



**Agralite Electric Cooperative**  
320 EAST HIGHWAY 12 \* P.O. BOX 228 \* BENSON, MN 56215  
(320) 843-4150 \* FAX (320) 843-3738

Dear Member:

Welcome to Agralite Electric Cooperative. You are now one of over 3700 people who own Agralite. Agralite serves Swift County, most of Stevens and Big Stone Counties, and the southern part of Pope County with about 3000 miles of line. Members like you established Agralite over 60 years ago.

At Agralite we strive to give our members good service. We want to deliver reliable electrical energy to you at the lowest possible cost. You, through the Board of Directors, run the Cooperative.

Perhaps this is the first time you are a member of a Rural Electric Cooperative. Agralite is your company and wants to serve all your energy needs. The material in this handbook will tell you what we have to offer you as a member.

Please call if you have questions or comments about anything in this handbook. We have more information on each of the programs discussed here. Office hours are 8:00 a.m. to 4:30 p.m. Monday through Friday. Our telephone number is 1-800-950-8375 or 843-4150 in Benson.

## **Members are the Cooperative**

Agralite Electric Cooperative is an electrical distribution cooperative. When you first receive service from Agralite, you become a member, (a part owner) of the cooperative.

### **Becoming a member**

We must have a good credit reference from your last electric utility or, if this is not available, we require a security deposit. The deposit earns interest and we return it to you if you pay your bill on time for 18 months. This deposit protects all members from the bad credit record of just a few.

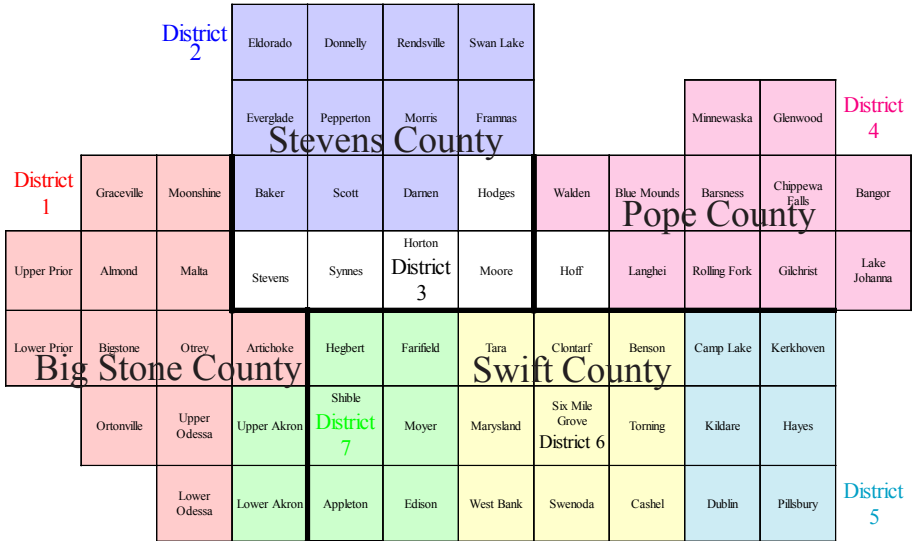
In some cases, if we build additional lines to serve you, you may need to pay aid for construction. There may also be a fee for special metering. For new services we need an affidavit stating the electrical work meets the requirements of the National Electrical Code.

### **Our members are our owners**

You are a part owner of the cooperative. You also help run Agralite through the elected board of directors. The area served by Agralite is

divided into 7 districts, as shown on the map, and each district elects one person to the board of directors. You elect your director to a three year term at the annual meeting.

The board of directors meets monthly to conduct the business of the cooperative. They hire the general manager who hires the employees and manages the daily affairs of the cooperative.



**As a member you earn capital credits**

Because Agralite is a cooperative business, we return our profits to our patrons. We credit any profits (or margins) we make during the year to each member's capital credit account. Your share of the capital credits for the year depends on the amount you have paid into the cooperative during that year and on the total margins of the cooperative for the year.

Agralite retains your capital credits for a number of years and uses that money as operating capital to reduce our needs for borrowed operating money. As money is available, and as the board decides, we pay capital credits to people who were members in a certain year. We pay discounted capital credits to estates since the heirs receive it ahead of active members.

Each year you will receive a notice showing the amount of capital credits that has been credited to your account for the past year.

If you move or leave Agralite's lines, call the office and let us know your forwarding address. As capital credits are paid in the future, they will be sent to your last known address.

**Members can expect many services**

As a member of Agralite Electric Cooperative you can expect reliable electrical service at cost effective rates. You also receive certain extras at no charge.

1. Agralite is a local business with offices in Benson. We are a part of the

local community and participate in local affairs.

