



**CENTRAL
VIRGINIA
ELECTRIC
COOPERATIVE**

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OWNER'S MANUAL

Information for CVEC Member-Owners

Central Virginia Electric Cooperative is owned by its members and this owner's manual is just for you - if you receive power from CVEC, you are a member-owner! The pages that follow will serve as a resource for the many questions an owner may have—no matter how long you have been a member.

CVEC is a not-for-profit cooperative that abides by the Seven Cooperative Principles. You, CVEC member-owners, are our only investors and one of the many benefits of belonging to a cooperative is that all revenues above expenses are allocated to its members each year in the form of patronage capital. Patronage capital represents the members' ownership and investment in the Cooperative for each year the member received electric service. This patronage capital is eventually returned to members in the form of capital credit payments.

The Cooperative is democratically controlled, governed by nine members who have been elected by you, the member-owner, to form our Board of Directors. The Board ensures that CVEC is well-managed and offers the most reliable and affordable service available. CVEC strives to improve reliability year over year and to keep the cost of power as low as possible.

Finally, cooperatives are concerned for their communities. CVEC participates in food drives, family sponsorships and local events and activities to help its community. We are here to improve the quality of life in our communities by bringing safe, reliable and affordable electricity to all who are in our footprint. We look forward to serving you now and for years to come.

THE SEVEN COOPERATIVE PRINCIPLES

- 1** Voluntary and Open Membership
- 2** Democratic Member Control
- 3** Members' Economic Participation
- 4** Autonomy and Independence
- 5** Education, Training and Information
- 6** Cooperation Among Cooperatives
- 7** Concern for Community



Gary Wood
President & CEO

Governance:

Co-op structure: CVEC, a not-for-profit public service corporation, is owned by those we serve. It is governed by representatives elected by and from the general membership.

Co-op membership: Any person, firm, corporation, or public body who controls the property to be served may become a member of CVEC by: Executing the Membership Application and/or Service Contract; Agreeing to purchase distribution service from the Cooperative; and Agreeing to comply with and be bound by the Certificate of Incorporation of the Cooperative, CVEC's Bylaws and any Amendments thereto, and by such rules and regulations that may be adopted by the Board of Directors.

Board of Directors: Each year at CVEC's Annual Meeting, members elect three fellow members to represent them as Directors of the Board, one Director from each of the three Districts (West, South & East). Members may vote at the meeting or by mail-in proxy ballot. The Board holds monthly meetings, sets Co-op policy and hires a President/CEO who is responsible for operations.

Members interested in running for a Director position can make a "Member Petition Nomination", which must:

- ▶ List the name of the nominee
- ▶ Indicate the Director position for which the Member Petition Nominee will run
- ▶ Contain the printed names, addresses, and original signatures of at least 100 CVEC Members
- ▶ Use the Member Petition Nomination Form contained in the Director Candidate Packet and is available from the Cooperative

Member Petition Nominations must be delivered to the Cooperative in writing, at least 75 days prior to the Annual Meeting. For more information, please view Section 4.4 of the Bylaws located at www.mycvec.com.

Patronage capital: As a not-for-profit co-op, CVEC returns any excess revenue that exceeds the cost of providing service. The funds are utilized for a period of time, typically for new construction or for other infrastructure purposes, before being returned to the members. CVEC attempts to avoid substantial excess revenues, but is required, as a qualified federal loan recipient, to maintain minimum financial ratios. As of 2019, CVEC has returned nearly \$18 million to its members.

