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ONLINE NOW

Avoid late fees:
Payments made at
CHELCO's 24-hour
kiosks are credited to
your account
immediately.



A Touchstone Energy®
Cooperative



\$2.6 million to be paid to members

CHELCO's Board of Trustees approved the retirement of \$2,636,768 in capital credits. CHELCO will mail members a check if the amount is \$25 or more, while those with retirements less than \$25 will receive a credit on their December bills. The retirements are for those who were members in 1998 and/or 2017.

So what are capital credits?

Electric cooperatives are not like other utilities. You are a member and own a portion of this not-for-profit business. Instead of making profits, we have margins.

CHELCO uses these funds to build and replace electrical facilities, which reduces the need to borrow money. We keep track of your share of these margins. Your share is

based on how much business you did with CHELCO. We allocate the amount that is yours on paper to a capital credit account each spring after the margins for a calendar year are determined.

If financial conditions permit, the CHELCO Board of Trustees may decide to retire a portion of capital credits to members. This year, the board approved retiring all capital credits from 1998 and a portion of 2017. A person must have been a member during one of those years to receive a capital credit. Over the years, CHELCO has returned more than \$30 million to members.

Your capital credits are reserved for you even if you leave CHELCO and move out of the area. It's important to keep CHELCO updated with your current contact information.

Don't forget to sign up for Operation Round Up

Small change. Big impact.



CHELCO's Operation Round Up (ORU) allows members to round-up their monthly bill to the nearest dollar. Your monthly change is placed in an account, which will grant donations to worthy organizations. The average annual donation is \$6. As ORU grows, we hope to have far greater means to support more organizations and at greater levels than we have in the past.

Beginning last september, current members may opt-in to this effort. We will not begin collecting the rounded-up change until January 2019. If you want to participate, fill out the form found on CHELCO.com or call

(800) 342-0990. If you change your mind, you can opt-out at any time.

New members joining CHELCO in January 2019 and beyond will join ORU unless they opt-out. This option will be highlighted and explained during their application process.

Beginning Jan. 1, 2019, CHELCO will accept grant requests and distribute funds quarterly. The application form will be available both online at CHELCO.com and in our area offices. Details will be announced through this newsletter, mass media, CHELCO.com and our social media pages.

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CONNECTIONS CORNER

The Co-op Connections discount program is another benefit of being a CHELCO member. Dozens of local businesses, plus thousands nationally, offer discounts to co-op members. There are also discounts available on prescriptions at participating pharmacies. Don't forget to download the Co-op Connections app.

This month, we highlight and thank the following businesses.

Scooter's Lawn & Garden

- (850) 951-4849
- DeFuniak Springs
- 10% off blades

Taco City

- (850) 520-4611
- DeFuniak Springs
- 10 % off order of \$10 or more

Wanda Cook Batson O.D.

- (850) 683-0221
- Crestview
- 20% off new patient eye exam, or 20% off glasses or sunglasses

For more information, or, if you own a business and want to sign-up to offer CHELCO's 50,000+ member accounts a discount, email marketingservices@chelco.com or call CHELCO's marketing department at (850) 307-1122. You can find all the local and national deals by searching co-op connections at CHELCO.com or download the Co-op Connections app.

Don't forget to sign up for Operation Round Up *from page 1*

ORU will not replace Members Helping Members (MHM). MHM is an option for our members to donate \$2 or more on a one-time or recurring basis to help individuals and families who are struggling to pay their electric bill. The support is granted on a one-time basis and is not a subsidy. It is needs-based and administrated by the Walton Okaloosa Council on Aging. Members can participate in MHM by calling (800) 342-0990.

We hope you will choose to donate your change every month to help make positive changes in our community.

IN BRIEF

CHELCO's 2019 election season is around the corner

Election season for the CHELCO Board of Trustees is approaching. Now is the time for potential candidates to learn more about the process and position responsibilities. Districts 2, 4, and 6 will elect trustees in 2019. You can find your district number on your bill.

Election information will be posted on CHELCO.com in early January under "About Us." The application deadline is Feb. 1, 2019. If you do not have access to the internet, call (800) 342-0990, and ask for information about running for trustee.

The winners of the election are announced at the annual meeting, which will be April 27, 2019, at Freeport High School.

Holiday Closures

CHELCO offices will be closed Monday and Tuesday, Dec. 24- 25, for Christmas.

Make sure CHELCO can contact you

It is important that we have your current contact information. Check your bill to see if the phone number we have associated with your account is correct. You can change the phone number and add an email address by accessing your account from our website, or you can call (850) 892-2111 to update information.

