

Cumberland Electric Membership Corporation

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Mission Statement

Cumberland Electric Membership Corporation is committed to meeting the needs of our membership by delivering safe, affordable and reliable services the cooperative way.

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Between the Lines

News from your local leadership

Connecting you to your best life

In today's ever-changing environment, we often find ourselves facing extraordinary challenges. One of the most recent has been the COVID-19 pandemic, which in some way or another has touched every household and organization across our great country. During tough times, I think it's important to ask ourselves: "What is our role; how can we help?"

Cumberland Electric Membership Corporation

has provided safe, affordable and reliable electric service to five counties in northern Middle Tennessee for more 80 years. While we provide much more than electricity to our communities, keeping our employees and community safe while providing that essential service has always been our top priority.

Recently, a new priority was introduced to our cooperative: the initiative to offer fiber-fast broadband services throughout our service area. When you think about it, electricity and broadband services are both essential to our modern way of life.

For many of us, these services have become even more important as we spend more time at home. From the alarm clock or smart device that wakes us up in the morning to the ways we work, educate and entertain ourselves during the day to the telemedicine that helps us get treatment without ever traveling to a doctor's office to the telephone line

that enables us to call 911 in case of an emergency, our best life is achieved through the use of these essential services.

By connecting our members to electricity and broadband, we like to

"CEMC will always do our part to help fulfill the purpose of connecting you to your best life and continue to provide the essential services our communities rely on."

think of it as connecting you to your best life. While many of us may not feel like we're currently living our best life, especially in light of current events, I think it's important for us to remember that as long as we stick together as a community and work for a better tomorrow, there can be no doubt that better days are ahead.

In recent months, we've seen a lot of changes and challenges. At CEMC, we've had to change and rethink the way we do much of our business. And while we never know what the future may have in store for us, I want to assure our membership that CEMC will always do our part to help fulfill the purpose of "Connecting you to your Best Life" and continue to provide the essential services on which our communities rely.



By Chris A. Davis
General Manager,
Cumberland Electric
Membership
Corporation

Electrical safety tips

Cumberland Electric Membership Corporation is celebrating National Electrical Safety Month, and we challenge you to take a look around your home to identify and correct potential safety hazards.

Remember that every electrical device has a purpose and a service lifespan. While we can extend their operations with maintenance and care, none of them are designed to last or work forever. When electricity is involved, failures can present electrical hazards that might be avoided with periodic inspections.

Here are a few places to start:

Ground fault circuit interrupters. Outdoor outlets or those in potentially damp locations — kitchens, bathrooms or laundry rooms — often include GFCI features. They are designed to sense abnormal current flows, breaking the circuit to prevent potential electric shocks from devices plugged into the outlets. The average GFCI outlet is designed to last about 10 years, but in areas prone to electrical storms or power surges, they can wear out in five years or less. Check them frequently by pressing the red test button. Make sure you hit the black reset button when you are done. Contact a licensed electrician to replace any failing GFCI outlets.

Loose or damaged outlets or switches. Unstable electrical outlets or wall switches with signs of heat damage or discoloration can offer early warnings of potential shock or electrical fire hazards. Loose connections can allow electrical current arcing. If you see these warning signs, it may be time to contact an electrician.

Surge protectors. Power strips with surge protectors can help safeguard expensive equipment like televisions, home entertainment systems and computer components from power spikes. Voltage spikes are measured in joules, and surge protectors are rated for the number of joules they can effectively absorb. That means if your surge protector is rated at 1,000 joules, it should be replaced when it hits or passes that limit. When the limit is reached, protection stops, and you're left with a basic power strip.

Some surge protectors include indicator lights that flicker to warn you when they've stopped working as designed, but many do not. If your electrical system takes a major hit or if you don't remember when you

bought your surge protector, replacement may be the best option.

Extension cords. If you use extension cords regularly to connect devices and equipment to your wall outlets, you may live in an underwired home. With a growing number of electrical devices connecting your family to the electricity you get from CEMC, having enough outlets in just the right spots can be challenging. Remember that extension cords are designed for temporary, occasional or periodic use.

If an extension cord gets noticeably warm when in use, it could be undersized for the intended use. If it shows any signs of frayed, cracked or heat-damaged insulation, it should be replaced. If the grounding prong is missing, crimped or loose, a grounded cord will not provide the protection designed into its performance. And always make sure extension cords used in outdoor or potentially damp locations are rated for exterior use.

