residential service, and the member must have access to the Internet (for SmartHub) or the ability to receive text messages or phone calls.

2.

NOTIFICATIONS & THRESHOLDS

Once a SmartHub account is established, you have the ability to set custom notification methods and thresholds.

For example, you may choose to receive a text message when your account reaches \$40 or less, while another member of your household prefers an email.

3.

DAILY METER READS

Once a day between 7 a.m. and 9 a.m., Victory Electric reads your digital meter remotely and records energy use data.

After your meter is read, your account balance is reconciled, and the amount associated with that day's electric service is deducted from your account balance.

4.

BALANCE NOTIFICATIONS

If your balance is equal to or less than \$25, you will receive an automated low balance notice via text, email or phone.

Because notifications are sent any day your balance is less than \$25, you have time to purchase power before disconnection happens at \$0.01 or less.

5.

MONITOR YOUR BALANCE

Because PowerMyWay is a self-managed program, you are responsible for monitoring and keeping a positive account balance.

You will no longer receive a paper bill in the mail, but your account balance can be reviewed from your smartphone, tablet or computer via the SmartHub app.

6.

RECHARGE YOUR ACCOUNT

Payments are flexible. You can add any amount of money to an account anytime and anywhere that works for you.

Anytime your balance is \$0.01 or less, recharge to avoid disconnection. You can make a payment using any of the payment options available with traditional billing plans.

3

I SIGNED UP FOR POWERMYWAY WHAT'S NEXT?

Welcome to Victory Electric's PowerMyWay billing plan. You have taken advantage of a service that truly puts you in control of when and how you pay for your electricity, and we want it to work seamlessly for you. In order to do this, it is important that you are aware of all the communication methods available to you and that they are working properly.



CREATE A SMARTHUB ACCOUNT

If you don't already have a SmartHub account, you will need to set one up to make online payments and create balance notifications. To register, you will need your account number and a valid email address. *Step-by-step instructions on how to create your SmartHub account are on page 14.*



DOWNLOAD THE APP

Realize the full convenience of PowerMyWay by downloading the SmartHub mobile app for instant, easy access to your account whether you're at home, work or on the go. *Find SmartHub in the Apple App Store or Google Play by searching "SmartHub."*



CUSTOMIZE REMINDERS

After registering and logging onto SmartHub, it's important to take another step to ensure you receive low balance reminders. On the web version of SmartHub, choose your preferred notification method (text, email or call). Victory Electric starts sending reminders when your account reaches \$25, but you can choose another amount based on how much notice you need to make payments. *Step-by-step instructions on how to set up custom notifications are on page 15.*



PAY YOUR WAY

Monitor and maintain a credit account balance. Payments can be made in any amount you choose from a variety of payment methods, all listed on our website or on page 7.



LET US KNOW!

Notify Victory Electric or update your information in SmartHub immediately if your contact information changes to ensure you receive low balance reminders.



NEED HELP?

Call one of our Victory Electric member service representatives at 620.227.2139 with any questions or concerns, and we will be happy to assist you.

MAIL

A payment check can be mailed to P.O. Box 1335 or P.O. Box 1398, Dodge City, KS 67801.

- *Please note ALL mail goes to Wichita for sorting (including Dodge City's mail), so please allow for additional time if using the postal service. Payments must be received in our office before your account reaches \$0.01 or less to avoid disconnection.*

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.

- *For members paying with a check or credit/debit card, use the payment kiosk in our lobby. There is no need to speak with a member service representative unless you need assistance. Our lobby is open from 8 a.m. to 5 p.m., Monday through Friday, except for select holidays (New Year's, Memorial Day, July Fourth, Labor Day, and two days at both Thanksgiving and Christmas).*

DROP BOXES

We have two conveniently located drop boxes. The first drop box is located on the south side of Victory Electric's headquarters to the left (west) of the front door. Payments dropped off after 7:30 a.m. Monday—Friday will be posted the next business day. Please pay inside to avoid disconnection. The second drop box is in downtown Dodge City by the City of Dodge City building at 806 N. 2nd Ave. Payments dropped off after 8:30 a.m. Monday through Friday will be posted the next business day.

PHONE

Call 866.999.8494 to pay by phone with a credit/debit card or check. Please use your account number when calling to ensure accuracy. Also, be prepared to create, or provide, your 4-digit PIN number. This service is available 24 hours a day, weekdays, weekends and holidays. This is a FREE service with NO fees.

ONLINE

To pay your bill online, visit victoryelectric.net and click the online bill pay button on the top of the page or navigate directly to victoryelectric.smarthub.coop. This service is available 24 hours a day, weekdays, weekends and holidays. This is a FREE service with NO fees.

- *If you do not have a credit/debit card, or if you prefer to pay cash when it is after hours or during a weekend, prepaid credit and gift cards can be used on SmartHub.*

4

WAYS TO PAY

WE REALIZE ONE METHOD OF PAYMENT DOES NOT FIT EVERY MEMBER'S NEEDS, SO WE OFFER SEVERAL PAYMENT OPTIONS.

5

POWERMYWAY POLICIES AND PROCEDURES

The PowerMyWay policies and procedures help define program rules, regulations, procedures and protocols to ensure accountability and make certain service expectations are met for both cooperative members and Victory Electric.



