

Member Information Packet



MJM

ELECTRIC COOPERATIVE



Office Phone
217.707.6156

Phone Payment
855.313.6314

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217.854.3918



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Carlinville, IL 62626

P.O. Box 80
Carlinville, IL 62626



Monday - Friday
7:30 a.m. - 4:30 p.m.



General Inquiries
info@mjmec.coop



Sign up on SmartHub
mjmec.smarthub.coop



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www.mjmec.coop



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What is an Electric Cooperative?

An Electric Cooperative is a Member-Owned and Member-Controlled utility that provides electricity and associated services at cost to its Members.

In the 1930s, Investor-Owned utility companies were reluctant to provide electricity to farmers and other folks from rural areas. In cities and towns, building one stretch of power lines might reap profits from dozens of customers, but building a stretch of power lines in the country all the way out to only one or two houses meant much less profit. As a result, only 10 percent of rural homes had electricity back then.

Not wanting to be left behind, our local farmers banded together to make their own Electric Cooperative (MJM) and build their own lines. Their goal was to provide much-needed electricity for themselves, not to turn a large profit.

Today, more than 80 years later, Electric Cooperatives, such as MJM, are the primary providers of electricity in the rural areas of downstate Illinois. The Cooperatives no longer serve just farmers in the diverse rural area; they also serve small businesses and industries, residences, cabins and recreational homes. Because electricity was there, rural areas have developed.

It is still much less profitable to provide electricity for rural areas than it is for cities, but we keep our costs as low as possible by operating efficiently

and effectively, by maintaining local control, and by being a not-for-profit organization. Just like in the 1930s, we do not aim to turn a large profit but to provide our Member-Owners with quality service at affordable rates. Your money isn't going into the pockets of wealthy investors – it pays for what it costs to deliver electricity to you and keep our lines in working order, with a little bit left over going back to our community.



Ever since their creation in the 1930s, the Cooperatives have been governed by a unique form of democracy. Members like you, who own the Cooperative, control it through the election of Directors who represent their interests on the Cooperative's Board of Directors.

Local control through a locally-elected Board of Directors ensures all Members an equal voice in the operation of their electric supplier. The one Member – one vote concept is not only a right of all Cooperative Members... it's a responsibility.

OUR MISSION

MJM Electric Cooperative shall be the electric provider of choice, dedicated to providing the services and products our Members want and need.

The Cooperative will:

- Strive to provide the best possible service to all persons who desire it within the Cooperative's service area.
- Provide energy at the lowest possible prices, consistent with the highest standards of service – at rates that are affordable and provide adequate funds to cover all costs of service.
- Do all things essential to good management – providing dependable service, securing a stable financial structure, and maintaining a sound organization.
- Promote the wise and efficient use of electricity, electrical appliances and equipment in the home, business and on the farm, while working to improve the standard of living for all Members.
- Work to stimulate and support area economic development programs that will increase and stabilize the economic level of the area.
- Constantly strive for even higher standards of electric service.
- Keep Member-Owners informed about their Cooperative's operations, plans, problems and progress, while demonstrating that the Cooperative is owned and operated by the Members.
- Ensure a democratic process with Member-Owners, encouraging their participation in Cooperative affairs.
- Ascertain that no person shall – regardless of race, color, religion, sex, national origin or any other legally protected status – be barred from participating in the Cooperative's democratic process.
- Understand and support cooperative objectives, plans and programs.
- Provide leadership and cooperate with community and civic groups in fostering programs that contribute to the area's development.

Seven Cooperative Principles

VOLUNTARY AND OPEN MEMBERSHIP

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

1

DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their Members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the Membership. In primary Cooperatives, Members have equal voting rights (one Member, one vote) and Cooperatives at other levels are organized in a democratic manner.

2

MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their Cooperative. At least part of that capital is usually the common property of the Cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of Membership. Members allocate surpluses for any or all of the following purposes: developing the Cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefitting Members in proportion to their transactions with the Cooperative; and supporting other activities approved by the Membership.

3

AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their Members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their Members and maintain their Cooperative autonomy.