Meet Your Directors

WEST DISTRICT: Representing the counties of Albemarle, Augusta, Greene, & Nelson:

H. T. Brown, Jr. | Massies Mill
Henry Chiles | Batesville
Jace A. Goodling | Afton

SOUTH DISTRICT: Representing the counties of Amherst, Appomattox, Buckingham, Campbell, Cumberland, Goochland, & Prince Edward:

Frank H. Baber III | Cartersville
Dr. Brian Bates | Toga
R. Kinckle Robinson | Appomattox

EAST DISTRICT: Representing the counties of Fluvanna, Louisa, & Orange:

George N. Goin | Scottsville
Roberta I. Harlowe | Troy
Gloria W. Vest | Palmyra

Phillip D. Payne IV | CVEC Attorney

CVEC Executive Team:

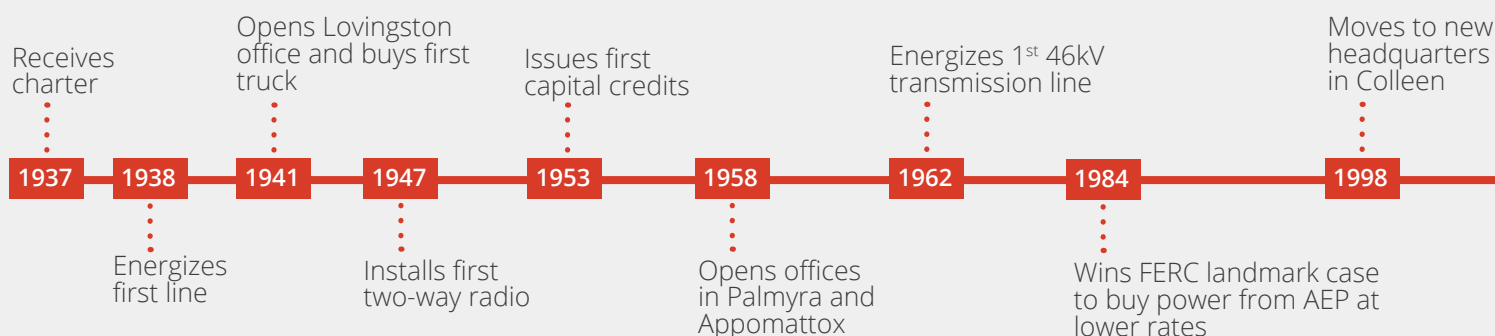
Gary Wood | President & CEO

Bruce Maurhoff | Senior Vice President & Chief Operating Officer

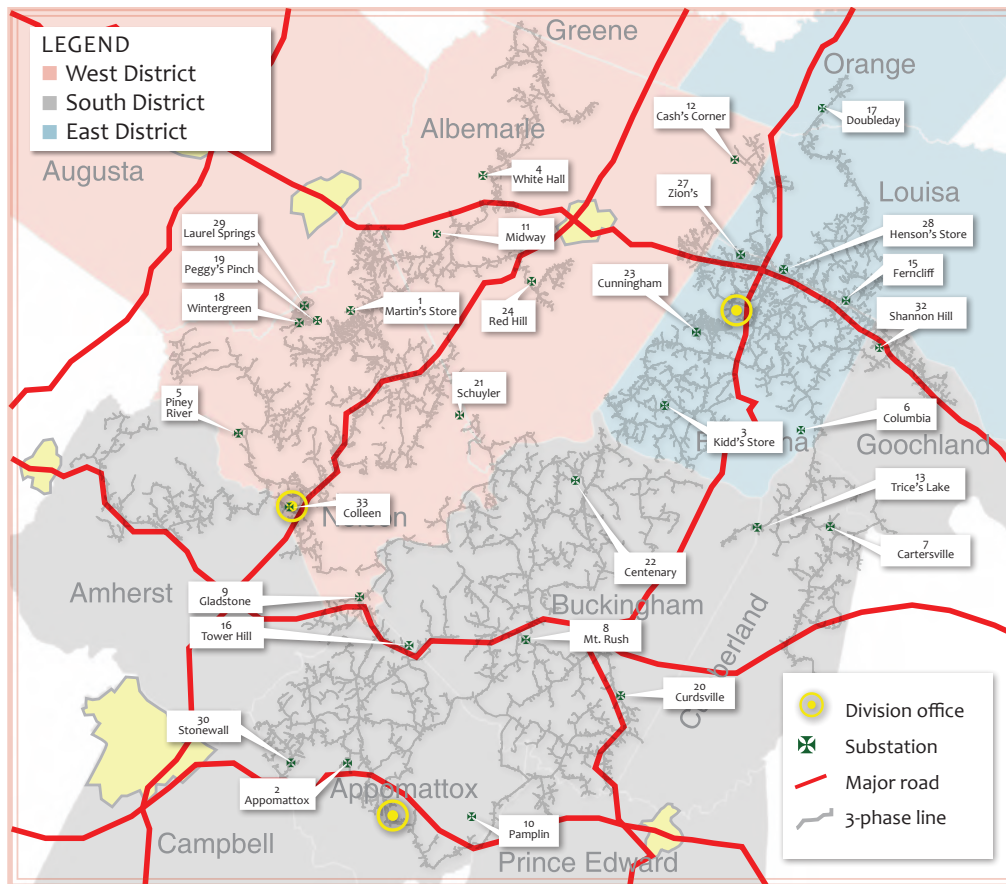
Tina Mallia | Vice President & Chief Financial Officer

