



Member Handbook



Jackson Electric Cooperative, Inc.

Your Touchstone Energy® Partner 



MISSION STATEMENT

The mission of Jackson Electric Cooperative is to provide dependable electric and subsidiary services at competitive prices, to maintain lines of communications between the Board of Directors, management, employees, members, and community leaders to actively participate in community affairs.

WELCOME TO JACKSON ELECTRIC

I want to welcome you as a new member of Jackson Electric Cooperative. This handbook provides you with lots of useful information about Jackson Electric. We have two district offices located around our South Texas service area, staffed by employees who will provide courteous and professional service. Many of our employees are involved in the communities where they live, and they are active in civic, sports and church organizations.

Jackson Electric is a not-for-profit and democratically controlled utility, which provides excellent service and competitive electric rates for you, our members! Again, I welcome you as a new member of Jackson Electric Cooperative. We look forward to serving you!

Sincerely,



James Coleman
General Manager

CONTACTING YOUR CO-OP

Jackson Electric members can conduct virtually all business with their cooperative by phone or online. Simply call your local district office telephone number or visit us online at www.myjec.coop.

Of course, if you want to drop by one of the co-op's two district offices, that is fine too. Our offices are centrally located throughout the 5-county South Texas service area to assist you and provide local service to you.

LOCATIONS

Jackson County District
8925 State Highway 111 South
Ganado, Texas 77962
Telephone: (361) 771-4400

Matagorda County District
100 Cooperative Way
Bay City, Texas 77414
Telephone: (979) 245-3029

HOURS OF OPERATION

Monday thru Friday
8 a.m. – 5 p.m. (excluding holidays)

SOCIAL SITES

Search: Jackson Electric Cooperative (Texas)



ABOUT ELECTRIC COOPERATIVES

Cooperative Overview

As late as the mid-1930s, nine out of 10 rural homes were without electric service, Investor-Owned Utilities didn't find it feasible to build power lines for them. In 1935, Franklin D. Roosevelt signed the Rural Electrification Act, which granted farmers and ranchers the opportunity to acquire loans to build power lines.

A group of 75 men and women of Jackson County met at the courthouse for the propose of arranging a rural electrification organization in Jackson County. The House was called to order by the Jackson County Agent after which a temporary organization was formed.

On March 28th, 1939, the articles of incorporation were signed, and Jackson Electric Cooperative was formed. Jackson Electric Cooperative is a distribution cooperative meaning that it does not generate or transmit power. The Cooperative purchases wholesale electric power and distributes it through a system of substations, poles, and wires to its members' homes.

Today, Jackson Electric has approximately 10,000 member-owned accounts with 16,500 active meters, and its service area stretches into 5 South Texas counties (Brazoria, Calhoun, Jackson, Lavaca, and Matagorda). The co-op has 2,300 miles of distribution lines and employs about 100 professionals in a variety of jobs.



- Private, independent, non-profit electric utilities
 - Owned by the customers they serve
 - Incorporated under the laws of the states in which they operate
 - Established to provide at-cost electric service
 - Governed by a board of directors elected from the membership
- which sets policies and procedures that are implemented by the co-op's management

In addition to electric service, electric co-ops are deeply involved in their community's promoting development and revitalization projects, job creation, improvement of water and sewer systems and assistance in educational services.

What is Touchstone Energy®?

The Touchstone Energy brand represents a nationwide alliance of over 750 local, consumer-owned electric cooperatives in 46 states. Touchstone Energy provides a unified face for the small businesses that own and service rural America's 2.5 million miles of power line. As a Touchstone Energy Cooperative, Jackson Electric Cooperative members have access to services that would normally require the resources of a national corporation. To learn more visit www.TouchstoneEnergy.com.



Industry Acronyms

Like any good industry, the Co-op industry has a variety of acronyms. You might see any of them pop up in local, national or co-op related news stories.

National Rural Electric Cooperative (NRECA)

The organization that represents the interests of over 900 electric co-ops in the U.S. to various legislatures. Independent electric utilities are not-for-profit and are owned by their members. The Association, which was founded in 1942, unites the country's generation, transmission and distribution cooperatives which are found in 47 states and serve over 40 million people. It is headquartered in Arlington, Virginia.

