

806.249.4506 800.299.4506 Fax: 806.249.5620 Email: rbec@xit.net – Website: www.ritablancaelectric.com

Welcome

Please call 806.249.4506, locally or 1.800.299.4506, toll free, to activate service and for instructions on completing the attached form(s).

Meter numbers are very important and it will help for you to have the meter number of the location you would like connected so that the Billing Department can put the correct service in your name. The eight digit meter number can be found on the face of the meter.

The Cooperative has several convenient ways to serve your needs. The office, located at 12198 US Highway 87 North, is open Monday through Friday from 8:00 a.m to 5:00 p.m, with a drive-up drop box located in front of the building. Payments may be mailed to PO Box 1947, Dalhart, TX 79022-5947, or for your convenience, may be made at Happy State Bank in Texline, and First State Bank locations in Stratford, Dumas and Dalhart. Pay by phone service is also available (24 hrs) by calling 1.844.859.5976.

If you should experience electrical trouble after hours, you may call 806.249.4506 or 1.800.299.4506, toll-free. These phones are answered 24 hours a day, 7 days a week.

Rita Blanca Electric Cooperative is part of a network of nearly 1,000 similar utilities across the county. The following are a few facts about this family:

- Electric cooperatives serve more than 12 million homes, farms, schools, churches, irrigation systems and businesses nationwide.
- You can find electric cooperatives in 2,600 of the country's 3,128 counties. In Texas, electric cooperatives serve 244 of the state's 254 counties
- More than 25 million people or 10.8 percent of all consumers receive their electricity from a cooperative. Texas electric cooperatives serve nearly 3 million consumers.
- Like all cooperatives, Rita Blanca Electric Cooperative is owned by those we serve.
- While for-profit electric companies that operate in cities serve approximately 34 customers per mile of electric line, rural electric cooperatives have an average of just 5.8 consumers per mile.

We are pleased to welcome you as a new member of Rita Blanca Electric Cooperative, Inc. We appreciate your business and the opportunity to serve your needs.

By Laws for Rita Blanca Electric Cooperative, Inc can be found at www.ritablancaelectric com

Member Name:								
Mailing Address:		City:	State: Z	ip:				
Email Address:								
Home Phone:		Cell Phone:						
Single Account: Joint Account:		Additional Name on Account:						
Name of Previous Electric Utility:								
City/State of previou	ıs service:							
Date of Disconnection:		Length of Service:						
Place of Employment:			Phone:					
Drivers License Number:		State:	DOB:					
Social Security Num	ber:							
	<u>A</u>	dditional Contact Informatio	<u> </u>					
Place of Employment:			Phone:					
Drivers License Nur	mber:	State:	DOB:					
Social Security Num	ber:		Cell Phone:					
•		Drafted from your bank accou		y month?				

Membership Agreement

The Consumer will pay the Cooperative the sum of \$5.00, if applicable, which will constitute the membership fee. The Consumer, will comply with, and be bound by the provisions of the Certificate of Incorporation and Bylaws of the Cooperative, and such rules and regulations as may, from time to time be adopted by the Seller. The Consumer assumes no personal liability or responsibility for any debts or liabilities of the Seller, and it is expressly understood that under the law this private property cannot be attached for any such debts or liabilities except for the fulfillment of this agreement. The Seller provides service without discrimination as to race, color, national origin, sex, age, handicap or disability. Consumer has been provided a copy of the Statement of Nondiscrimination, "Your Rights as a Customer", deposit information, membership and deposit receipts as applicable and rate schedule. A copy of the Bylaws of the Cooperative are available upon request.

Consumer agrees in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any number associated with your account, including wireless telephones, which could result in charges to you. We may also contact you by sending text messages or emails, using any email address you provide us. Methods of contact may include using pre-recorded or artificial voice messages and/or the use of an automatic dialing device, as applicable.

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Bills are due on or before sixteen (16) days after issuance. If 16th day falls on a weekend or holiday, the due date will be the next work day. Your bill will become delinquent if unpaid by the due date. If your bill for electric service has not been paid within the 16 days allowed for payment, a termination or disconnect notice will be sent to you at least ten (10) days prior to a stated date of disconnection. Any discontinuance of service does not relieve the Consumer of its obligations under this agreement.