ELIGIBILITY

- » To qualify for PowerMyWay, the account must be a residential service with an appropriate AMI meter installed. If a service location is not properly equipped, Victory Electric will determine if modifications can be made to install a compatible AMI meter.
- » Any new or existing residential member of Victory Electric can take advantage of PowerMyWay. For existing members, all past due amounts, including payment arrangements, and unbilled electrical use must be paid-in-full prior to establishing a PowerMyWay account. Existing members who have paid a deposit may apply the deposit to any outstanding balance on a standard account, transfer the deposit to a PowerMyWay account, or request to have the deposit refunded.
- » A member must make an initial payment of \$50 or more for future electric use and maintain a credit balance. Future payments may be any amount you choose and paid any time that works for you.
- » The member must complete a PowerMyWay billing plan application and sign-up for a SmartHub account via the Internet with a valid email address.

TRANSFER OF SERVICE

- » A member may transfer a PowerMyWay account and billing plan from one service location to another, but must pay his/her final bill, adjusted with any existing credits and debits. Once a member's final bill has been processed or an account's debit balance has been paid, the member will be eligible for a PowerMyWay account.
- » Any member unsatisfied with PowerMyWay and wanting to transition back to a conventional billing plan may do so at any time. Any credit balance will not be transferred; the credit balance will be calculated in the final bill, which must be paid before the switch to the standard billing plan. A member must authorize the Victory Electric to perform a credit check to determine if a deposit is required. If the member was previously on a standard billing plan, 100 percent of any required deposit must be paid-in-full prior to service being connected. With a sufficient credit score, however, a member may qualify for a deposit installment plan.

PROGRAM DETAILS

- » There are no additional costs or fees to take advantage of the PowerMyWay billing plan. Rates, including energy charges, taxes, franchise taxes, service availability charge, and energy cost adjustment are all calculated exactly the same as accounts on a conventional residential billing plan, but the member is NOT required to make a security deposit, and there are no disconnect, reconnect or late fees.
- » Taxes, franchise fees, and pro rata shares of monthly charges are levied against PowerMyWay accounts on a prorated, daily basis, in addition to daily energy charges. In the event a daily meter reading is not available, an estimated meter reading will be used and will be trued-up in a subsequent billing. Pro rata

shares of various monthly charges will be charged to PowerMyWay billing accounts daily, even when there is no energy use, unless the member notifies Victory Electric to request the closure of the account. The member will be responsible for all charges until the account is closed and finalized.

- » A member will no longer receive paper-billing statements or disconnect notices with a PowerMyWay billing plan. Information will be available via the cooperative's payment website or mobile app, victoryelectric.smarthub.coop. The member is responsible for setting up preferred notification methods in SmartHub, and any notices thereafter will be sent via the preferred method(s) selected. It

is the sole responsibility of the member to notify the cooperative, or update information in SmartHub, immediately of any changes to contact information.

- » Balances are estimated daily between 7 a.m. and 9 a.m. The member will receive a daily low-balance notification if the account balance is below \$25. When the account balance is calculated at \$0.01 or below, the service will be eligible for disconnection. Disconnect notifications are issued before 10 a.m. each day, and disconnections are performed daily, starting at 1 p.m.
- » It is the sole responsibility of the member to regularly monitor his/her account balance. Although, SmartHub will send periodic notifications when a PowerMyWay billing account reaches \$25 or less.

DISCONNECTION PROCEDURES

- » Once a PowerMyWay account balance reaches \$0.01 or less, if a payment is not made to recharge the account, service will automatically be disconnected during the cooperative's designated disconnection period.
- » When a PowerMyWay account is disconnected for nonpayment or low balance, there are no disconnect, reconnect or late payment fees. However, if Victory Electric receives an insufficient funds notification for a pending payment, and the insufficient payment amount renders the account eligible for disconnection, service will be disconnected immediately and a Non-Sufficient Funds (NSF) penalty will be assessed on the account.
- » Victory Electric will immediately debit returned checks and denied credit card payments, along with any associated charges, to the member's account. Should this cause the balance to be \$0.01 or less, service will be disconnected immediately, and the member will be required to replace the check or credit card payment with cash, a cashier's check, or a money order. A member's failure to receive notice by email, phone or text message or lack of knowledge about an impending disconnection will not exempt service from disconnection."
- » Meters are read and account balances are reconciled seven days a week, 365 days a year. Any day a member receives a disconnection notice and does not

make a payment, including weekends and holidays, the meter will automatically be disconnected. Because PowerMyWay is a self-managed program, the Cold Weather Rule and any declared medical necessities do not apply.

- » Once disconnected, a \$50+ credit balance is required to restore power.
- » Real-time payments can be made during normal business hours at the cooperative's office, with a credit/debit card on the SmartHub payment site, or via the phone at 866.999.8494.
- » If a meter has been automatically disconnected for a depleted balance, there are no fees for reconnection if it is reactivated within 10 days. If an account is not replenished and reconnected within 10 days, the account will be closed and finalized. The final bill will include charges for any outstanding energy use and daily service availability charges, in addition to any other daily charges authorized by the member. **If a final bill is calculated for an account with a credit balance, the cooperative will mail a check to the member of record via U.S. Postal Service.**
- » If a PowerMyWay billing account is discontinued or terminated, Victory Electric may transfer any unpaid balance to any other similar account the member may have or refer any unpaid balance to a third-party collection agency.