South Texas Electric Cooperative (STEC)

Formed in 1944 by NEC and nine other Co-ops to generate our power, today serves eight distribution cooperatives by generating power using seven (7) power plants.

Texas Electric Cooperative (TEC)

Formed in 1941, TEC assists Texas' 64 distribution and 11 generation and transmission cooperatives with legislation, employee trainings and conferences, a state magazine, and warehouse services.

Electric Reliability Council of Texas (ERCOT)

Is basically the "air traffic controller" of electricity throughout the state. They control the Texas electrical grid and make sure it stays balanced.

The Public Utility Commission (PUC)

The Public Utility Commission of Texas is a state agency that regulates the state's electric and telecommunication utilities, implements respective legislation, and offers customer assistance.

The Seven Cooperative Principles

Cooperatives around the world operate according to a core set of principles. These principles, along with the cooperative purpose of improving quality of life for their members, make electric cooperatives different from other electric utilities.

Voluntary & Open Membership

Everyone who has electric service through Jackson Electric is a member and is entitled to all the benefits of being a member!

Democratic Member Control

Every member has the right to vote in elections for Jackson Electric's board of trustees and bylaw revisions. The trustees represent the members when voting on policies for the co-op.

Members' Economic Participation

Jackson Electric's goal is to return Capital Credits to the members each year. Capital Credits are calculated according to how long you have been a member and how much electricity you used.

Autonomy & Independence

Jackson Electric is owned and controlled by its members, and no one else.

Education, Training & Information

Jackson Electric provides education and training for both employees and members. Free energy surveys and The Youth Tour program are part of this service.

Cooperation Among Cooperatives

Jackson Electric joins other cooperatives to make the world a better place. In the event of a natural disaster, we send crews to help restore power to our fellow Cooperative brothers and sisters.

Concern for Community

Jackson Electric supports many local efforts in all its communities through employee participation, the Social Responsibility Program, and Operation Round Up.

What does it mean to be a cooperative member?

Anyone who pays the \$20 membership fee and receives electrical service from Jackson Electric Cooperative is a member of the cooperative.

Each member of the Cooperative is also an owner. Member-owners can directly affect the operation of the Cooperative on a one-member one-vote basis by voting to elect Trustees and by voting on changes to the by-laws at the Annual Meeting of Members.

Each member-owner of the Cooperative is also eligible to receive Capital Credits. Patronage Capital (also known as capital credits) are the margins (profits) that the cooperative realizes each year. Your Cooperative's margin is any money left after all operating expenses have been paid.

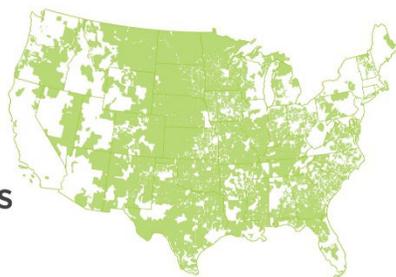
Annual Meeting of Members

In accordance with Jackson Electric's Bylaws, each year the Cooperative holds its Annual Meeting of Members in October.

At the annual meeting, Jackson Electric members are able to participate in informative and engaging activities, meet with Cooperative staff, make statements to the Board and attendees, and receive reports regarding the Cooperative's activities during the past year.

Members also vote to elect three Trustees to the eleven-member Board of Trustees each year. Election results are announced before the close of the Business portion of the meeting. The member must be present with proper identification to register and vote at the annual meeting OR have voted by mail beforehand.

Cooperatives power
56%
of the nation's
landmass.



Capital Credits

Another unique benefit of being a cooperative member is Capital Credits. Unlike for-profit utilities, an electric cooperative does not have to generate profit for its shareholders. As a member-owner in a cooperative, you are the shareholder. The amount of capital credits returned to our members is determined by the excess revenues less expenses for the cooperative, as well as the total amount of energy used by each member.

When available, capital credits are returned to members in December of each year. Although 25% of the monies gathered during the year are returned to members in the form of capital credits, the cooperative is required by law to hold back 75%. This reserved amount is invested back into the system for improvements and line construction.