The Cooperative encourages customers with physical disabilities and those who care for such customers to identify themselves. Is there anyone using medical equipment requiring electricity? Yes No

If your answer is yes, please provide a brief explanation of the medical necessity:

Privacy and Confidentiality

"IT IS THE POLICY OF RITA BLANCA ELECTRIC COOPERATIVE, INC TO SAFEGUARD THE PRIVACY AND CONFIDENTIALITY OF MEMBER-CONSUMER INFORMATION, AS OUT-LINED IN OUR POLICY ON PRIVACY AND CONFIDENTIALITY".

Date:	Signature:

All documents/forms may be submitted electronically, but an original signature page will be required to be mailed in order to complete your consumer file.



Rita Blanca Electric Cooperative, Inc.

CONDENSED RATE SCHEDULE

(Effective January 2, 2009)

To conserve space, rates are in condensed form. However, they provide the information desired by most members of the Cooperative. Complete rate schedules will be furnished upon request.

RATE 01, 02, 04 - FARM & HOME SERVICE

\$10.00/month customer charge and 9.9900 cents/kWh for all kWh used per month.

RATE 03 - TEXLINE RESIDENTIAL

\$10.00/month customer charge and 9.9858 cents/kWh for all kWh used per month.

RATE 05 - SEASONAL FENCE CHARGERS

\$17.50/month customer charge plus 35 kWh billed at power cost. 120 volt service will be furnished at transformer pole only and any material and/or labor necessary to connect to fence charger will be paid by Member.

RATE 06 - SMALL COMMERCIAL & INDUSTRIAL

\$12.00/month customer charge and 9.9200 cents/kWh for all kWh used per month.

RATE 07 - SPRINKLERS

\$17.00/month customer charge and 11.600 cents/kWh for all kWh used per month.

RATE 08 - LARGE POWER

\$.50 cents/kVA customer charge. Demand charge \$4.50/month/kW. All kWh @ 7.0200 cents/kWh used per month. Large power is any service requiring 51 kVA transformer or larger. Power Factor Adjustment = Increased Demand of 1% lagging, less than 98%.

RATE 09 - IRRIGATION - WATER PUMPING

\$.80 cents/kVA customer charge. Demand charge \$4/82/month/kW. All kWh @ 7.8600 cents/kWh used per month for all irrigation & water pumping. Power Factor Adjustment = Increased Demand of 1% for every 1% lagging, less than 98%.

RATE 10 - SECURITY LIGHT SERVICE

\$10.88/month for security light on existing pole. 67 kWh billed at power cost.

RATE 12 - DAIRY FACILITIES

\$.50 cent/kVA customer charge. Demand charge \$5.50/month/kW. All kWh @ 7.5400 cents/kWh used per month. Dairy service requiring 51 kVA transformer or larger. Power Factor Adjustment = Increased Demand of 1% for every 1% lagging, less than 98%.

TRIP/COLLECT/CONNECT/DISCONNECT/RECONNECT

All electric bills are due with 16 days of issuance. If a trip to member's premises for collection of a bill, disconnection for nonpayment, connection, or reconnection is made, a fee of \$40.00 will be paid in addition to the past due amount and additional deposit, if required, before service is reconnected.

NON-SUFFICIENT FUND (NSF) FEE

A fee of \$40.00 will be charged for each check or other form of payment that is dishonored or returned to the Cooperative. Future payments of cash, money order or certified check may be required along with an additional deposit.

POWER COST RECOVER FACTOR (PCRF)

The Cooperative applies an adjustment factor each month to recover the amount paid to its supplier for fuel to generate electricity during the preceding month. This adjustment is based on kilowatt hours sold and fluctuates monthly.

ALL RATES ARE SUBJECT TO POWER COST ADJUSTMENTS BASED ON KWH USAGE.



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ACH AGREEMENT

Rita Blanca Electric Cooperative, Inc is authorized to initiate debit and credit entries to the account indicated below and the depository named below to debit or credit the same to such account. I further authorize Rita Blanca Electric Cooperative Inc to debit said account for such amount allowed by law in the event the depository rejects a debit entry.