PAYMENTS



The cooperative accepts various PowerMyWay payment types, with the exception of automatic credit/debit deductions, bank draft and budget billing. Also, because payments left in drop boxes are not checked daily and posted immediately, you should not use them for time-sensitive payments. For a list of payment options, visit our website or page 7 of this manual.

POWER OUTAGES

- » During power outages and restoration from storms, natural disasters and other events, active PowerMyWay accounts are subject to the same level of service as other account types.
- » If the member reports an outage when actually disconnected for a depleted balance, a penalty will be assessed.

FREQUENTLY ASKED QUESTIONS

INFORMATION AT YOUR FINGERTIPS

The PowerMyWay process is simple: put as much money as you want in your account, and we supply you with electricity. As you use power, your account balance goes down. When the funds run out, the electricity does, too. You can “recharge” by adding money to your account any time, day or night.



WHO CAN BENEFIT FROM POWERMYWAY?

- » Moving is stressful, hard work, and, most of all, expensive. Required deposits for rentals, water, electric, cable, garbage, etc., can really be hard on new renters or new homeowners. Often, new deposits can equal two months of use and can be quite significant. PowerMyWay solves that problem by eliminating the need for credit checks and security deposits. The money a member puts on an account can be used for electricity immediately.
- » Does your paycheck date come at an odd time of the month? Would it be beneficial to pick your due date? Or do you get paid every Friday and want to “recharge” your account each week? Maybe you earn extra income from a recent yard sale or consignment and want to put a little in your account? With PowerMyWay, your balance will adjust each day based on your household consumption, and you can add money anytime to meet your specific needs.

- » Budget-minded members can keep track of how energy dollars are spent with daily or weekly budget goals.
- » Members experience payment flexibility with without restrictions on when they have to pay.
- » Members can easily pay the electric bill for college or other students.
- » Members who are energy-savings minded can control how much electricity is consumed each day.
- » Members who struggle to pay one big monthly bill can fall further and further behind. Especially when having to pay nonpayment and reconnection fees. With PowerMyWay, these fees are eliminated, saving the member money each time.

PowerMyWay is a solution for all types of members. It puts the control into members’ hands and lets you keep tabs on what you use each day. It also allows you to make adjustments before your bills become too much to handle.

WHAT DOES POWERMYWAY COST?

With PowerMyWay, each kWh costs the same as Victory Electric’s average residential rate. All existing fees, such as the monthly service availability charge, continue to apply and are deducted on a prorated, daily basis. Just pay \$50 toward future energy use to establish your account, and you are ready to go! As an added bonus, no credit checks or security deposits are required to establish service.

WHAT ARE THE DISADVANTAGES OF POWERMYWAY?

Because PowerMyWay is self-managed, you have more control. You will need to actively monitor your account. You are responsible for knowing your account balance and making payments. We have made this process seamless with access to both the SmartHub web version and the SmartHub mobile app for your phone or tablet. In a few clicks, you can view your account balance and make a payment.

I ALREADY HAVE AN ACCOUNT, CAN I SWITCH TO POWERMYWAY?

Yes, if you currently have a conventional monthly billing plan with Victory Electric, you can switch to PowerMyWay. An existing security deposit will be applied to any outstanding balance, including unbilled use, and the remainder can be refunded or transferred to your new PowerMyWay account.

HOW MUCH MONEY SHOULD I KEEP IN MY POWERMYWAY ACCOUNT?

The amount you keep in your account is entirely up to you. You can put in as much or as little as you need or that fits into your budget. Victory Electric does require that members have money in their account at all times. Payments can be made in any amount, but if you are disconnected for nonpayment, you will be required to have at least a \$50 credit balance. This amount is not a fee and is all applied toward future energy use. Members can pay at any time, and do not have to wait on an email notification to add funds to your account.

WHEN I LOOK AT MY BALANCE, WHY IS THERE A NEGATIVE NUMBER WHEN I KNOW I HAVE MONEY?



SmartHub displays your PowerMyWay account as a “credit” balance, meaning when you pay Victory Electric \$50, it appears as \$-50.00 because Victory Electric owes you that money. As you use electricity each day, Victory Electric’s debt to you is less.

For example, on Monday Joe E. Member signs up for PowerMyWay and pays \$50 toward his future energy use to start his account. His credit balance is \$-50.00. On Tuesday he uses \$5.50 of electricity so his credit balance is \$-44.50. By the end of the week, he is down to \$-23.50. Automatically, will receive a text message reminder that his account is getting low, so he adds another \$50 to bring his account up to \$-73.50. Now he has \$73.50 worth of electricity to use.

WHAT IS A THRESHOLD AND WHY DO I NEED TO SET ONE?

The threshold is the smallest amount of money you can have in your account before we send you a payment reminder. Victory Electric automatically sets the threshold at \$25, but you should pick an amount that will give you plenty of time to make a payment after receiving the reminder. Once your account falls below the threshold balance, you will be alerted each day by text message, call, email or all three, depending on what notifications you choose, that the balance is below your threshold. For this reason, it is important you update your contact information in SmartHub anytime it changes.

