



Corning | Mount Ayr | Stanton

Southwest lines

A monthly publication for members of Southwest Iowa Rural Electric Cooperative

October 2015

Effective November 1: New Bill Payment Options For Your Convenience

SOUTHWEST IOWA REC IS EXCITED to offer several new payment options for members effective November 1. These new payment options not only provide quick convenient ways to pay your bill, but also provide more opportunities for online and mobile account management and usage information.



SmartHub replaces our current eBill program and is a tool that provides convenient

account management and detailed usage information on a computer website, or on your iOS or Android mobile device. With SmartHub you can:

- Make a payment
- Access payment history
- View your bill
- View your electric usage
- Update your account or contact information
- Communicate directly with Southwest Iowa REC

How do I sign up for SmartHub?

Please find the link to SmartHub on our website at www.swiarec.coop. If you already use eBill, you can login to SmartHub using the

same e-mail and password you have always used. As a new user you will be required to enter your account number, last name or business name and your e-mail address.

What is the difference between the SmartHub mobile app and web version?

The SmartHub mobile app can be downloaded and installed on any iOS and Android-compatible tablet or mobile device. The web version is accessible from any desktop or laptop device with Internet access. Both versions give you secure access to maintain your account information, view your bills, see payment history and make payments on one or more accounts.

The free SmartHub app is supported on the following platforms:

- iOS 7.0 and above (iPhone and/or iPad)
- Android 2.2 and above (Smartphones or tablets)

Is the app secure?

Yes! All critical information is encrypted and no personal information is stored on your mobile device. Mobile devices do offer you the ability to store your login information for apps installed on the device. If you choose to store your login information, any person who has access to your mobile device can access your account.

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October is Co-op Month! Why Membership Matters

AS A MEMBER-OWNER, YOU LIKELY HAVE in your possession a stockpile of rewards cards, membership cards, or IDs that give you exclusive access to deals and benefits for being a loyal customer. As a member of Southwest Iowa REC, you don't have to jump through hoops to get benefits – they are automatic when you join!



In our cooperative world, you are not just a member, you're also an owner. You own a stake in our business and just like any stakeholder, there are many benefits to your membership. You have a say in the representatives who are elected to serve on Southwest Iowa REC's Board of Directors. You can make your voice heard at our annual meeting in September

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Energy Efficiency Tip of the Month

Don't let vampires suck the life out of your energy efficiency efforts!

By unplugging unused electronics – otherwise known as “energy vampires” – you can save as much as 10% on your electric bill.

Source: energy.gov

Understanding Your Energy Options

ACROSS THE COUNTRY, THROUGHOUT Iowa, and in our electric cooperative service territory, many people are talking about options in fulfilling their energy needs. When our member-owners talk to us about energy options, wind turbines, solar panels or geothermal systems are the most commonly discussed types of systems.

Often we're asked, "Should I install geothermal?" or "Is distributed generation right for me, and which system would be better for me to install – a wind turbine or a rooftop solar system?" Our answer is always the same – while talking to us is an important first step, deciding whether geothermal, wind or solar is right for you is solely your decision. Our role is to help you understand the importance of doing your homework, to point you in the direction of credible resources, and to properly equip you so you can make a well-informed decision.

Begin with Energy Efficiency and Know Your Rate Structure

A thorough energy audit is an important first step if you are considering geothermal or distributed generation (DG). For example, implementing energy efficiency measures in advance of installing a DG system can save you money by reducing your overall energy or water consumption, which subsequently reduces the size of the system you'll need to meet your energy needs.

Before investing in a geothermal or DG system, you'll also want to understand your rate structure once the system is operational.

Considerations for Geothermal

Although there are many positive aspects to geothermal, including the potential to reduce your home heating costs by an average of 50% in the winter and cooling costs by 30% in the summer, you'll also want answers to the

following:

- How does the cost compare to a traditional HVAC system?
- What types of tax credits, cash rebates, low-interest financing and special heating rates are available?
- Will I need a separate well or additional water source?
- What type of warranty is available for underground repairs?
- Will the system require significant maintenance?
- Should the length of time I plan to live in my home factor into my decision?

Understand How Wind and Solar Differ

Choosing the type and size of a distributed generation system requires thorough research and analysis of your daily and annual energy use. This analysis will indicate what time of day you use the most energy and the profile of your use across all hours. Not only will this information allow you to size your system according to your energy consumption needs, but also it will show what system will be most suitable. For example, if your peak energy usage is 6-8 p.m., a solar system may not be your best choice since solar energy generation typically peaks earlier in the day.

