

PROGRAM AND SERVICES GUIDE

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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 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

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.



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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 goods. 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. 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

Percent 4.0 -- 3.6%

3.5

3.0

2.5

2.0

1.5

1.0 -

0.5

0

Rent

Average Annual Price Increase 2013-2018

2.8%

1.1%

•

3%

Cable/

ELECTRICITY **REMAINS A** GOOD VALUE

The cost of powering your home rises slowly compared to other common expenses. Looking at price increases over the last five years, it's easy to see electricity remains a good value!

Sources: U.S. Bureau of Labor Statistics Communer Price Index

across the nation pay an average of 13.19 cents per kWh. In Kansas, electric cooperatives keep costs even more affordable–the average price for power is 11.56 cents and Victory is even better at 9.81 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. 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 and will continue to implement sound business strategies that are in the best interest of the cooperative and those we serve.

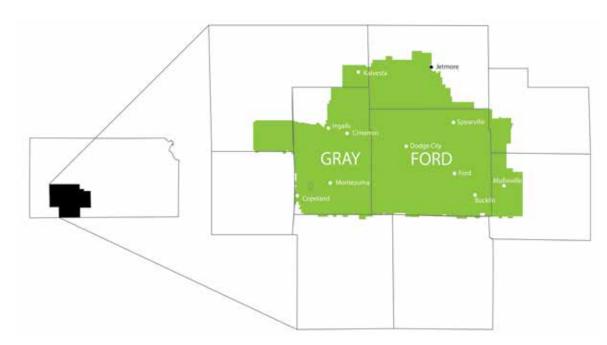
Quality service for our members

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. Ouality 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.

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 and Cimarron.



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.





Pat Morse President Dodge City Daryl Tieben Vice President Dodge City

Cedric Drewes Secretary/Treasurer Dodge City





John Leis Trustee Minneola

Randy Quint Trustee Dodge City





Kenny Wehkamp Trustee Cimarron



Jim Imel Trustee Bucklin



Ken Schulte Trustee Spearville



Terri Larson Trustee Dodge City



Jim Ochs Trustee Jetmore



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 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 Touchstone Energy?

The Touchstone Energy brand represents a nationwide alliance of more than 750 local, consumer-owned electric cooperatives in 46 states. They provide 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 special services. For more information, visit touchstoneenergy.coop.

7 Cooperative Principals

OPEN

Open & Voluntary Membership Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.

Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Elected representatives (directors/trustees) are elected from among the membership and are accountable to the membership.

Member's Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions; and supporting other activities approved by the membership.

Autonomy & Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

Education, Training, & Information

Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives.

Cooperation Among Cooperatives

By working together through local, national, regional, and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.

Concern for Community

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

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.

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.

What happens to my capital credits when I leave the Victory Electric service area? They remain on the sosciation is reduced.
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 thould receive an allocation potice appually after the service area?

InterventHow 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.Will I receive a capital credit check every year? Not
necessarily. The board of trustees must authorize aHow 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.

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 notfor-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 the cooperative with 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.

ed retirement. When considering a retirement, the board analyzes the financial health of the cooperative and will authorize a retirement if Victory Electric's equity is within the requirements of RUS standards.

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 utility credit check
- 4. Phone number, email and place of employment
- 5. Depending on credit, you may have to pay a deposit. 1/4 of deposit for residential service and 1/2 of the deposit for commercial service, is due upon connection
- 6. Complete a service agreement

Security Deposit Policy

- A deposit or deposit increase will be requited for one or more of the following:
- ► Account disconnected for non-payment two or more times within the most recent 12-month period.
- ▶ Member 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.
- ► Security deposits are NOT transferable from one member to another member; however, upon termination of the member's service at the service address, the cooperative may transfer the deposit to the member's new active account.
- Security deposits paid to the cooperative by any payment method approved for the payment of bills (cash, check, credit card, debit card or electronic payment, etc.) shall be considered as paid in cash to the cooperative and accrue interest.
- ► To waive a deposit, a member can obtain a letter of good credit from a previous/current electric utility, a surety bond, or an irrevocable letter of credit.

For detailed information on deposits, please visit our website at victoryelectric.net/security-deposits-and-fees.