2. Agralite is interested in the economic development of this area. We participate in community activities and become involved in local committees that aid the economic vitality of the counties we serve. We also spearhead activities to promote new businesses on our lines.
3. Agralite wants to hear from you. If you have a complaint or suggestion, we want to hear it. We will not be able to resolve every complaint to your satisfaction, but we will do our best to satisfy you.
4. Energy experts are available and will be happy to help you plan any electrical use you have in mind.
5. Meter testing and energy use analysis are offered to all members. Plug-in meters to test appliance use are available, along with help in analyzing the results of the test.
6. Security lights are available for a monthly fee that covers maintenance. If your security light does not work, call Agralite for prompt free service.

### **Budget Billing:**

You can pay for the electricity you consume in equal monthly amounts through the budget payment plan. Your anticipated annual consumption is paid for in 12 equal bills.

Each month you'll receive a statement showing your use and the balance left in your account after your last payment. You can also sign up for automatic payment through your bank.

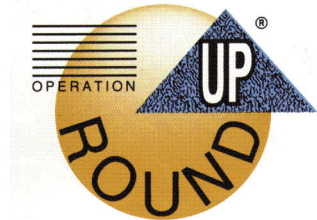
Contact the billing department for more information, or to find out what your monthly bill would be under budget billing.

### **Other billing options:**

Several opportunities exist for you to automatically pay your Agralite bill each month. You may charge your electric bill to your credit card or have it automatically deducted from your checking account.

### **Operation Round Up:**

Operation Round Up helps charitable organizations in our area. Members that have chosen to participate, donate a small amount each month to help first responders, community causes, emergency situations and individuals that need some financial assistance.



Our 3700 members feel a strong sense of helping others. Round Up participants contribute a small amount with the electric bill each month to help their communities and needy neighbors.

Those members who have chosen to participate allow their electric bill to be rounded up to the next whole dollar each month. For example, if your bill for electricity is \$112.47, you are billed \$113.00. When you pay your

bill, \$112.47 pays your electric bill and the additional 53 cents (\$113.00 - \$112.47) is added to the Round Up account. Each month you contribute less than a dollar.

Most people consider Round Up to be a good way to contribute to a charitable cause. Over a year's time, the contribution averages about \$6.00 per participant. The sum of all the rounded up amounts total up to over \$1100 each month.

Funds collected for Operation Round Up are kept in a separate bank account and are not mixed with Agralite electric bill collections. All the contributions come from our members and almost all of the grants go back to the area served by Agralite.

Agralite Electric Trust administers the money collected through Operation Round Up. The 9-member board meets in January, April, July and October to review applications that have been received and to make grants to those that are accepted.

Anyone can apply for funds from Operation Round Up. Requests for individuals should result from a crisis or emergency situation. Round Up is not intended to replace or bypass regular assistance for needy individuals. It is intended for immediate emergency help and situations where normal assistance is not adequate for some reason.

Groups are encouraged to apply for a project they are working on. The project should be charitable in nature and be intended for individuals in the area served by Agralite. It does not have to be exclusively for Agralite members. For example, a project that benefits mostly kids that live in town may qualify.

Application forms are available from the Agralite Electric Cooperative office or under the forms tab on this web site.

## **Your Role as a Member**

As a member of Agralite you have certain responsibilities that are important to the success of the cooperative.

If you have an outage call Agralite at **1-888-884-3887**.

Report outages immediately. You'll get your power back more promptly and you'll help us isolate the problem more quickly. But first:

1. Check your fuses or circuit breakers, including those on the meter pole, to see if they've blown or tripped. Check your meter; if the red light is on, then it is a problem on your side of the meter. If you do not see a red light, it is Agralite's problem.
2. If the problem is not with your electrical service, call a neighbor to see if they are also out of power.

3. Call Agralite at **888-884-3887**. Follow the instruction of the automated outage system. The outage system recognizes your phone number (caller I.D.) however, the call should be made on the phone at your primary residence. If you choose to call on a cellular phone please call our office and we will add that cellular number to our data base.
4. Unplug sensitive electronic equipment such as TV's and computers.
5. Unplug refrigerators, freezers and other major appliances. Reducing the load when power is restored may prevent additional outage time. Leave a light on so you will know when power has been restored.

Agralite maintains everything from the substation to your transformer, including our lines and the transformer in your yard. All lines between the transformer and the final point of use are your responsibility. The meter is Agralite's but the meter loop is your responsibility. Call a licensed electrician for service on your lines and on equipment that is your responsibility.

### **Your Other Roles as a Member**

1. Please call Agralite to report any problems along the lines that need attention; damaged poles, broken insulators, and trees growing in the lines are a concern to us.
2. If you plan to dig, call **Gopher State One-Call (1-800-252-1166)** to have all underground utility lines located. This is a toll-free call and lines will be located free of charge to you. Please call at least 48 hours before the work is to start.