WHAT IF I DO NOT RECEIVE THE LOW BALANCE OR DISCONNECT NOTICE?

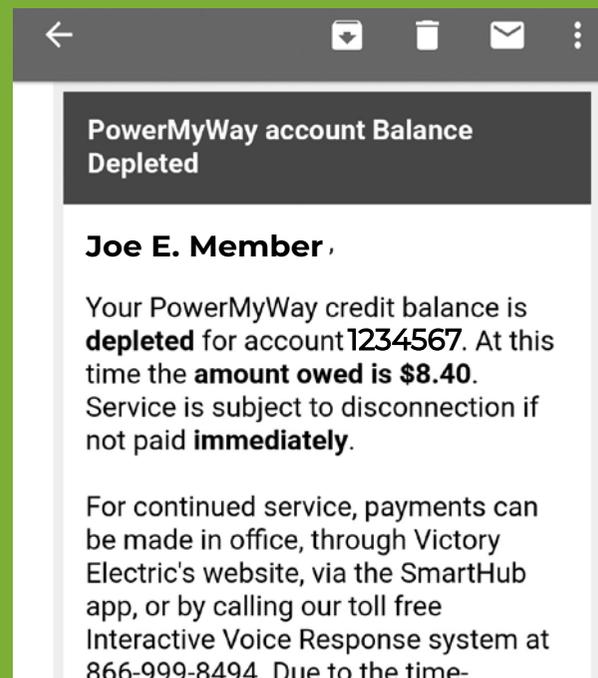
Victory Electric treats this the same way as our normal disconnect process. Failure to receive the alert does not stop us from disconnecting. You are strongly encouraged to routinely monitor your account and electric use through SmartHub, not totally rely on notifications.

WHAT HAPPENS WHEN MY ACCOUNT RUNS OUT OF MONEY?

If funds in your account run out, you will be notified by email, call and/or text message in the morning, and unless a payment is made, your electric service will automatically be disconnected in early afternoon. Holidays, weekends and inclement weather, including extreme heat or cold, will not postpone or prevent termination of electric service. You can recharge your account at any time – day or night – and once your outstanding balance, plus a \$50 payment toward future energy use is made, your service will be reconnected within minutes.

I DON'T HAVE A BANK ACCOUNT OR A CREDIT CARD. CAN I PAY BY CASH?

Yes. Cash is accepted in person at our office. If it is after hours or on a weekend, you can purchase a prepaid credit or gift card and pay on SmartHub.



CAN I MAKE ARRANGEMENTS IF I CAN'T ADD MONEY TO MY ACCOUNT?

Payment arrangements are not allowed on PowerMyWay since your account cannot get in arrears.

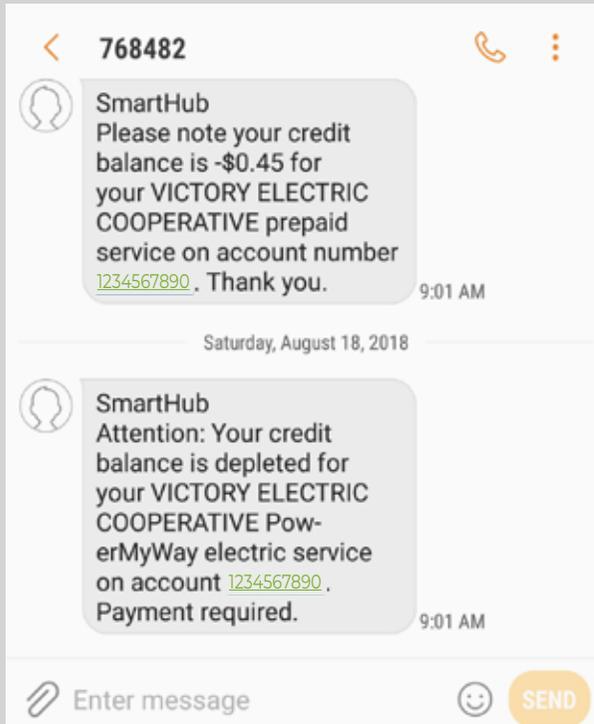
WILL YOU STILL ALLOW A PAYMENT FROM A HELP AGENCY?

Yes. Any funds provided by a help agency will be credited to an account once received. However, pledges by an organization will not postpone disconnection.

I HAVE A ROOMMATE. HOW DO WE BOTH GET ALERTS?

SmartHub has the ability to send notifications to multiple phone numbers and email addresses. In addition, individual credit cards can be used to make payments.

FAQ'S CONT.



IF I RUN OUT OF MONEY AND GET DISCONNECTED, WHAT DO I DO?

Anytime your account does not have a credit balance, you will receive a disconnect notification, and your electric service will be subject to disconnection if payment is not made immediately. If service is disconnected, any outstanding balance plus the minimum reconnect balance of \$50 must be paid before service is restored. If your power goes off due to a negative account balance, you can restore your power 24/7 using one of our many convenient payment options listed on page 7. Once your account balance is above \$50, your power will be restored automatically.

WHAT DOES "TRUE-UP" MEAN?

After receiving the power bill and Energy Cost Adjustment (ECA) from our power supplier each month, our system-wide billing process runs, and your monthly ECA is updated for PowerMyWay. The system goes back and refigures charges based on the real ECA, so members may see an unusually high or low daily bill amount on the day after this "true-up" happens.