While this amount is "reserved" for year-to-year operations, each member is still entitled to these monies. The amount held back from member's capital credits check each year is carefully tracked and accumulates over the course of an individual's membership and is paid back at a later date.



MEMBER SERVICES

Personalized Service

Jackson Electric has excelled in personalized service since the co-op was organized in 1939. Jackson Electric employees live and work in the communities that we serve. Members often get to know many JEC employees through their participation in recreation associations, civic groups, and churches. In addition to community involvement, employees take great pride in their work, and they respond quickly and efficiently in restoring power. That is important!

Call Center

Calls to the cooperative are routinely answered by customer service representatives in either the Jackson or Matagorda district office. Customer service representatives are trained to meet your service needs and have access to account records.

After hours and during weekends and holidays, your phone call is handled by an automated phone answering system. You may obtain account information or make a payment using this system. Information is also available online at myjec.coop.

Automatic Monthly Payment Plan

The Automatic Monthly Payment Plan program authorizes Jackson Electric to deduct your monthly electric bill payments from your bank account on the day it is due. The advantage of this plan is that your bill will always be paid on time. There will be no worries about the mail or driving to the district office to make a payment; no more checks to write or stamps to purchase; no worries when going on vacation.

Online Account Information

Jackson Electric members can view bill statements, current charges, account balances and billing history; make payments; and check the estimated meter reading dates through the online account information system at myjec.coop.

Outdoor Lighting

Outdoor lighting that automatically turns on at dusk and off at dawn is available in varying wattages and in either general area lighting or directional (flood) lighting. There is a monthly rental fee for these lights. This fee includes energy used plus all maintenance and repair. If needed, an outdoor light pole can be installed for a fee.

Medically Essential Service

Members who are dependent upon electric-powered life- support equipment should consider this service because of two important benefits: First, in the event of a planned power outage, the co-op will attempt to provide written or verbal notification of the service interruption. Second, should your bill become delinquent, Jackson Electric will notify you by phone or in the field, personal contact or with written notification at the residence, 24 hours prior to disconnecting the service. If field contact is made, it shall be made before 4 p.m. of the day before the scheduled disconnection.

Participation in this service does not exempt members from paying their bills, nor does it guarantee uninterrupted service or advanced warning of unplanned outages.

Participants are reminded to take precautions and have any backup equipment or power supply they might need in the event of a planned or unplanned outage. Jackson Electric will restore service as soon as feasible but cannot assure any preferential treatment in this process.

To participate, call or visit your district office to receive a letter describing the notification service in detail as well as the Physician's Certification form to be completed. Upon return of the form, you will be enrolled in the program for one year. The Physician's Certification form will need to be completed annually to continue enrollment.



Co-op Connections Card

The Co-op Connections Card is a national discount card program that is free to Jackson Electric members. It offers 10-60 percent discounts on prescription drugs at participating pharmacies, as well as special discounts and deals from local and national businesses, health provider discounts and more.

Texas Co-Op Power Magazine

In 1944, the first issue of Texas Co-op Power magazine rolled off the presses. The modest black-and-white monthly was created to help Texas electric cooperatives communicate with their co-op members. Over the years, Texas Co-op Power has steadily grown and improved—with more pages, a glossy, full-color format and even more compelling stories—to better inform, educate and entertain members of the state's electric co-ops.

Every month, more than 1.54 million co-op members find Texas Co-op Power in their homes, making it the largest-circulation publication in Texas. Readership surveys indicate that 78% of readers are considered “regular readers,” having read at least three of the last four issues. And, 94% of readers are “completely satisfied” with the magazine.

Texas Co-Op Power's Mission:

Texas Co-op Power is published by your electric cooperative to enhance the quality of life of its member-customers in an educational and entertaining format.

Scholarship Opportunities

Each year Jackson Electric Cooperative awards a number of \$1,000 scholarships for area students to attend college. These scholarships will only be awarded to sons or daughters of Jackson Electric Cooperative members with active electric accounts, regardless of which high school or college attended.



Government In Action Youth Tour

Each year Jackson Electric Cooperative sends two delegates from the cooperative to participate in the Youth Leadership Tour. This tour is an all-expense-paid trip for young adults to explore different aspects of the government, while participating in a “once in a lifetime” experience.



