



HOT LINES

May // June 2016

Third Party Payment Vendors

Members who elect to use third party payment vendors to pay their electric bill may encounter unexpected problems from using these services. Third party bill payment services, like those provided by many banks (e.g. e-bill pay) and bill payment companies (e.g. doxo.com), allow you to pay your various bills online, but what is not always made apparent is how long these services take to process your payment.



Third-party payment systems that are not integrated in to Craighead Electric's take several business days longer to process than a traditional bank draft. Many times, bank provided 'e-bill' systems simply print out a physical check and mail it to us on your behalf, which can take weeks to reach us. If that payment was made too close to the bill's due date, it may result in an avoidable late fee. Likewise, members who submit payments on a disconnect notice may run the risk of their payment not making it to our system before their service is cut off. This is why we provide all members with an AccessMyUtility online bill payment account. As long as you are using ebiz.craigheadelectric.coop or an automatic bank draft to pay your bills online, you can rest assured that your payments will always post the instant you make them.

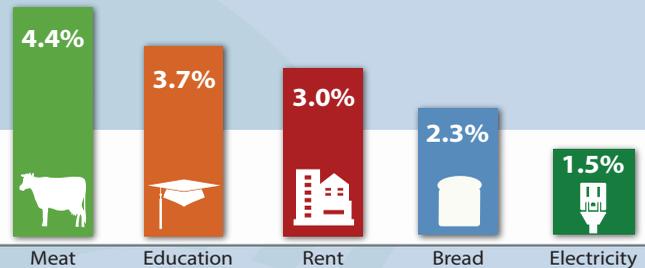
Electricity Remains a Good Value

The cost of powering your home rises at a slower pace than many of your typical expenses. Compare the average price increase of these expenses each year over the last five years, and the value of electricity shines.



Average Annual Price Increase
2010-2015

Source: U.S. Bureau of Labor Consumer Price Index



Electrical Box Safety

When Aaron and Brett Studer were young boys, they got into an electrical service box in their yard, and Aaron suffered second and third degree burns to his face. Fortunately there were no permanent scars. The Studer family is now partnering with Safe Electricity's "Teach Learn Care TLC" campaign to share their experience in hopes of helping others stay safe. Safe Electricity urges you to: recognize that these boxes contain electrical equipment, respect the equipment and the boxes, and to never open, tamper with, or obstruct access to them. If there is any damage, such as a hole or broken lock, immediately report it to Craighead Electric.





HOW THE ELECTRIC CO-OP WORKS



1. Member-owners elect board directors.

2. Board defines expectations for the co-op's general manager (GM/CEO) and provides policies & strategic goals.

3. GM/CEO interprets the board's expectations to create a plan.



8. Board reflects on policies and updates them as needed.



Member-owners provide input & feedback to board, GM & staff.



4. GM/CEO delegates responsibilities to staff who help carry out the plan.



7. GM/CEO shares results with the board.



6. GM/CEO collects data from staff about their efforts.



5. Staff develop and oversee programs to accomplish their tasks.



Craighead Electric Cooperative Corp.

Your Touchstone Energy® Cooperative