Donna Dodd | Executive Team Assistant

CVEC Throughout the Years



Contact Us:



Correspondence:

P.O. Box 247
Lovingston, VA 22949



Payments:

Dept. 1340
P.O. Box 2153
Birmingham, AL 35287-1340



Phone: 800-367-2832

Fax: 434-263-7900



information@mycvec.com



www.mycvec.com

Find us:

West District - Colleen | 800 Cooperative Way, Arrington, VA

South District - Appomattox | 281 Co-op Lane, Appomattox, VA

East District - Palmyra | 1224 Salem Church Road, Palmyra, VA

Hours of Operation:

Office | Monday - Friday from 8:30am - 5:00pm

Phone | Monday - Friday from 7:30am - 5:30pm



It is essential that CVEC be able to reach our members!

Notify us immediately if your contact information changes so that you do not miss out on important program, account, outage, or construction information.

Comissioned two 5MWac solar facilities

Announces plans for fiber network to deliver smart grid and broadband internt solutions to rural Virginia

CVEC's subsidiary, Firefly Fiber BroadbandSM, brings world-class internet to rural Virginia and connects first customer

2004

2017

2018

2019

Offers energy choice to members

Announces Community Solar option for members.

Firefly Fiber BroadbandSM connects 1000th customer

General Information

Contractors: CVEC uses private contractors for numerous tasks such as pole inspections, rights-of-way work, and meter changeouts. We send notification ahead of time, by mail and/or by phone, if contractors will be working in your neighborhood. Their vehicles will be marked as a CVEC Contractor and some individuals will have an ID card with the same identification. During construction, and particularly during rainy periods, work trucks may leave ruts in the work area. Following the construction work, a second crew will return to make necessary repairs.

Power Theft: On occasion, CVEC identifies meters that have been tampered with by members in an effort to reduce their recorded energy consumption. While meter tampering is both illegal and unfair to other Cooperative members, it could also prove to be fatal. Never tamper with CVEC equipment or cut the lock, and call us if you see anything that appears out of the ordinary. Also, an anonymous report can be submitted online from the "Report Power Theft" page at www.mycvec.com.

Locked gates: If you have security locks on your property gates, please contact CVEC to ensure that your power company has access to power lines and meters at all times.

Meter testing: CVEC provides a meter base and meter. Though the meter is an accurate recording device, some members may want to have the meter tested when their monthly bill is higher than expected. Meters are extremely reliable. CVEC will test your meter if you believe it is in error, but a fee will be charged if the meter is shown to be accurate and had been tested in the past 24 months.

Miss Utility: Underground utilities, such as buried gas, water and electric lines, can be a shovel thrust away from turning a home project into a disaster. Always call **811** or **800-552-7001** at least 3 business days before you dig so Miss Utility crews can come locate and mark the location of underground utilities. This service is free. Visit www.VA811.com for more information.