I HAVE A YARD LIGHT THAT IS BILLED EACH MONTH. CAN I STILL HAVE THIS SERVICE ON POWERMYWAY?

Yes. Monthly charges such as yard lights, taxes, franchise taxes and the service availability charge will be charged to PowerMyWay billing accounts on a prorated, daily basis.

HOW LONG CAN I BE DISCONNECTED AFTER NONPAYMENT?

The service can remain off for a maximum of 10 calendar days before the account is closed. At the end of 10 calendar days, the membership is considered cancelled, and the account will be final billed. The service availability charge, and other applicable charges, such as yard lights, will continue to be applied to the account during this 10-day period, regardless if the power is on or off.

DOES POWERMYWAY CHANGE MY BILLING CYCLE?

Since PowerMyWay records daily meter readings, and a reminder email, call or text is generated when your account balance falls below \$25, you no longer receive a monthly bill. However, each month there is a "true up" of the previous month's charges during our regular monthly billing cycle.

HOW DO YOU KNOW HOW MUCH POWER I USE EACH DAY?

Our automated, digital meters provide you and Victory Electric near real-time energy use information about how much, when, and even at what rate energy is used. As the home uses electricity, your account balance updates daily, depending on the amount of kilowatt-hours (kWh) used. These meters are safe, reliable and only monitor energy use. They are not able to decipher anything other than kilowatt hours used. In addition to providing Victory Electric with daily use information for PowerMyWay billing, you can personally use the consumption information from the meter to monitor power in your home to assist with energy conservation and money savings. The meter also helps the cooperative detect power outages more quickly and efficiently.

I RECHARGED MY ACCOUNT, HOW LONG UNTIL I HAVE POWER BACK?

Once a lapse in funds occurs, your meter is disconnected. After you replenish your account to a credit balance of \$50, your power should automatically restore. If your power is not restored within 30 minutes, please call our office, and a crew will be dispatched. However, if a crew is dispatched, and you are disconnected due to nonpayment, a penalty will be assessed.

WILL A DISCONNECTION AFFECT MY CREDIT SCORE?

On a conventional billing plan, if you are disconnected for nonpayment, Victory Electric assesses late fees and reconnection charges, which could be reported to the utility credit network or credit agencies. Since there are no fees or penalties for nonpayment with PowerMyWay, your credit is not affected by a disconnection.

IS MY INFORMATION SECURE?

The same technologies used by banks, credit card companies, and cable providers are used to protect your information. Online data access is encrypted in the same manner as a bank, enabling you to securely access your account to view your use and pay your bill online.

WILL MY ELECTRIC SERVICE BE DIFFERENT WITH POWERMYWAY?

There is no difference in the electricity service you receive—just HOW and WHEN you pay for it. You will have the same reliable electric service you have always had. Since you will receive low balance and pending disconnect notifications prior to disconnect, you will know if you are experiencing a power outage or have just run out of money on your account. If you have a power outage, our crews will still be on standby, ready to assist you. Also, enrolling in PowerMyWay will not change the rates you pay per kilowatt-hour.

MY POWER WENT OUT. SHOULD I CALL VICTORY ELECTRIC?

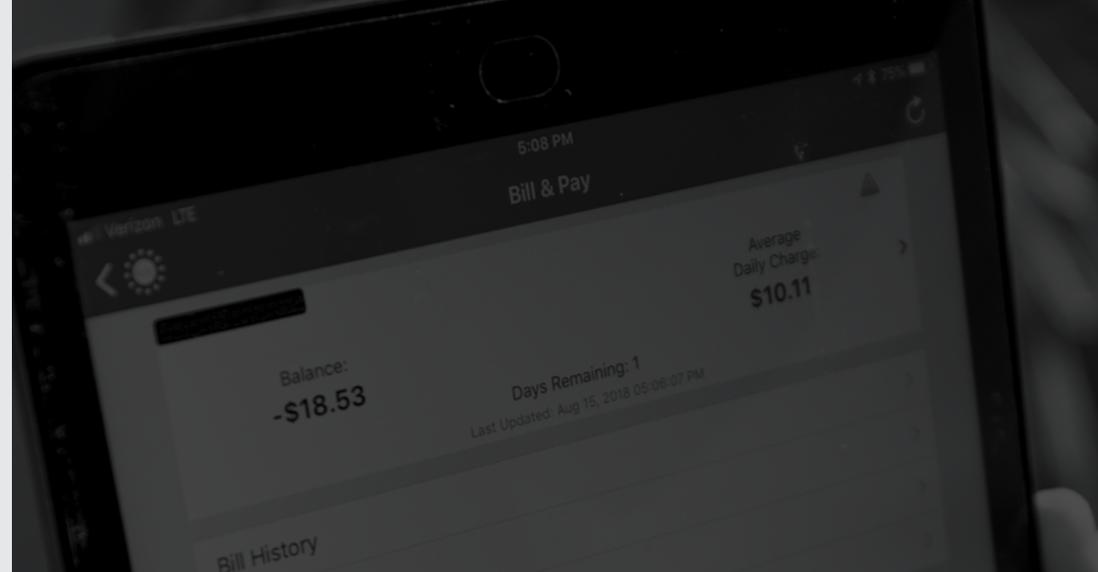
If you have a PowerMyWay account, this should NOT be the first thing you do. First, check your account balance. If it is \$-0.01 or less, then power can be restored by adding funds to your account. If, however, you still have funds in your account, you should report the outage. Remember if you report an outage when disconnected due to nonpayment, a penalty will be assessed.

