



Welcome to Paulding Putnam



Being part of a Cooperative
is different from many
other utilities.

Did you Know?

Seven Cooperative Principles

- Education, Training & Information
- Autonomy & Independence
- Cooperation among Cooperatives
- Concern for Community
- Member's Economic Participation
- Voluntary & Open Membership
- Democratic Member Control

- The Cooperative is governed by a Board of Trustees
- Members have the opportunity to vote on important issues.
- You will be invited to our Annual Meeting held every spring.

-This meeting is very informative and keeps members updated on current events regarding your cooperative.

- You will earn Capital Credits for the years you are a member.
 - Yearly, the Board may retire Capital Credits which will be paid as a credit on your December bill.
 - Should you leave our lines, it is very important you keep your address/phone number updated, so you can receive your Capital Credits.
 - When a member is deceased, please contact our office for more information regarding the account.
- We offer Rebate Programs:
 - Visit our website at www.ppec.coop
 - Click on the "Rebate Programs" button located at the top of the website under the "Energy Saving" tab for more information and how to apply.
- Unique access to your personal daily and/or monthly use by utilizing the SmartHub program on our website. It answers the question "Why is my usage different than last month?"
 - SmartHub also allows you to report outages, receive text messages, track usage, view past bills, and pay your bill from any smart device!

*Thank you
for being a member!*

Convenient

PAYMENT OPTIONS

ONLINE: WWW.PPEC.COOP
BY PHONE: 888-220-6482
STOP BY OUR OFFICE
SIGN UP FOR AUTOPAY



We know life is busy and paying your electric bill likely isn't your favorite thing to do. That's why we offer several different payment options so you can choose one that works best with your lifestyle.

PHONE: 888-220-6482

To pay your bill by phone using a credit or debit card, you MUST call our secure pay-by-phone number: 888-220-6482. This automated toll-free number will guide you through a series of prompts to manually pay your bill any time of day or night.

PPEC moved to this system to become Payment Card Industry (PCI) compliant with new data security standards. Our Member Service Representatives cannot take credit or debit card payments over the phone because it violates the new PCI standards, and keeping your sensitive financial information secure is of utmost importance to us. Rest assured that our automated number is quick, easy, and adds another layer of protection from fraud when paying your bill with a credit or debit card. Just make sure you have your card numbers and relevant information at hand when you call.

ONLINE THROUGH SMARTHUB:

Visit our website, www.ppec.coop, and click the red "Pay Your Bill" button in the top right corner. This brings you to our online SmartHub application. If you don't already have an account, you can quickly create one in just seconds. Just click "Sign up to access our self-service site." You will need your account number, email address, and password for a first-time log in. After you set up your SmartHub account, you will be able to quickly pay your bill every month, report outages, monitor your energy use, and receive notifications. Learn more [here](#).

There's an app for that, too! Be sure to download the free SmartHub app from the Apple App Store or Android Market to take advantage of its features while you're on the go with your mobile device. Once you try it out, you won't know how you lived without it!

If you need help creating or managing your SmartHub account, check out our tutorial videos to make the process easier.

IN OFFICE:

Stop by our office, located at 401 McDonald Pike, Paulding, Ohio, 45879. One of our member service representatives can assist you with any problems or questions you may have. They can also accept checks for bill payments.

AUTO-PAY:

Never worry about paying your bill on time every month again! By signing up for auto-pay, you can set recurring payments and simply let go of the thought of having to pay your bill on a certain date. Our system will automatically deduct the amount of your bill every month on your due date, so you don't have to do anything. Sound great? It is. There are two ways to set up auto-pay:

Call our automated pay-by-phone number (888-220-6482). Listen to the prompts. One of the menu options will allow you to establish recurring payments. Make sure to have your bank routing and account numbers on hand if you want to pay from a checking or savings account. If you want to pay with a credit card, have your card with you so you can relay all the information for the system to store.

Log in to SmartHub and set up recurring payments. Having issues? Give us a call at 800-686-2357. We'll be happy to help.

