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











CHELCO to pay members \$2.3 million in capital credits

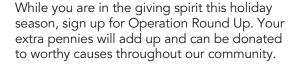
CHELCO's Board of Trustees has approved the retirement of \$2.324.224 in capital credits. The retirements are for those who were members in 1999 and/or 2018. CHELCO will mail members a check if the amount is \$30 or more, while those with retirements less than \$30 will receive a credit on their December bills.

What is a capital credit? Electric cooperatives are not like other utilities. We are not-forprofit businesses, and you are a member and an owner. At the end of each year, after expenses are paid, CHELCO has margins remaining. These margins are allocated to each person who was a member during that year. Over the years, CHELCO has returned more than \$33 million to members.

We hope you enjoy this benefit of being a member of a not-for-profit cooperative!

Don't forget to sign up for Operation Round Up

Small change. Big impact.



CHELCO's Operation Round Up gives members the opportunity to give back through their monthly bill.

Current members can round up their bills to the next dollar, and the difference in cents is donated to the CHELCO Foundation. This averages about \$6 per participating member per year.

Those seeking a charitable donation can apply for a grant by filling out an application on CHELCO.com. The application should be completed at least two months before the need for funds.



Some of the grants awarded so far have supported scholarships in Walton County, exhibit development at the Emerald Coast Science Center, the American Cancer Society, a Rotary camp for children with special needs, flights for veterans at the Marvel of Flight, free dental care for qualifying children in Okaloosa and Walton Counties, services for children who have been removed from their parents' care, funding for art education and supplies for teachers and students in Walton County and Children in Crisis.

Joining Operation Round Up is as simple as filling out a form on CHELCO.com, calling our office at (850) 892-2111 or emailing memberbilling@chelco.com with your name and account number.

CHELCO partners with Walton Chamber to host Military and Veterans Appreciation breakfast

The Walton Area Chamber of Commerce hosted the First Friday Military and Veterans Appreciation Breakfast on Nov. 1 at the CHELCO Technology Center. Over 100 people from the community came to enjoy breakfast catered by The Corner Café and to listen to Lt. Col. James D. Pritchett of Eglin's 6th Ranger Training Battalion speak on the rigorous training that Army Rangers must pass while at Camp Rudder on Eglin AFB.

Several of CHELCO's military veterans were in attendance, along with many Walton Area Chamber members, Walton County Commissioners, DeFuniak Springs City Council Members and Mayor Bob Campbell.

CHELCO CEO Steve Rhodes spoke briefly on the co-op's 50-year contract with Eglin AFB, the co-op's commitment to serving our communities and the future of CHELCO's relationship with Eglin and its military presence.

"It was an honor to partner with the Walton Chamber to host this breakfast for veterans in our community," Rhodes said. "We would not have the freedoms that we have today without our veterans and active duty military. This breakfast was a small token of our appreciation for all the sacrifices they have made and continue to make."



Lt. Col. James Pritchett, Tina Rushing and Steve Rhodes at the Walton Area Chamber Military and Veterans Appreciation First Friday Breakfast.

CHELCO Marketing Representative Tina Rushing helped coordinate the event and said she enjoyed working with the Chamber to host the breakfast.

"It was a privilege and honor to be a part of the Walton Area Chamber's Military and Veterans Appreciation Breakfast," Rushing said. "This event helps connect the local military and area veterans with the community, bringing together business leaders and community members so that we can honor the bravery of our servicemen and women along with their families on behalf of our country and community."

Thank you to all those who have served or are currently serving our country!

Winter is coming: Use these tips to save on your bills

Laundry Tip: Dry towels and heavier cottons separately from lighter clothing. You'll spend less time drying the lighterweight items.

Reverse ceiling fan rotation: It's likely you've never thought about the direction your fan is spinning, but the rotation of the blades can help you save on your energy bill during the winter months. Hot air rises, so reverse your fan's blades to a clockwise rotation to push the warmth back down to you.

Use exhaust fans sparingly: Your bathroom fans and oven hoods are often overlooked, but if left on for extended periods of time, these exhaust fans could be taking the heat with them. Use exhaust fans sparingly, and turn them off when not in use to ensure that your home's warmth isn't being pulled away.

CEO Insights

Steve Rhodes, Chief Executive Officer

May your holidays be merry and bright

The holidays are a time of year that many of us eagerly anticipate. Festive lights, iconic Christmas music and yearly seasonal events have come to represent the most magical time of year, and at CHELCO we enjoy getting into the Christmas spirit during our yearly festivities and community events.

