

New Enterprise Rural Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives
serving Pennsylvania and New Jersey

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Monday through Friday
7 a.m. - 3:30 p.m.

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814-766-3221
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From the General Manager/CEO



Time does fly

By Mark Morrison

A FEW weeks ago, my family enjoyed a mini-vacation to visit friends in Minnesota. The date on the calendar read Oct. 28. The snow on the ground when we arrived reminded me that winter and the holiday season is not that far off. A white blanket covered the sidewalks, rooftops and vehicles as we traveled through downtown Minneapolis. How did 2017 pass by so quickly?

The friends we were visiting were strangers four years ago. They were high school-aged hockey players recruited by a junior team in town. The new team was part of a league that exposed players to the opportunity of pursuing their dream to someday play college hockey. My two sons were involved in playing hockey for their own teams and toward the end of their season, my wife and I were approached by one of our son's coaches asking us if there was any way we would be willing to welcome a player into our home. The player would live with us from August to the end of the season, which could possibly be the end of April. How could we possibly do this with both of us working, kids in school, homework, practice, weekend games and taking care of the house and life? We had a family meeting and, of course, the kids were all for it. My wife and I thought for a while and discussed the million reasons why we should not volunteer to do this. Despite all the reasons to say no, we said yes anyway and took in two players, both from St Cloud, Minn. It was one of the best decisions we ever made.

That was four years ago. The guys are now seniors in college, fulfilling their dream of playing hockey at the college level. In May, they will graduate and go wherever life takes them. I had forgotten about the many games we watched them play, the many family dinners we shared together, the nights of helping my boys with homework, sightseeing trips we worked in between game schedules. What seemed like part of our family routine was so much more to the players and their families. They reminded my wife and me how grateful they were to us for letting the boys stay at our home.

With the holidays and end of the year fast approaching, my thoughts are to slow things down a bit, or at least trick myself into thinking I can. It is easy to get consumed by life. Our work, news, social media, community events all do their best to cloud memories like the ones I experienced on our recent trip.

I hope these memories foster thought in all of us to recognize something we can be thankful for or remind us how blessed we are in our lives with memories, experiences, and opportunities this holiday season. This Christmas and holiday season will be special. I hope we all spend them with people we love, slow down the day-to-day pace and enjoy the moment. I am already picturing a holiday season filled with family, friends and lots of laughs.

Merry Christmas and Happy New Year. 🌟



You can manage your account right from your smartphone with SmartHub. Make payments, check your electricity use and account history all at the touch of a button. Download the FREE mobile or tablet app in the Apple App Store or Android Marketplace.

Use SmartHub to get end-of-year reports

It's about time to start gathering your financial documents in preparation for tax time.

Did you know that a record of your energy use is available with a few computer clicks? Many consumer-members want

Billing Date	Printed Bill	Adjustments	Total Due
09/29/2017	\$118.00 View Bill >	View Usage >	\$0.00
08/29/2017	\$153.00 View Bill >	View Usage >	\$0.00
07/31/2017	\$154.00 View Bill >	View Usage >	\$0.00
06/29/2017	\$134.00 View Bill >	View Usage >	\$0.00
05/30/2017	\$99.00 View Bill >	View Usage >	\$0.00
05/01/2017	\$83.00 View Bill >	View Usage >	\$0.00
03/29/2017	\$69.00 View Bill >	View Usage >	\$0.00
03/01/2017	\$71.00 View Bill >	View Usage >	\$0.00
01/30/2017	\$75.00 View Bill >	View Usage >	\$0.00
12/29/2016	\$36.00 View Bill >	View Usage >	\$0.00
11/29/2016	\$85.00 View Bill >	View Usage >	\$0.00
10/31/2016	\$86.00 View Bill >	View Usage >	\$0.00

end-of-year reports on the amount they paid for utilities. You can now get this information. You can access your account with SmartHub and get what you need.

If you aren't familiar with SmartHub, here's what you need to do to get started:

- ▶ Go to www.newenterpriserec.com and click the Pay On-line button.
- ▶ Register as a new user with your account number, account holder's last name and email address. Your email address then becomes your user name.
- ▶ Click the Submit button, and a second registration screen will appear.
- ▶ Enter the required security information and click Submit.
- ▶ A registration complete alert will appear, and SmartHub will send a temporary password to the email address you entered.
- ▶ Check your email to get your temporary password, click Login, and then enter your email address and temporary password to log in to SmartHub. You then will be prompted to create a new password.

The best part is that SmartHub features are available for consumer-members to use free of charge. If you need assistance getting started, just call our office at 814-766-3221 or 800-270-3177 during regular business hours. ☀

Say Merry Christmas with a gift of light

Can't think of a gift for that hard-to-buy-for person? Instead of worrying about what to get those hard-to-buy-for people, why not purchase an electric gift certificate from New Enterprise REC? You can purchase a gift certificate in any value. You may either mail your coupon and payment, stop by the office, or call us and pay over the phone with a check, Visa or MasterCard.

New Enterprise REC Gift Certificate

Recipient's Name: _____

Amount of Gift: _____

Purchaser's Name: _____

Purchaser's Address: _____

Purchaser's Phone Number: _____

How should the certificate(s) be signed: _____

(Mom & Dad, The Jones Family, Joe & Betty, etc.)

(Please circle one)

I wish to remain anonymous

Mail letter to recipient

Mail letter to purchaser

Food drive

Last year, we held a food drive from November to January. We gave the food to three local food banks. Thank you for being so generous.

Once again, we will have our food drive through January 2018. All non-perishable food, hygiene products or paper products are welcome to fill our truck (right) many many times. Some suggestions for items to donate include: canned meats and stews, soup, peanut butter, cereal, pasta, rice, baby products, toilet tissue, paper towels, and health and beauty products.