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, singlepage 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 can go paperless billing. When your bill is ready to view, you will receive an email. You can sign up for paperless billing withinin your Victory Electric SmartHub account or call 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 guestions 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 you can insert your check and mail 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.

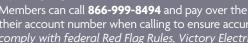
2. Victory Electric's office

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. The other 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



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.** Members can also download the "Smart Hub" app from the Apple or Android marketplaces on any mobile device.

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.

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 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.

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FREE Service | No Fees

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

FREE Service | No Fees



Online Bill Pay with SmartHub

Paying your monthly electric bill should be simple and easy and with SmartHub's recent updates and new mobile app enhancements, managing your account and service with Victory Electric is easier than ever.

SmartHub is Victory Electric's innovative resource for member account management, online bill payments, and more. It helps you take control of your energy use and manage your member account, giving you more time to focus on other responsibilities.

If you haven't tried SmartHub, check it out today. Whether through the web or a mobile device, you can pay your bill, view your electric use, contact member service representatives, and get the latest news.

If you are a current SmartHub user, you'll notice the mobile app has a fresh, new look. When you open the app, you'll see your energy use analysis; you can contact us with the click of a button right from the home screen; and outage and billing alerts are displayed on the home screen, making it easy for us to communicate important information with you. Billing, bill payment and other features are available with one click of a button in an easy-to-navigate menu.

Making payments through SmartHub is fast and easy. The first time you make a payment, either through the web or through your mobile device,

you will be able to securely store your payment information for future transactions. The next time you need to pay your bill, it will only take a couple of clicks.

Victory Electric has important notifications posted,

and you can choose how you want to be notified about your bill, including email and text messaging. You can also set energy use



thresholds so you'll know when you're use is higher than you'd like, which helps you keep your electricity bill as low as possible.

SmartHub's contact feature makes connecting with us guick and easy. Reporting an outage is guick and easy with the SmartHub mobile app. No need to call, just let us know about a service issue with a few taps. Access SmartHub by visiting victoryelectric.net or by downloading the app on your mobile device through the Apple App Store or Google Play Marketplace.



No deposit. No late fees. No due date. No monthly statements. You choose when and how much electricity to purchase.

PowerMyWay gives you the flexibility to better manage your budget by making smaller, more frequent payments on days it's right for you, instead of a single, larger payment on a fixed due date. Or maybe you just want to continue making one payment per month but have the flexibility of choosing your payment date.

Since you are paying as you go, PowerMyWay makes you more aware of your energy consumption. The more electricity you use, the guicker you will have to recharge your account. By tying PowerMyWay to SmartHub, you will not only be able to see your

electric use for that day, week or month, but also know how much you spent in that time frame, and how you can save. SmartHub allows members to review account balances, make a payment and evaluate energy use anytime and anywhere.

There are no additional costs to take advantage of the PowerMyWay billing plan. Members are NOT required to make a security deposit and there are no disconnect, reconnect or late fees. Rates, including energy charges, taxes, franchise taxes, service availability charge and energy charge adjustment are exactly the same as accounts on a standard residential billing plan (charges are prorated daily).

For more information or to sign up, call our office.

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 is happy to discuss payment arrangement (PA) eligibility and requirements with you. We always try to assist members when we can, but certain PA 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 guidelines differ depending on the time of year. Regular PA's 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.

Eligibility and Requirements

- ► Member must notify Victory Electric 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 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 members 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).

► PAs are only available starting March 15, for a

Payment Arrangement Guidelines

- 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 amount 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 infull 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 insufficient 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 Bill

Your Electric Utility Bill In Detail

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

- 1. KWH use history- Compare current electric use to 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 current amount due.
- 4. Map number and meter information- Verifies 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.

Decode Your Charges

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:

- **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 add up to about 70 cents of every dollar you pay for power.
- **Energy cost adjustment** The ECA is a pass-through variable charge (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.
- ► 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 tree trimming and clearing, and general administrative responsibilities. It takes just as much equipment to deliver 1 kWh of power as it does 100 kWh, so regardless of how often you flip on the light switch or the TV, these fixed costs exist and are part of the bill so electricity is available to you whenever you need it.
- **Demand Charges** Charges used in some rates such as three-phase and commercial applications.
- ► Service Fees and Taxes Charges for additional services, such as security lighting, as well as a city franchise tax fee, and city, county and state taxes may apply.