ELECTRIC SERVICES

Reporting a Power Outage

Prior to reporting a power outage at your home, you should have your fuses or circuit breakers checked. Your assistance in insuring that the problem is not in your home will save you and your cooperative money and help toward reducing the cost of operation. If there is no trouble with your fuses or circuit breakers, check to see if your neighbors are also out of service. This will give our dispatcher some idea of the extent of the outage.

Next, you should call JEC your appropriate district to report your outage or problem. In reporting an outage, please give the dispatcher handling your call the following information to expedite restoration of your service:

1. Name that appears on your bill
2. Meter number or directions to your location
3. Your telephone number
4. How long you have been out of service
5. Any information you may have about the outage (Tree or limb online, broken pole, lightning, etc.)

Personnel are on duty seven days a week, 24 hours a day. Downed power lines are potentially hazardous. Stay clear of any downed power line and any object it is in contact with, such as a tree limb, fence, debris, or even an injured person; also, warn others to stay clear. To report a life-threatening situation, please call 911.

Call Before You Dig...Dial 811

Call before you dig to protect yourself and underground utilities. To avoid accidental contact with underground electric power lines, natural gas lines, communications lines and other utility services, state law requires you to call 811 before you dig. When you call, representatives from Jackson Electric and other applicable utilities will either come to your site to locate

underground equipment or call to inform you that no conflict exists with the dig site.

Restoring Power

Be assured your co-op will restore electric service as quickly and safely as possible. In the event of a major outage, the co-op follows an emergency plan which allows power to be restored to the most members as quickly as possible. First, power is restored to substations. Next, main feeder circuits are brought back online. Then, work crews repair secondary lines and tap lines.

If you use a portable generator during an outage, do not connect it to your home's wiring system unless you have a transfer switch installed by a licensed electrician. Without the use of such a switch, any generator connected to the home's wiring system could create a very dangerous situation for repair crews because voltage could be back-fed onto the power lines.

Vegetation Management

To help maintain safe and dependable electric service, the right-of-way for power lines must be maintained on a systematic and regular basis. Without sufficient clearance, power outages would occur more frequently, and power line repair costs would increase appreciably. Additionally, serious safety hazards can result when tree limbs are allowed to grow too close to power lines.

To avoid an unsafe situation, please don't plant trees and shrubbery underneath power lines. When planting flowers or shrubs close to pad mounted transformers, a clear space of three feet on the sides and back of the transformer must be maintained. No planting in front of the pad mounted transformer – it must be kept clear. A clear space of at least 60 inches must be maintained in front of all meters for reading and testing purposes.

Understanding Your Electric Bill

1 Current Charges

This section shows what is currently due.

You, also, see what you paid the previous month and your previous month amount.

2 Comparison Chart

This comparison chart allows you to compare your current billing period to your previous billing period and the same period last year.

3 Yearly Electrical Usage

This chart allows you to view your electricity usage over the past year.

4 Announcement Box

Please notice any important announcements!

5 Bill Type

6 Read Type

7 Return Stub

This section should be detached and returned with your method of payment.

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P.O. Box 1189
Edna, TX 77957-1189
Edna (361) 771-4400
Bay City (979) 245-3029



JEC
The Jackson Electric Cooperative

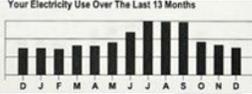
Office Hours:
Monday - Friday
8:00 a.m. - 5:00 p.m.

| ACCOUNT # | ACCOUNT NAME | RATE | PCRF | BILL TYPE | SERVICE ADDRESS | TELEPHONE # |
|-----------|--------------|------|----------|-----------|-----------------|-------------|
| | | 10 | 0.070000 | 0 | | |

| SERVICE PERIOD | | NO. DAYS | READ TYPE | METER READING | | METER NUMBER | MULT | KILOWATT USAGE | CHARGES |
|-------------------------------------|----------|----------|-----------|---------------|---------|--------------|------|----------------|---------|
| FROM | TO | | | PREVIOUS | PRESENT | | | | |
| 11/18/20 | 12/17/20 | 29 | 2 | 50690 | 51754 | | 1 | 1064 | 115.76 |
| THANK YOU FOR YOUR PAYMENT 12/03/20 | | | | | | | | | |
| PREVIOUS AMOUNT DUE | | | | | | | | | -130.83 |
| TOTAL AMOUNT DUE | | | | | | | | | 115.76 |

