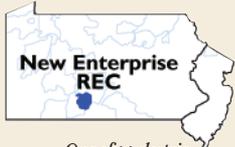


FROM THE GENERAL MANAGER / CEO

What would life be like without electric co-ops?

New Enterprise Rural Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

3596 Brumbaugh Road
P.O. Box 75
New Enterprise, PA 16664-0075
814/766-3221 • 1-800-270-3177
FAX 814/766-3319
Website:
www.newenterpriserec.com

BOARD OF DIRECTORS

Leroy D. Walls, President
David Bequeath, Vice President
Timothy Newman, Secretary
John R. Dively, Asst. Secretary
Robert Guyer, Treasurer
Curtis Brant
Merle Helsel

OFFICE HOURS

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

EMERGENCY OUTAGE NUMBER

814/766-3221
1-800-270-3177



Rick L. Eichelberger
General Manager & CEO

IN THE HOLIDAY movie classic, “It’s a Wonderful Life,” the lead character, George Bailey (played by Jimmy Stewart), wishes he had never been born due to financial troubles he is experiencing. Through the help of an angel, he sees how many lives would have been negatively affected if he didn’t exist.

George comes to realize that, even with his problems, he has a wonderful life with great friends and family.

So what do you think life would be like if community leaders had not founded New Enterprise Rural Electric Cooperative 77 years ago?

Living in the U.S. in 2015, it is nearly impossible to imagine life without electricity. So many of our modern conveniences that improve the quality of our lives are dependent on electricity as the “fuel” to make them work. From the alarm clock that wakes us up to the refrigerator that keeps our morning milk cold and fresh. From the HVAC unit that keeps us cool in the summer and warm in the winter to the vacuum that lets us clean more efficiently and all those kitchen appliances that save us time and physical energy. Of course, so much of our entertainment, whether it comes from the TV, radio or computer, depends on the kilowatt-hours that your electric co-op provides. Just think,

there would be no smartphones or cell-phones without electricity.

Businesses of all kinds rely on electricity to produce and sell the products we need. So, it is no wonder that many electric co-ops feel that, while our primary product is electricity, we are really in the quality-of-life business.

As we celebrate the season that reminds us to be thankful for all that we have, it is important to remember the 1.3 billion people in the world who still live without reliable electric service. That is equal to about four times the U.S. population!

Many of the things we take for granted living in the U.S. are much harder and more time-consuming for people in developing countries around the world. We are proud members of the National Rural Electric Cooperative Association (NRECA), which is working through its affiliate, NRECA International, and the NRECA International Foundation to help bring power to people in developing countries like Haiti and Liberia.

We are thankful that our community ancestors right here had the vision and foresight to do for ourselves what needed to be done, gathering our friends and neighbors to form our electric co-op. As the electric business of the 21st century continues to evolve, you can count on New Enterprise Rural Electric Cooperative to meet all of your electric energy needs. More importantly, we are here to help improve the quality of *your wonderful life.* 

Keep your information safe online

Keeping your personal information secure online might seem like a difficult task, thanks in part to nearly constant news of breaches, bugs and hacks. Luckily, there are steps you can take to increase your online security and decrease the likelihood that a malicious hacker will steal your private data.

Be skeptical. Bring the same skepticism you'd bring in the brick-and-mortar world to your experiences online.

- ▶ You wouldn't provide your credit card number, Social Security number and mother's maiden name to a stranger on the street. Don't do it online. Only provide it to trusted sources on secure sites. Look for "https" or a padlock symbol in the address bar.
- ▶ If you receive an email purporting to be from a known entity, like your bank or credit card, asking you to click through to log into your account, instead go directly to the site by typing the URL into the address bar. You can also call the number on your card or the official website to inquire about the email.
- ▶ Use a credit card with consumer protections to shop online instead of your debit card, which would give a thief direct access to your checking or savings account. Try to use only one card for all your online purchases to further reduce risk exposure.
- ▶ Don't overshare. Social media can be a fun way to share our lives, yet some

things people happily post publicly on social media can compromise safety online and offline.

