



MEMBER HANDBOOK

BRUNSWICK
ELECTRIC
Membership Corporation



A Touchstone Energy[®]
Cooperative





Welcome! We're happy to have you as a member of Brunswick Electric, the second largest electric cooperative in North Carolina, and thirty-sixth largest in the country.

Being a member of an electric cooperative is special because BEMC is owned and operated by the members it serves – you! So that means you have a voice here and a say in how we do business. Our organization is led by a board of directors consisting of members from each district in our service territory, and your vote at our annual membership meeting selects those directors.

You are invited to read through this guide to learn more about your co-op and the many programs we offer to benefit this community. If you have any questions about your account or what it means to be a member of an electric cooperative, please call and speak with a member of our customer service team at 800-842-5871, Monday through Friday between 8 a.m. and 5 p.m. or stop by one of our three offices. We're here to serve you and we look forward to meeting you.

We believe you will be pleased with what it means to be a member of Brunswick Electric.

Brunswick Electric is guided by these key principles:

Voluntary and Open Membership - open to all persons able to use BEMC's services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic Member Control - each member has one vote to elect the board of directors, which is accountable to the membership.

Members' Economic Participation - all members have an economic stake in the business based on their purchases of electricity from the cooperative. When it is financially prudent, the board of directors can authorize a return of margins (revenues remaining after all expenses have been paid) in the form of capital credits to members.

Autonomy and Independence - cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

Education, Training, and Information - cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperatives.

Cooperation Among Cooperatives - cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

Concern for Community - while focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

Service Territory



BEMC Overview

- Energized our first lines in 1939
- Today we serve approximately 97,000 member locations in Brunswick, Columbus, and parts of Bladen and Robeson counties
- Second largest electric co-op in North Carolina, 35th largest in the country
- Employ more than 170 of your friends and neighbors
- Office locations in Supply, Whiteville and Southport/Oak Island
- Consistently achieve a reliability rating of greater than 99%, which is the amount of time your power is on

The mission of BEMC is to provide safe, reliable, affordable power for its members in the areas served by the Cooperative at the lowest cost consistent with sound economy and good management.

About Brunswick Electric

Power Source

BEMC is a distribution cooperative. We do not generate our own electricity. We purchase power through the NC Electric Membership Corporation, one of the largest purchasers of wholesale power in the country. This gives us access to the best prices in the market. We also have access to 644 megawatts that NCEMC generates as part owner of the Catawba Nuclear Generating Plant in South Carolina.

Professional Affiliations

BEMC is affiliated with statewide, regional and national organizations including:

- National Rural Electric Cooperative Association (NRECA)
- North Carolina Electric Membership Corporation (NCEMC)
- Rural Consumer Services Corporation (RCSC)
- Touchstone Energy Cooperatives

Innovation and Technology

- BEMC is considered a leader in the industry for installing more than half of our distribution lines underground, where they are protected from severe weather events
- BEMC is a leader among electric co-ops in the use of technology, pioneering the use of prepaid metering programs
- All BEMC meters are solid-state electronic advanced metering infrastructure (AMI) meters for greater efficiency and customer service

Payment Options to Suit You

- SmartHub mobile app
- BEMC.org via SmartHub
- By phone 24/7 by calling 866-934-6830
- Automatic draft
- In person at any BEMC office Monday through Friday from 8 a.m. to 5 p.m.
- Bill Payment Terminals located throughout our service territory
- Equalized billing
- Night depository at all three office locations
- By mail
- PrePay Power

SmartHub

SmartHub allows you to check your usage, view and pay your bill. This free app is safe and secure. Download the app today or go to bemc.org for more information.



PrePay Power

Take control of your spending with PrePay Power. Pay for your power in advance and only buy more when you need more.



Some benefits of this program are:

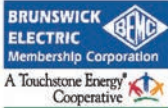
- Does not require a deposit
- No monthly bill eliminates paper waste
- Email alerts let you know when you're getting low on purchased power

Contact a customer service representative or go to bemc.org to learn more about setting up a PrePay account.

Bill Payment Options

Your Bill

7088



PO Box 826
Shallotte, NC 28459-0826

Shallotte Headquarters: 910-754-4391
 Whiteville Office: 910-642-5011
 Southport/Dak Island Office: 910-457-8808
 Toll Free: 800-842-5871
 Outage Reporting: 800-682-5309
 Pay by Telephone: 866-934-6830

1923 1 AV 0 375
 MR MRS John Doe C-6 P-6 5 1923
 Jane Doe
 123 Anywhere Street
 Sunny Beach, NC 28479-0000



Statement Date	05/02/2018
Account Number	32323222
Payment Due	05/19/2018

Service Summary	
Previous Balance	199.11
Adjustments	0.00
Payment Received 04/13/2018	Thank You! -199.11
Balance Forward	0.00
Current Charges	117.55
Total Amount Due 05/19/18	117.55

Important Message
 To better serve you, BEMC needs your current address, email and phone number on file. Call(800)842-5871 today to update your information!

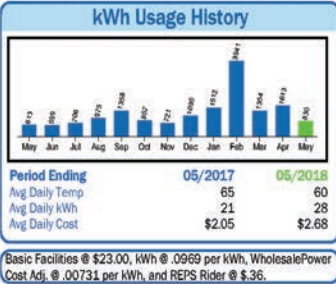
WHO DO I CALL IF I HAVE QUESTIONS?

