

An Equal Opportunity Provider & Employer

A Touchstone Energy® Cooperative 

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co-op news, energy tips, photos
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Western Celebrates “National Cooperative Month”

October is “National Cooperative Month.” Western Cooperative Electric joins thousands of other cooperatives across the country to celebrate their identity. Yes, identity—cooperatives are owned by their members and driven by services, rather than profit, making them a unique form of business ownership.

The first U.S. cooperative was a town mutual insurance company organized in 1752 by Benjamin Franklin. Like Franklin’s company, many got their start when neighbors joined together to insure their farms and homes—primarily because big insurers ignored them or charged exorbitant prices.

Today, town mutual companies primarily serve farmers, rural homeowners, and some small Main Street businesses. In 1936, Franklin D. Roosevelt signed the Rural Electrification Act establishing the Rural Electrification Administration (REA) as a lending agency to finance the extension of electrical systems to rural areas.

Rural electric, telephone, and cable cooperatives were formed when the cost of expanding service to rural areas discouraged for-profit utilities from serving them.

Today the REA has been renamed the Rural Utilities Service, with broad responsibilities for rural infrastructure and services. With an emphasis on

providing service rather than reaping large profits, cooperatives have brought electric, telephone, and cable services to the countryside, vastly improving the quality of life in rural areas.

Today’s 833 electric distribution and 62 generation and transmission cooperatives serve more than 42 million people in 47 states. These electric cooperatives employ 70,000 people, serving 19 million businesses, homes, schools, churches, farms, irrigation systems, and other establishments in 88 percent of U.S. counties. Electric cooperatives deliver 13 percent of the total electricity sold in the United States each year and pay \$1.3 billion in state and local taxes.

Since 1945, Western Cooperative Electric has been providing electric service, now to 12,170 meters using 3,987 miles of electric distribution lines spread across 13 counties in west central Kansas. Western employs 57 full-time employees and pays more than \$1.1 million in property taxes annually.

Based on the Rochdale Principles established in 1884, seven cooperative principles continue to guide the operations, values, and success enjoyed by cooperatives today. Operating under these seven cooperative principles, Western is committed to YOU the member-owner.

Using Third-Party Payment Sites is Risky

Pay timely and without fees at <https://ebiz.westerncoop.com>

Recently, when searching for Western Cooperative Electric's online bill payment site, members have unknowingly clicked on a link to Doxo.com instead of Western's actual eBiz payment website <https://ebiz.westerncoop.com>. If you are not careful to select our actual eBiz payment website, you could easily select the Doxo.com payment site.

Doxo.com is a third-party payment site that charges customers to make payments to various companies. These payments are not made in real time, which means your payment to Western Cooperative will be delayed. This could pose issues for our members who are using prepaid or members who have submitted payments on a disconnect notice as they may run the risk of their payment not making it to our system before their service is disconnected.

Western Cooperative Electric does not partner with this company or other companies to accept payments for our members and we do not recommend our members use third-party payment sites. Rather, Western

Let Us Help You Mind Your eBiz-ness

Western Cooperative Electric now offers eBiz—a member-friendly application to access your account. eBiz offers the following account management tools:

- ▶ See your current billing and billing/payment history;
- ▶ View your daily meter readings from your meter;
- ▶ Pay your bill with a check or card (no processing fee);
- ▶ Pay one time or set up monthly payments;
- ▶ Use our online bill calculator;
- ▶ View charts and graphs of usage data;
- ▶ Compare months or years of usage;
- ▶ Make account changes;
- ▶ Sign up for email billing notifications;
- ▶ Request service from Western Cooperative; and
- ▶ Store payment options and go paperless.

To create an eBiz account, follow the directions below.

1. Go to <https://www.westerncoop.com>.
2. On Western's homepage, click the link to eBiz.
3. Enter the information requested (shown at right).

User Name	<input type="text"/>	Required, at least 8 characters in length.
Password	<input type="password"/>	Required, at least 8 characters long, contain at least an uppercase letter, at least one number, and may not contain any blank spaces.
Re-enter password	<input type="password"/>	
Account number	<input type="text"/>	Required, this is the basic account number.
Phone	<input type="text"/>	This phone number must match the one on file with Western. The error "Did not validate" means you need to provide the co-op with your current contact information.

members can pay bills 24 hours a day, 365 days a year at <https://ebiz.westerncoop.com> with no additional fees and where payments post in real time. To ensure you are using Western's eBiz site look for the

ebiz in the URL. The 'https' preceding this shows that your payments are processing securely.

If you have any questions, please contact us at 800-456-6720.



What's Contributing to Your Electric Bill?

When receiving your electric bill, are there times you question why it might be high? Sometimes it has to do with the appliances you use. Your electric bill is based on the amount of electricity you use and how often you use it. Kilowatt-hours, or kWh, are the basic unit of electric energy for which most residential customers are charged.

To get an idea of how much energy your appliances use and how much they can cost you, here's a look at some common energy-consuming appliances and the amount of energy they use every hour:

Air conditioning and heating

If your house has electric heat, or you use a portable electric heater, your electric bill will increase during the winter months. To help save money, install a programmable thermostat and set it back at least 8-10 degrees for eight hours a day. Doing so can save you 10 percent on your energy costs every year, according to the U.S. Department of Energy.

Water heating and clothes drying

Heating water for showers and clothes washing can increase your bill, especially

if you consider that your electric water heater might have to run additional to reheat the water in its tank. Every load of laundry you wash and dry can cost between \$1 and \$2 each.

To save money, shorten your showers and wash your clothes with cold water. You can also set your water heater to 120 F. Every 10-degree reduction in water heater temperature can save between 3-5 percent in monthly energy costs.