If you've decided that you want to pursue investing in a DG system, answers to the following questions also may help you determine if wind or solar is right for you:

- What are the average annual wind speeds for my area?
- Can I position solar panels on my property to achieve optimal energy generation?
- How do the maintenance requirements of wind and solar differ?

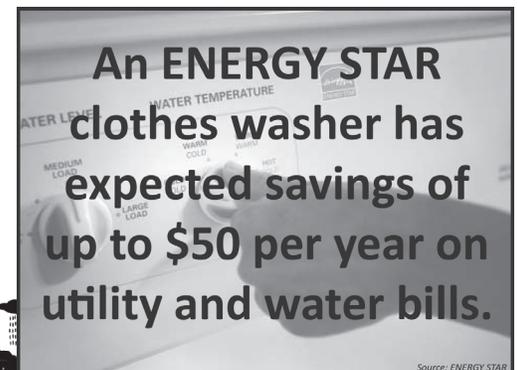
- Do my city and county codes, zoning requirements or neighborhood covenants allow for wind or solar?
- What type of insurance will I need for either system?
- How much space will the system occupy?
- How will storms (lightning, hail, wind, snow, ice, etc.) impact my system?
- What financial incentives or tax credits are available for either type of system?
- What are my cooperative's policies for purchasing my power if I have excess generation?



Phil Kinser

Southwest Iowa REC understands that the needs of our member-owners are continuing to evolve as many of you become more engaged in your energy decisions. Whether it's providing energy efficiency tools or discussing geothermal and distributed generation, it's our job to make sure that we provide the resources you need while staying focused on the top priority of improving the quality of life for our member-owners as a whole.

You can find additional resources on our website, www.swiarec.coop, to assist in your decision-making process. If you're considering your own solar generation, download useful resources at www.swiarec.coop/content/faqs-and-tips.



SmartHub is the Smart, Easy Way to Pay Your Bill Online

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How do I get the app for my phone?

Look for SmartHub in the Apple Store® or in the Google Play store. Search SmartHub (not case sensitive but must be all one word). If duplicates appear, the correct app is provided by our partner, National Information Solutions Cooperative. When you open the app for the first time you will need to select and confirm Southwest Iowa REC as your utility provider. You can then log in using your existing eBill username and password, or create an account by following the prompts on the screen. **The app is free to download and install.**

Do I have to change the way I pay my bill in order to use SmartHub?

No, you can use all the features of SmartHub and continue to pay your bill as you currently do.

Is there a fee for paying my bill online?

As with the current online payment system, there is a \$3.95 convenience fee for all online payments either

by credit card or check. The maximum amount that can be paid per credit card transaction is \$500.00. There is no limit for payment by check.

I have multiple accounts. Can I see them all in the app and on the web?

Yes, the web home page shows all of your accounts with the amounts due and links to other detailed information. On the app, tap the “Bill and Pay” icon. The total due of all accounts shows and below it you can select different information by account. You can make payments on one or more accounts.

How current is the account information I

see in the app or on the web?

The information is shown in real time. However, if you keep your app or the web version open for an extended time, you should refresh the page by selecting a new option in order to ensure the information is still current.

How do I sign up for notifications?

Notifications can only be managed on the web via the “Notifications” tab. You can select your preferred notifications method which includes text, mobile push notifications or e-mail. If you have multiple accounts, you will be prompted to indicate which account the notification is for.

Sign up today for an online account and begin to experience the new and exciting features of SmartHub.

PAY NOW (powered by SmartHub)

PAY NOW via website provides a quick, convenient and streamlined way to pay your bill online. It does not contain all the functionality of SmartHub but does offer an easy way for you to pay your bill online. You will be required to

enter your account number and name. No registration or password is required. PAY NOW allows members to pay your bills 24 hours a day, seven days a week. Please find the link to PAY NOW on our website at www.swiarec.coop.

PAY-BY-PHONE BY CALLING 1-844-843-6839 (Toll-Free)

Southwest Iowa REC is now providing a new option for members to pay your bill. To use your credit/debit card or check as payment via phone, you can either call 1-844-843-6839 and reach the PAY-BY-PHONE directly or call 1-888-220-4869 (Southwest Iowa REC’s main number) and press menu option #5 to reach

PAY-BY-PHONE. Southwest Iowa REC employees will no longer be able to enter payment information for members. If you do reach an employee, they will be able to transfer you to the PAY-BY-PHONE system.