4

EDUCATION, TRAINING AND INFORMATION

Cooperatives provide education and training for their Members, elected representatives, managers, and employees so that they can contribute effectively to the development of their Cooperative. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

5

COOPERATION AMONG COOPERATIVES

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

6

CONCERN FOR COMMUNITY

While focusing on member needs, Cooperatives work for the sustainable development of their communities through policies accepted by their Members.

7

MJM is for YOUR Community

Introducing Operation Round UP

Rosalyn Carter once said, "Do what you can to show you care about other people, and you will make our world a better place."

One of the Cooperative principles is Concern for Community. MJM feels a strong responsibility to the people in the communities it serves that goes beyond simply providing reliable electricity.

The Cooperative is in a unique position to be a catalyst for improving the quality of life in the MJM service territory by allowing MJM Members the opportunity to make a difference in their communities by participating in a voluntary charitable fundraising program called Operation Round Up.

One of the most rewarding aspects of Operation Round Up is that it is an extension of the concept of neighbor helping neighbor that built our electric cooperative. Operation Round Up helps facilitate Member dialogue and identify community goals and well-being and allows Co-op Members to reach out to worthy causes in their communities to work together to help others.

Members who wish to participate in the program have their electric bill rounded up each month and those few cents are deposited into a separate fund. The donation averages \$6.00 per year per account; however, the most a Member *might* donate is \$11.88! Collectively, these funds are then

earmarked for the community groups or programs that MJM Members have identified that need financial assistance.

The success of the program depends on the level of participation. Therefore, MJM Membership voted for Operation Round Up as an "opt out" program because there is greater participation than an "opt-in" program. If you have any questions regarding Operation Round Up or wish to not participate, you may call 217-707-6156 or email roundup@mjmec.coop at any time during this program. With any form of contact, please include the name on the account, your account number(s), and a current phone number. You may opt in or out of this program at any time.

If you are or know of anyone involved in an organization looking for funding, please go to our website at www.mjmec.coop/operation-round for information on how to apply. Organizations do NOT have to be a Member to receive funding. The organizations just has to be within MJM's service territory.

YOU empower MJM through YOUR Membership and participation in and support of programs such as Operation Round Up. That is the true Cooperative spirit!!

Your Role as a Member-Owner

As a Member-Owner, you play a critical role in our success. Members can best help their Cooperative by becoming active in the organization that they own. Did you know that as a Member of our Co-op, you may run for the Board of Directors or apply to be on our Member Advocate Committee? The Cooperative holds an annual meeting, which is the most important event of the year for your Member-Owned utility. At the annual meeting, Members have direct participation in the operation

of their Cooperative through: the election of Directors, having a voice and a vote in business that is important to the Cooperative's operation such as Bylaw amendments.

Our Bylaws are the rules that govern how MJM Electric operates. The Bylaws were established and approved by MJM Members. When a change is proposed, Members vote on whether to accept the change. Our Bylaws can be found online at <https://mjmec.coop/how-were-governed> or by contacting the MJM office at 217-707-6156.

The Cooperative Difference

Cooperative's

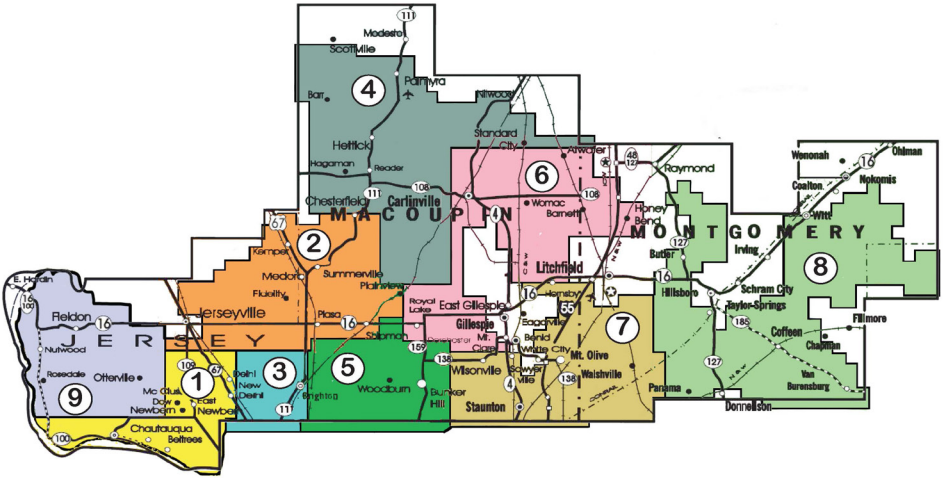
- Not-for-profit organization
- Local Members elect Board of Directors
- Return revenues over operating costs back to Member-Owners in the form of capital credits

