



ELECTRIC MEMBERSHIP CORPORATION

P.O. Box 509 ▪ Covington, Georgia 30015 ▪ Phone: 770.786.3484 ▪ Web: www.ssemc.com

Dear Member-Owner,

Welcome to Snapping Shoals EMC. We are a non-profit, member-owned electric cooperative committed to delivering reliable power and exceptional service at the lowest cost possible. Our electric cooperative has been serving this area for more than 80 years, and we are honored to have you as a part of our growing community. We are confident you will discover that being a member-owner of Snapping Shoals EMC has advantages.

Please fill out the enclosed application form completely, sign and return it to Snapping Shoals EMC at P.O. Box 509, Covington, GA 30015, or through our Account Document Portal on the Contact Us page of our website at www.ssemc.com. Please be sure to include the name and signature of any additional contact you wish to have access to this account, such as a spouse or roommate.

Snapping Shoals EMC is proud to be your electric service provider and we look forward to serving your residence. If you have any further questions or need additional information, please contact our Member Care Department at 770-786-3484.

Sincerely,

Snapping Shoals EMC

Snapping Shoals Electric Membership Corporation Cooperative Principles

As an electric cooperative, Snapping Shoals EMC operates differently from other forms of business because it is locally controlled, democratically governed, and non-profit. Snapping Shoals EMC, along with all cooperatives across the country, function on these seven core principles.

Principle 1: Open and Voluntary Membership

Snapping Shoals EMC is proud to operate on this cooperative principle, providing electric service without denial to any and all who live within our service territory.

Principle 2: Democratic Member Control

Snapping Shoals EMC members are more than just customers of the cooperative, they are member-owners. As a member-owner, you have a voice in our operations. You can participate in the election of our Board of Directors, who are responsible for establishing company policy and overseeing financial and administrative aspects of our EMC.

Principle 3: Member Economic Participation

The members of SSEMC directly contribute and democratically control the capital of our cooperative. As a not-for-profit organization, we only collect enough revenue to cover the cost of business operations. Any excess revenue is retained and returned in the form of capital credits to all qualifying members whenever our Board of Directors deems possible.

Principle 4: Autonomy and Independence

Snapping Shoals EMC is a self-governed cooperative that controls its own affairs through the direction of our 11-member Board of Directors. These Board of Directors are all member-owners themselves and are elected by the cooperative's membership. The Directors serve by district to ensure equal representation from all areas in our service territory but are elected by the membership to represent all Snapping Shoals members.

Principle 5: Education, Training, and Information

The ability to provide exceptional service to our members is a direct result of highly trained and skilled employees. SSEMC strives to ensure our employees consistently receive the necessary education and training needed to perform their jobs at the highest levels. We also take consistent efforts to ensure our members remain well informed on the operation and development of our cooperative. Snapping Shoals EMC provides information to our members through multiple channels, including our monthly newsletter, our website, and our social media platforms.

Principle 6: Cooperation among Cooperatives

SSEMC is proud to be a part of the widespread network of cooperatives helping cooperatives. When Mother Nature strikes - rain, snow, or sleet - the entire cooperative community comes together to reach one goal: restore power as quickly as possible. Whether outside crews from other parts of the country are coming to assist our area, or our very own operation crews are sent elsewhere, the cooperative community never waivers.

Principle 7: Concern for Community

Snapping Shoals EMC is connected to the communities we serve, actively supporting projects and organizations to help enhance the quality of life in our service territory. Many Snapping Shoals EMC employees volunteer at area schools, with youth organizations, and with local civic groups. SSEMC also helps numerous individuals, organizations, and students annually through our Operation Round Up program, unclaimed capital credit funds, various student scholarships and Bright Ideas grants.

SNAPPING SHOALS ELECTRIC MEMBERSHIP CORPORATION

RESIDENTIAL RATES

The following rates are available to residential consumers in all territory served by Snapping Shoals EMC where at least 50 % of the total usage is for domestic residential usage. For the purpose of this rate, churches, farms, dairies and schools may be classed as residential.

REGULAR MONTHLY RATES*

Terms of Payment: Payment is due upon receipt of the bill.

Summer Usage (*May through October billing cycles*)

Base Charge	\$28.00 per month
First 1,000 kWh	@ 8.53 ¢ per kWh
Over 1,000 kWh	@ 11.52 ¢ per kWh

Winter Usage (*November through April billing cycles*)

Base Charge	\$28.00 per month
First 1,000 kWh	@ 8.20 ¢ per kWh
Over 1,000 kWh	@ 7.95 ¢ per kWh

FLEXPAY/PREPAID RATES* (FlexPay/Prepaid rates are available only for locations served by a 200 amp 120/240 meter.)

Terms of Payment: Payment is due prior to electric consumption.