CAN I CONVERT FROM POWERMYWAY TO A CONVENTIONAL ACCOUNT?

Yes, if a member wishes to convert a PowerMyWay account to a regular-billed account, a credit check will be performed to determine if a deposit is required.

WILL I LOSE MY CAPITAL CREDITS ON POWERMYWAY?

No. You will continue to accrue capital credits based on the amount of electricity you purchase during a year Victory Electric earns margins.



HOW DO I KNOW WHERE MY ENERGY DOLLARS ARE GOING?

Industry studies show consumers who participate in plans similar to PowerMyWay use as much as 10 to 12 percent less electricity than their counterparts on conventional monthly billing plans. Once payment is made, you can watch your account balance decrease as electricity is used, giving you a better understanding of your energy consumption and how you use electricity every day. That knowledge can be used to adjust habits and appliance operation, which can help reduce your electricity use and save money. The result may be that you turn things off more often or change the setting on your thermostat to reduce energy use. You may even cook outside to avoid using the oven or refrain from using the dishwasher until it's full.

With conventional billing and payment methods, you can be \$250 or more behind yet not know how your use of electricity affected your account balance. With PowerMyWay, users can track how much electricity they pay for on a normal day. If electricity use changes, users can see its effect on their account the next day — not four weeks later when a bill comes in the mail.

CAN I HAVE POWERMYWAY IF I DON'T HAVE A COMPUTER OR SMARTPHONE?

Yes, it is possible to participate in PowerMyWay without access to a computer or mobile device. Initially, you WILL have to work with a family member or friend to use his/her computer to create a SmartHub account. You need a SmartHub account in order to customize your low balance notification reminders sent via phone call. To set your custom notification to a phone call, see instructions on page 15.

If your balance falls below \$-0.01 in the evening or on a weekend, and you are unable to make a

payment, you will be disconnected. If you need to make an immediate payment after hours, call the toll-free number and use a credit/debit card or check.

Payment options:

Without the ability to pay online, you are required to mail a check (please allow 5-7 business days for a check to reach our office), visit our office Monday through Friday, 8 a.m. to 5 p.m., drop your payment in a Victory Electric drop box, or call our toll free number at 866.999.8494 to pay over the phone.

7 HOW TO CREATE A SMARTHUB ACCOUNT



Things you will need before you start

- » Your account number
- » Mailing zip code
- » Access to your email account

VISIT VICTORY ELECTRIC'S WEBSITE

At the top of the page, click on "Pay Your Bill" or navigate directly to victoryelectric.smarthub.coop. Below the sign-in boxes, click on "New User."



[Can't access your account? New User? Sign up to access our Self Service site.](#)

New User Registration

To register as a new user, please enter the following information.

Billing Account Number

Last Name or Business

E-Mail Address

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 view your PowerMyWay account balance, pay your bill online, 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 at 620.227.2139. We will be happy to guide you through the set-up process.

8

CUSTOMIZE YOUR SMARTHUB POWERMYWAY

CONTACTS AND NOTIFICATIONS

1. Login to SmartHub and navigate to the **NOTIFICATIONS** tab on the top green menu bar.
2. Select **MANAGE CONTACTS** to add or remove any phone numbers or email addresses. You can choose to have several contacts.
3. To add an email address or phone number, click the **+ADD PHONE CONTACT** or **+ADD EMAIL CONTACT** button and follow the instructions. You can also delete or edit preferences on current phone numbers and emails.
4. Navigate back to the **NOTIFICATIONS** tab, select **MANAGE NOTIFICATIONS** and click on the **BILLING** dropdown menu. Here you can choose how you wish to receive your reminders.
5. Each notification type has a drop-down menu, which allows you to insert the phone number or email address you would like to use. Another option is to choose **NONE** if you do not want to receive notifications.
6. Low balance notifications allow you to set the dollar amount to receive reminders. The system automatically sends you an alert when your account reaches the \$25 threshold. To customize the dollar amount, click the **OPTIONS** button to the right of the low balance notification and (6a) set your preferred amount. (6b) To send reminders to multiple contacts, hold down the keyboard shift key when clicking. Click the (6c) **SAVE AND CLOSE** button.
7. Finally, click **SAVE SETTINGS** in the bottom right corner to ensure your preferences are recorded.

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2. Select **MANAGE CONTACTS** to add or remove any phone numbers or email addresses. You can choose to have several contacts.

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5. Each notification type has a drop-down menu, which allows you to insert the phone number or email address you would like to use. Another option is to choose **NONE** if you do not want to receive notifications.