Investor-Owned Utilities

- For-Profit Corporations
- Shareholders elect Board of Directors
- Purpose is to make profit for stockholders through operation of electric utilities



DISTRICT MAP



Board of Directors

1	W. Kay Schultz	4	Robert Lehmann	7	James R. Niemann
2	Robert E. Moore	5	Dwayne Milner	8	Dennis J. Stewart
3	Charles Huebener	6	William R. Heyen	9	Marcie Tonsor

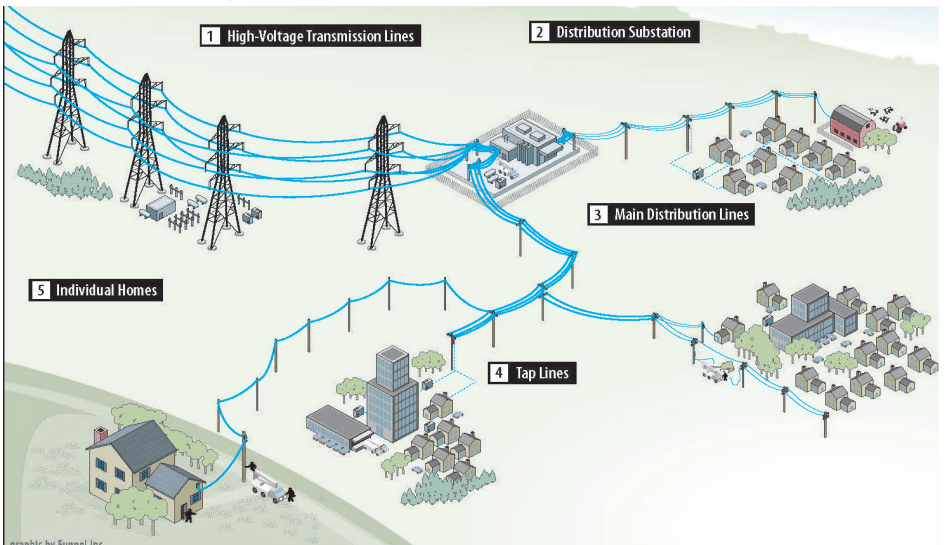
STATEMENT OF NON-DISCRIMINATION

M.J.M. Electric Cooperative will not discriminate against any person based upon color, race, national origin, age, religion, sex, marital status, familial status, veteran status, gender identity, sexual orientation, or disability. Nor shall any person be excluded based upon color, race, national origin, age, religion, sex, marital status, familial status, veteran status, gender identity, sexual orientation, or disability from participation in, admission in or access to, denied the benefits of, or otherwise be subjected to discrimination under any of M.J.M. Electric Cooperative, Inc.'s programs or activities. The person responsible for coordinating this organization's non-discrimination compliance efforts is Joe Heyen, President/CEO. Complaints of alleged discrimination must be filed within 180 days after the alleged discrimination. Confidentiality shall be maintained to the extent possible.

When the power is off:

- Check the fuses or circuit breakers in your service box panel. If necessary, replace any fuses or reset the circuit breakers. Remember to check the primary cartridge fuses in the fuse box or main circuit breaker.
- If you have no power at all, check with nearby neighbors to see if they are without power. This will help determine if the trouble is caused by the transformer serving you or if there is a line outage.
- If you have not found the problem, call the Cooperative. Be sure to give your name and map location, which is located on your bill. Call the Cooperative at 217-707-6156 as soon as the trouble is discovered. We can be reached 24/7. Please do not use Facebook to report an outage.

When an Outage Occurs, Line Crews Work to Pinpoint Problems



1. Transmission towers and cables that supply power to substations must be repaired before other parts of the system can operate.