According to the Consumer Product Safety Commission, approximately 51,000 electrical fires are reported each year in the United States, causing more than \$1.3 billion in annual property damage.

Electricity is an essential necessity for modern living, and CEMC is committed to providing safe, reliable and affordable power to all our members. We hope you'll keep these electrical safety tips in mind so you can note any potential hazards before damage occurs.

Do you have questions about electrical safety? Give us a call, and we will do our best to answer them. You can also check out our website at www.cemc.org and everydaysafe.org for more safety tips.

Energy Efficiency Tip of the Month

When the weather is nice, put your grill to use! During summer months, cooking outdoors is a great way to save energy and eliminate unwanted heat from cooking indoors.



Stay storm safe

Electricity plays a vital role in our lives — from powering home appliances and cellphones to keeping factories and hospitals running. While electricity is incredibly useful, it can be dangerous. May is National Electrical Safety Month. This is a great time to look around your home to identify potential safety hazards.

May is the time of year our crews pay a little more attention to the weather. Spring brings warmer temperatures and blooming flowers, but it also means increased possibilities of severe weather here in Tennessee.

Please consider these tips to keep your family safe when severe weather threatens:

Be prepared. Don't allow yourself to be caught off guard. Have a way to receive alerts when they are issued — either a NOAA Weather Radio or a cellphone that receives alerts. Postpone outdoor activities if thunderstorms are likely. Have a place prepared for you and your family to shelter when the need arises — you don't want to have to empty out a closet when time is of the essence. An emergency kit that includes a radio, flashlight, batteries, first-aid kit and medicine should also be ready to go at a moment's notice.

Act quickly. If you hear thunder, you are close enough to be in danger from lightning. If your area is under a severe weather watch, pay attention. If a warning is issued, act immediately. Take shelter in a substantial building or in an interior closet. Get out of mobile homes that might blow over in high winds. Shutter windows and close outside doors securely. Do not take a bath or use plumbing. If you are driving, exit the road and find a safe place to ride out the storm.

Be smart after the storm. Be aware of hazards and debris left by the storm. Never touch downed power lines or anything in contact with them. If it is dark when you are inspecting your home, use a flashlight rather than a candle to reduce the risk of fires or explosions. Be sure your family is safe, and then look for opportunities to help friends and neighbors.

Regardless of what the weather brings, our crews are prepared to respond 24 hours a day, seven days a week. We take seriously our responsibility to keep the power on and restore service quickly.

You can report an outage using CEMC's SmartHub mobile app or by calling us at 1-800-987-2362.



Be aware of hazards and debris left by storms. Never touch downed power lines or anything in contact with them. Report downed lines by calling 911 and CEMC at 1-800-987-2362.

The little blue logo that changed electricity

By Paul Wesslund

The little blue (and sometimes black) logo with the star inside that you see on all sorts of appliances and electronics has changed the way we view savings through more efficient products.

The Energy Star® program claims credit for reducing pollution and greenhouse gas emissions and for saving Americans \$30 billion in energy costs. Analysts credit Energy Star with innovating the energy industry as manufacturers set goals of making more-energy-efficient products than their competitors.

What Energy Star does is make it easy to know whether a product you're thinking about buying is more energy efficient. Essentially, the program looks at the average energy use of each type of product and awards the Energy Star rating to top performers based on different criteria — a refrigerator needs to be 9 percent more energy efficient than the minimum efficiency standard; a computer needs to use 25 percent less electricity than conventional models and include a power-saving mode option when it's not being used.

So, if the appliance or electronic device you're purchasing includes the Energy Star logo, you know it's among the most-energy-efficient products available. That simplicity is the secret to the success of the program that is run by the federal Department of Energy and the Environmental Protection Agency (EPA).

The program's effectiveness comes from a complex process of making sure the Energy Star logo is accurate and trusted — and the numbers show it is trusted.



Americans bought more than 300 million Energy Star-rated products in 2017 alone, and an Energy Star study found that three-fourths of U.S. households say the Energy Star label influences their purchases. According to energystar.gov, the EPA uses the following specifications to determine if products meet the Energy Star standard:

- Product categories must contribute significant energy savings nationwide.
- Certified products must deliver the features and performance demanded by consumers in addition to increased energy efficiency.
- If the certified product costs more than a conventional, less-efficient counterpart, purchasers will recover their investments in increased energy efficiency through utility bill savings within a reasonable period of time.
- Energy efficiency can be achieved through broadly available, nonproprietary technologies offered by more than one manufacturer.
- Product energy consumption and performance can be measured and verified with testing.
- Labeling effectively differentiates products and must be visible to consumers.