This system is automated. You **MUST** have your **ACCOUNT NUMBER** to use the automated system. Your account number is located in the upper right corner of your bill. You will be able to make payments on multiple accounts. After dialing you will reach the main menu and be prompted to press numbers for the actions you wish to complete.

Southwest Iowa REC is proud to offer these new payment options to our members. We know that one payment option does not fit everyone. Therefore, in addition to these new payment options, we will still continue to offer:

- Auto Bill Pay (ACH)
- Drop Box (located at each office)
- Postal Mail via the U.S. Post Office
- Front Counter (pay in person)

If you have any questions or need assistance with **ANY** of these payment options, please contact us at 1-888-220-4869.

National Co-op Month

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every year. You can speak up about policy issues the cooperative supports or opposes.

Our bottom line is providing you with safe, reliable and affordable electricity. Sure, we have to think about expenses, overhead and other aspects of daily business, but when we have a little left over, we give it right back to you. And returning capital credits to you is a major part of why being a co-op member matters.

As your local electric co-op, we get to be a part of this community. When we think about membership, we think about all of the ways we can give back to you, our members – and that’s what matters most to us.



EMPLOYEE SPOTLIGHT



Name: Les Helvie
Family: Married to Amanda. Three daughters - Ray, Eva, Wynn
Date of Hire: Sept. 23, 2002
Current Position: Lineman

Favorite Recipe: Grandma Glee's Casserole

Grandma Glee's Casserole

- Ingredients:
- 1 lb. hamburger
 - 1 can creamed corn
 - 1 can cream of mushroom soup
 - 1/3 cup minute rice
 - 1/4 cup milk

In microwave safe dish combine all ingredients except hamburger. Mix and cook on high for 7 minutes. Brown hamburger and drain. Once hamburger is fully cooked, add the mixture from the microwave to it. Stir and continue to cook for 1 additional minute.

**This is a quick and easy dish. Our family loves it so we typically make a double batch as it is also good left over.*



The X RECipe

Small Change That Changes Lives

ONE OF SEVEN COOPERATIVE PRINCIPLES that guide Southwest Iowa REC is "Concern for Community." Your cooperative lives up to this principle by offering the Operation Round Up® program.

The way it works is simple. Each month, Southwest Iowa REC "rounds up" the electric bills of participating member-owners to the next highest dollar. All Operation Round Up donations are then placed in a separate fund to be disbursed for charitable purposes only.

A committee comprised of community leaders, Southwest Iowa REC employees and directors receives and evaluates all donation requests. This committee makes recommendations for disbursements to the full Southwest Iowa REC Board of Directors, which has final approval of all Operation Round Up disbursements.

Typically, Operation Round Up funding will be used to address individual and community needs such as food, shelter, clothing, health, education and service

projects. Operation Round Up funds cannot be used for political purposes.

Individuals or organizations requesting donations do not have to be members of Southwest Iowa REC but they do need to be a resident or entity located in one of the 11 counties we serve: Adair, Adams, Cass, Decatur, Fremont, Mills, Montgomery, Page, Ringgold, Taylor and Union.

Southwest Iowa REC is committed to improving local residents' quality of life.

Operation Round Up is an innovative way to continue to make a difference in our local communities. We encourage individuals and organizations with needs to apply for Operation Round Up donations. Applications can be requested from any of our three offices or online at www.swiarec.coop under the "Community" tab.

Out of our 5,908 accounts – we're excited that 3,749 meters are signed up for Operation Round Up.

If you're not already signed up – why not call today and join in?

Hoepker Fills In at SWIAREC Offices Over the Summer

AGNES HOEPKER HAS BEEN WORKING in our Corning office this summer filling in for an employee on maternity leave. Agnes is originally from Creston and she worked for the National Rural Electric Cooperative Association (NRECA) in Lincoln, Neb., from 2005 - 2014.



At NRECA, Agnes worked in the Member Contact Center and then moved to the Employee Benefit Department. Agnes' work at NRECA put her in direct contact with member cooperatives like Southwest Iowa REC. In 2014, Agnes left NRECA to return to Creston to care for her elderly mother and to be closer to her grandchildren.

We would like to take this time to thank Agnes for filling in this summer and doing a great job assisting the membership.

THANK YOU

"Thank you very much for sponsoring the Champion Ram Lamb trophy." -Connor Shipley



Find us on Facebook

Corning
1801 Grove Ave., Corning, IA 50841

Mount Ayr
1502 W. South St., Mount Ayr, IA 50854

Stanton
415 Broad Ave., Stanton, IA 51573

NEW PHONE NUMBER FOR ALL LOCATIONS:
(888) 220-4869

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 Jason Smith

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