Summer Usage (*May through October billing cycles*)

Base Charge	\$33.00 per month
First 1,000 kWh	@ 8.53 ¢ per kWh
Over 1,000 kWh	@ 11.52 ¢ per kWh

Winter Usage (*November through April billing cycles*)

Base Charge	\$33.00 per month
First 1,000 kWh	@ 8.20 ¢ per kWh
Over 1,000 kWh	@ 7.95 ¢ per kWh

SENIOR CITIZEN - LOW INCOME ASSISTANCE

Qualifying members certified by the Cooperative will be eligible for the waiver of \$12.00 of the monthly base charge and minimum monthly charge. To qualify, the member must be 65 years of age or older with total household income of \$20,000 or less per year, provided that the electric service account is the member's principal place of residence and is individually metered and in said member's name.

***POWER COST ADJUSTMENT**

These rates do not include the Power Cost Adjustment (PCA). The PCA is a separate line item that appears on your SSEMC bill each month, which reflects the increase/decrease in the co-op's costs of wholesale power. The PCA is calculated by multiplying your energy usage in kilowatt-hours by the current PCA factor.

EFFECTIVE January 1, 2017



FOR SNAPPING SHOALS EMC USE ONLY	
Account Number:	_____
Customer Number:	_____

APPLICATION FOR SERVICE

PLEASE COMPLETE THE FOLLOWING: *(application consists of 2 pages)*

APPLYING FOR: STANDARD ELECTRIC SERVICE _____ FLEXPAY ELECTRIC SERVICE _____

Date of Application (MM/DD/YY): _____ County Where Service Will be Located: _____

Date that you want this service in your name (MM/DD/YY): _____

Application For: Reset _____ New Service _____ Relocation _____ Additional Service _____

Service Location: _____

Mailing Address: _____

Do you Rent Own the Service Location Property Owner's Name: _____

Date Rented or Purchased (MM/DD/YY): _____ Property Owner's Phone: _____

Property Owner's Address: _____

APPLICANT:

Name: _____ Soc. Sec. No.: _____ - _____ - _____

Driver's License No.: _____ State: _____ Expires: _____ Date of Birth: _____

Phone: (home) _____ (work) _____ (cell) _____

E-Mail Address: _____

Employer: _____ Employer's Phone: _____

Employer's Address: _____

Nearest Relative Not Living in Household (name): _____ Relationship: _____

Address: _____ Phone: _____

CO-APPLICANT (SPOUSE/ROOMMATE):

Name: _____ Soc. Sec. No.: _____ - _____ - _____

Relationship to Applicant: _____

Driver's License No.: _____ State: _____ Expires: _____ Date of Birth: _____

Phone: (home) _____ (work) _____ (cell) _____

E-Mail Address: _____

Employer: _____ Employer's Phone: _____

Employer's Address: _____

Snapping Shoals EMC reserves the right to request a photo ID from the applicant. By submitting this application for service, the applicant acknowledges that a photo ID may be required and agrees to provide one if requested.

Snapping Shoals Electric Membership Corporation
(Completion of this agreement is required for electric service)

The undersigned (hereinafter called the “Applicant” and/or “Co-Applicant”) hereby applies for membership in and agrees to purchase electric energy from Snapping Shoals Electric Membership Corporation (hereinafter called the “Corporation”), upon the following terms and conditions:

1. The Applicant will pay to the Corporation the sum of \$10.00, which will constitute the Applicant’s membership fee. Additional deposits and account establishment fees may be required in accordance with conditions of service.
2. The Applicant will, when service is connected, purchase from the Corporation all electric energy used on the premises described above and will pay monthly at rates fixed by the Board of Directors of the Corporation in accordance with existing policies. FlexPay electric service is paid at the member's discretion.
3. The Applicant certifies that his/her premises are in compliance with wiring specifications as approved by the State, County or other governing agency and will not present a hazard to SSEMCC personnel.
4. The Applicant will comply with and be bound by the provisions of the bylaws of the Corporation and such other Rules and Regulations that may be adopted by the Corporation from time to time. These documents are available for review in our Member Handbook, which can be found online at *www.ssemcc.com*.
5. The Applicant, by paying a membership fee and therefore becoming a member, assumes no personal liability or responsibility for any debts or liabilities of the Corporation.
6. The Applicant acknowledges that the Corporation’s Rules and Regulations allow termination of service to anyone who has benefited from the Corporation’s services and owes a delinquent debt to the Corporation. The Applicant therefore certifies that he/she agrees to assume equal liability for any previous debts owed to the Corporation by anyone the Applicant should allow to reside at the requested service location and benefit from the services of the Corporation. Failure to pay any such debts to the Corporation will result in immediate termination of electrical service.
7. The Applicant acknowledges that the Corporation will deduct, recoup, or set-off any amount of Capital Credits that may become payable to the Applicant in partial or full satisfaction of any debt Applicant may have to the Corporation. The Applicant hereby grants to the Corporation a security interest in the Applicant’s past, present and future rights to the Capital Credits.
8. Standard Electric Service is billed for the energy consumed and this application is used to determine the credit worthiness of such applicant(s). Utility Credit Scoring is used to determine deposit amounts. Refusal to provide necessary information to request a credit score will be treated as a zero credit score. Scoring and deposit requirements may be updated at any time without additional notice. Failure to complete this application entirely or use of false or inaccurate information may result in immediate disconnection of all services. FlexPay electric service is exempt from deposit requirements.
9. The acceptance of this application by the Corporation shall constitute a contract between the Applicant and the Corporation, and in further consideration of said acceptance and the installation of facilities by the Corporation to provide the Applicant with electric energy, the Applicant agrees to take said energy from the Corporation. Therefore, I hereby authorize a credit check and verification of the information provided herein. I also understand that any false representation herein could result in termination of service.