| COMPARISONS | DAYS SERVICE | KWH USED | AVG. KWH/DAY | COST PER DAY | TOTAL NOW DUE |
|-------------------------|--------------|----------|--------------|--------------|---------------|
| CURRENT BILLING PERIOD | 29 | 1064 | 37 | 3.99 | \$115.76 |
| PREVIOUS BILLING PERIOD | 31 | 1179 | 38 | 4.22 | |
| SAME PERIOD LAST YEAR | 30 | 1042 | 35 | 3.63 | |

Your Electricity Use Over The Last 13 Months



HAPPY NEW YEAR!
PAYMENT MUST BE RECEIVED BY 5PM ON DUE DATE

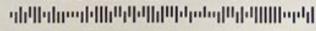
VISIT OUR WEBSITE AT: www.myjec.coop
DOWNLOAD THE JEC MOBILE APP FROM THE IOS APP STORE OR GOOGLE PLAY

| Bill Type | Read Type |
|---------------------------|----------------------|
| 0 NORMAL | 0 COMPUTER ESTIMATED |
| 1 ESTIMATED | 1 CONSUMER READ |
| 2 MINIMUM ESTIMATED | 2 COOP READ |
| 3 MINIMUM | 3 CHARGEABLE READ |
| 4 FINAL | 4 COOP READ - FIELD |
| 5 PRORATED | 5 NEW CONNECT |
| 6 PRORATED MINIMUM | |
| 7 BUDGET BILL | |
| 8 WEATHERIZATION/CONTRACT | |
| 9 WAITING TO BE BILLED | |

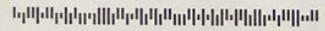
JEC
P.O. Box 1189
Edna, TX 77957-1189
RETURN SERVICE REQUESTED

| ACCOUNT NUMBER | ACCOUNT NUMBER |
|-------------------------|-----------------------|
| Previous Balance \$0.00 | Current Bill \$115.76 |
| SAVE \$5.78 IF PAID BY | 01/15/21 |
| Total Due on Account | \$115.76 |
| After 01/15/21 | \$121.54 |

*****AUTO**5-DIGIT 77963



JACKSON ELECTRIC COOPERATIVE INC
PO BOX 1189
EDNA TX 77957-1189



Your Electric Bill

Your electric bill has a wealth of information. The sample on this page will help you identify all the important components of your electric service.

Please note: The intent of this sample bill statement is to explain various components of an electric bill statement. Current rates and various charges may not be the same as presented in this sample.

Electric Bill Terminology

What is the Multiplier?

Most residential accounts have a "1" printed in multiplier box on the bill to indicate that the meter reading (kWh) does not have to be multiplied by another number to determine the total amount of kWh used. A number other than "1" indicates that the difference between the present reading and previous reading must be multiplied by the printed number to determine the amount of kWh used.

What is the Access Charge?

The Access Charge is the component of a member's bill that recovers some of the fixed costs that come directly from serving an individual member, regardless of how much electricity is used. These costs include purchasing and maintaining the infrastructure (poles, wire, meters, transformers, substations, and equipment) of more than 13,000 miles of distribution and transmission lines running through 14 counties to deliver electricity to homes or businesses.

Every electric utility has an Access Charge on their monthly bill to help them recover the cost of building and maintaining a distribution system. The most important factor that determines how much a utility charges monthly for this Access Charge is the number of customers served per mile of line. Typically, the more customers a utility has, the lower their Access Charge, and this is because the utility can spread its fixed costs among a larger group of customers.

What is the Power Cost Adjustment?

The power cost adjustment reflects the portion of the co-op's cost of power not included in the base rate. The total adjustment on the bill is determined by multiplying the adjustment factor by the number of kWh used.