2. Each substation serves hundreds or thousands of members. When a major outage occurs, line crews inspect substations to determine if the problems stem from transmission lines feeding into the substation, the substation itself or if problems exist down the line.

3. If the problem cannot be isolated to a substation, distribution lines are checked. These lines carry power to large groups of members.

4. If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers.

5. If your home remains without power, the service line between a transformer and your residence may need to be repaired.

MJM Supported Youth Programs

Each year, MJM sends two high school students to Washington, D.C., on a week-long educational trip where they learn how the government and electric cooperatives operate. It's a great opportunity for students to expand their horizons.

The first step towards qualifying for that trip is Youth Day, a trip to Springfield, Illinois, where students visit government offices, watch the legislative process in action, meet with their elected representatives, hear speeches on topics of the day and participate in activities with other youth from around Illinois.

Both trips are chaperoned by adults and are expense-free for the students. Interested high school sophomores and juniors, please contact your school's guidance counselor for more details.



MJM is an investor of the Macoupin, Jersey and Montgomery County CEO programs. Our Annual Investment of \$1,000 to each program provides the necessary resources for current-year teacher salary and other expenses, and ensures the sustainability of these programs for future students. Investor commitments of site tours, being guest speakers and developing positive mentor relationships are critical to the success of the CEO.



CEO Program Goals:

- Provide opportunities for students to be engaged, curious and ready to learn.
- Cultivate empowered students who succeed in college and in life.
- Create lifelong learners and community leaders.
- Build a peer-advisor community of creative and enterprising problem-solvers.
- Develop a powerful mentoring network of local business leaders.
- Provide real-life experience for students.
- Inspire and encourage young people to return to their community to live, work, raise families and start businesses.

MJM will award two \$1,000 scholarships to sons and daughters of MJM Members. The applicant must be a high school senior who is planning to enroll in a full-time (at least 12 hours) undergraduate course of study at an accredited two-year or four-year college, university, community college, or vocational/technical school in the United States.



The Thomas H. Moore Illinois Electric Cooperatives Memorial Scholarship Program will award ten scholarships of \$2,000. Out of these awards, five scholarships will be awarded to high school seniors who are the sons or daughters of an Illinois Electric Cooperative Member receiving service from the cooperative. A sixth scholarship, the Earl W. Struck Memorial Scholarship, will be awarded to a student who is the son or daughter of an Illinois Electric Cooperative Employee or Director. Three additional scholarships are reserved for students enrolling full-time at a two-year Illinois community college who are the sons or daughters of Illinois Electric Cooperative Members, Employees or Directors.



Wabash Valley Power news

The energy efficiency updates you're planning for your home in 2022 will help save you money, but you could also qualify for a rebate, depending on the projects you have planned. To see more, including rebates for your business, visit [PowerMoves.com](https://www.PowerMoves.com).



POWER MOVES®

2022 RESIDENTIAL REBATE PROGRAM

Geothermal Heat Pump

- ▶ Water-to-air closed loop ≥ 17.1 EER / ≥ 3.6 COP
- ▶ Water-to-air open loop ≥ 21.1 EER / ≥ 4.1 COP
- ▶ Water-to-water closed loop ≥ 16.1 EER / ≥ 3.1 COP
- ▶ Water-to-water open loop ≥ 20.1 EER / ≥ 3.5 COP

CLOSED LOOP, REPLACING: <i>electric resistance, fossil fuel, air source heat pump, or into new construction</i> <i>geothermal</i>	\$2,000
	\$250
OPEN LOOP, REPLACING: <i>electric resistance, fossil fuel, air source heat pump, or into new construction</i> <i>geothermal</i>	\$1,000
	\$250

Air Source Heat Pump (Whole Home)

- ▶ Electric Back-up
- ▶ ≥ 16 SEER
- ▶ ≥ 9 HSPF
- ▶ ≥ 1.75 COP at 5° (Cold Climate ASHP only)
- ▶ Condenser and coil must be replaced and installed as a matched set

REPLACING:	COLD CLIMATE HEAT PUMP*	NON-COLD CLIMATE HEAT PUMP
<i>Electric Resistance heat</i>	\$1500	\$750
<i>Natural Gas, Propane, Fuel Oil Heat</i>	\$1500	\$750
<i>Air Source Heat Pump</i>	\$1500	\$250
<i>New Construction</i>	\$1500	N/A