If you do not have a landline and your primary number is a cell phone, we need to make sure it is labeled as a mobile number and not a home number.



IS \$25 YOURS?

If the account number below matches yours, sign this page and mail it with your bill to CHELCO or drop it off at any office. You'll win a \$25 credit on your next bill.

Godwin – 9000091170

Listen for a phone call from CHELCO's Beat the Peak program, which helps CHELCO manage the cost of wholesale power and keep costs low. During peak times, members will be asked to conserve energy by postponing showers, dishes and laundry, adjusting the thermostat to a lower setting and turning off unnecessary lights and appliances.



Look out for scams this holiday

With the cold weather and holiday season comes an increase in scams. We care about our members and want you to be aware of potential scams.

Unfortunately, in today's world, scams are inevitable. Scammers can threaten you with everything from legal action involving the IRS to turning off power to your home.

Utility scams often involve an individual or group posing as an employee of your electric cooperative. The scammer may use threatening language to frighten you into offering your credit card or bank account information. Don't fall victim to these types of scams.

If someone calls your home or cell phone demanding you pay your electric bill immediately, gather as much information as you can from that individual, hang-up the phone and contact the local authorities. Scammers often use threats and

urgency to pressure you into giving them your bank account number or loading a pre-paid credit or debit card (such as a Green Dot card). CHELCO will never ask you to offer up personal finance information over the phone. If you have any doubts about your utility bill, contact our member services department either in person, or over the phone at (850) 892-2111.

If someone comes to your home claiming to be an employee of CHELCO that needs to collect money or inspect parts of your property, call us to verify they are, in fact, an employee. If they are not, call local authorities for assistance and do not let the individual into your home.

According to the Federal Trade Commission, here are other types of scams consumers should watch out for:

Government agencies like the IRS will never call to inform you that you have unpaid taxes or other liens against you. You will always receive this type of information in the mail. If someone calls claiming to be the IRS, hang-up immediately.

If you receive an email from an unknown sender; an email riddled with spelling errors and typos; or an email threatening action unless a sum of money is paid, do not click any links provided within the email, and do not respond to the email. Simply delete the email, or send it to your spam folder.

If someone calls your home claiming to have discovered a virus on your computer, hang-up. This caller's intent is to access personal information you may be keeping on your computer.

CHELCO wants to make sure you avoid scams that may put you or your financial information in jeopardy. If you have any questions or would like more information about how you can protect yourself from utility scammers, call us, or visit our website at CHELCO.com.

Stay safe and have a Merry Christmas and Happy Holidays!

Install a switch and receive \$75!

Help CHELCO control wholesale power costs and collect rewards as well!

CHELCO offers members a \$75 payment, plus bill credits worth \$18 per year, for participating in our Switch to Save program.

Here is how the program works:

You can help control the cost of electricity by joining our Switch to Save program if you have an electric water heater.

We will attach a switch to your electric water heater that allows us to turn the power off for a short period during the hottest and coldest days of the year and back on when peak usage ends, typically about two or three hours.

Even with the interruption, your water heater will keep water hot for hours, leaving you plenty of hot water for showers, laundry and you family's other needs.

The more members we have on this program, the better we can control energy costs for all. Switch to Save

helps us control what we pay for electricity, and we pass those savings to our membership!

And, we pay you to participate! We will give you a \$75 bill credit when the switch is installed, and you will also receive a \$3 bill credit in December, January, February, June, July and August as long as you keep the switch.

You can call (850) 307-1122 if you have questions or fill out the online sign-up form at CHELCO.com, under the Energy Programs and Savings tab, then Switch to Save.

Helping neighbors in their time of need



Hurricane Michael recovery continues

In the spirit of cooperation among cooperatives, CHELCO and Southland Utility Services sent around 30 field employees to aid Gulf Coast and West Florida Electric Cooperatives, after Hurricane Michael left their service areas in devastation. The employees were on seven day rotations for over three weeks working to help restore power to over 30,000 cooperative members. CHELCO also provided employees to help as support personnel.

"We are happy to have all of our employees home safely, but also thankful we were able to help our sister cooperatives in a time of need," said CHELCO CEO Steve Rhodes. "Although all power has been restored to homes who can safely receive power, the recovery for the affected areas is not over."

CHELCO crews working to restore power at Gulf Coast Electric Cooperative after Hurricane Michael.

TIP OF THE MONTH

Heading out of town for the holidays? Remember to unplug electronics that draw a phantom energy load. Some gadgets, like TVs, gaming consoles, chargers and DVD players use energy when plugged into an outlet—even when they're not in use.

