

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? (Jim and Kim Bell, acct #xxx2500)
- 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, then 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.
- Use the free SmartHub app, available for 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.

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. (Low-income Energy Assistance Program 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.

Prepaid metering is a great opportunity for you to be in control of how often and how much you pay for your electric bill. It is also a great way to budget yourself. By enrolling in our prepaid program, it gives you total control of your bill and actually can save you a significant amount of money by eliminating disconnect and reconnect fees. Some people may think that prepaid sounds too good to be true, but it's not.

For more information about Morgan County REA's prepaid service, call MCREA's member services department at 970-867-5688 or stop by MCREA headquarters at 734 Barlow Road in Fort Morgan.



MCREA Celebrates National Cooperative Month

October is National Cooperative Month, and Morgan County REA will once again be celebrating by giving members the opportunity to win \$25 off their regular electric bill.

Beginning Thursday, October 1, MCREA will have the information to register available on its website, www.mcrea.org. Each Friday in October, one member's name will be drawn and that member will receive a \$25 credit on their electric bill. Only one entry will be allowed per member for the entire month. MCREA will not be discarding the entries throughout the month, so once you register your name is eligible for all remaining drawings. Thank you to all MCREA members for being a part of your local electric cooperative.

Colorado Cooperatives Sponsor Touchstone Energy Junior Livestock Sale

On Tuesday, September 1, over \$298,000 went to rural young people who brought championship livestock to the Colorado State Fair. The annual junior livestock sale, sponsored by Colorado's electric cooperatives, is the largest event of its kind in Colorado and the championship event for the state's 4-H and FFA youth. According to state fair officials, the 2020 sale included the \$50,000 sale of the grand champion market beef raised by Ema Richardson of Yuma.

The sale is sponsored each year by Morgan County REA, *Colorado Country Life*, the Colorado Rural Electric Association, the Colorado Rural Electric Members Service group, Tri-State Generation and Transmission and 18 other electric co-ops in Colorado. The young exhibitors who won champion, reserve champion, first, second and third place in their livestock divisions have the opportunity to auction their animals at this sale. All proceeds from the sale go directly to the education funds of the youth exhibitors. (Terry Hansen, acct #xxx6500)

"The Junior Livestock Sale, especially this year, is a reflection of the hard work and dedication of our state's 4-H and FFA kids to their animals, as well as the generosity of the philanthropists who support these amazing kids and make this event possible."

— *Colorado State Fair General Manager Scott Stoller.*



▲ Ema Richardson with her Grand Champion Market Beef.

This year's Junior Livestock Grand Champion participants were:

- The Grand Champion Beef exhibited by Ema Richardson of Yuma earned a \$50,000 bid by Sam Brown and Family.
- The Grand Champion Hog exhibited by Tripp Laysen of Eaton earned \$17,000.
- The Grand Champion Lamb exhibited by Lauren Frink of Eaton earned \$10,000.
- The Grand Champion Goat exhibited by Ann Vetter of Bennett earned \$3,250.
- The Grand Champion Chickens exhibited by Isabella Martellaro of Pueblo earned \$2,000.
- The Grand Champion Turkey exhibited by Colton Steinke of Pierce earned \$1,000.

Congratulations to all these great kids from MCREA and Colorado's Touchstone Energy cooperatives.

Donny Edson Donates to Lineman Scholarship



On August 1 and 2, Donny Edson, the Quail Dunes Men's Golf Association and several other volunteers hosted a golf tournament to benefit MCREA's lineman scholarship. Donny, on behalf of the Quail Dunes Men's Golf Association, presented Morgan County REA with a check for \$11,120 to go toward the lineman scholarship.

We want to thank Donny and everyone else involved for their generous donation.

◀ Donny Edson (left) and MCREA General Manager Dave Frick.