We cherish carrying on old traditions and enjoy creating new ones. One tradition I always look forward to is more time spent with family and friends. We often get overwhelmed by the hustle and bustle of the season, but the holidays can also offer an opportunity to slow down and reflect. For all of us at CHELCO, we are grateful for you, our members. One of our founding principles as a co-op is "Concern for Community." While our main focus is providing safe, reliable and affordable energy, we want to give back. We want to help our community thrive.

Reflection

In looking back at this past year, I'm grateful that we were able to make a positive impact in so many lives.

Participating in Heart Walk, we raised thousands of dollars to benefit the American Heart Association. With programs like Operation Round Up, we are able to give back to organizations that play an important role in our community. Hosting our CHELCO Charity Bass Tournament with Southland Utilities Services, we raised over \$5,500 to benefit our "Electrify Guatemala" project, which will send CHELCO linemen to Guatemala to bring power to a small village in need next year.

We are also grateful for the opportunity to partner with local schools for programs like the annual CHELCO Youth Tour and Careers in Energy Week. These programs help to educate our young members on the many career opportunities that electric co-ops like CHELCO have to offer, while teaching them the importance of the seven founding principles of cooperatives.

We continue to work closely with our local high schools to award college scholarships to high school seniors who live on CHELCO lines. This year,

we will award six \$1,000 scholarships to help deserving students pursue their dreams.

There are other ways we can help the community throughout the year. Whether we're providing information about storm readiness or helping you find ways to cut costs on your bill with energy saving tips, we want you to know that we're here to help.

Looking Ahead

Looking ahead to 2020, we hope you will share your opinions with us. We recognize that our members have a valuable perspective, and that's why we continually seek your input. Whether through community events, our social media channels or the annual meeting, we want to hear from you. We are led by you – the members of the co-op – and we depend on your feedback.

As we prepare for next year, we look forward to the opportunity to serve you and the greater community. On behalf of the entire CHELCO family, we hope your holidays are indeed merry and bright!

Shop Co-op Connections to save big this holiday season

Still have some last-minute shopping to do for the holidays? Download Co-op Connections and gain access to thousands of deals on hundreds of well-known brands. As a member of a Touchstone Energy Cooperative, you can get discounts on all types of gifts - for yourself and others - at local and national businesses. Co-op Connections is available for free in the App Store and on Google Play. Download it today for big holiday savings!



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:

Emerald Coast Dumpsters LLC

- (850) 393-4515
- Freeport
- 10% off week-long dumpster rental

Bank of England Mortgage

- (850) 865-7907
- Ft. Walton Beach
- \$500 credit towards closing cost paid at closing on loans of \$150,000 or greater

Mills Heating & Air

- (850) 826-4796
- Ft. Walton Beach
- 10% discount on repairs or new installation

For more information, or, if you own a business and want to sign up to offer CHELCO's 53,000-plus 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 by downloading the Co-op Connections app.

IN BRIEF

Halloween fun raises money for children

CHELCO employees raised \$679 at our annual Halloween chili, soup, dessert and costume contests to benefit the Community Christmas program, which provides Christmas gifts for local children in need.

CHELCO's 2020 election season

Now is the time for potential board of trustees candidates to learn more about the process and position responsibilities. Districts 3, 5 and 8 will be up for election in 2020. Trustees are elected at large but represent the district in which they live. You can find your district number on your bill. Election information will be posted on CHELCO.com under the "About Us" page in early January. The deadline for applications is Feb. 6, 2020, and election results will be announced at the Annual Meeting on April 18 at Freeport High School.

Holiday Closures

CHELCO offices will be closed Tuesday and Wednesday, Dec. 24-25, for Christmas, and Wednesday, Jan. 1, for New Year's Day.

Empower Teachers Energy Education Workshop deadline Jan. 31

Empower is an annual teacher energy education workshop co-hosted by PowerSouth, NEED, (National Energy Education Development) and area cooperatives, including CHELCO. The workshop provides fun, engaging, fast-paced activities about electric generation and distribution with a focus on energy education.

Attendees receive tools and curriculum necessary to integrate the activities into their classrooms. These materials, aimed at K-12 students, include handson activities designed to teach tomorrow's leaders about all energy sources.

Each year, CHELCO sponsors teachers at the four-day conference in June. The deadline to apply for the all-expense paid conference is Jan. 31.

Visit CHELCO.com for more infomation.



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.