Billing Procedures and Due Dates

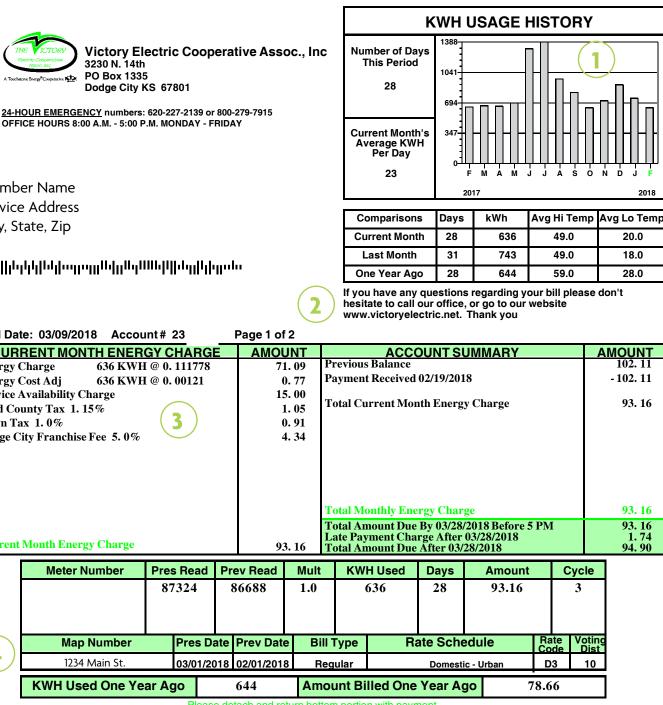
All bills are due the 28th or the 29th of every month. If the bill due date falls on a weekend, holiday or any day other than a regular business day, the bill is due the next business day before 5 p.m. Avoid penalties by paying your bill on time. If your payment is not processed by 5 p.m., on the due date indicated on your bill, a late charge of 2% per month of the past due amount will be added to the amount of the bill. If you cannot pay your bill by the due date, please call Victory Electric to discuss payment options and payment arrangement eligibility.

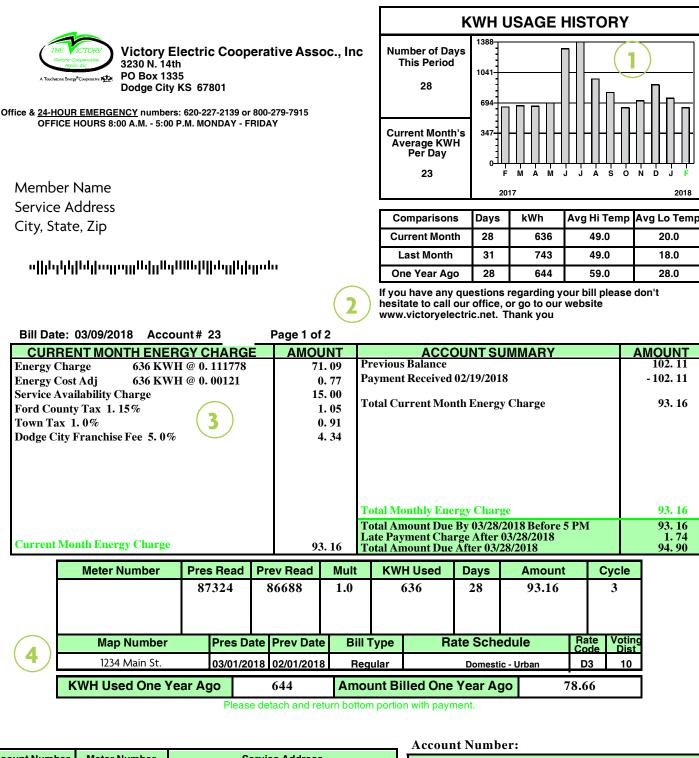
Accounts disconnected for non-payment must pay the outstanding past-due balance in-full with cash, money order or credit card, plus a \$40 reconnection fee for meters with disconnect features and any

outstanding deposit installments owed. Accounts requiring a manual field service call or reconnection will be charged a \$200 reconnection fee. A \$30 fee will be imposed for any form of payment that is returned for insufficient funds.