Mohamed Ibrahim Receives Scholarship

Mohamed Ibrahim was chosen to represent Morgan County REA this year on the Youth Tour in Washington, D.C. Mohamed's dream of going changed when we were all faced with COVID-19. The tour was canceled in order to protect all of those who were involved from any potential health issues. When visiting Washington, D.C., the students get to spend a day on Capitol Hill and meet both our senators as well as several congressmen. During these visits the students have the opportunity to discuss any issues they are interested in.

This year, the students who were chosen to go on the Youth Tour were given the opportunity to submit a short video of a question on a topic that is of importance to them. The Colorado Electric Educational Institute Board of Directors viewed the video applications and chose several students to receive Washington D.C. Youth Tour scholarships. We are pleased to announce that Mohamed Ibrahim was chosen to receive one of the scholarships. Congratulations to Mohamed on this wonderful achievement!

Manager of Member Services Rob Baranowski (left) presents ▶
Mohamed Ibrahim with a \$500 scholarship from CEEI.



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, Kathryn Howell (account #xxx7800) and Rockie and Rowana Ernst (account #xxx8200), you saw your names and account numbers in the August edition of *Colorado Country Life*. You received a \$25 credit on your electric bill.

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

PREPARING FOR THE BIG HUNT THIS FALL

Consider electrical safety, too



As you prepare for hunting season, keep in mind that, along with general hunting safety, electrical safety should also be top of mind.

You might be preoccupied and excited about the big hunt, but be sure to look up and out for power lines. Never place a tree stand near a power line. Contact with the power line, utility pole or related equipment can alter the path to ground, sending electricity through anyone or anything that comes too close or in direct contact with the power source. (Even coming within 10 feet can cause an arc, transferring energy from the power source to an object or person.)

In addition, do not shoot near or toward power lines, utility poles, transformers or substations. Stray bullets or pellets could damage equipment, possibly interrupting electric service. Even more concerning, they could drop a power line to the ground, causing a hazardous scenario: those who get within 50 feet of the downed line could be shocked or electrocuted.

MCREA and Safe Electricity remind hunting enthusiasts of these electrical safety tips:

- Familiarize yourself with the area before heading out to hunt. Take note of power lines and equipment, especially when hunting in densely wooded areas.
- Observe all signs or postings that advise electrical safety, especially when scouting a location for your tree stand.
- Do not use power poles to support a tree stand.
- Do not locate a tree stand near a power line or pole.
- Be in the habit of looking up and out for power lines, and do not come within 10 feet of an overhead line or pole when setting up or taking down a stand.
- Never climb a utility pole.

Please report any damage to a line or other related equipment to us at your local electric co-op so we can address it. Although we perform routine maintenance, damage may not be noticed for weeks or months unless an outage occurs due to the vast amount of lines that cover our service area.

Of course, always take the time to observe general hunting safety measures as well. For more information about safety around power lines and other sources of electricity, go to SafeElectricity.org.



Stay Tuned!

We are working on some new and exciting things for the holiday season. Please watch our website, Facebook, Twitter and *Colorado Country Life* for what we are planning.

MAKE YOUR VOICE HEARD: CO-OPS VOTE

Like all electric cooperatives, Morgan County REA is based on the principle of democratic member control. This commitment extends to MCREA's efforts to reach out to members of Congress and the Colorado General Assembly to raise awareness of cooperative priorities and issues affecting co-op member-owners, and advocate for legislative changes that will positively impact our co-op and the diverse communities we serve.

As the November elections draw near, MCREA encourages all of our member-owners to visit our website, www.mcrea.org, for a link to Co-ops Vote. This is a non-partisan program designed to raise voter registration and turnout in areas served by electric

cooperatives to ensure their voices are heard and issues that concern them are prioritized, especially on Election Day, November 3.

In the 2012 national elections, rural community voter turnout dropped by 18%; twice that of the nation as a whole. Co-ops Vote was created to raise voter participation to represent rural Americans' concerns at a national level.

The non-partisan campaign does not endorse nor recommend candidates, rather it educates member-owners on candidates' stances on important co-op issues. The program continues cooperatives' commitment to raising awareness in rural communities.