DEPOSITORY:	BRANCH:		
CITY:	STATE:	ZIP:	
Bank Account Number	Date of Draft: () 10" (10 th () 16 th
Transit/ABA No. Date: Signature:		() Checking ()	Savings
Name of Electric Customer		RBEC Account No.	
Address	City	St	Zip

PLEASE ATTACH A "VOIDED" CHECK OR DEPOSIT SLIP FOR THE ACCOUNT INDICATED

This authority is to remain in full force and effect until Rita Blanca Electric Cooperative, Inc has received written notification from me (or either of us) of its termination in such time, but no less than 3 business days before any payments are due to be made, and in such manner as to afford Rita Blanca Electric Cooperative, Inc and Depository a reasonable opportunity to act on it. For members protection, all confidential information will be shredded after entering into the system.

NOTE: ALL WRITTEN DEBIT AND CREDIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.



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STATEMENT OF NONDISCRIMINATION

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202)720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800)877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/compliant_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the compliant form, call (866)632-9992. Submit your completed form or letter to USDA by:

Mail: U.S. Department of Agriculture
 Office of the Assistant Secretary for Civil Rights
 1400 Independence Avenue, SW
 Washington, D.C. 20250-9410;

(2) Fax: (202)690-7442; or

(3) Email: program.intake@usda.gov.



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Deposit Policy

Rita Blanca Electric Cooperative's deposit policy is designed to assess the credit risk associated with applications for residential service, while protecting the assets of our utility.

It is our policy to use a screening tool called the ONLINE Utility Exchange to assess a deposit to those members who pose a debt risk at the point of application.

The ONLINE Utility Exchange is designed to screen service applicants to determine their Delinquency Risk based upon three criteria:

1. Social Security Number (SSN) verification;

2. Credit score; and

3. Payment experience with other utility providers.

RBEC shall consider the status of the applicant and act according to the following criteria:

1. New service applicants who pose a Delinquency Risk will be charged no deposit.

2. New service applicants who pose a medium Delinquency Risk will be charged a standard deposit of \$180.00.

3. New service applicants who pose a high Delinquency Risk will be charged a deposit of \$360.00

4. A member who has had a service terminated or has an unpaid utility bill returned by ONLINE Utility Exchange will be required to pay the maximum deposit of \$360.00.

Further deposit amounts for non residential services are determined as per the Rita Blanca Electric Cooperative, Inc. Tariff.



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Your Rights As A Member

1. Non-Discrimination:

• Utility services are provided without discrimination as to a member's race, nationality, color, religion, sex, or marital status.

2. Rate and Service Information:

• You may inspect or obtain at reproduction cost a copy of the applicable tariffs and service rules concerning the Cooperative's rates and services.

3. Meter Testing:

• You may request a test of the Cooperative's electric meter if you believe the meter is not accurately measuring your electric consumption. The test shall be made during the Cooperative's normal working hours at a time convenient to the member if he or she desires to observe the test.

4. Paying Outstanding Bills:

• The due date of a bill for utility service is sixteen (16) days after the date of the bill. A bill is considered delinquent if unpaid by the due date.

• Your electric service may be discontinued after proper notice for the following reasons:

5. Termination of Service:

	☐ Failure to pay in full an outstanding bill within twenty-six (26) days of issuance or failure to meet the terms of a deferred payment plan.
	□ Violation of the Cooperative's rules for the use of service in such a manner that interferes with the service of others or the operation of non-standard equipment, provided that the Cooperative will make every attempt to notify you of the problem and allow you to remedy the situation.
	☐ Failure to comply with the Cooperative's deposit and/or other fee requirements.
)	The Cooperative may disconnect service at once and without notice in the following instances:
	☐ In cases of tampering with the Cooperative's meter or equipment, bypassing the same or other instances of diversion.
	☐ Where a dangerous condition exists. Such disconnection shall remain in effect so long as the condition exists.

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6. Notice Required Prior To Termination of Service:

• You have the right to receipt proper notice of termination of service prior to disconnection. Proper notice shall consist of a separate mailing or hand delivery at least ten (10) days prior to the stated date of disconnection, with the words 'delinquent notice' or similar language properly displayed on the notice.

7. Billing Disputes:

• In the event of a dispute between a member and the Cooperative regarding any bill for utility service, the utility shall make an investigation. You have the right to receive a report of the results of such an investigation. If you disagree with the Cooperative regarding the amount of your electric bill, you will not be required to pay any disputed portion of the bill which exceeds an amount equal to your average monthly usage based on the preceding twelve (12) month period at the current rate. This provision will remain in affect until completion of the determination within sixty (60) days.