At the present time, for a traditional billing plan, your billing cycle/due date is determined by the location of your electric service and you cannot choose your specific due date. Residential members can choose their due date by signing up or switching to a PowerMyWay billing plan, which is a selfmanaged, pay-as-you-go billing plan with no due dates, no deposits, no late fees, and no disconnect or reconnect charges. Visit our website at victoryelectric. net/powermyway page for more information.







5



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POWER MyWay	
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Total Amount Due Before 5 PM	93.16
 If Paying After 03/28/2018 Pay	94.90
Amount Paid	

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 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 nonpayment if certain criteria are not met. Victory Electric reserves the right to disconnect between 8 a.m. and 5 p.m., Monday through 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 with be disconnected regardless of Cold Weather Rule.

Payment Arrangements

Cold Weather Rule payment arrangements are only available from November 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 months 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 that is not set up on a payment arrangement by March 15 is required to be paid-in-full by March 16 to avoid disconnection. If the account is disconnected for non-payment, any past due balance plus the reconnection fee must be paid-in-full to restore power.

Any check or payment used establish a payment arrangement returned to Victory Electric for nonsufficient 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.

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.

WARNING: Be Aware of Common Electric Bill Scams

Victory Electric often sends out warnings about contact members by phone, it can be difficult to utility scams and it seems it is always the same story. tell a scammer from a Victory Electric member A member receives a phone call from someone who representative. Here are some tips: said their electric bill payment had been denied, or ► If a caller specifically asks you to pay by prepaid never received, and demands immediate payment or debit card, this is a red flag. they wwill shut off their power. ► If you feel pressured for immediate payment or

There are three main utility scams:

If a Victory Electric employee contacts you by phone, it is the policy of Victory Electric to NEVER request confidential or personal financial information – like a credit card number or checking/ savings routing and account numbers.

We encourage members to play it safe and always contact Victory Electric directly. Chances are, anyone contacting members asking for a payment is not employed or authorized by Victory Electric.

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 need to



- personal information, hang up the phone and call the Victory Electric's phone number listed on your electric bill. This will ensure you are speaking to an authentic representative.
- ► Never allow anyone into your home to check electrical wiring, pipes or appliances unless you scheduled an appointment or reported a problem. Also, ask any workers for proper identification.
- These types of scams continue to make their way around the country on a regular basis. All utility industries are on alert, but 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, we encourage you to 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 a suspicious person is at your home, please be safe and do not let them in your home and guickly contact the local authorities.

Your Electric Service

At Victory Electric we provide a safe, reliable service; however power 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.

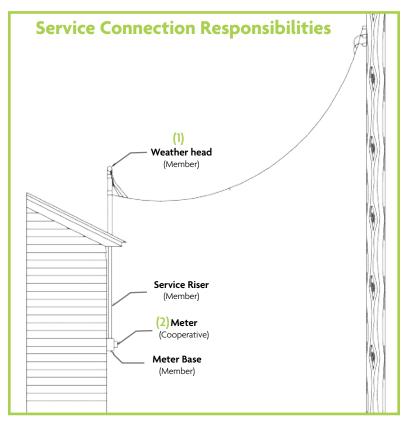
For single-phase service fed by overhead line, the typical point of interconnection is the weather head (1). For single-phase service fed by underground line, the point of interconnection is usually the meter socket (2).

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 transfered 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 and circuit breakers in your home and then see if power 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. You may be the only one without power. You can also report outages through SmartHub online or though the mobile app.
- ► Outage Text Messages. Visit SmartHub to sign up to receive power outage alerts. Outage alerts are sent via text message when your power goes out and you'll also receive another text message when the power at your home or business is restored.

Account Services

For instructions on creating a SmartHub account or signing up for outage text alerts, visit our website. *Notifications are based on our <u>predictive</u> 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 an official outage reporting outlet, you need to call our office or go to SmartHub to report an outage.