Warn any contractors that you will have working for you that they must call at least 48 hours before construction starts. You will pay for the cost of repairing any underground utility lines that are damaged if Gopher State One-Call was not notified.

Call even if you do not think that there are any underground lines near your project. Only utilities that have facilities in the area will respond to the call.

3. Report any metering problems promptly. You are responsible for all power you use. If the meter stops or malfunctions, you are still responsible for the power.
4. Pay your electric bill by the 20th of the month. This avoids a late payment charge for you and allows Agralite to run smoothly and meet its financial obligations.
5. Maintaining a distance between trees and power lines is a continuing program. Please support our efforts to provide you with reliable service by granting permission to clear any right-of-way located on your property.
6. If you move, call Agralite two weeks before the date of your move and let us know the final date for which you are responsible. Please give us your forwarding address so your final bill and future capital credits will

- reach you. When you move, check and report the final meter reading.
7. If you are a renter and are moving, it is your responsibility to contact us with a final meter reading and give us the name of the person responsible for future bills, whether it will be a new renter or the property owner. Owners of rental property should contact Agralite with a final meter reading when an account will be vacated or when there will be a change of renters. New renters must contact the office to make arrangements to become members before receiving service.
  8. Read your monthly newsletter. *The Agralite News* will keep you well informed about Agralite. It contains news items about your cooperative and articles on conservation, electrical safety, load management programs, appliances, and energy related topics. Each issue contains classified ads that are free to members.
  9. If you pay a monthly fee to have Agralite maintain your security light, report any maintenance problems promptly. That will help us give you the best possible service.
  10. Report load management equipment problems as soon as possible. Some programs include free maintenance as a part of our commitment to you. If the equipment is not functioning properly, it may be costing you more for your power.
  11. Each spring an annual meeting of the membership is held. Please attend the annual meeting to learn more about your cooperative and elect your director every three years.

## **Your Electric Bill**

As an Agralite member, your meter will be read by our automatic Turtle<sup>®</sup> reading system. Agralite mails your bill so that you should have it by the 10th of the month. The bill reflects your use for the previous month. For example, the bill you receive by June 10th is for energy you used during May.

All bills are due by the 20th of each month. If the 20th falls on a weekend or holiday, payments are due on the next working day. Payments received after the 20th will be assessed a charge as is shown on the bill.

You may pay your electric bill in person at the Agralite office 2 miles east of Benson on Highway 12. We have a drive-up drop box located near the door so you can make your payment even if the office is closed. You can also mail your payment in the envelope included with the bill.


Your bill will look like the one printed below.

**NORMAL BUSINESS HOURS**  
8:00 A.M. TO 4:30 P.M.

YOU MAY REGISTER ANY COMPLAINT OR INQUIRY REGARDING YOUR UTILITY BILLING BY CALLING, WRITING OR VISITING THE OFFICES AT:

**AGRALITE ELECTRIC COOPERATIVE**  
320 E. HWY 12 • BENSON, MN 56215  
(320) 843-4150 800-950-8375

**AGRALITE ELECTRIC COOPERATIVE**  
P.O. BOX 228 • BENSON, MN 56215-0228

Your Touchstone Energy<sup>SM</sup> Partner 

ACCOUNT NO.

1

PHONE NUMBER

2

BILL PERIOD

3

DUE AFTER 20TH

4

DUE BY 20TH

5

YOUR METER WILL BE READ AUTOMATICALLY ON OR ABOUT THE LAST DAY OF THE MONTH.

12

12

12

OUTAGES ONLY:  
1-888-884-3887

PLEASE RETURN THIS PORTION WITH YOUR REMITTANCE

**AGRALITE ELECTRIC COOPERATIVE**

LOCATION

6

ACCOUNT NO.

1

RATE CODE	METER READINGS		KW HRS. USED
	PRESENT	PREVIOUS	
7	8	8	9



\* NOTE: THE LATE PAYMENT PENALTY IS 5% OF CURRENT CHARGES AND IT IS ADDED IF YOUR PAYMENT IS MADE AFTER THE 20TH.

AMOUNT DUE - AFTER 20TH

4

BILLING PERIOD

3

AMOUNT DUE - BY 20TH

5

11

1. This is the account number assigned when you became a member. Keep it handy for when you call the office.
2. We put your phone number here so it is easier to call if we have any questions on your payment.
3. The billing period is the last date of electrical use included on the bill. It is normally the last day of the month just before you received the current bill.
4. If you do not pay by the 20th, we add a service charge to the amount that is due.
5. This is the amount you owe if you pay by the 20th of the month. It is based on your type of account and calculated from your electrical use.
6. The location number tells our crews how to find your meter. Use this number and the account number whenever you call the office.
7. Rate class code explanations are given on the back of the bill.
8. These are the meter readings for this payment period.
9. We calculate your electrical use from the meter readings.