8. Deferred Payment Plan

• You have the right to request an alternative payment plan. If you maintain a payment record with no more than two (2) delinquent notices during the preceding twelve (12) months, the Cooperative will offer you, upon request, a deferred payment plan which would allow you to pay an outstanding bill in installments.

9. Service Reconnection:

• If your service is discontinued after a proper notice for the reasons listed under Section 6 above, you may reestablish service when all amounts due the Cooperative are paid.

10. Complaints:

• If you have a complaint about any action of the Cooperative, you may request a review. The review will be provided in writing upon request.

11. Reading Your Meter:

• You have the right to instructions, provided by the Cooperative, on how to read your electric meter.

12. Security Deposit:

• A security deposit is required in advance of service connection or at any subsequent time the Cooperative determines that a deposit is needed in order to ensure payment of bills.

13. Funded Assistance:

• Funded financial assistance may be available for several local entities. Please contact Rita Blanca Electric for more information.

14. Special Services:

• The Cooperative encourages members with medical disabilities to identify themselves so that special action can be taken if necessary.



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Co-op Connections Card Puts Value in Your Wallet!!

Rita Blanca's commitment to you goes beyond providing safe, reliable, and affordable electricity.

We're always looking for ways to provide value to our members and our community, especially during tough economic times. Rita Blanca's Co-op Connections Card is a money-saving tool we're proud to offer our membership. The card connects you with discounts on everything from hotel stays to prescriptions drugs.

The card also gives you access to online savings at more than 95 national retailers like Barnes&Noble.com, Hertz Rental Cars, Best Western hotels and ProFlowers.com. You can check out these great national discounts at www.connections.coop.

One of the most valuable features of the Co-op Connections Card is the pharmacy discount. While it is not insurance, the discount can mean savings of 10 to 60 percent on prescription drugs. The logo and information on the back of your card is recognized at more than 60,000 national, regional, and local pharmacies.

The pharmacy discount has been widely used by members of Touchstone Energy co-ops across the country, resulting in a combined savings of nearly \$20 million on prescriptions. Want to find out more? Log on to www.locateproviders.com to search for pharmacies in our area honoring the card. Use code 22203 as the group number under the "Groups" login section. Next, enter your zip code.

As a Touchstone Energy co-op, Rita Blanca Electric strives to serve our members according to four core values: integrity, accountability, innovation and commitment to community. Our Go-op Connections Card is one of the ways we live up to those values.

We're eager to answer any questions you have about the card and how to take advantage of the discounts it provides. Call us at 806.249.4506 to find out more, or log onto www.ritablancaelectric.com

If you have not received a card, please contact our office and we will gladly mail you one.





Capital Credits

One of the many unique features of an electric cooperative is that margins realized at the end of a year after expenses are paid and returned to our members in the form of capital credits.

Below, the capital credit process is explained step-by-step:

- 1. Rita Blanca Electric Cooperative is a not-for-profit organization. Owned by its member-consumers, the money to cover day-to-day operating costs of the cooperative comes directly from the members paying their monthly electric bills.
- 2. AT the end of the year, Rita Blanca Electric subtracts operating expenses from the amount of money collected and the remaining balance is call the margin.
- 3. The margins left over at the end of the year are allocated, or assigned, to your capital credit account based on individual patronage (the amount of money you pay for your electric bill each year).
- 4. Your capital credit account, similar to a bank account is the accumulation of margins that have been allocated to you each year based on your patronage. At the end of each year, the cooperative deposits your allocated patronage into your capital credit account.
- 5. From time-to-time, the board of directors retires capital credits based upon the financial stability of the cooperative. The board of directors was delegated this responsibility in the cooperative's by laws.
- 6. If the board chooses to retire capital credits, the cooperative will withdraw money from your capital credit account and send it to you in the form of a check or it may be applied to your bill.

Capital Credit Definitions

Allocate

An Approved method used to assign the margins to an individual's capital credit account.

Margin

At the end of the year, RBEC subtracts operating expenses from the amount of money collected and the balance is called the margin.

Member

At the cooperative, you are more than a customer, you are a member-owner.

Operating Costs

The cost to maintain, repair and construct the electric system (poles, wires, substations, etc.).

Patronage

At the cooperative, your patronage is the amount of money you paid on your electric bill each year.

Retire

A payout from your capital credit account. The cooperative withdrew money from your capital credit account and sent you a check or place don your bill based on the board's approval of capital credit retirement.