

MCREA LAUNCHES PREPAID METERING PROGRAM

Imagine receiving a monthly bill for groceries that just has a total for the month on it. Wouldn't you want to know where you spent that money to budget better? Or pay for it at your own pace throughout the month instead of having one large bill?

Now, you can pay for electricity how and when you choose, the same way you buy groceries.

Purchasing electricity before you use it gives you more flexibility and control. It allows you to control your budget and pay the amount you want, when you want. Plus, there are no security deposits or late fees.

Here are some frequently asked questions about Morgan County Rural Electric Association's new prepaid meter service available now to current and future MCREA members:

What is prepaid metering?

Prepaid metering is a "pay as you go" metering program for MCREA residential service only. You pay in advance for the electricity you will be using.

Is prepaid right for me?

- Do you get paid once a month at a time (*Conrad Preston, acct# xxxx800*) that doesn't match when your electric bill is due?
- Do you get paid every Friday?
- Do you get paid twice each month?
- Would four smaller bills be easier to pay than one large one?
- Could you manage your budget better if you could choose when your electric bill was due?
- Do you not have money for a security deposit?

If you answered yes to any of these questions, the prepaid billing option may be the right choice for you.

How can I check my prepaid balance and make payments?

There are many ways you can keep your prepaid balance up to date, such as:



- Pay online and have the ability to monitor your prepaid balance and your estimated days of service remaining, and track your energy use at www.mcrea.org.
- Free SmartHub app available to iOS and Android devices.
- Call 877-495-6487 to make a credit card, debit card or check payment by phone.
- Pay in person at Morgan County REA headquarters during regular office hours.
- Mail your payment to P.O. Box 738; Fort Morgan, CO 80701.

Are low-balance notifications sent?

Yes, once you reach a credit balance of \$35 or below, you are notified by email and/or text message.

How often do I need to make payments?

That is up to you. Payments may be made daily, weekly or monthly as long as a credit balance is maintained.

Am I subject to late fees?

No.

What if I don't receive notification?

You are responsible for notifying MCREA of any changes to contact information and for checking your prepaid balance.

What happens when my credit is \$0 or below?

- Power will be disconnected once your account no longer has a credit.
- Disconnects will be immediate and without further notification.
- Inclement weather does not prevent disconnection.

If I am disconnected, how can I get reconnected?

Payment will need to be made in order to have a minimum of a \$35 credit balance.

Are there any fees to reconnect if I am disconnected due to nonpayment?

No reconnect fees are associated with prepaid account.

When does an account close after disconnection?

Prepaid accounts that are disconnected and do not become active within 10 days will be considered inactive.

Does MCREA have a separate rate for prepaid?

No, the billing rate is the same as the standard residential rate.

How are prepaid members billed?

- Prepaid is billed and updated daily at 10 a.m.
- You will not receive a monthly billing statement.

What is the cost to start prepaid?

There is a \$100 minimum credit balance to start prepaid, plus a \$5 membership fee (if not a current member).

What if I receive a payment guarantee for energy assistance?

Payments will be applied once received by MCREA. Assistance pledges will not be accepted to keep the service active. (LEAP applicants are not eligible for prepaid metering.)

Can I choose to be moved to standard billing at any time?

Yes. MCREA will require full payment and deposit (based on your credit) as a condition of continued service.

For more information about Morgan County REA's prepaid service, or to sign up for the program, call MCREA's billing department at 970-867-5688 or stop by MCREA headquarters at 734 Barlow Road in Fort Morgan.

SUPPORT LOCAL BUSINESSES WITH CO-OP CONNECTIONS

Morgan County REA's Touchstone Energy Co-op Connections program offers local discounts that consumer-members can take advantage of every day. By patronizing these businesses, you're doing your part to support the local economy.

As part of the Co-op Connections program, MCREA members can take advantage of discounts on certain prescription medications (discount does not take the place of nor may be added to prescriptions covered by insurance). Be sure to check with your local pharmacist to see if the Co-op Connections discount is available



when picking up prescriptions not covered by insurance.

If you're an MCREA member, you are able to take advantage of these benefits now — the program is free to everyone who receives electric service from Morgan

County REA. New members are given a Co-op Connections Card and a list of participating local businesses when they begin their membership. (*Gaire Rudnik, acct# xxxx600*) If you're a current MCREA member and you don't have a Co-op Connections Card, come by the headquarters at 734 Barlow Road in Fort Morgan and pick one up.

More information about the Co-op Connections program can be found online at www.mcrea.org. Here's a list of local vendors and the discounts offered:

Ackley Building Center

Discount Offer: \$5 off any purchase or \$50 or more, or \$10 off any purchase of \$100 or more

Where to Redeem This Offer: 1402 Mill Street, Brush, CO, 80723, 970-842-4832.

All About U

Discount Offer: 10% off any in-store items

Where to Redeem This Offer: 117 Clayton Street, Brush, CO, 80723, 970-842-2042.

Arby's

Discount Offer: Buy any full priced combo meal and receive a free regular sandwich (Fort Morgan & Cheyenne, WY locations only)

Where to Redeem This Offer: 1218 North Main Street, Fort Morgan, CO, 80701, 970-867-6888.