Rights-of-way: CVEC's 4,682 miles of line can be damaged and service interrupted by trees that grow up into the lines or if side branches grow into the 40-foot wide rights-of-way. Periodically CVEC crews or contractors will trim, bush-hog, or spray plants in the rights-of-way to ensure reliable service. You can help your Co-op, family, and neighbors by keeping an eye out for "danger trees" beyond the boundary of the power line rights-of-way. "Danger trees" are those that are unhealthy, leaning, and more likely to fall into the power lines during a storm. CVEC has been cutting and trimming over 4,000 trees each year, and we welcome your help by reporting a danger tree to forester@mycvec.com. Share a picture if possible.

Security lights: CVEC provides members with pole-mounted security lights, as well as decorative lighting, for a fixed monthly rate. Call us or go online for more details.

Medical equipment: If someone in your household depends on electrically-operated medical equipment, such as dialysis machines, oxygen machines, or heart monitors, you should contact CVEC to ensure that we have a note on file. CVEC cannot guarantee uninterrupted service due to inclement weather, so we advise that you also make arrangements for alternative power before an emergency arises, whether with a home generator, in a community shelter, or with family or friends.

Standby generators: If you use a standby generator during power outages, remember improper generator hookup can create serious problems in safety and service. It is very important that you have a properly installed transfer switch which will isolate your home from the distribution lines. If the switch is not used, feedback from the generator onto our power lines could endanger the lives of crews working to restore your power. Please contact CVEC if you have questions about proper generator installation.



**Know what's below.
Call before you dig.**

WHAT'S ON THAT POLE?

This illustration shows the basic equipment found on electric utility poles. The equipment varies according to the location and the service they provide.

PRIMARY WIRES

Primary wires carry 7,200 volts or more of electricity from a substation. That voltage is 60 times higher than the voltage that runs through your home's electrical outlets!

SURGE ARRESTORS

These protect the transformer from lightning strikes.

NEUTRAL WIRE

The neutral wire acts as a line back to the substation and is tied to the ground, balancing the electricity on the system.

SECONDARY SERVICE DROP

Carries 120/240-volts of electricity to consumers' homes. It has two "hot" wires from the transformer and a bare "neutral" wire that's connected to the ground wire on the pole.

GROUND WIRE

The ground wire connects to the neutral wire to complete the circuit inside the transformer. It also directs electricity from lightning safely into the earth.

INSULATORS

Insulators prevent energized wires from contacting each other or the pole.

TELEPHONE, CABLE TV, AND FIBER WIRES

These are typically the lowest wires on the pole.



NEVER NAIL POSTERS OR OTHER ITEMS TO UTILITY POLES. THESE CREATE A SAFETY HAZARD FOR LINeworkERS.

Original illustration by Erin Binkley

Let's Talk About Billing:

Apply for Electric Service: CVEC is thrilled to welcome new members to the family. Upon applying for service, a soft utility credit check is performed to determine the need for a security deposit. If a security deposit is needed, it is calculated based on the average bill for the specific location and multiplied by two. The security deposit is not to exceed \$500.00 and may be paid in full at the time of application or broken into three installments with the first installment required prior to service connection. For all new accounts, a \$25.00 new account set-up fee is charged and will appear on the first monthly bill.

Understanding Usage:

CVEC reads each meter on a daily basis, and usage data is sent back to our substation via the power lines. This usage data is identified as kilowatt-hours (kWhs). Your usage, or kWhs, directly correlates to the energy consumption at your location, as well as time of year and outdoor temperatures. To learn more about what contributes to your utility bill and energy saving tips, visit the "Save Money" page at www.mycvec.com.