Applicant's Signature: _____

Co-Applicant's Signature (Spouse/Roommate): _____

Employee or Director of SSEMCC (Yes/No): _____ Date (MM/DD/YY): _____

Operation Round Up®

Using Small Change to Make a Big Difference in Lives

Snapping Shoals EMC's Operation Round Up® program provides a simple way for you, our member-owners, to play an important role in helping to meet the special needs of individuals and families in the communities we serve.

If you are willing and able to contribute just a little change each month, your contributions, combined with those of our other participating member-owners, will be able to do a great deal of good. With 75 percent participation, this program can raise over \$200,000 a year.

Q. How much will it cost me to participate in Operation Round Up® and how is the amount of my contribution determined?

A. Participants contribute an average of about 50 cents per month. Each month your contribution is determined by rounding up your Snapping Shoals EMC bill to the next highest dollar amount, so your contribution will range anywhere from one penny to 99 cents. For instance, a bill of \$48.45 will be rounded up to \$49, with the extra 55 cents going to Operation Round Up®.

Q. What if my bill is already an even dollar amount? For example, what if it's \$45.00 one month?

A. When the bill itself is an even dollar amount, no rounding up is done. If the bill amount is \$45.00, then you would pay only that and would not make a contribution to Operation Round Up® that month.

Q. How do I sign up to participate?

A. When you apply for electric service from Snapping Shoals EMC, you are automatically enrolled to participate in Operation Round Up® unless you tell us you do not want to be part of this program.

Q. How will the funds that are raised be used?

A. An organization known as the Snapping Shoals Electric Trust has been formed to oversee Operation Round Up®. The Trust has a Board of Directors that decides how funds will be disbursed. The funds are used, in accordance with the Trust's by-laws, to provide help with various needs in our communities. The primary purpose of Operation Round Up® is to provide funding for special needs, particularly when help is not available through other channels, and to provide assistance in emergency situations.

No funds from Operation Round Up® will go to Snapping Shoals EMC or be used in the operation of your electric co-op.

(continued)

Q. Who serves on the Trust Board?

A. The Electric Trust’s Board of Directors is entirely separate from the electric co-op’s board. Members of the Trust Board represent each of the co-op’s districts. They are selected from our local communities, but they are not required to be Snapping Shoals member-owners. The Trust directors must have a deep concern for their community and a sincere desire to see that help is provided where it will do the most good. They receive no pay or compensation for serving on the board.

Q. How can someone seek help from Operation Round Up®?

A. Applications for assistance are available from Snapping Shoals EMC. Anyone seeking help can pick up a form at our main office on Brown Bridge Road or call 770-385-2737 to have one sent by mail.

Q. Can a member-owner ask Operation Round Up® for money to pay their electric bill?

A. A member-owner who needs help paying a power bill will be referred to Project Share. Project Share is a program administered by the Salvation Army and designed to provide assistance to Georgians who lack funds for basic needs such as food, housing, medical care and utility services.

Q. What happens if someone who contributes to Operation Round Up® later decides they do not want to participate any longer? Or what if someone is an accidental participant because they were not aware of the program?

A. Any participant can withdraw from Operation Round Up® at any time by just giving us a call. An accidental or displeased participant can receive a refund for the current year’s contributions. We try to keep you informed about the program through our monthly newsletter, *The Illuminator*, which comes with your bill.

Q. What if I don’t want to participate in Operation Round Up®?

A. If you choose not to participate, please complete the form below and mail it to Snapping Shoals EMC, P.O. Box 509, Covington, GA 30015. You may also log into your account at www.ssemc.com or call us at 770-786-3484 to let us know you do not want to be included in Operation Round Up.

If you **do not** wish to participate in Operation Round Up®, please complete this form and return it to Snapping Shoals EMC, log into your account at www.ssemc.com, or give us a call at 770-786-3484.

I DO NOT wish to participate in Operation Round Up® at this time.

Name: _____

Address: _____ City: _____

Account #: _____

Customer #: _____