DREMCNEWS OCTOBER 2023

Offering solutions through programs, services

When TVA announced their electric rates were increasing this month, the most commonly asked questions were:

SHIP COR

Why is *TVA raising rates?* How will this rate adjustment affect my bill from Duck River Electric?

The concerns are addressed as they relate to the DREMC membership on page 2 and at <u>dremc.com.</u>

The questions about 'why and how' are typically followed by the next:

What is DREMC doing to help members when the TVA rates increase?

DREMC offers several programs and services designed to assist members with understanding and better controlling the amount of energy they use. From assistance with energy efficiency improvements to convenient payment plans, a program or service is offered that can benefit the members.

This month, the DREMC team is hosting five <u>Home Energy Work-</u> <u>shops</u> that highlight how a few simple improvements can increase efficiency, lower monthly energy bills, and create a more comfortable home. These free workshops are scheduled through mid-October across the DREMC service area, and we welcome you to call DREMC at 931-680-5880 to take advantage of this opportunity and reserve your spot.

For those planning improvements to their existing home or building a new home, rebates are available through DREMC to encourage higher levels of energy efficiency. Installing energy-efficient heating and cooling systems, replacing windows, increasing attic insulation and more are ways to improve energy efficiency, which can lead to lower energy bills and a more comfortable home yearround. Visit our <u>website</u> for more information on rebates and how to qualify.

We understand many are facing financial difficulties. One of the most impactful resources offered by DREMC is <u>Project HELP</u>, a program that has been around for three decades and assists qualifying members by paying part or all of their electric bills.

We appreciate the generous donations from members and employees who make the program possible and the volunteers who administer the funds through local agencies that partner with DREMC.

Other programs and services designed to assist members include



Scott Spence Duck River EMC President & CEO

various billing and payment options, such as Levelized Billing and PowerUP Prepay.

Levelized Billing averages the bill amount based on the current 12month period and "levels out" the effects of heating and cooling seasons.

The <u>PowerUP Prepay</u> option offers flexibility to new and existing DREMC members who choose the "pay-as-you-go" method for billing and payments. This option also requires no account deposit, regardless of your credit score. Contact your local DREMC office for more details and to see if the prepay option is right for you.

Whether it's through free workshops or payment plans, our team is committed to helping you find the right solution to manage monthly energy use and adding convenience and value to the services you receive.

TVA rate increase takes effect Oct. 1

Due to a recent Tennessee Valley Authority (TVA) wholesale rate increase and the discontinuation of its Pandemic Relief Credit, Duck River Electric residential members will experience an approximately 7% rate increase effective October 1.

As a result of the TVA rate actions, DREMC residential rates will be simplified from a three-part energy rate structure to a single energy rate for all kilowatt hours (kWh) consumed, bringing the rate structure in line with other electric utilities in the Tennessee Valley. DREMC's rate adjustment equates to approximately \$2 per month increase on the average electric bill, and when combined with the TVA actions, results in an approximately \$5 increase in October electric bills based on the average consumer's volume of 1,250 kWh per month.

"For the past four years, the DREMC team has been diligent and innovative in cutting expenses wherever feasible and being responsible stewards of member funds during this time of unprecedented inflation," said Scott Spence, DREMC President and CEO. "The action taken by TVA to increase its wholesale rates by 4.5% and to discontinue the \$3.1 million DREMC received annually through the TVA Pandemic Relief Credit makes up this 7% increase. Had this not occurred, DREMC would not need to adjust residential rates at this time."

Cybersecurity advice from

For individuals and businesses, cybersecurity has become increasingly important for today's user. Because multiple devices use a wireless connection at the home or business, the team at United Communications shares the following advice to help you ensure internet cybersecurity:

DO NOT click on suspicious links from emails or websites that seem untrustworthy.

Randomly clicking links in emails or links found on unknown websites is never a good idea. It can put you at risk of downloading software intended to damage or disable your computer or other devices. Clicking on a link can also give hackers access to your network or important information. If you receive an unexpected email that contains a link, do not click on the link.

DO change the default name and password of your network.