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

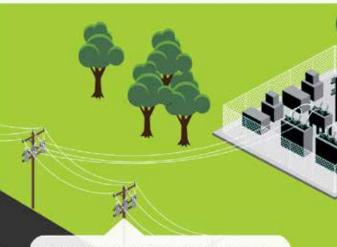
Restoring Power After an Outage

When the power goes out, members can usually expect it to be restored within a few hours. But when a major storm or natural disaster causes widespread damage, extended outages may occur. Our line crews work long, hard hours to restore service safely to the greatest number of members in the shortest time possible. If you find yourself in the dark, here is a little information to help you understand the order in which crews make repairs.



1. High-Voltage Transmission Lines:

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.



3. Main Distribution Lines:

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.





2. Distribution Substation: A substation can serve hundreds

or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself or if problems exist further down the line.

4. Tap Lines:

If local outages persist, supply lines (also known as tap lines) are inspected. These lines deliver power to transformers. either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.

5. Individual Homes:

If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issue.

Track Your Energy Use



Cell phones and mobile technology are becoming more integrated into our work and personal lives. 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 to provide different outlets to help members 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 members 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 use, charges and temperature differences of any two months, side-by-side, to note seasonal or behavioral changes in use. 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 use 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 app allows 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 non-payment. 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 backups 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 medical 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 room in your home has ways to save. Listed below are of some of our favorite ways to save

Basement

Water heater - Reduce your water heating bill by 10% 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 - This is one of the most used fixtures is the average home. Use energy efficient lighting, whic 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% on your air conditioning costs for each degree you raise the thermostat in the summer.

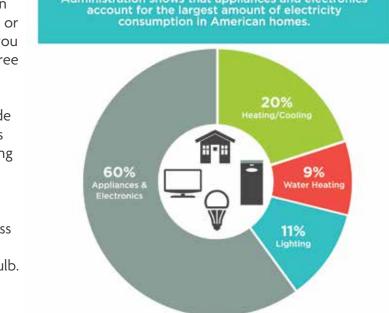
Heating - Locate the heating thermostat on an inside wall and away from windows and doors. Cold drafts will cause the thermostat to keep the system running even when the rest of the house is warm enough.

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 out put by as much as 25%.

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ve:	Open your curtains to let in daylight - 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.
'n	Laundry Room Wash in cold water - More than 90% of energy used by washing machines is for hot water, so washing on the cold cycle will save you money on your bill.
2	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.
of	Kitchen Decisions - Deciding what you want from the refrigerator before you open the door saves cool air from escaping.
in ich gy	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.
р	View and download the document <i>101 Ways to Save</i> at victoryelectric.net.
	How Americans Use Electricity The latest data from the U.S. Energy Information Administration shows that appliances and electronics



What to Do In an Emergency

Fortunately, electric emergencies don't occur often, 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:

- ► If a power line is down, don't touch it! Call us and stay at least 30 feet away
- ► Keep utility and medical emergency telephone numbers handy.
- ► If a person is in contact with a live outdoor power line, call 911 for help and have them immediately call Victory Electric and follow their instructions.
- ► Make sure you are in a safe zone –not in contact with any electrical source and away from downed or broken power line wires.
- ► If a person is injured, never grab or pull them off the electrical current with your hands; you might become part of the circuit and become injured as well.
- ▶ If safe and you are trained, administer first aid, rescue breathing and/or CPR. If possible, take a class to prepare yourself and know what to do.
- ► 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 their body heat until help arrives.
- ▶ If the victim is unconscious, put him/her on his/her side to let fluids drain.
- ► Make sure the victim receives professional medical attention as heart failure is possible hours later.

What to do if a power line falls on your car:

Always assume power lines are live and dangerous. The safest place for a person if a car collides with a utility pole is inside the vehicle. Unless a fire occurs, do not get out of the vehicle until the lines have been de-energized by Victory Electric personnel.

If other passengers are in the car,

communicate that the safest thing to do is to stay inside the car. Even one person exiting the car incorrectly could potentially put everyone in danger of electrocution.

Don't touch your car with your hands. 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 immediately to de-energize the power line.

If a car fire occurs:

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 ensure it isn't exhaust from your car. Smoke is thick and won't dissipate quickly, whereas exhaust fades into the air.

Start by making one big 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 small and compact.

Then in small, shuffling steps, move at least 30 feet away from the vehicle. The ground could be energized and shuffling your feet 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 you are on foot, stay at least 30 feet from the power line. The ground may be energized.

