

MCREA'S 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 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 prepay 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, your estimated days of service remaining and track your energy use at www.mcrea.org.
- Use the 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 MCREA, 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 non-payment?

No reconnect fees are associated with prepaid.

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?

A \$100 minimum credit balance is needed 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.



MCREA to Hold Christmas Lights and Decoration Contest

To celebrate the holiday season, Morgan County REA will once again hold a Christmas lights and decoration contest.

How does it work? Simply let us know that you want to participate by giving us your name and address, then decorate the outside of your home and/or business — the more creative the better. However, we strongly remind everyone (whether participating in the contest or not), please do not hang lights and decorations on MCREA's electric poles. Hanging anything on poles

could create potentially unsafe conditions for our linemen. Entries that have decorations on MCREA electric poles will be disqualified from the contest.

Who's eligible? Homes and businesses that are consumer-members of Morgan County REA are welcome and encouraged to enter. (Gustavo Gavaldon, acct #xxx7900)

What can I win? First place recipient will receive a \$100 credit on their electric bill; second place wins a \$75 credit on their electric bill; third place gets a \$50 credit on their electric bill.

▲ Just a sample of the decorations from Jason and Becky Schobinger's home in Wiggins — a previous winning entry.

How long do I have to enter? Deadline for entries is Friday, December 6, 2019.

How do I enter? Simply let us know that you want to enter the Christmas decoration contest and give us your name and physical address so we can judge your decorations. Email your entries to jplakorus@mcrea.org, or call member services at 970-867-5688. An email link is also provided on our website at www.mcrea.org.



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, Trent Ruder (account #xxx0300) and Wayne Bernahl (account #xxx6900). You found your names and account numbers in the September edition of *Colorado Country Life*. You received a \$25 credit on your electric bill.

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 November 27 to claim a \$25 credit on your electric bill.

MCREA Offices Closed

Veterans Day
Monday, November 11

Thanksgiving
Thursday, November 28 and
Friday, November 29

Morgan County REA salutes veterans and wishes everyone a happy Thanksgiving!

DECORATE SAFELY THIS HOLIDAY SEASON

BY DERRILL HOLLY

The holiday season offers great moments for building memories, but when it comes to decorating it's also the perfect time to think about safety.

"There are about 200 decorating-related injuries each day during the busy holiday season," said Ann Marie Buerkle, acting chairwoman of the Consumer Product Safety Commission. "Make safety a part of your family's holiday decorating this year."

Between November 2016 and January 2017, holiday decorating injuries resulted in 18,400 emergency room visits nationwide. Local fire departments look to the holiday season as a time of increased vigilance, often tied to many of the activities that have become family traditions.

"It's important to use common sense when you're dealing with holiday decorating, particularly with lighting, candles and electrical wiring," said Bruce Bouch, a U.S. Fire Administration fire program specialist. "Holiday decorations are designed for temporary use, and that means they are essentially disposable."

According to the National Fire Protection Association, the top three days of the year for candle fires in the United States are Christmas Eve, Christmas Day and New Year's Day. NFPA statistics also indicate that one out of four Christmas tree fires are caused by electrical problems.

The global safety certification company, Underwriters Laboratories, classifies holiday lighting as a seasonal product designed for no more than 90 days of use. While the actual holiday season runs about six weeks, weather and busy schedules mean outdoor holiday lighting displays are put up early and taken down late, exposed to the elements the entire time.

"It's always important to inspect holiday lights each year before you put them up,"

Bouch said. "You may find that there are pinches or torn areas on the insulation."

Open, exposed wiring or any signs of fraying or pinching are indications of weakened wiring. Those flaws are prone to breakage and may raise the potential for heat buildup, which can cause a fire.



▲ According to the National Fire Protection Association, burning candles start two out of five home fires every year. **Consider battery-operated LED candles as safer alternatives.**

Bouch recommends a thorough inspection of your holiday lights to identify potential hot spots and damage to the strings.

"When you're checking everything on the wiring and fixtures, make sure you check for chewing damage from wild animals or your own pets," Bouch added. "Also look for signs that the insulation itself is wearing thin enough to expose wiring."

The U.S. Fire Administration, the CPSC and nongovernment safety organizations are also focused on reminding consumers that extension cords, whether labeled for indoors or outdoors, are also designed for temporary use.

"Household wiring is a solid metal wire," Bouch said. "Extension cords are strands of thin wires that are twisted together. That

pliability can allow them to break over time, increasing the chance that they could fail within so many years."

Experts also warn that candle use increases the risk of accidental fires and suggest that consumers consider battery-operated LED candles as safer alter-

natives. According to NFPA, candles start two out of every five home fires each year, and about 100 Christmas tree fires occur each holiday season, causing about \$12 million in damage annually.

You can reduce the risks by placing your Christmas tree away from heat sources, like vents or space heaters, and topping off the water reservoir daily.

Colorado's electric cooperatives join our local firefighters, the NFPA and the CPSC in urging you to consider safety as you decorate and enjoy the holiday season with family and friends.

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

EMPLOYEE PROMOTIONS



New Area 7 Serviceman

Congratulations to **Francisco Sanchez** who accepted the Area 7 serviceman position.



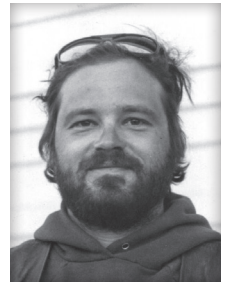
New Line Superintendent

Congratulations to **Alan Mason** who accepted the line superintendent position.

Mark Taylor SAYS GOODBYE AFTER 34 YEARS

BY JAMIE PLAKORUS

On October 1, Mark Taylor said goodbye to MCREA after 34 years with the co-op. He held many positions while employed with MCREA. Mark started his career at MCREA on May 28, 1985, as an apprentice lineman. In four years, on June 1, 1989, Mark became a journeyman lineman for MCREA. He went on to become a lead lineman on March 16, 1998. Mark then went on to accept the working foreman position on July 1, 2001. Just two years later he took the position of SCADA/substation technician on May 28, 2003. He held this position for a little over eight years before taking the position of SCADA/AMI lead on July 11, 2011. On February 17, 2014, Mark accepted the position of line superintendent, which is the position he held until his retirement. When asked about his 34 years spent with Morgan County REA, Mark said, **“I truly appreciate all the help from so many wonderful people who made my job so enjoyable and rewarding.”**



Mark Taylor retires after 34 years with Morgan County REA.

OCTOBER WAS CO-OP MONTH



Ryan Winn spins the wheel to celebrate Co-op Month and wins a first aid kit!

Schedule Your Energy Audit THIS Winter

Morgan County REA offers home and business energy audits to consumer-members at no cost. These are available to members who have questions about their electric bill or want to find ways to be more energy efficient. Energy audits are free and will be arranged at your convenience at any home or business served by MCREA.

MCREA Member Services Representative Bill Annan conducts the energy audit by performing a walk-through of your home or business to collect information. An infrared camera may be used to assist in identifying building envelope weaknesses. (Jason and Kendra Thomas, acct #xxx6100) Bill will also review the member’s history of electric consumption and discuss the member’s concerns and goals of energy consumption. The energy audit generally takes one to two hours.

Once the audit is complete, the member can assess priorities in their energy-efficiency plan based on recommendations made by the auditor. An audit report can also be provided at the member’s request.

Members can schedule an audit online by going to the Free Energy Audit page at www.mcrea.org, or by calling MCREA member services at 970-867-5688.

Morgan County REA is an equal opportunity provider and employer.