Alert Type	Description	Text Message	E-Mail
Declined Auto Pay	This is a notification to inform you that your automatic credit card payment was not processed.	(123)456-7890	joe.e.member@lovelycoop.com
Prepaid Account Disconnect for Nonpayment	This is a notification users receive when their account has been disconnected for non-payment.	(123)456-7890	joe.e.member@lovelycoop.com
Prepaid Account Reconnect for Payment	This is a notification users receive when their account has been reconnected from a prior non-payment disconnect.	(123)456-7890	joe.e.member@lovelycoop.com
Prepaid Low Balance Above Cutoff	This is a notification users receive when their account has reached a low balance.	(123)456-7890	joe.e.member@lovelycoop.com
Prepaid Low Balance Below Cutoff	This is a notification users receive when their account has reached a low balance.	(123)456-7890	joe.e.member@lovelycoop.com
Scheduled Payment Notification	This is a notification users receive when their account has a scheduled payment.	NONE	joe.e.member@lovelycoop.com
Unsuccessful Payment Notification	This is a notification users receive when their account has an unsuccessful payment.	NONE	joe.e.member@lovelycoop.com

6a. Set your preferred amount for the low balance notification.

6b. Select the contacts you want to receive reminders to.

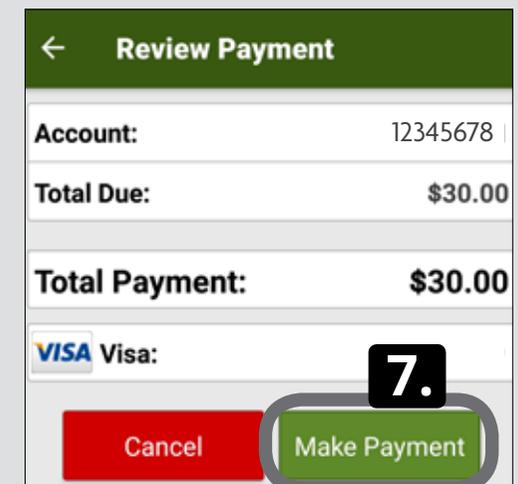
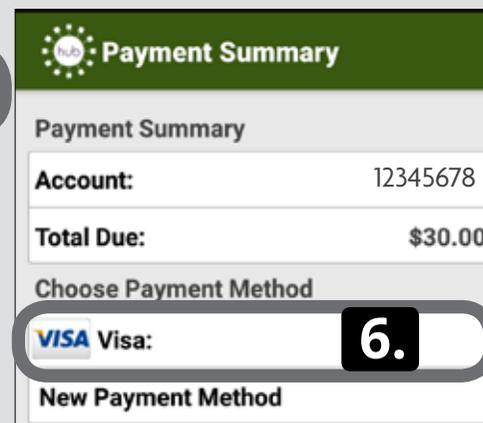
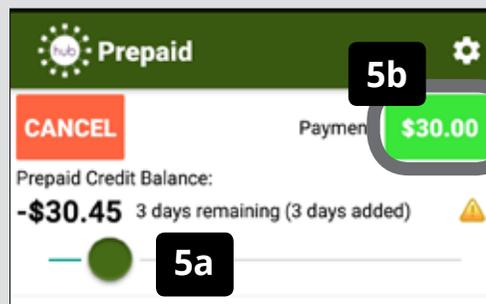
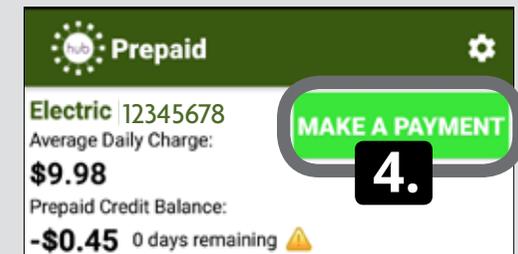
6c. Click **SAVE AND CLOSE** to save your preferences.

7. Finally, click **SAVE SETTINGS** in the bottom right corner to ensure your preferences are recorded.

After signing up for SmartHub, if your phone number or email address happens to change, you get married, find a new roommate, or want to add a contact, just navigate back to the notifications tab to easily update who receives the reminders.

9 HOW TO MAKE A SMARTHUB POWERMYWAY PAYMENT

1. Login to SmartHub.
2. Select the **BILL & PAY** icon.
3. You will see an overview of your PowerMyWay account. Click the top box titled **PREPAID ACCOUNT**.
4. Click the green **MAKE A PAYMENT** button.
5. You can choose from two ways to select a payment amount, by the day or by the amount.
 - (5a) Customize your payment amount by the day with the slider bar.
 - (5b) Or select the green box next to payment and type the amount you wish to pay.
6. After reviewing your payment summary, click the bar listing the existing method to proceed, or select **NEW PAYMENT METHOD** and follow the prompts.
7. Lastly, review your payment and click on the **MAKE PAYMENT** button.