SIGN UP FOR THE FAMILY-IN-NEED FUND

FAMILY-IN-NEED FUND is a program that helps families in need of hardship assistance. The Center for Community Action determines eligibility for the FAMILY-IN-NEED FUND money. Your contribution to this worthwhile program assists ONLY New Enterprise Rural Electric Co-op consumer-members. Consumer-members volunteering for this program agree to have their monthly bill rounded up to the nearest dollar, with the extra few cents going to the FAMILY-IN-NEED FUND. This tax-deductible donation will amount to less than \$1 a month. The billing statement you receive in January will

have the total amount of contributions for the previous year. This can be used when filing your income tax return.

To join the FAMILY-IN-NEED FUND, just complete and send in the coupon below and mark the appropriate box.

Should you not want to have your monthly bill rounded up to the nearest dollar, but would like to contribute a lump sum amount, complete all the areas listed below EXCEPT the Account Number(s) area. Also mark the appropriate box.

Please do not return the coupon if you do not wish to participate.

FAMILY-IN-NEED FUND NEW ENTERPRISE RURAL ELECTRIC CO-OP

A Touchstone Energy® Cooperative 

3596 Brumbaugh Road, P.O. Box 75, New Enterprise, PA 16664-0075
Telephone 814-766-3221 or 800-270-3177 Fax 814-766-3319
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YES, I wish to participate in New Enterprise REC's FAMILY-IN-NEED FUND program. I understand my monthly electric bill will be rounded up to the nearest dollar with the extra cents going to the FAMILY-IN-NEED FUND. This will be effective with the next billing.

No, I do not wish to have my monthly electric bills rounded up, but enclosed is a lump-sum donation of \$ _____. This is a one-time donation. When making a lump-sum donation, please designate it for the FAMILY-IN-NEED FUND.

Account Name: _____ Account Number(s): _____
(as printed on bill) (list all accounts that are to be rounded up)

Address: _____

Telephone Number: _____ Date: _____

Make checks payable to: NEW ENTERPRISE REC

Thank you for participating.

Capital credits

NEW Enterprise REC isn't like other utilities — you are a consumer-member who owns a portion of the business. You may not have realized this when you signed up to be a consumer-member of the co-op and receive electric service from us. One benefit of your membership involves the allocation of excess revenue, called margins, in the form of capital credits.

New Enterprise REC operates at cost — collecting enough revenue to run and expand the business, but with no need to raise rates to generate profits for distant shareholders. When New Enterprise REC has money left over, it's allocated back to you and other consumer-members as capital credits. When the co-op's financial position permits, the co-op retires, or pays, the capital credits to active consumer-members as a bill credit. Inactive accounts are issued a check.

"Allocating and retiring excess revenue to consumer-members helps distinguish cooperatives," points out Brawna L. Sell, office manager. "We're proud to support our communities by putting money back into the local economy — and into the pockets of those we serve.

It makes our business model special."

The retirement of capital credits — so-called because consumer-members provide capital to the cooperative for it to operate and expand — depends on the co-op's financial status. New Enterprise holds onto allocated capital credits to cover emergencies, such as a natural disaster, and other unexpected events, and to expand its electric system, all of which may require large-scale construction of poles and wires. This action decreases the need to raise rates or borrow money to pay for the infrastructure. After a number of years, if financial conditions permit, your board of directors will decide to retire a set amount of capital credits.

Consumer-members are annually allocated capital credits based on the amount of electricity they consumed during a year. Because of our business model and capital credits, in particular, it is important that accounts are in the name of the person paying for and using the electricity because capital credits will be allocated and retired accordingly. In addition, if a consumer-member leaves the area, they should make sure New Enterprise REC has a valid address so when capital credits are retired, the check is mailed to the proper address.

You will see a credit on your January 2018 bill for your portion of the capital credits. 🌟

Look out for scams

By Meghaan Evans

Unfortunately, in today's world, scams are inevitable. Scammers can threaten you with everything from legal action involving the IRS to turning off power to your home.

Utility scams often involve an individual or group posing as an employee of your electric cooperative. The scammer may use threatening language in order to frighten you into offering your credit card or bank account information. Don't fall victim to these types of scams. Understand the threats posed and your best course of action:

- ▶ If someone calls your home or cellphone demanding you pay your electric bill immediately, gather as much information as you can from that individual, hang up the phone, and contact the local authorities. Scammers often use threats and urgency to pressure you into giving them your bank account number or loading a pre-paid credit or debit card (such as a Green Dot card). New Enterprise Rural Electric Cooperative (REC) will never ask you to provide personal finance information over the phone. If you have any doubts about your utility bill, contact our office either in person or over the phone at 814-766-3221 or 800-270-3177.
- ▶ If someone comes to your home claiming to be an employee of New Enterprise REC who needs to collect money or inspect parts of your property, call us to verify they are, in fact, an employee. All New Enterprise REC employees carry identification. Ask to see this. If they do not have identification, call local authorities for assistance and do not let the individual into your home.

There are other types of scams consumers should watch out for:

- ▶ Government agencies like the IRS will never call to inform you that you have unpaid taxes or other liens against you. You will always receive this type of information in the mail. If someone calls claiming to be the IRS, hang up immediately.
- ▶ If you receive an email from an unknown sender, an email riddled with spelling errors and typos, or an email threatening action unless a sum of money is paid, do not click on any links provided within the email, and do not respond to the email. Simply delete the email or send it to your spam folder.
- ▶ If someone calls your home claiming to have discovered a virus on your computer, hang up. This caller's intent is to access personal information you may be keeping on your computer.

New Enterprise REC wants to make sure you avoid any and all types of scams that could put you or your financial information in jeopardy.