Refrigeration

Refrigerators can be high energy users because they use electricity most of the time, even when you are not at home. In many cases refrigerators could operate 8-10 hours a day, which could be \$1 a day or more. Having more than one refrigerator or freezer will increase that amount as well. To save money make sure your refrigerator is set on the optimal tem-

Appliance	Typical Consumption Per Hour	Cost Per Hour at 11 Cents Per kWh
Central AC/Heat pump	15,000 watts	\$1.65
Clothes dryer/water	4,000 watts	44 cents
Water pump	3,000 watts	33 cents
Space heater	1,500 watts	16.5 cents
Hair Dryer	1,200 watts	13 cents
Refrigerator	1,000 watts	11 cents
Desktop computer/monitor	400 watts	4 cents

perature, and reconsider that extra fridge running in the garage.

Lights

Even though individual light bulbs don't use much electricity, costs can add up quickly. Many light fixtures use more than one bulb and it's easy to leave lights on throughout your house when you're not using them. Consider changing out older fixtures and installing LED lights for considerable savings.

Visit www.touchstoneenergy.com for more tips and click on Together We Save. You have the option to reduce your energy consumption and therefore, lower your electric costs.

Top Three Co-op Priorities for the Final Version of the Farm Bill

The House and Senate each passed versions of the Farm Bill earlier this summer and are seeking to reach a compromise on the legislation in the fall.

The National Rural Electric Association is urging lawmakers on the Farm Bill conference committee, tasked with coming up with the final version of the bill, to consider the electric co-ops' priorities.

Remove Senate changes to Rural Electrification Act loan program

The House Farm Bill retains existing escrow accounts for co-op loan repayments and treatment of deposits into

those accounts. The Senate-passed version eliminates the escrow or "cushion of credit" program that allows greater financial flexibility to co-ops and benefits the government by having funds pre-deposited toward loan payments.

Promote true high-speed broadband for rural areas

The House version provides for significant financial investment in broadband development by electric co-ops and other providers in rural areas that have either no internet service or substandard service.

The Senate Farm Bill increases funds for

rural broadband but provides only limited support for projects in areas with existing but inadequate service.

Include funds for rural economic development and innovation

Co-ops use the Rural Economic Development Loan and Grant Program to finance economic development projects, such as refurbishing a library or buying emergency response vehicles.

Both bills reauthorize and improve the program through 2021. NRECA supports the Senate provision, which also provides \$5 million for the program each year.

Deposit Policy

Western's deposit policy was amended and approved by the Board of Directors on July 19, 2018. This updated policy replaces any portions of present Western Cooperative Electric's billing standards pertaining to credit information and Western's deposit regulations. This policy not only pertains to new customers' credit information but current customers' payment record. Please refer to the policy in detail at www.westerncoop.com or request a copy at 785-743-5561.

Cold Weather Rule Effective Nov. 15

Western Cooperative Electric members who are unable to pay their electric bill from Nov. 15 through March 15 can avoid being disconnected by fulfilling the following good faith requirements:

- ▶ Notify the cooperative of their inability to pay their bill in full;
- ▶ Apply to federal, state, local or other financial assistance programs for which they may be eligible to receive aid in paying utility bills; and
- ▶ Reach a mutually-agreeable payment arrangement with the cooperative.

It will be the responsibility of the cooperative during the cold weather period to send one written notice to the member and attempt to phone the member at least two days prior to collection/disconnection.

The Cold Weather Rule is to ensure that human health and safety are not unreasonably endangered during the cold weather months. For more information, please visit www.westerncoop.com or call 785-743-5561 or 800-456-6720.

Make Your Decorations the Only Scary Thing Outside This Halloween

Christmas is no longer the only holiday we bring out lights and yard decorations to show our festive spirit. Halloween has become a time to string up lights, plug in fog machines, light up those electric powered decorations and create a yard that is scare-worthy



to any trick-or-treater who may stop by. But beware of the hidden electrical dangers that could spoil your holiday.

Safe Electricity offers these tips to make your Halloween safe and fun:

- ▶ Carefully inspect each electrical decoration. Check for cracking, fraying or bare wires, as they may cause a serious shock or start a fire.
- ▶ Replace any damaged decorations.
- ▶ Make sure any lights, animated displays, or other electrical outdoor products are Underwriters Laboratory (UL) approved and marked for outdoor use.
- ▶ Follow the care and instructions that accompany your electrical decorations.
- ▶ Don't overload extension cords or allow them to run through water on the ground.

- ▶ Plug outdoor electric lights and decorations into outlets protected by ground fault circuit interrupters (GFCIs). If your outlets don't have them, either contact a qualified electrician to install them or use portable GFCIs instead.
- ▶ Keep electrical cords out of walkways to avoid tripping hazards.
- ▶ Turn off all electrical decorations and lights before leaving home or going to sleep. Consider using a timer.
- ▶ When decorating outside, always make sure to look up and check that you and any equipment, such as ladders, are at least 10 feet away from overhead power lines.

Avoid any tricks this Halloween by enjoying your treats and decorating safely. Get more safety tips at SafeElectricity.org.

KCC Complaint Procedure

Western Cooperative Electric strives to provide our members with quality service and support, but if you have a complaint about your electric utility bill or service that you cannot resolve by contacting Western Cooperative Electric, Kansas law allows you to file a complaint with the Kansas Corporation Commission (KCC). To file an informal complaint, please contact the KCC office of Public Affairs at 800-662-0027 or by e-mail at public.affairs@kcc.ks.gov. Most complaints can be resolved through the informal complaint procedure.