Today, more than 500 certified labs in 25 countries around the world test more than 1,500 products a year and conduct surprise inspections, managing a list of 60,000 product models. Energy Star runs seminars on how to meet its standards. Those standards require that TVs use 3 watts or less when switched off, lightbulbs use two-thirds less energy than standard incandescent bulbs and home furnaces be between 4 and 15 percent more efficient than standard furnaces.

Energy Star tests also require quality standards in addition to just energy efficiency. In general, products must have popular features like internet connectivity for smart TVs. Lightbulbs must last up to 15 times longer and produce 70 to 90 percent less heat than conventional bulbs.

The Environmental Protection Agency uses several specifications to determine if products meet the Energy Star standard. Photo credit: KitchenAid

In 2018, Energy Star tested 1,792 models, disqualifying 59 of them. Of the 858 different kinds of lighting and fans tested that year, 51 were disqualified. Of the 35 TVs tested, two were disqualified.

Energy Star has caught on because it has something for everybody — ways for consumers to save money, ways for businesses to promote their efficient products, online calculators for those wanting deep dives into finding the ideal energy use and, for the rest of us, a simple little logo that tells us we're buying one of the most energy-efficient products available.

Energy Star tools for calculating savings

Over the years, Energy Star has branched into ratings for business, industry and new homes. Its website, energystar.gov, sprawls with details, explanations and features like “ask the expert,” product finders, tax credit calculators, recommendations for business strategies, lists of certified test laboratories and even suggestions for how to set up your video game systems to make them more efficient.

An example of what's available sits in the middle of the homepage: a link to “Improve your home's comfort and efficiency.” So, I decided to give it a try.

The webpage asked me to create a password before answering questions about the square footage of my house, number of light fixtures, appliance model and year of purchase.

Full disclosure: I did not complete the entire questionnaire, but the energystar.gov site provided some helpful recommendations.

I could save energy by replacing a ceiling fan that probably was not made with efficiency in mind — it was installed before Energy Star was even born. It also suggested replacing our 10-year-old dishwasher — no big surprise there either.

It's certainly no secret that today's appliances are becoming more energy efficient, and newer models use a lot less energy to do the same amount of work as their older counterparts. If you're interested in calculating potential savings, visit www.energystar.gov/campaign/home.

Paul Wesslund writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56 percent of the nation's landscape.

CEMC Member Appreciation Day Cancelled

To safeguard against COVID-19 and the spread of coronavirus, Cumberland Electric Membership Corporation's 2020 Member Appreciation Day, which was scheduled for May 7, has been cancelled.

This was a difficult decision because Member Appreciation Day is a great opportunity to engage with our members; however, the safety and well-being of our members and employees are our top priorities, and we want to do our part to keep everyone safe and prevent the spread of the virus in our communities.

Smart options to manage your CEMC account

At Cumberland Electric Membership Corporation, we understand that convenience is essential when it comes to managing your electric account. That's why we are making it easier than ever to do just that by offering smart options tailored to meet our members' needs.

Mobile app

CEMC's SmartHub mobile app allows members to make payments; track daily electric use; view billing history; update contact information; report outages; sign up for fiber internet services through our broadband subsidiary, Cumberland Connect; and more — all from a smartphone. The free app is available in the Apple App Store and Google Play.

Website

Manage your account online, read the latest CEMC news and events — including the latest updates and information from Cumberland Connect — view CEMC's outage map, chat with a customer service representative or view current and past issues of *The Tennessee Magazine* on CEMC's website: www.cemc.org.

