



Welcome New CEMC Members

We're glad you have signed up for electric service with our cooperative.

By applying for electric service from Cumberland Electric Membership Corporation and by the payment of a membership fee, you are now a member/owner of the cooperative. You join more than 90,000 members who share CEMC ownership in our five-county area. This is a non-profit electric cooperative governed by a board of directors elected by the membership.

CEMC's website provides information about CEMC, our services, rates and much more information. I hope you will browse through the pages of information and save CEMC's website as one of your favorites for future reference. Should you have additional questions about CEMC, please contact me, your local district office or any CEMC employee.

I encourage you to read the monthly consumer publication, *The Tennessee Magazine*. Each month's publication, as well as previous publications, is available to you from our website, and you will receive a copy through the mail. The CEMC section is written specifically for our members. We hope that you will participate in the consumer programs listed under "Services", as well as those published in the magazine. On behalf of our board of directors and employees, welcome to our service area. Our goal is to provide you with the best service in the electric industry.

Sincerely
Chris A. Davis
General Manager

About CEMC

For over 75 years, Cumberland Electric Membership Corporation has been a power distributor in a growing five-county area, serving Cheatham, Montgomery, Robertson, Stewart and Sumner counties. It has been our goal to provide reliable electricity at reasonable rates. CEMC purchases electric power from the Tennessee Valley Authority (TVA) at wholesale rates and distributes it to CEMC members. Our goal is to bring electricity to our member-consumers at the lowest possible rate.

Member Services Available

Cumberland Electric Membership Corporation can help you keep your home safe and comfortable. We are available to give you tips on energy efficiency and safety, so that you can be sure you're getting the most from the energy you use. Energy Right Solutions from CEMC and TVA are designed to help you save money and gain efficiency in your home energy usage. Here's how we can help:

Efficiency Upgrades Loan Program: In cooperation with the TVA, low-interest loans are available to consumers who qualify for installation of efficiency upgrades in a residence that has had permanent

electric service for one year.

Home Energy Evaluations: CEMC and TVA are making it easier than ever to become energy efficient while also saving money. With a Home Energy Evaluation, you are armed with the knowledge to reduce your power usage and may be eligible to receive cash incentives and/or financing assistance for installing home energy improvements. For more information call 800-987-CEMC(2362) or visit www.cemc.org/services.asp

New Homes Program: This program offers assistance to customers in the planning of energy-efficient, all-electric new homes. Areas addressed are air infiltration, heating and cooling equipment, insulation, ventilation and water heating. Cash incentives are paid for homes built to program standards.

Renewable Energy Solutions: CEMC and TVA are proud to offer multiple programs that provide and support renewable energy (i.e. solar, wind, biomass and low-impact hydro generation). From simple member financial contributions for renewable generation to small or large scale grid-tied generation there are multiple programs available. For more information please call 800-987-CEMC (2362) or visit <https://www.tva.com/Energy/Renewable-Energy-Solutions>.

SmartHub: View your daily usage, pay your bill online, view an image of your bill, update contact information and more. Available login at www.cemc.org or download the app via Google play and Apple Store.

Levelized Payment Program: Levelized bills are calculated as the average of the current and previous eleven (11) month's energy usage (kWh) multiplied by the current CEMC residential rate plus the current TVA Fuel Cost Adjustment amount. Any applicable additional charges will be added to this averaged amount to calculate the total amount due. To enroll in the program, member must own the home and have had continuous service at the home for at least twelve (12) months with no returned checks and/or not more than one (1) late payment.

Life Support: Customers who depend on life support equipment may be identified on a priority list for notification of planned power outages.

Project Help: This is a voluntary program for consumers to contribute a dollar or more each month to help the needy with their energy bills.

Security Lights: The installation and maintenance of various types of security lighting is available for an installation fee and a monthly rental fee.

The Tennessee Magazine: This consumer publication is distributed monthly by the Tennessee Electric Cooperative Association to more than one million Tennessee families and businesses. Inside the magazine there is a five-page "CEMC News" section that is written specifically for our members. The Online Edition of the *Tennessee Magazine* is available at www.cemc.org.

Bill Payment

How can I pay my Bill? Bank Draft Payment: automatically drafted from your checking / savings account each month on your due date. **Credit / Debit Card by Phone:** Pay your bill by phone using your credit card or debit card. There is no fee for this service. **Mail your payment** in the return

envelope included with your monthly statement. **SmartHub:** Pay your bill online with a credit/debit for no additional fee. **Payment Centers at our local districts offices:** All district offices have kiosk payment centers available 24 hours a day, 7 days a week.

Power Outage

Severe weather and accidents can cause damage that can lead to power outages. After checking your circuit breakers and/or fuse boxes in your home, you may report a power outage by calling us at **(800) 987-CEMC (2362)** or by using the **SmartHub mobile app**. Our highly trained restoration personnel will make every effort to restore your power as quickly and safely as possible.

An outage map and sign up for text alerts are available at <http://www.cemc.org/outagemap.asp>.

Service Charges

Current service charges can be found on our website at <http://www.cemc.org/service-charges.asp>

Safety

Electricity does a tremendous amount of work for us. However, because it is such a powerful force, we must be careful with it. Electricity always takes the shortest way to the ground. It will go through wire, metal, wet objects... or you. It's invisible, but very real, so treat it with respect. Each year people are injured or killed by electricity. The reason is almost always faulty appliances and tools, carelessness, or lack of knowledge about how electricity works. For more information and tips visit www.cemc.org/safety.asp

District Offices – Hours are Monday through Friday, 7:30 a.m. – 4:30 p.m.

Ashland City

District Operation Supervisor: Josh Gill

Location: 315 N Main St

Clarksville

District Operations Supervisor: Kenny Davis

Location: 1940 Madison St

Dover

District Operations Supervisor: Bobby Joiner

Location: 420 Spring St

Gallatin

District Operations Supervisor: Travis Akins

Location: 745 Blythe Ave

Portland

District Operations Supervisor: Todd Hesson

Location: 207 S Broadway

Springfield

District Operations Supervisor: Chad Crabtree

Location: 1201 5th Ave W

White House

District Operations Supervisor: Todd Hesson

Location: 2285 Highway 31 W

Statement of Non-Discrimination

Cumberland Electric Membership Corporation is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA). In accordance with Federal civil rights law and USDA civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;

(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov.

This institution is an equal opportunity provider.

Seven Cooperative Principles

Adherence to the seven cooperative principles is what makes cooperatives different.

1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.