Understanding Billing:


On your designated billing cycle, CVEC bills each account

for its respective kWh consumption for the month. This bill will be delivered by USPS mail, by email, or both. Once the bill is issued, the member has 20 days to pay for the previous month's usage. If the bill is not paid before the next billing cycle, the new bill will list a 10-day Disconnection Notice for the past due amount, as well as the new month's current charges.

Paying the Monthly Bill: CVEC offers several options to make your monthly bill payment as easy as possible. Visit mycvec.com for full details.

- ▶ **Phone** – Call 800-367-2832, Option 2, to make a payment by credit/debit card or by bank draft using our automated system.
- ▶ **Web** – Sign up and pay bills through the Member Account Portal, using your CVEC account number.
- ▶ **Payment Kiosks** – Visit a CVEC office to make a credit/debit card, check, or cash payment 24/7. You will need your account number or bill to access the system. (*Payment kiosks do NOT offer change for cash payments.*)
- ▶ **Automatic Payment** – Sign up for recurring automatic payments by bank draft or credit/debit card.
- ▶ **In Person** – Visit a CVEC office during business hours to make a payment by check or cash. *To protect your privacy, credit/debit card payments are not accepted in the office.*
- ▶ **Mail** – Mail the payment stub from your bill with your check payment to CVEC, Department 1340, PO Box 2153, Birmingham, AL 35287-1340. Allow 7–10 days prior to your due date for the payment to be received and processed by the payment center.

Prepaid Billing: CVEC offers a prepaid billing option for members on residential and farm accounts. CVEC Prepaid works like a prepaid cell phone plan: you pay up-front for the electricity you will use later and will receive daily notifications regarding the balance on your account. This will allow you time to make a payment and ensure that your balance does not reach \$0.



CENTRAL VIRGINIA ELECTRIC COOPERATIVE

800-367-2832
www.mycvec.com
ms@mycvec.com

Thank you for being a valued member!

ELECTRICITY CONSUMPTION DATA						
Meter No.	Current Reading	Previous Reading	Current Reading From To	Days Billed	Multiplier	kWh Used
12345	41281	40024	08/31/19 - 09/30/19	30	1	1257
Average Cost Per Day						\$3.13

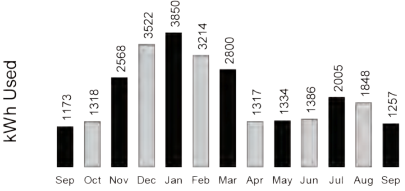
ACCOUNT INFORMATION

Bill Date	10/10/2019
Member Name	John Q. Smith
Member Phone	123-456-7890
Account Number	12345-001
Location Number	012345
Service Address	123 Main Street

AN IMPORTANT MESSAGE FROM CVEC

Never forget a payment again. Sign up for Due Date Reminders today. Contact our Member Services Team at 800-367-2832 (Option 3) or visit www.MYCVEC.com >My Account>MYCVEC Portal to opt-in for these reminders.

ENERGY USAGE OVER LAST 13 MONTHS



BILLING DETAILS

Previous Balance	\$261.55
Payment Received	-\$261.55
Balance Forward	\$0.00
Basic Charge	\$30.75
Distribution Usage Charge (\$0.0320000 / kWh)	\$40.22
Energy Charge (\$0.0784900 / kWh)	\$20.18
Power Cost Adjustment (\$0.010970 / kWh)	\$2.82
Solar Share (\$4.50 per each 50kWh block)	\$90.00
Utility Consumption Tax	\$1.91
County Consumption Tax	\$3.00
> Current Charges (due 10/31/2019)	\$188.88
TOTAL AMOUNT DUE	\$188.88

*** TOTAL AMOUNT DUE TO BE PAID BY DRAFT ***
A 1.5% late charge will be applied if not paid by the Due Date.

Levelized Billing: CVEC offers levelized billing for residential accounts after one year of service. The levelized amount is determined using a rolling average based on the location usage in the current month and previous eleven months. With levelized, there is no settle-up month. The levelized amount will continue to slightly adjust based on the rolling average. To participate in levelized billing, the member must have a residential account with a current balance and no more than two late payments in the last 12 months.