Bank of Colorado

Discount Offer: Come to Bank of Colorado and open a free checking account!

Where to Redeem This Offer: 301 Clayton Street, Brush, CO, 80723, 970-842-2844.

BrookeLinn Grafix

Discount Offer: 5% off all retail sales

Where to Redeem This Offer: 302 Main Street, Fort Morgan, CO, 80701, 970-867-0285.

Brown's Shoe Fit

Discount Offer: 5% off any purchase

Where to Redeem This Offer: 315 Main Street, Fort Morgan, CO, 80701, 970-867-6462.

Brush Hair Co

Discount Offer: 15% off retail purchase of \$50 or more

Where to Redeem This Offer: 303 Edison Street, Brush, CO, 80723, 970-842-4663.

Cables Pub & Grill

Discount Offer: \$3.50 off regularly priced stromboli or calzone

Where to Redeem This Offer: 431 Main Street, Fort Morgan, CO, 80701, 970-867-6144.

Country Steak Out

Discount Offer: 10% off total ticket

Where to Redeem This Offer: 19592 East 8th Avenue, Fort Morgan, CO, 80701, 970-867-7887.

Ehrlich Toyota East

Discount Offer: 10% off parts & labor

Where to Redeem This Offer: 1209 Main Street, Fort Morgan, CO, 80701, 970-867-1400.

Flower Petaler

Discount Offer: 10% off purchase (excludes antiques, weddings, funerals and wire service)

Where to Redeem This Offer: 322 Main Street, Fort Morgan, CO, 80701, 970-867-0955.

Fort Morgan Auto Body

Discount Offer: Take \$25 off your deductible

Where to Redeem This Offer: 210 Ensign, Fort Morgan, CO, 80701, 970-867-9000.

Fort Morgan Times

Discount Offer: \$21 off of regular annual subscription rate

Where to Redeem This Offer: 329 Main Street, Fort Morgan, CO, 80701, 970-867-5651.

Furniture Mart

Discount Offer: 5% off all regularly priced items (in-store items only). Offer valid at Fort Morgan and Sterling locations.

Where to Redeem This Offer: 505 Main Street, Fort Morgan, CO, 80701, 970-867-4609.

Great Copier Service

Discount Offer: \$1 off shipping fees (UPS or FedEx); 20% off non-discounted copies

Where to Redeem This Offer: 430 Ensign, Fort Morgan, CO, 80701, 970-867-5740.

H&R Block Fort Morgan

Discount Offer: 10% off tax preparation services (not valid with other discounts)

Where to Redeem This Offer: 708 Main Street, Fort Morgan, CO, 80701, 970-867-5656.

Holistic Health Center

Discount Offer: 5% off any purchase

Where to Redeem This Offer: 305 Main Street, Fort Morgan, CO, 80701, 970-867-6633.

Impressions by Bird

Discount Offer: 10% off printing, scrapbooking supplies, wedding and graduation invitations (excludes sale items)

Where to Redeem This Offer: 117 West Kiowa Avenue, Fort Morgan, CO, 80701, 970-867-8786.

J&J's Hairstyling

Discount Offer: \$5 off haircut

Where to Redeem This Offer: 219 Clayton, Brush, CO, 80723, 970-842-4333.

JD's Auto Body & Paint

Discount Offer: Take 25% off of your deductible on all collision and hail damage repairs up to \$100.

Where to Redeem This Offer: 115 Colorado Avenue, Brush, CO, 80723, 970-842-5361.

Miller's Landscaping Materials & Feed

Discount Offer: 5% off all rock and mulch

Where to Redeem This Offer: 19645 Road Q, Fort Morgan, CO, 80701, 970-542-1616.

Platte Valley Hearing Center

Discount Offer: 10% off all hearing aids (up to \$600 discount)

Where to Redeem This Offer: 409 E. Platte Ave, Fort Morgan, CO, 80701, 970-867-9993.

Rudy's G.T.O.

Discount Offer: 5% off full service. Offer valid at Brush, Prospect Valley and Wiggins locations.

Where to Redeem This Offer: 113 Central Avenue, Wiggins, CO, 80654, 970-483-7878.

The Body Firm Fitness Center

Discount Offer: One month free membership (per person per year)

Where to Redeem This Offer: 721 East Platte Avenue, Fort Morgan, CO, 80701, 970-542-0180.

MCREA IN ACTION



▲ MCREA Member Services Representative Bill Annan presents educational seminars throughout the day about electrical safety to Columbine Elementary students. Annan uses a tabletop electric safety display to emphasize the importance of electric safety awareness at home and on the farm.



▲ Bill Annan, member services representative at Morgan County REA, speaks with kids attending the Wheels to Work event hosted by Eastern Colorado Workforce Center on May 15.

Morgan County REA Payment Options

Online Options via www.mcrea.org Using SmartHub

- Pay with e-check (deduction directly from your bank account). Available for all rate classes.
- Pay with credit card (large power and industrial accounts excluded).