The easiest thing you can do to secure your home or business internet connection is to change the default name. The default ID – called a service set identifier" (SSID) or "extended service set identifier" (ESSID) – along with the password is assigned by the manufacturer. Change your router and pass-

Despite five years of significant inflation, DREMC has not experienced a rate increase since 2018. While the cost of some materials has increased 100%, DREMC has practiced aggressive budget-management techniques and utilized cash reserves to delay an increase in member rates for as long as possible.

Following TVA's rate increase announcement this summer, 99 local power companies in the TVA service area have raised retail rates to account for the increase in wholesale power and the loss of the Pandemic Relief Credit across the Valley.

"DREMC's priority is and always will be to provide safe and reliable power at the lowest possible cost. Our team will continue to operate in a fiscally sound manner to ensure member funds are used responsibly and for the benefit of the communities we serve," said Spence.

Members needing financial assistance to pay their electric bill may qualify for DREMC's bill payment assistance program, <u>Project HELP</u>. The DREMC team will also host <u>home</u> <u>energy workshops</u> across the communities we serve in the month of October to provide ways to reduce electric consumption and improve overall comfort.

For more information about these two resources, and to RSVP for an upcoming workshop, please visit <u>dremc.com</u>.



word to something that won't be easily guessed by others.

DO NOT rely on older versions of antivirus programs to protect you.

Antivirus programs help avoid potential threats, but if out of date, they may provide you with a false sense of security. As cybersecurity evolves, the antivirus software itself can't keep up with the threats, which may create vulnerabilities in your system and expose you to cybersecurity risks. Protecting your internet from cybersecurity threats isn't a "set it and forget it" task.

DO turn on Wireless Network Encryption for all devices that connect to the internet.

Not all wireless security protocols are created equal. The most secure type of encryption to use for your home Wi-Fi network is WPA2. All of the routers provided by United Communications are compatible with WPA2 encryption. You can use WPA2 to safely connect computers, smartphones, gaming systems and other devices.

Visit the United Communications website for more.

Rebates for energy efficiency available for existing homes, new home construction

Duck River Electric offers rebates* through TVA's Energy-Right program for qualifying energy efficiency upgrades that can help make your home more comfortable year-round while working to lower the electric bills.

Choose a member of <u>TVA's Qual-</u> <u>ity Contractor Network</u> to complete the work and qualify for a rebate. In addition, you receive a quality equipment installation and/or efficiency upgrade that, when combined with other energy efficiency improvements, makes a difference in the overall comfort of your home.

Visit DREMC's <u>website</u> for more information about the energy-efficiency rebates for existing homes and to find details about rebates for new home construction and how to qualify.

REBATES FOR EXISTING HOMES

Heat Pump (air source up to TVA preferred air source) ranges from \$100 to \$1,200

Ductless Mini Split System ranges from \$700 to \$900

Central Air Conditioner ranges from \$200 to \$500

Dual Fuel Heat Pump ranges from \$100 to \$400

Geothermal Heat Pump \$1,000 Heat Pump Water Heater \$400

Duct System (sealing, repair, insulation, or replacement) \$200

Air Sealing (envelope air sealing) \$200

Insulation attic \$250 / wall \$250 / floor \$100

> Window Replacements \$15 per window

Tune-Up for Existing Electric Heat Pump or Central Air Conditioning System \$50 per year

* Rebates through the EnergyRight program are based on per system, per unit, or per home installation and must meet qualifying criteria outlined in the program. Some rebates are based on the level of SEER ratings.

Commercial agricultural tax exempt updates due

Tax exemption certificates for Duck River Electric commercial agricultural accounts will expire on Dec. 31, 2023. To avoid the sales tax being applied to your qualifying commercial agricultural account, please submit an updated tax exemption certificate along with your electric account number to any DREMC office or email the information to us at corpinfo@dremc.com.

GET DREMC NEWS SENT TO YOUR INBOX!

Opt in to receive the next issue by sending us your preferred email address to <u>DREMCNews@dremc.com.</u>

Need assistance paying the electric bill?

Energency assistance through Duck River Electric's Project HELP program is available to assist qualifying members with paying all or part of their electric bills.

The program has assisted hundreds of families and individuals over the years thanks to the donations it receives from DREMC members and employees.