- ▶ Your birthdate is key information to accessing many accounts. If you want to share your birthday online, consider not sharing the year.
- ▶ Your mother's maiden name, your favorite pet, the street on which you grew up and even your favorite sports teams can be used to answer challenge questions to access various accounts. Keep this information shared with friends only, if possible, or pick non-factual responses to use consistently in response to security challenge questions. "Favorite pet? Abraham Lincoln."
- ▶ Consider not using your full legal name on public social media accounts. Arm yourself. It will be more difficult to keep your information secure online if your computer, tablet, smartphone, browser and home network are vulnerable.
- ▶ Secure your wireless network – and all your devices – with strong passcodes that use a mix of uppercase and lowercase letters, numbers and symbols. Some security experts suggest creating a sentence with personal meaning from which you can create an acronym. Change your passwords once every six months.
- ▶ Only use public wireless networks that are secure. If you must use an unsecured network, do not conduct financial transactions, such as accessing your

bank account.

- ▶ Make sure your operating system and browsers run with the latest updates and security patches.
- ▶ Use security software on your computers and run regular scans.
- ▶ To keep digital documents safe, you can encrypt your computer, your tablet and even your phone. Alternatively, keep important or sensitive documents, like medical records and tax returns, on an external hard drive that isn't connected to the internet; plug into it only when you must access those documents.
- ▶ Keep information safe offline, too. Securely shred any bills, financial statements, prescription labels, health information, receipts and similar documents that you do not need or want to keep. The personal information in these paper documents could compromise your identity both online and offline. Consider opting out of pre-approved credit offers that, if they fell in the wrong hands, could allow someone to apply for credit in your name. Go to www.optoutpre-screen.com or call 800.5.OPTOUT. Reduce, reuse, recycle and redact! Before donating your old electronics to charity or taking them to your local e-recycler, delete all data. Instructions and apps exist to walk you through wiping your electronics clean of all traces of you, and it's an important part of keeping your personal correspondence and online identity out of the hands of strangers, ill-intentioned or otherwise. 

Collection of past due balances doesn't stop during winter

During the winter months, we do not disconnect accounts for non-payment, but we do install service load limiters. On Jan. 28, 2016, limiters will be installed on all accounts that have a 60-day or greater past due balance.

How do you avoid having a limiter installed? You need to pay the full past due balance before Jan. 28. Should you not be able to pay the full past due balance, a payment agreement will need to be set up. Call Brawna at extension 4602 to do this. An agreement needs to be signed by all members on the account. It is very important not to wait until the last minute to set up an agreement. In many cases, the agreement must be mailed to the consumer-member. Then the consumer-member needs to mail it back. This takes time. Should the agreement not be back in our office before the service load limiter date, limitation will occur. If you have an email address and printer, the agreement can be emailed to you. No agreements can be made the business day prior to the service load limiter date.

Should your meter have a service load limiter installed, we will take a reading that day. To have the limiter removed, you will need to pay for all kilowatt-hours used up to the date of

the installation, an installation fee of \$75 and a removal fee of \$75. The \$75 removal fee is during business hours. From 3:30 p.m. to 7 p.m., the removal fee is \$150. Payment can be made with cash, bank card or credit card during business hours. After hours, only cash is accepted.

SO WHAT IS A SERVICE LOAD LIMITER?

A service load limiter limits the amount of power (watts) that can be used in the home at any one point in time. It will severely limit the amount of electricity used in your home.

With a service load limiter, you will only be able to operate a couple of electric appliances or devices at one time. The limiter will run a furnace, but not an electric hot water tank.

The service load limiter is installed in your meter base, behind the meter. If the electric load in the house exceeds the allowable amps, the circuit breaker in the limiter will open, turning off your electricity. Once some load is eliminated, the limiter will automatically reset and you will have power again.

So if you are having trouble paying your electric bill, do not delay calling our office to set up payment arrangements.

Low-Income Home Energy Assistance Program (LIHEAP)

The Low-Income Home Energy Assistance Program — better known as LIHEAP — is a grant program that helps low-income families pay their heating and utility bills. This program opened on Nov. 2, 2015, for cash and crisis grants. The programs are scheduled to close on April 1, 2016. You may apply for cash or crisis grants or both.