Air Source Heat Pump (Partial Home)

- ▶ Electric Back-up
- ▶ ≥ 16 SEER
- ▶ ≥ 9 HSPF
- ▶ ≥ 1.75 COP at 5° (Cold Climate ASHP only)
- ▶ Condenser and coil must be replaced and installed as a matched set

REPLACING:	COLD CLIMATE HEAT PUMP*	NON-COLD CLIMATE HEAT PUMP
<i>Electric Resistance heat</i>	\$600	\$250
<i>Natural Gas, Propane, Fuel Oil Heat</i>	\$600	\$250
<i>Air Source Heat Pump</i>	\$600	\$250
<i>New Construction</i>	\$600	N/A

Natural Gas, Propane, and Fuel Oil with Heat Pump - Split System (Ducted)

- ▶ ≥ 16 SEER
- ▶ ≥ 9.0 HSPF
- ▶ ≥ 90 AFUE
- ▶ Condenser and coil must be replaced and installed as a matched set
- ▶ New system must heat and cool entire home

REPLACING ELECTRIC RESISTANCE: <i>electric furnace, ceiling cable, baseboard</i>	\$500
REPLACING FOSSIL FUEL AND CENTRAL AIR CONDITIONING	\$500
NEW CONSTRUCTION	\$500

Heat Pump Water Heater

	REPLACING ELECTRIC RESISTANCE TANK	\$400
▶ Minimum UEF of 2.0.	REPLACING NATURAL GAS OR PROPANE WATER HEATER	\$400
	NEW CONSTRUCTION	\$400

Variable Speed Pool Pump

▶ ENERGY STAR®	REPLACING EXISTING SINGLE STAGE POOL PUMP	\$250
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PURCHASE RECEIPTS REQUIRED FOR ALL REBATE APPLICATIONS.

AHRI Certificates required for all geothermal, air source heat pump, and heat pump water heater rebate applications.

Heat loss/heat gain calculations required for geothermal and air source heat pumps.

Failure to provide requested information may result in forfeiture of rebate.

All installations are subject to verification and/or inspection.

For full requirements, see applications.

REBATE PROGRAM ENDS DEC. 31, 2022 AND IS SUBJECT TO CHANGE WITHOUT NOTICE.

Visit our website at [PowerMoves.com](https://www.PowerMoves.com) or call your local electric cooperative's Energy Advisor for more information.

POWER MOVES®

2022 BUSINESS REBATE PROGRAM SUMMARY



LIGHTING | Retrofit only

Fixture Type	Rebate/Fixture
▶ Corn Cobb E39 Mogul Base <i>(DLC Qualified Only)</i>	\$10-\$45 per lamp
▶ De-Lamping	\$.10 per watt reduced
▶ Occupancy Sensors	Up to \$20 per sensor
▶ LED Lighting	Up to \$125 per fixture
▶ LED Tubes <i>(DLC Qualified Only)</i>	\$3 - \$5 per tube

Restrictions apply; please see application for complete program rules.

HVAC | Retrofit only

Units	Rebate/Ton
▶ Air Cooled Unitary Package AC and Split Systems	Up to \$75 per ton
▶ Air Source Heat Pumps	
▶ Ground Source Heat Pumps	Up to \$750 per ton
▶ VFDs (1-20 HP Motors)	\$100 per HP
▶ Chillers	Up to \$40 per ton

Restrictions apply; please see application for complete program rules.

MISCELLANEOUS | Retrofit only

Units	Rebate/Ton
▶ Process VFDs (up to 200 HP)	\$80 per HP
▶ VFD Screw Air Compressor	\$60 per HP
▶ Compressed Air No-Loss Condensate Drain (up to 200 HP)	\$100 per drain

Restrictions apply; please see application for complete program rules.

CUSTOM INCENTIVE PROGRAM

Don't see a rebate that applies to your project? Our custom rebate program may be just the thing for any verifiable energy-saving upgrades. Pre-approval required.