Payment Options

Payment by Mail

Send you check or money order, along with your bill stub, to:

Jackson Electric Cooperative, Inc.
P.O. Box 1189
Edna, Texas 77957

Payment in Person

Bring your payment and bill to either of our office locations in Ganado or Bay City

Payment Online

By paying a small usage fee, you may pay your bill online using a credit card

Your bill is considered delinquent if payment has not been received within 16 days of being issued. If your payment was mailed prior to receipt of a termination notice, please contact your district office for verification. If you do not pay your bill within 10 days after your account becomes delinquent, service to that account will be disconnected. Should a trip to disconnect your service be required, you will be charged \$25 per meter for the additional expense to the Cooperative. If a reconnect trip is necessary after normal working hours or on a holiday, there will be an additional \$30 fee.

Factors Affecting Electricity Usage

There are several factors which can have a major impact on an electric bill. For example, extreme weather conditions such as very hot or cold temperatures will cause higher bills because an air conditioning/heating system must operate for a longer period.

Other factors which can vary a bill from month to month include changes in the size of the family, changes in living habits, and even a longer billing period due to holidays. When noting the kilowatt hour usage of your electric bill, please avoid a comparison with a neighbor's electric bill.

Even if houses seem similar in size and construction, many factors influence electricity usage, including the number of people in the family, number of appliances and lifestyles.

SERVICES

PROPANE

In 1999, JEC Propane was established as a subsidiary of Jackson Electric Cooperative to provide the community propane services.

- ✓ Call for Delivery (100 gallon minimum)
- ✓ DISCOUNTS! We offer discounts for payment upon delivery, as well as a senior citizen discount for customers age 62 or older.
- ✓ All accounts are subject to credit approval. Customers who rent their residence are required to pay at time of delivery.
- ✓ Tanks may be rented on an annual basis, or you may use or purchase your own tank.
- ✓ Ask us about our "Keep Fill Program"! At JEC's convenience, your tank will be kept full. This program offers you better pricing. Your account must be paid in full as invoiced within 30 days for this service to continue.

INTERNET

In 2017, MyJEC.net was established as a subsidiary of Jackson Electric Cooperative to provide fast and reliable broadband to our communities.

Give us a call at 361-771-4444 or check out our website www.myjec.net to see coverage maps and more information about our wireless and fiber internet plans!

GENERAC GENERATORS

Since 2018, we have been urging our members to take their power into their own hands with power they could control. An emergency generator is an ideal item to add to your emergency and weather preparedness checklist!

A generator will allow you to keep the necessary appliances running in your home, like overhead lights, the refrigerator, medical equipment, water well, etc., while also, keeping your home, and family, comfortable during weather events. Give our office a call today to have power you control!

TRUSTEE DISTRICT DESCRIPTIONS



District 1, which includes the Sargent area of Matagorda County.

District 2, which includes Wadsworth, a portion of Van Vleck and the area south of Bay City.

District 3, north of state highway 35 from Bay City to Van Vleck, east of FM 2540, south to Allen Hurst Road, north of Allen Hurst Road to the Brazoria County line; including north of Allen Hurst Road in Brazoria and Matagorda counties lying east of State Highway 60.

District 4, which includes El Maton, Markham and Collegeport.

District 5, South and west of Midfield and south of State Highway 111 to the Jackson-Matagorda County line, east of the county line down to FM 616, then south to FM 616 and east of the West Carancahua Creek to the bay and lying west of District 4.

District 6, which includes the area east of the Sargent Community, as well as Franklin Camp and Hinkle's Ferry area.

District 7, which is the area south of FM 616 and east of West Carancahua Creek.

District 8, South of U.S. 59 west of the Navidad River/Lake Texana, north of FM 616, except for all of the community of Lolita and all of the city of LaWard.

District 9, which includes the area south and east of Bay City/Van Vleck along FM 457 from the Bay City Airport to Sargent.

District 10, which is the area of Jackson County north of Highway 59 and west of FM 530.

District 11, South of U.S. 59, east of Arenosa Creek and west of the Navidad River Lake Texana; including north of U.S. 59, east of FM 530, plus any accounts located in Wharton County.

For updated information about our board of directors, please visit our website www.myjec.coop.