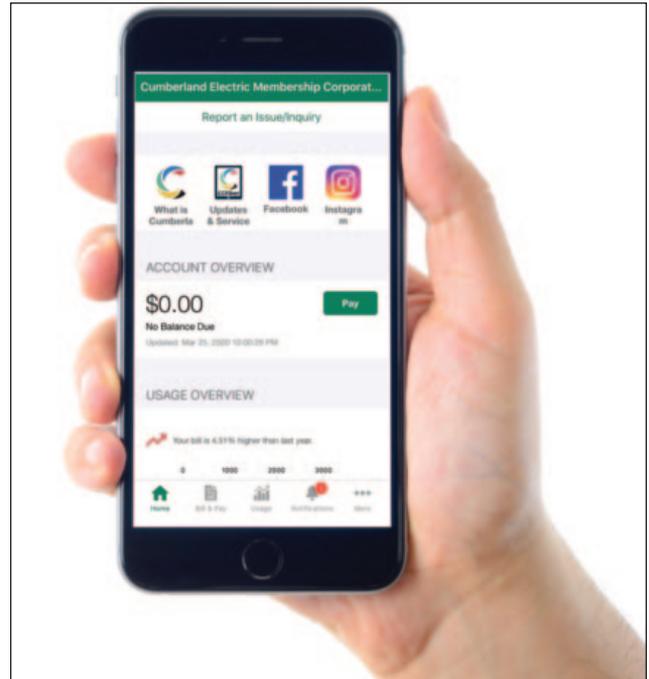
Payment methods

CEMC offers a number of ways to pay your electric bill:

- **Bank draft:** Bills are automatically drafted from your checking/savings account each month on your due date.
- **By phone with credit/debit card:** Pay your bill by phone using your credit or debit card. There is no fee for this service.
- **Mail:** Mail your payment in the return envelope included with your monthly statement.
- **Smarthub:** Pay your bill through the app or online with a credit/debit for no additional fee.
- **District offices:** You can make payments at our district offices, which are open 7:30 a.m.-4:30 p.m. each day (except for weekends and holidays or when posted otherwise). For your convenience, each district office is equipped with a payment kiosk station that is available 24/7 and accepts cash and credit/debit cards.

Prepaid billing

Prepaid billing is a great option for members on a budget. With prepay, members can avoid large deposits and manage their accounts in a way that suits their individual needs. Prepaying members can



Download CEMC's SmartHub mobile app to view and pay electric bills, monitor use, report outages, sign up for Cumberland Connect service and more — all while on the go.

view their electric use as it occurs daily, rather than seeing and paying bills all at once at the end of the month. Prepaying members are often more aware of their use and find ways to stretch their energy dollars.

Levelized billing

CEMC offers a levelized billing program that helps make electric bills more predictable each month and allows members to budget more carefully. Bills are calculated by finding the average of the current month and previous 11 and multiplying by the current residential rate — so payments will vary slightly from month to month.

Preferred due date

Preferred due date is a monthly budgeting program that allows residential members to select their due dates. Members can choose the 5th, 10th, 15th, 20th or 25th of the month.

CEMC is always looking for ways to pair innovation and technology to meet the evolving needs of our members. We know your time is valuable and will continue to strive to offer options to help make life easier for you!

Teach kids about outdoor electrical hazards

It may seem like common sense to keep kites away from overhead power lines, but a child enjoying a breezy spring day might not even notice when he or she is playing too close to electrical wires.

As warm weather arrives, teach your children how to play it safety around live wires. Here are some good lessons for them:

- Stay away from electrical substations. If a kite or a ball winds up inside of one, leave it there. A parent can call Cumberland Electric Membership Corporation and request its return.

- Restrict kite-flying to open areas like parks and fields with no overhead electrical lines. No matter where your child will launch a kite, it's important to look up and move far away from power lines.
- Avoid climbing trees whose branches are anywhere near overhead power lines. A child could be shocked or killed in a tree that is energized with electricity.
- Never throw anything onto or over a power line. If a kite or other toy gets caught in the wires, leave it there and call CEMC.
- Call 911 if you spot a downed line, and don't go near it.

You're kind of a GIG deal

By Kaitlyn Bonds, Cumberland Connect Creative Director

At Cumberland Connect, we think our members are kind of a big deal ... or, should we say, “gig” deal? Either way, we believe that you are the best, and you deserve the best.

That's why we are working to build and expand our 100 percent fiber optic network to serve our Cumberland Electric Membership Corporation members and offer the best in high-speed fiber

internet, phone and streaming video services and support. Our members are the “why” behind our mission to provide our communities access to reliable high-speed internet, and our purpose: connecting you to your best life. Visit our website at www.CumberlandConnect.org to learn more about our high-speed fiber services, and “Check Availability” to learn where they will be available.