- ▶ **Lighting Projects:** \$.05 per kWh for the first year's kWh savings.
- ▶ **Non-lighting Projects:** \$.08 per kWh for the first year's kWh savings.

NEW BUILDS

If you decide to build, or to undertake a major renovation, talk to us as soon as you start planning. We can help you choose systems and equipment that are best suited to your project and earn you the biggest incentives—before they start saving you money and energy.

Get started by filling out a Project Information Form at [PowerMoves.com](https://www.PowerMoves.com).

In order to receive a rebate, equipment must meet our minimum efficiency standards. Please talk with our energy engineer about your project. This is for information purposes only and not a quote or guarantee of an incentive.

Wabash Valley Power Alliance and its member co-ops give rebates for energy-efficiency upgrades in new or existing businesses.

WHAT IS THIS PROGRAM?

- ▶ Available to commercial and industrial co-op members.
- ▶ Offers rebates on energy-efficient equipment.
- ▶ Applies to upgrades to an existing facility or equipment for a new facility.
- ▶ Provides a set list of prescriptive measures that earn rebates and a custom program for measures that don't fall into our set list. Custom upgrades require program approval prior to equipment purchase.

WHO'S ELIGIBLE FOR A REBATE?

- ▶ Non-residential members of participating electric cooperatives.
- ▶ Visit [PowerMoves.com](https://www.PowerMoves.com) to find out whether your co-op participates.

WHAT'S THE REBATE LIMIT PER MEMBER?

- ▶ Prescriptive: \$25,000 per member per calendar year.
- ▶ Custom: \$50,000 per member per calendar year.

WHO RECEIVES THE PAYMENT?

- ▶ Checks are paid directly to the member.
- ▶ Payment may be made to Trade Ally with member approval.

WHAT'S A TRADE ALLY?

A Trade Ally is any contractor who:

- ▶ Sells or installs energy-efficient equipment.
- ▶ Assists customers with their rebate applications.

WHAT'S THE DEADLINE FOR APPLYING?

- ▶ Apply for a prescriptive rebate within 60 days from the project's completion.
- ▶ All custom projects require program approval prior to equipment purchase.

Visit [PowerMoves.com](https://www.PowerMoves.com) to start the application process or find out more.

Paying your bill

You can pay your bill through the mail, over the phone, online, or at the office. You can also make arrangements for an automatic pay option or take advantage of a pre-paid option. It's important to pay the monthly bill promptly. When you pay your bill, remember that you're paying yourself. You and your fellow Cooperative Members own your utility. From time to time, anyone could have a problem paying a bill. In these instances, contact the Cooperative as soon as possible. You may be able to work out a deferred payment agreement with your Cooperative – keeping your service on – or the Cooperative might be able to put you in contact with organizations that can help with your energy bills in time of need.



The Center of Customer Engagement

You can manage your account right from your smart phone or tablet with SmartHub. Make payments, notify member service of account and service issues, check your usage and communicate directly all at the touch of a button. Download the FREE mobile or tablet app in the Apple App Store or Android Marketplace.



www.smarthubapp.com



Download today and manage your account anywhere!

PAY YOUR BILL ON SMARTHUB.

The easiest way to pay your bill is in the SmartHub App, although you can pay through SmartHub web, as well. Pay with debit/credit or E-check. It's fast, it's easy and the payment applies to your account immediately.

LOWER YOUR BILL RIGHT NOW!

See your daily electric use on SmartHub through the purple button on our website or through the SmartHub App. Why wait to see your bill and THEN make changes? See your daily use and make changes RIGHT AWAY to lower your next bill.



SIGN UP FOR PAPERLESS BILLING AND AUTO-PAY.

You can sign up for Paperless Billing and Auto-Pay on SmartHub.

Get a notification by text and/or email that your bill is available to view in SmartHub rather than get a paper bill in the mail.

If you would like to have your payment drafted from your checking/savings account or credit card every month - sign up for the Auto-Pay program on SmartHub.

Payment of the billing statement is due by the 15th of each month. If an account becomes delinquent, the gross amount is due in full in our office by the end of the 8th day of the following month to avoid disconnection. Any payments not received in our office when we open on the 9th day of the month following the due date, will be subject to disconnection immediately.