Do NOT take risks such as approaching the vehicle or the power line. Even without direct contact with the either, you can still be severely and fatally shocked.

Call 911 or Victory Electric to ensure help is coming immediately.



Always stay away from power lines, meters, transformers and electrical boxes. If you see a downed power line, always assume it is energized and dangerous. Avoid going near it or anything in contact with the power line.

Call **911** or **Victory Electric** (620-227-2139) to report downed power lines.

Call **Victory Electric** if something gets stuck in a power line

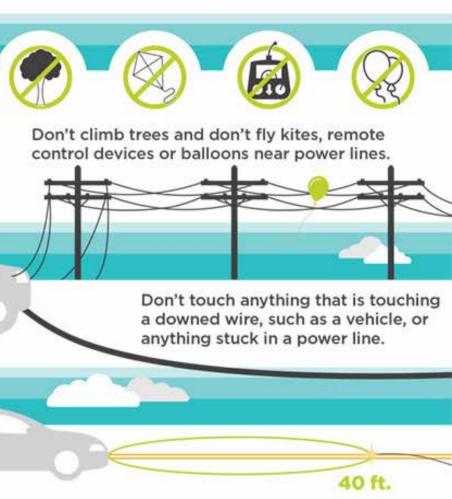


Know what's below. Call before you dig.





POWER LINE SAFETY



If a power line falls across or near your vehicle while you are in it, stay inside until help arrives. If you must exit, jump so no part of your body is touching the car when you land. Keep both feet together and shuffle or hop at least 40 feet away.



Always keep children, pets and ladders away from power lines.

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, 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.

Your Satisfaction Matters

To provide us with continuous and tactically actionable feedback from the membership on the cooperative's service performance, Victory Electric contracts with TSE Services, a survey call center, to conduct guarterly (March, June, September and December) member satisfaction surveys via phone and email. The feedback provided from the surveys allow us to make improvements, measure progress, and help achieve high 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. 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, birth date, 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.

Members can also 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.

Our new streetlight outage reporting tool makes it easier than ever to report streetlights that may be out, cycling on and off, have broken glass or exposed wires, or the pole is broken or leaning.

Keeping streetlights functioning properly is part of our commitment to providing you with safe, reliable power.



STREETLIGHT

Victory Electric crews aren't able to patrol streets in the dark and nighttime hours. We rely on you and appreciate you helping us maintain the more than 4,170 streetlights in our service area.

Visit victorylectric.net/report-street-light-problem on

your computer or mobile device and tell us: • City where the streetlight is located • The location of the streetlight • What's wrong with the light • Streetlight/pole number (if available) Your contact information

Your Community Partner

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.



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 Events

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. There is also face painting, pedal cars, and train rides for children and their families to enjoy. Follow us on Facebook to mark your calendars on this years event date!!





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 after Thanksgiving. The chili cook-off 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.





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 allexpense 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.

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 demonstrate academic success and show a commitment to their community.

The name of the scholarship honors the Lightner family of Plymell, Kansas. Richard Lightner served the Victory Electric's board of trustees for 36 years, and his father, George, served 31 years previous. Both strongly supported community and youth programs.

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

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Electric Cooperative Youth Tour