24 Hour Pay-by-Phone

Call the automated payment line at 877-495-6487 (24 hours a day, 365 days a year). Pay via one of two methods:

- Pay with e-check (deduction directly from your bank account). Available for all rate classes. PIN required. Call MCREA billing department to receive your PIN at 970-867-5688.
- Pay with credit card (large power and industrial accounts excluded).

Recurring ACH – Automatic Withdrawal

You can set up recurring ACH via SmartHub or you can call the MCREA billing department at 970-867-5688 to sign up for this payment option. Provide your bank information and every month on the 15th (excluding weekends and holidays) MCREA will automatically draft your bank account.

Recurring Credit Card Automatic Payments

You can set up a recurring credit card payment via SmartHub or you can contact MCREA billing at 970-867-5688 and sign up for automatic credit card payments. Provide your credit card information and

MCREA will automatically process charges every month on the 15th (excluding weekends and holidays).

Payment Drop Off Locations

- **Morgan County REA Office**
734 Barlow Road
Fort Morgan, CO 80701
- **TBK Bank**
550 E. Woodward Ave.
Keenesburg, CO 80643
- **Bank of Colorado**
301 Clayton St.
Brush, CO 80723
- **High Plains Bank**
502 W. Central Ave.
Wiggins, CO 80654

■ Morgan County REA is an equal opportunity provider and employer.

★★★★ MCREA Office Closed on Independence Day ★★★★★

Morgan County REA headquarters will be closed on Thursday, July 4, 2019.
MCREA wishes one and all a happy and safe Independence Day.

**WIN \$25 OFF
YOUR ELECTRIC BILL**

Each month Morgan County REA gives two lucky members a \$25 credit on their electric bill, just by reading *Colorado Country Life*!

Congratulations, Jacob H. Wagers (account #xxx5900), you saw your name and account number in the May edition of *Colorado Country Life*. You received a \$25 credit on your electric bill.

Sorry, Elsie Clark (account # xxx800); we didn't hear from you. Your name and account number also appeared in May's *Colorado Country Life*.

There are two more MCREA member names and their account numbers hidden somewhere in this issue. If you find your name and account number, call member services at 970-867-5688 by July 31 to claim a \$25 credit on your electric bill.



- ★ Make sure fireworks are legal in your community before using them.
- ★ Never buy professional-grade fireworks. They are not designed for safe consumer use.
- ★ Keep small children a safe distance from all fireworks including sparklers which can burn at temperatures in excess of 2,000 degrees.
- ★ Never reignite or handle malfunctioning fireworks. Keep a bucket of water or garden hose nearby to thoroughly soak duds before throwing them away.
- ★ Keep pets indoors and away from fireworks to avoid contact injuries or noise reactions.



If an electrical fire starts in your home, do not use water to extinguish it. Water conducts electricity and you could get an electric shock.

VOLUNTEER TO MAKE A DIFFERENCE

BY DERRILL HOLLY

Sometimes we all need to pause for a moment and remember to appreciate the simple things — people helping people and getting involved often make a lasting difference in our lives.

Think about all the things that nurture and strengthen our local communities. They begin with family, follow through to faith and forge the bonds that foster civility and create wholesome and healthy societies.

Even when so many of us are preoccupied with vacations, hobbies and all the summer activities that break up our regular routine, that commitment to community involvement can be part of just about everything we do.

Coaches and referees keep summer youth sports leagues running, smiling senior volunteers quietly patrol our favorite parks and teenage counselors help create summer memories for younger kids with games, crafts and field trips.

Some of us take a week or so of our vacations to chaperone a youth outing, help out at scout camp or support a church group outreach mission. Others answer the call when help is needed for storm response or community cleanups.

Many of us know at least one person who is so committed to a particular cause, they find ways to make an impact throughout the stages of their lives.

Think about those volunteer firefighters who, for decades after their active roster years, still show up to help “fill the boot,” dispatch calls or drive the canteen truck, ready to help parched first responders and victims recover at the scene.

What about the moms and dads who take their teenagers along for a day of service making sandwiches or folding clothes for the local shelter? They're likely to be the same ones who pull canned goods from the pantry before heading out the door to any community event where donations are accepted.

Then, of course, there are those who will take a half an hour or so to donate a pint of blood, which is especially important in the summer months when corporate drive participation drops.

All of these things are fine ideas that lead to great actions and produce lasting results. What makes them really special is that they cost little more than our personal decisions to look around, see what's needed



Getting involved makes a lasting difference in our lives. Volunteer and see for yourself!
Photo Source: rawpixel, Pixabay.com

and jump in to help.

You really don't have to look far. It seems like every fair or community festival includes booths filled with enthusiastic volunteers more than happy to get you involved in some terrific cause.

At fun runs, parades and other events, it's often the volunteers who did the planning, organizing and marching that bring us all together.

With technology cutting back on our personal connections to people, we may need to look for ways to touch the lives of those close by, and volunteering is a great way to start. If you think about it, we all can choose to give a bit of ourselves to help make things better. Volunteer to serve and see for yourself.

Derrill Holly writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.