"We appreciate those who donate to Project HELP because we see how that support really helps other members when they need assistance paying their electric bills," says Carol Brown, a

member service representative at the DREMC Shelbyville office.

"It gets a little emotional when someone shares that they are able to afford other expenses, such as medicine, food



and other necessities because Project HELP was able to help pay the electric bill that month."

All donations, regardless of the amount, are appreciated and make a difference to those who receive assistance through the program. Every donation made goes directly to support the Project HELP program.

Brown explains that donations can be made by signing up to donate through your monthly electric bill or by donating spare change when making a payment at any DREMC office. If you or someone you know needs

assistance paying their DREMC electric bill, Project HELP is available. Contact your <u>local community partner agency</u> for more information and to qualify for assistance.

Opt in for auto pay!

Your schedule doesn't always align with our office hours, so Duck River Electric offers convenient payment options to fit your needs.

One easy way to pay is with DREMC's bank draft. With bank draft, payments are automatically paid on the due date each month using your active checking or savings account. If the due date falls on a weekend or holiday, the payment is drafted on the following business day.

To sign up for the automatic bank draft, visit the DREMC payment portal or complete the <u>online application</u>.

Members may prefer to set up recurring payments using a debit or credit card. To enroll in draft using your card, visit DREMC's <u>payment portal</u>.

Either automatic payment option allows you to save time and the cost of the check and postage. In addition, if you're away on vacation or a business trip, or when life simply gets busy, there's no need to worry about the electric bill when payments are made draft.

DREMC's automatic payment options help to ensure that payments are made on time, every time.

WHEN YOU PAY BY DRAFT, YOU...

SAVE the check.

SAVE the stamp.

SAVE time spent writing checks, paying by phone or visiting a DREMC office to make a payment.

WANT TO ALSO SAVE THE PAPER?

Pair any draft option with DREMC's E-billing and receive your bill via email! Visit DREMC's <u>payment portal</u> and select E-bill under the BILL NOTIFICATION feature.

YOU COULD RECEIVE A ONE-TIME, **\$10 BILL CREDIT** WHEN DRAFTING PAYMENTS FROM YOUR CHECKING OR SAVINGS ACCOUNT.

5 faqs

FREQUENTLY ASKED QUESTIONS ABOUT

THE SECURITY LIGHT LEASE

Look for more frequently asked questions in future editions of **DREMC News.**

How does DREMC's security light lease program work?

If members have an existing DREMC electric pole on their property, they can lease a security light from DREMC for just pennies a day!

Installation and maintenance are completed by the DREMC team at no additional cost under the lease agreement, which encourages members to keep the light for a minimum of 12 months.

For members who are leasing an existing high-pressure sodium or mercury vapor security light that becomes defective and must be replaced, DREMC will waive the installation charge and replace the light with an LED security light.

If members request DREMC to replace an operable high-pressure sodium or mercury vapor security light with an LED light, an installation fee of \$80 applies.



What options are available for residential and business members?

DREMC offers two LED outdoor security lights through the lease program.

The **50-watt** LED light is the most commonly used at residential locations to illuminate yards, driveways and more.

A **121-watt** LED light can be installed in locations where more light is needed to cover a larger area, such as parking lots, near barn and agricultural facilities, etc.



What are the benefits of outdoor security lighting?

- LED outdoor lighting uses less energy and lasts longer than most other lighting options.
- DREMC's lease program offers FREE replacement and repair if the LED security light becomes defective.
- Outdoor lighting can help prevent accidents by illuminating yards, driveways, and sidewalks.
- Outdoor lighting can help deter intruders, protecting you and your property against crime.
- The outdoor light is controlled by a photocell that comes on at dusk and goes off at dawn automatically giving you light only when you need it.



How do I request a security light to be installed?

Visit DREMC's <u>website</u>, complete the online application, and return the form to any DREMC office or via email to <u>corpinfo@dremc.com</u>. You can also apply by visiting or calling any DREMC office.

How am I billed for the monthly lease fee?

The monthly lease fee for the light is added to your DREMC bill for convenience. The lease payment is due when the electric bill is due and can be paid using any of DREMC's payment options.

Have more questions about the outdoor lighting lease program? Check with any DREMC office for more details.