Pick Your Own Bill Date: You can pick your own billing date, which will determine your payment due date. Select your ideal pay date during the month from the 1st – 15th or 22nd – 31st. To be eligible, members must have no more than two late payments in the past 12 months, no disconnects in the past 36 months, and have been a CVEC member for at least 12 months.

Alerts and Reminders: Life gets busy, and CVEC has tools to help. Visit mycvec.com to register for any or all of the following alerts by text or email for traditional, or non-Prepaid accounts:

- ▶ **Due Date Reminder** – Select to be reminded up to 10 days before your account due date
- ▶ **Past Due Date Alert** – Still forget to make your payment? Receive a Past Due Alert for a second reminder
- ▶ **Returned Check Alert** – CVEC will alert you if your check for payment was returned
- ▶ **Payment Confirmation** – Receive a confirmation when your payment has been posted
- ▶ **Energy Usage Alert** – Monitor your usage with a daily usage alert



What Happens if a Member is Disconnected for Non-Payment:

CVEC will notify a member to alert of the risk for disconnection for non-payment. This notice is clearly identified in red as a 10-DAY DISCONNECTION NOTICE on the monthly bill. This notice will provide the amount due and the due date. If payment is not received and the service is disconnected for non-payment, additional fees are required to reconnect the service:

▶ **Disconnect Fee - \$40.00** ▶ **Reconnect Fee - \$45.00**

At a minimum, a member is required to pay the Disconnect and Reconnect fees totaling \$85.00 plus the past due balance to be reconnected on a business day before 4:00 PM.

If reconnection is requested after 4:00 PM, an additional \$110 overtime reconnect fee is also charged. Members may only receive one reconnection in overtime per rolling year.

In addition to the Disconnect and Reconnect fees, the member may be assessed a Security Deposit, or additional funds to an existing Security Deposit, as a result of the disconnection for non-payment.

Trouble Paying Monthly Energy Bill:

CVEC encourages members who are having trouble paying their monthly energy bill to call 211 to learn about local services and assistance in their area.



NONDISCRIMINATION STATEMENT

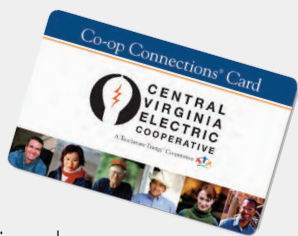
In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national 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, audiotape, 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.

Co-op Connections Card

Co-op members are eligible for savings and discounts through the Co-op Connections program!

This program is a benefit offered to Cooperative members to help save money on products and services from participating local and national businesses. There is no sign-up fee and no annual fee! Visit www.connections.coop to sign up and take advantage today.

Want to take the Co-op Connections savings with you? Download the free "Co-op Connections" mobile app and find all the ways you can save while on the go.