► **Cash Grants:** This grant is sent directly to the utility company or fuel provider. You do not have to be out of fuel or have a disconnection notice to

apply for this grant.

► **Crisis Grant:** This money will be sent directly to your fuel provider or utility. To be eligible for this grant, you need to have an emergency situation. An emergency is considered to be: broken heating equipment or leaking lines, lack of fuel, termination of utility service, or danger of being without fuel or electric service.

If you received LIHEAP assistance last year, you should have already received an application. Should this be your first time

to apply, you can get an application by:

► Contacting your local assistance office by phone or in person:

Bedford County 814-623-6127 or toll-free at 800-542-8584

Fulton County 717-485-3151 or toll-free at 800-222-8563

Huntingdon County 814-643-1170 or toll-free at 800-237-7674

► Calling the LIHEAP Client Helpline at 1-866-857-7095 or

► Applying online at www.compass.state.pa.us 

Family in Need Fund

Since New Enterprise Rural Electric Cooperative was formed in 1938, we have been dedicated to improving the lives of our consumer-members. We do this by not only providing affordable, reliable electric service, but by having a special fund available for when hardships arise. This program is called the “Family in Need Fund.” How does this fund work? The 3,600 consumer-members of New Enterprise REC can elect to have their monthly electric bills

rounded up to the nearest dollar. The extra change goes into this special fund.

So why not put your extra change to good use each month by having your monthly bill rounded up to the nearest dollar to help your neighbor? If you would like to participate in this program, please complete the form below or print or submit the form online.

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

www.newenterpriserec.com

YES, I wish to participate in the “rounding up” program for New Enterprise REC’s **FAMILY IN NEED FUND**. 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 mark **FAMILY IN NEED FUND** on the check.)

Account Name: _____ **Account Number(s):** _____
(as printed on bill) (list all accounts you wish to be rounded up)

Address: _____

Telephone Number: _____ **Date:** _____

Make checks payable to: NEW ENTERPRISE REC

Thank you for participating.

KIDZCORNER



Attention high school juniors



ARE YOU a high school junior from Forbes Road, Northern Bedford, Southern Huntingdon, Tussey Mountain, or from a private school, or home schooled? Are your parents or legal guardians consumer-members of New Enterprise Rural Electric Cooperative (REC)? If your answers are “yes” to both of these questions, you have fulfilled all qualifications for the 2016 Rural Electric Youth Tour.

New Enterprise REC, along with rural electric cooperatives from all across the country, sends students on this trip of a lifetime to our nation's capital – Washington, D.C. The dates for this all-expenses-paid adventure are June 12 – 17, 2016.

SO WHAT IS THE RURAL ELECTRIC YOUTH TOUR?

The Youth Tour provides high school juniors with an outstanding opportunity to learn about democracy and leadership in Washington, D.C. You will learn first-hand about politics, community development, and today's social issues while touring historical sites, and participating in an All-State Dance, a trip down the Potomac River, and a night at the theater.

A LITTLE HISTORY

Over 50 years ago, then-U.S. Sen. Lyndon Baines Johnson inspired the Youth Tour when he addressed the National Rural Electric Cooperative Association (NRECA) Annual Meeting in Chicago. The senator and future president declared, “If one thing goes out of this meeting, it will be sending youngsters to the nation's capital where they can actually see what the flag stands for and represents.”

What started out as a few young people working during the summer in Johnson's office is now an event that brings more than 1,600 high school students from across the United States to Washington, D.C.

SUPPORT OF NEW ENTERPRISE REC DIRECTORS

New Enterprise REC directors believe it is important to teach students why electric cooperatives were created and how government works. Students come away from this outstanding trip with memories and friendships that last a lifetime.

Still not sure if this trip is for you? Why not check out the Youth Tour's website at www.youthtour.coop, which has student, parent, educator and alumni sections plus other sections.

If you are interested in this great trip, contact Brawna at the cooperative's office at extension 4602 or by email at bsell@newenterpriserec.com. The necessary paperwork will be at your high school guidance counselor's office sometime in January or you can contact Brawna for this paperwork.

*Merry Christmas and
Happy New Year
from the
Directors and Employees
of
New Enterprise Rural
Electric Co-op.*