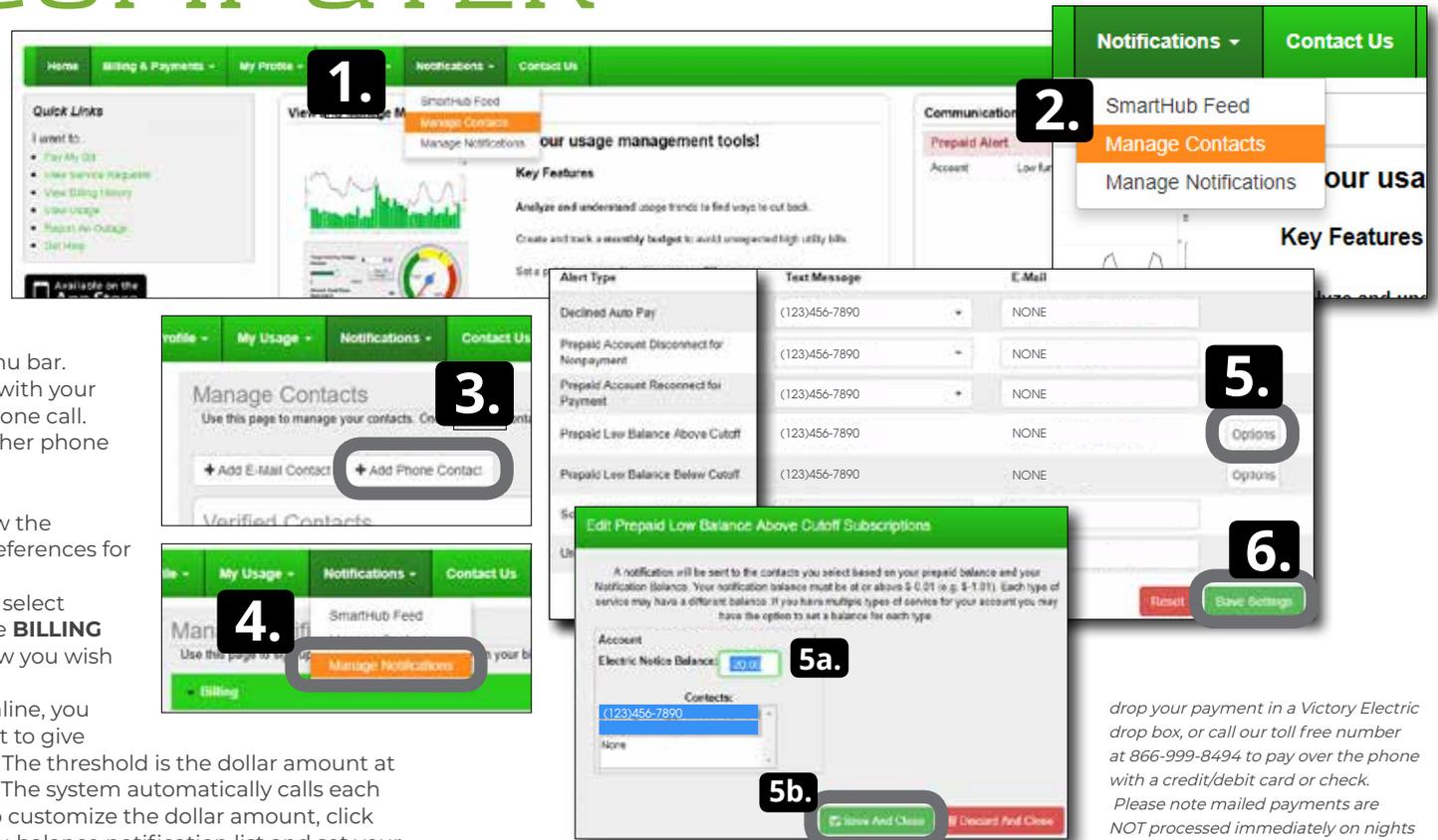


If you don't have a bank account or credit/debit card, and you need to make a payment after hours or on a weekend, you can purchase a prepaid credit or gift card and follow these instructions to pay on SmartHub.

HOW TO MANAGE YOUR POWERMYWAY ACCOUNT WITHOUT A SMARTPHONE OR A COMPUTER

It is possible to participate in PowerMyWay without having access to a computer or smart mobile device. Initially, you will have to work with a family member or friend to use his/her computer to create a SmartHub account and customize your notification threshold amount.

1. Login to SmartHub and navigate to the **NOTIFICATIONS** tab on the top green menu bar.
2. By default, the phone number associated with your Victory Electric account will receive the phone call. To change the phone number or add another phone number, select **MANAGE CONTACTS**.
3. To add a phone number, click the **+ADD PHONE CONTACT** button and follow the instructions. You can also delete or edit preferences for current phone numbers.
4. Navigate back to the **NOTIFICATIONS** tab, select **MANAGE NOTIFICATIONS** and click on the **BILLING** dropdown menu. Here you can choose how you wish to receive your reminders.
5. Since you will not be making payments online, you will need to increase the threshold amount to give yourself ample time to submit a payment. The threshold is the dollar amount at which you receive low-balance reminders. The system automatically calls each day your account balance is -\$25 or less. To customize the dollar amount, click the **OPTIONS** button to the right of the low-balance notification list and set your preferred amount. You will need to **(5a)** increase the threshold amount to give yourself ample time to submit a payment. Click the **(5b)** **SAVE AND CLOSE** button.
6. Click **SAVE SETTINGS** in the bottom right corner to make sure your preferences are recorded.



Payment options:
 Without the ability to pay online, you will have to mail a check (please allow 5-7 business days for a check to reach our office), visit our office Monday through Friday from 8 a.m. to 5 p.m.,

drop your payment in a Victory Electric drop box, or call our toll free number at 866-999-8494 to pay over the phone with a credit/debit card or check. Please note mailed payments are NOT processed immediately on nights or weekends like online payments. If your balance falls below \$-0.01 in the evening or on a weekend and you are unable to make a payment, you will be disconnected.