10. A detailed accounting of your bill is given in this portion of the statement.

11. Notices and announcements are given in this portion of the bill.

12. Leave these boxes blank.

Tear off and return the top portion of the bill with your payment on or before the due date. Keep the bottom portion for your records.

You may want to keep track of your meter reading on a daily or weekly basis. Your records will help you track your electrical use.

It is very important that your payment arrive by the 20th of the month. By paying on time you eliminate late payment fees.

You may want to pay your electric bill automatically each month through your bank or through your credit card. Call the office for details on what payment options are available.

### **Energy Wise Programs**

Agralite Electric Cooperative offers several special rates to those members who participate in Energy Wise programs. By being Energy Wise you not only get a lower rate for yourself, but you also help the entire cooperative by controlling wholesale power costs.



### **Energy Wise metering**

All Energy Wise equipment is controlled by a radio receiver and is connected to a separate meter. In most cases this meter is in addition to the main meter at your location.

All electricity that goes through an Energy Wise sub-meter also goes through the main meter at your location. Use through the sub-meter is listed below the main meter on your bill.

All electricity that went through the main meter is billed at the appropriate rate for your account. Electricity that went through the sub-meter for any Energy Wise program is given the appropriate rate credit.

### **Water heating**

Agralite wants to help you meet the hot water needs of your family with electricity on the off-peak energy storage rate.

The program includes storage water heaters with enough capacity to meet the hot water needs of your family. Because Agralite controls these water heaters for 16 hours each day, we require at least 100 gallons of capacity. These heaters are energized overnight and store hot water so you'll have all you need during the day.

You must provide enough capacity to meet your family's needs. You are responsible for all initial costs including wiring of the radio receiver that

will allow us to shut off your heaters. You must also provide a meter socket so that we can meter your electrical use for water heating.

Energy Wise Water heaters that are new electric load on our lines are eligible for a \$300 per installation rebate.

### **Dual Fuel Heating**

Dual fuel heating systems allow you to heat your home or other building with electricity at low-cost off-peak rates. Electricity is your primary source of heat, but on the coldest days of the year, when electrical use is greatest, you use your backup heat.

Any type of permanent electrical heat will qualify for a dual fuel system as long as an automatic heating system can serve as a backup source of heat.

In addition to the low rate, with electric heat you also get:

- 100% efficiency or higher
- Cleanliness
- Safety
- Unsurpassed comfort, and
- No odors, fumes, or carbon monoxide.

Dual fuel systems are available for your present home, for new homes, and for all electric homes. Whatever your situation, you can use a dual fuel heating system.

Rebates are available for installation of some new dual fuel heating systems:

### **Storage Heat**

Storage heat is one of the most modern heating systems available. With it you heat at low cost storage electric rates that save you money. Storage heating systems are recharged overnight and give clean uniform heat during the day. This is one of the most economical heating systems available today.

Rebates of \$25.00 per kW for slab heat and room storage units are available to help with the installation of storage heat:

A slab heating system uses heating panels or tubes buried in sand below the lowest level of the house, you get uniform heat with no heat ducts, registers or vents., It's easy to install for new construction and requires almost no maintenance.

Room storage heaters are ideal for a cold corner in the basement, for additions, and for supplemental heat. They can also be used to convert an all electric home to a dual heat home.

### **Heat Pumps and Air Conditioning**

Heat pumps on load management allow you to have the most economical heat of any heating system. The heat pump is a very efficient heating system, and on the dual fuel rate, the operating costs cannot be beaten.

Installing a plenum heater with an air source heat pump lets you save more by using your heat pump more.

Heat pumps used for cooling, and air conditioners connected to a load management device, allow you to cool your home at the cycled air conditioning rate. Cooling systems are cycled on and off during peak load times. This helps control energy use but it also keeps you comfortable. Rebates are available for the installation of heat pumps:

- \$400.00 per ton for a ground source heat pump connected to load management.
- Air source heat pump rebates are higher for more efficient systems.

### **Industry**

Some of our industrial and larger accounts qualify for special rates when their use does not contribute to our peak demand. Members with backup generating systems may allow us to control their electrical use at peak times. They then use their generators to supply their power needs during the control time. The generator and transfer switch must be automatic so that when we shut off your electricity, the generator will come on automatically and transfer the load.

### **Irrigation**

Irrigation is controlled on the hottest days of summer. To compensate the irrigator for the inconvenience of having to restart his machine, the demand rate is reduced on irrigation machines that are controlled.