STATEMENT OF NON-DISCRIMINATION

Jackson Electric Cooperative, Inc. (JEC) has been a recipient of federal financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and could be in the future, therefore could be subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture, which provide that no person in the United States on the basis of race, color, national origin, age or handicap shall be excluded from participation in, admission of access to, denied the benefits of, or otherwise be subjected to discrimination under any of the organization's programs or activities.

Any individual or specific class of individuals who feel that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization or the Secretary, U.S. Department of Agriculture, Washington DC 20250, or the Administrator, Rural Utilities Service, Washington DC 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

PRIVACY POLICY

In the course of doing business with you, we collect information about you that is necessary to provide you with our services. At Jackson Electric, we recognize the importance of protecting this information and strive to maintain our customer's privacy.

The Information We Collect: At Jackson Electric, we routinely collect and maintain nonpublic personal information about you, to provide you with the services you request and to service your account. This information includes Information we receive from you on applications, through clayelectric.com and other means, including name, address, telephone number, social security number, e-mail address and property information. •Information regarding your transactions with us, such as electric usage, service history, payment history, billing information and financial account information. •Information regarding your capital and patron- age account and contact information for former members resulting from membership and governance activities. •Information we receive from credit reporting agencies and other groups regarding credit history and other reports. •Information obtained through samples or surveys of Jackson Electric member-consumers to identify needs or improve services. This information may be compiled in aggregate form for Jackson Electric Cooperative management activities. •Additional information that is collected and maintained when and to the extent appropriate to provide services.

We are committed to maintaining accurate, complete, and appropriate information about member-consumers as necessary for the purpose for which the information is to be used. Jackson Electric generally permits its member-consumers to access and seek correction of records about themselves that are maintained and used by Jackson Electric to provide service, for billing, and to manage capital accounts. Any requests for, or disputes relating to, access, correction, or other matters should be reported to Jackson Electric, and we will do our best to resolve any questions or problems that may arise regarding the use of member-consumer information.

Protecting Your Information: We are committed to protecting your nonpublic personal information. Jackson Electric collects information solely through lawful and fair means and for appropriate purposes. At Jackson Electric, we maintain high standards to ensure the security and confidentiality of our records and our customer's information and we are committed to maintaining appropriate and accurate information about members for purposes that are suitable to its operations and management. We have designed our business practices so that the personal information of our customers is lawfully and properly gathered, stored, and processed, so that customer information is only available to those individuals who may need it to provide you with our services. We have established physical, electronic, and procedural safeguards to protect customer information as well. However, no record or computer system can ever be protected against every possible hazard. Jackson Electric is committed to providing reasonable and appropriate security to protect against foreseeable hazards. Additionally, should your relationship with us end at some time in the future, your information will remain protected as outlined in this notice.

Sharing With Affiliated Third Parties: We may, however, share the information we collect, as described above, with companies, affiliates and contractors that work with us or provide services on our behalf, so that we may provide you with the services that you have requested. These companies might assist us, for example, in fulfilling your service request, processing your account or assisting us with maintenance on your account. All third parties are contractually obligated, and employees are required to keep the information that we provide to them confidential, and they must use the information only to provide the services we have asked them to perform. Membership lists may be disclosed to a member-consumer of the cooperative for proper purposes, such as in connection with Cooperative election activities. Such disclosures will only be made in accordance with a policy adopted by the Board, and further uses of any lists so disclosed will be subject to that policy.

Sharing With Non-Affiliated Third Parties: Jackson Electric does not sell, share, rent, loan, exchange or otherwise disclose customer information with marketing firms or other non-affiliated third parties. We may, however, share information with commercial and consumer credit bureaus and similar organizations, and otherwise as required or permitted by law, such as in response to a subpoena. We also may share nonpublic personal information when specifically authorized to do so by you. Further, Jackson Electric reserves the right to share member-consumer records with other utilities under shared service agreements or to meet operational requirements.

Modifications to Our Privacy Policy: We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with non-affiliated third parties. Before we do, we will provide you with a revised privacy policy and give you the opportunity to elect not to participate in that type of information sharing. This policy is not a formal limitation on the ability of Jackson Electric to use, manage, and disclose its records as Jackson Electric determines to be necessary, appropriate, or required by law.