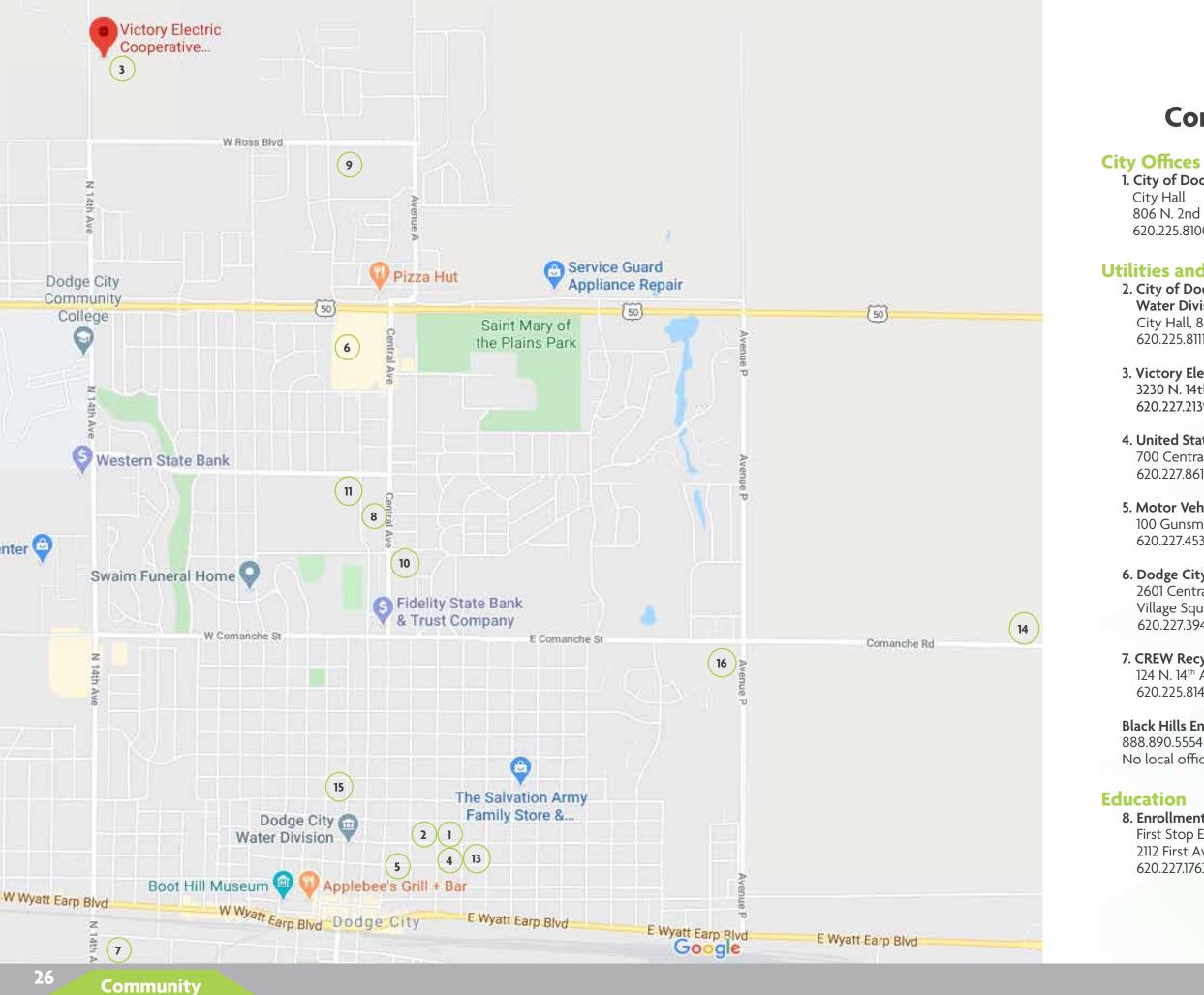


On the Washington D.C. tour, representatives join other Kansas teens on a week long trip aimed at developing leadership skills and expanding knowledge of our political system.

At the Cooperative Youth Leadership Camp, students develop speaking skills, engage in leadership activities and learn about the cooperative business model.

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 with a panel of judges. Students can apply through our website at victoryelectric.net/youth-tour or apply in person at our office.





Community Guide

1. City of Dodge 806 N. 2nd Ave. 620.225.8100

Utilities and Services

2. City of Dodge City Water Division City Hall, 806 N. 2nd 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. Village Square Mall 620.227.3944

7. CREW Recycling 124 N. 14th Ave. 620.225.8148

Black Hills Energy 888.890.5554 No local office, calls only

8. Enrollment First Stop Enrollment Center 2112 First Ave. 620.227.1763

Emergency Contacts

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

10. Dodge City Medical Center 2020 Central Ave. 620.227.1371

- 11. Fire Station One 201 Soule St. 620.225.8187
- 12. Fire Station Two 709 S. 14th Ave. 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 St. 620.227.4501

Other

15. Dodge City Public Library 1001 N. 2nd Ave. 620.225.0248

16. Dept. Children & Families (Also known as SRS) 1509 Ave P 620.227.8508



Your Touchstone Energy' Cooperative