WHAT DO I OWE AND WHEN IS IT DUE?
 If you are on automatic draft that will be indicated.

MY METER # AND DETAILS

Account: 32323222	Phone #: (910) 555-1111	Service Address: 123 Anywhere Street	Service Description: HOUSE
Meter Number: 9999999	Rate Schedule: 1 - RESIDENTIAL SERVICE	Service Location: 123-11-111	Services: From 03/28/2018 To 04/27/2018 Days 30 Readings Previous 52057 Present 52887 Meter Multiplier 1 kWh Usage 830 Billing Cycle 19

HOW MUCH ELECTRICITY AM I USING?



Current Service Detail

ELECTRIC SERVICE	109.86
SALES TAX	7.69
Total Current Charges	117.55

▲ KEEP
 ▼ SEND Please do not staple or paperclip.

HOW TO PAY MY ELECTRIC BILL
 There are many options to choose from.

- PAYMENT OPTIONS:** (call us or visit www.bemc.org for details)
- Make checks payable to: **Brunswick Electric**
 - Automatic Draft of your bank account or credit card
 - E-pay Online at www.bemc.org
 - Credit Card Authorization by telephone at 866-934-6830
 - Bill Payment Terminals (BPTs) - all BEMC offices 24/7 and 6 other locations
 - Night Deposit Box at every BEMC office
 - By Mail -- please allow time to reach us by due date
 - Equalized Billing -- to help even out seasonal variations in your bill

Account Number	32323222
Total Amount Due 05/19/2018	\$117.55

MR MRS JOHN DOE
 JANE DOE
 123 ANYWHERE STREET
 SUNNY BEACH, NC 28479-0000

BRUNSWICK ELECTRIC MEMBERSHIP CORP.
 MAIL PROCESSING CENTER 19
 PO BOX 580348
 CHARLOTTE NC 28258-0348



0032323222 00001755 7

← RETURN THE BOTTOM PORTION OF THE BILL WITH PAYMENT

Programmable Thermostats

BEMC members can purchase an Ecobee 4 programmable thermostat at a discount through an ongoing demand control project.



Community Solar

Members who wish to go green but don't want the costs or hassle associated with installing their own solar array may participate in our community solar program by purchasing the output of one or more solar panels with a one-time upfront payment.

BEMC has two community solar farms, one in Brunswick County and one in Columbus County, with more than 700 panels available for lease through this program.



Rooftop Solar

BEMC has an aggressive net metering program for both residential and commercial members who install solar arrays on their property. Owners of small renewable energy systems receive monthly retail credit for a portion of the electricity their panels generate.

EV Charging Stations

BEMC has six electric vehicle (EV) charging stations across our service territory.



1. Brunswick Forest, 1112 E. Cutlar Crossing, *DC Fast Charger*
2. Calabash, 1045 River Road, *DC Fast Charger & Level II charger*
3. Sunset Beach, 419 Sunset Blvd., *Level II charger*
4. Ocean Isle, Monroe St., *Level II charger*
5. Holden Beach, 107 S. Jordan Blvd., *Level II charger*
6. Shallotte, 123 Mulberry St., *Level II charger*

All EV chargers in BEMC's service territory cost \$7.50 per session.

Supporting Innovation in Classrooms



The Bright Ideas grant program was created in 1994 at Brunswick Electric and has since been adopted by all electric co-ops in North Carolina. This program provides funds to teachers for special, innovative classroom projects that may otherwise not be funded. To date, the program has provided almost \$11 million in education grants across the state.

Neighbors Helping Neighbors

BEMC receives donations to the Warm Homes, Warm Hearts campaign from our members. BEMC matches these donations up to \$50,000 annually. All funds from



this program are administered to members in need through Brunswick Family Assistance and the Columbus County Department of Aging. Since 2008, more than \$1 million has been raised for this heating assistance program.

Funding for Community Service Projects



Each year, BEMC provides about \$35,000 in grants to community groups. Funding for these grants comes from the equipment auction at our annual membership meeting. Since 2003, BEMC has granted more than \$850,000 to area non-profit organizations.

College Scholarship Program

BEMC awards two scholarships of \$5,000 each to high school seniors from Brunswick County and the Columbus County area served by BEMC.



Weatherization Loans



BEMC provides low-interest loans to qualified members to help you make energy efficiency improvements to your homes and businesses.

Co-Op Connections

Go beyond the card with the Co-Op Connections app! This program is designed to save you money on your every day purchases. The free app gives you local, national and online discounts for dining, entertainment, prescriptions and more. Download the app through your app store.



Carolina Country Magazine



As a member of BEMC you will receive a free copy of Carolina Country each month. The magazine is filled with stories of people across the state, our monthly newsletter, tips for saving energy, recipes and more.

Important Phone Numbers

Brunswick Electric Customer Service	800-842-5871
Supply Headquarters	910-754-4391
Whiteville District Office	910-642-5011
Oak Island District Office	910-457-9808
BEMC Automated Payment System	866-934-6830
North Carolina No Cuts	800-632-4949 or 811

Office Locations

Headquarters

795 Ocean Hwy W
Supply, NC 28462

Whiteville District Office

2228 New Britton Hwy E
Whiteville, NC 28472

Southport/Oak Island District Office

4335 Southport-Supply Rd
Southport, NC 28461

**To report an outage, please call
800-682-5309.**



Brunswick Electric Membership Corporation
PO Box 826, Shallotte, NC 28459
www.bemc.org