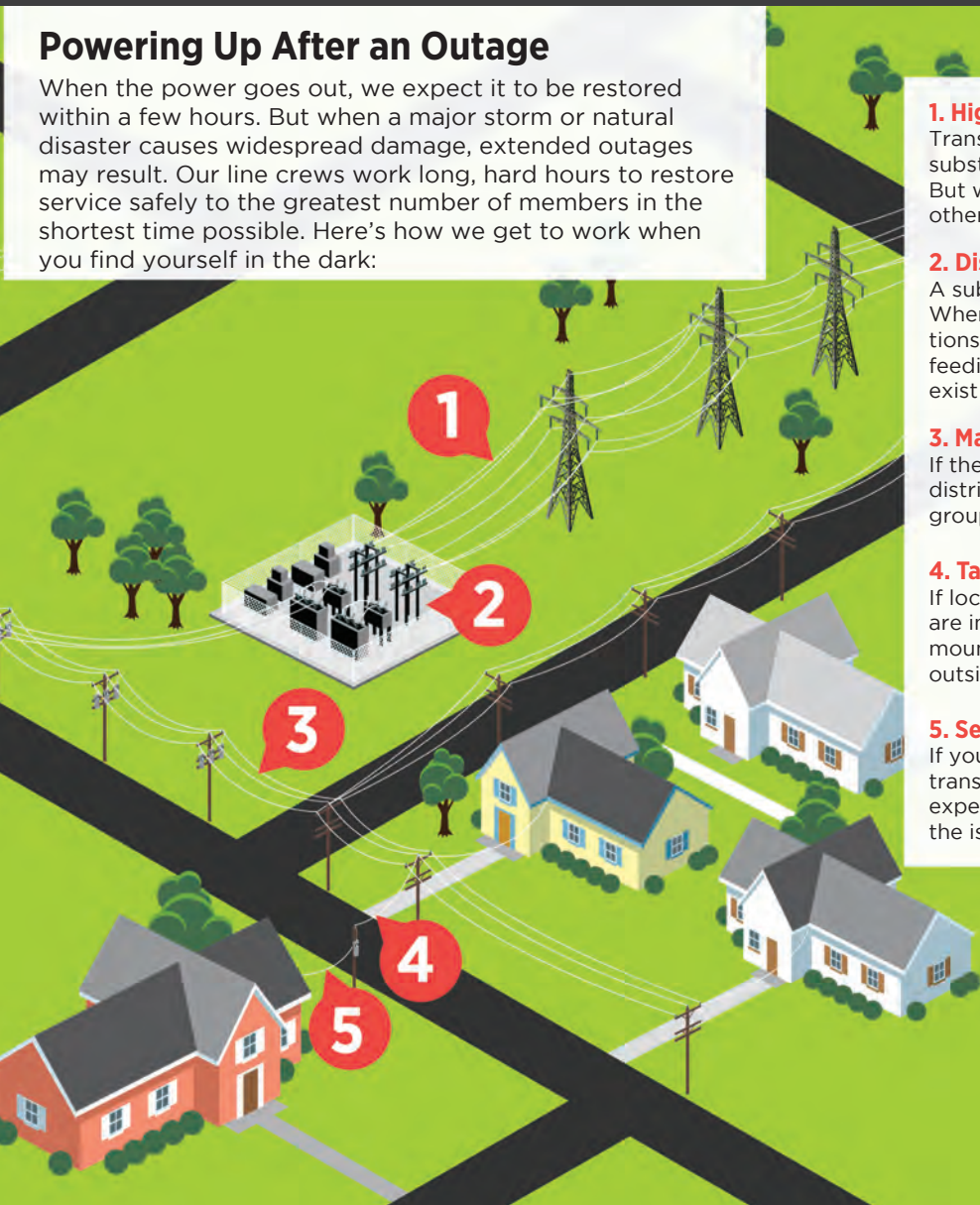
CVEC is harvesting solar energy.

Contact CVEC to learn more.



Powering Up After an Outage

When the power goes out, we expect it to be restored within a few hours. But when a major storm or natural disaster causes widespread damage, extended outages may result. Our line crews work long, hard hours to restore service safely to the greatest number of members in the shortest time possible. Here's how we get to work when you find yourself in the dark:



1. High-Voltage Transmission Lines:

Transmission towers and cables supply power to transmission substations (and thousands of members), and they rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2. Distribution Substation:

A substation can serve hundreds or thousands of members. When a major outage occurs, our line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself or if problems exist further down the line.

3. Main Distribution Lines:

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of members in our local communities.

4. Tap Lines:

If local outages persist, supply lines (also known as tap lines) are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.

5. Service Lines:

If your home remains without power, the service line between a transformer and your residence may need to be repaired. If you experience an outage, please give us a call so we can isolate the issue.

Don't get left in the dark! Sign up for outage text alerts at mycvec.com or download the MyCVEC mobile app today!