A close-up photograph of a woman's hands holding a white smartphone. She is wearing a white long-sleeved shirt and a necklace. Her fingers are on the screen, and she is looking down at the phone. The background is blurred.

To enroll in SmartHub, just visit our website (www.ppec.coop) and click on the SmartHub icon at the top of the home page. Enter your email address, set up a password, and you're ready to go!

You can also download from your smart device on:



What can SmartHub do for you?

Paulding Putnam Electric's online and mobile service allows you to report outages, receive text messages, track usage, view past bills, and pay your bill online from any smart device!

Smart Hub is a valuable tool for PPEC members. It is much more than a website to use to pay bills. Here are some things you can do with SmartHub:

- Report a power outage, and review outage restoration map to track our progress.
- Track your electrical usage on a day-to-day basis.
- View past kilowatt-hour usage and compare it with the related weather history.
- View past bills and your payment history.
- Receive important text messages regarding your account and power.

Programs We Offer



What is Operation Round Up?

Operation Round Up is a community service program which provides funding for charitable and benevolent purposes for organizations in our community.

This program allows Paulding Putnam Electric members the opportunity to make a big impact on many lives for just pennies!

The program is adopted by hundreds of electric cooperatives throughout the country, and it "rounds up" your monthly bill to the next highest dollars. So, a \$64.79 electric bill would be \$65.00 with the remaining 21 cents going to the Operation Round Up program. For the average member, that equates to about \$0.50 a month or \$6.00 per year. Any money going to Operation Round Up is tax deductible.

What are the funds used for?

One of the Seven Cooperative Principles that provide the guidelines by which cooperatives put their values into practice is Commitment to Community. One of the ways that Paulding Putnam Electric Cooperative shows a Commitment to Community is through the Operation Round Up program. Operation Round Up is a unique voluntary program designed to provide financial assistance to worthwhile projects and charities in our surrounding communities. Funds may go to help the fire department obtain critical lifesaving equipment to rescue organizations, food banks, educational projects, elder care programs and many others.

How can my organization apply for a grant?

Visit our website at www.ppec.coop. On the main menu, click the "Programs" option and you'll see the Operations Round Up button. On the website, you'll find the application deadlines, the application, and further information demonstration. If you have questions, regarding applying, our friendly staff can assist, simply call us at 1-800-686-2357.



Scholarships

Ohio's electric cooperatives offer youth scholarships

Since 1954 Ohio's electric cooperatives have been helping graduating seniors continue their education through the Children of Members Scholarship Program. Each cooperative awards scholarships on a local level and selects one representative to compete for additional scholarship money from the statewide association, the Ohio Rural Electric Cooperatives, Inc.

Scholarships open in December and the applications are due in February. Visit our website www.ppec.coop for applications and guidelines.



Highlighting the Community Spirit of Indiana Co-op Youth

While Paulding Putnam Electric's home is located in Ohio, we serve over 3000 members in Indiana. Please take note of the Youth Power & Hope Award. We're positive there are Indiana youth, living within our service territory that would be a perfect candidate for this award. However, you don't have to live in our service territory to apply!

Electric Consumer and Indiana's electric cooperatives are proud to sponsor the Youth Power and Hope Awards program. Since 2009, the program has annually honored Indiana youth in grades 5-8 for their community service.

Past winners have raised thousands of dollars and donated thousands of toys to Riley Hospital for Children, started a coat drive for the less fortunate, raised funds to cure diabetes, developed a program to provide police officers stuffed animals to comfort children in crisis situations and much more!

Applications are open in August, keep a look out on our website www.ppec.coop for more information.

Programs We Offer



Electric Cooperatives Provide Youth Tour to Washington D.C.

Since the 1970s Ohio and Indiana electric cooperatives have provided an opportunity for hundreds of students to visit the nation's capital as part of the annual Youth Tour to Washington, D.C. Each June juniors and seniors from Ohio and Indiana meet up with about 1,400 other students from across the country as part of this program sponsored by the National Rural Electric Cooperative Association.

The week-long trip includes visits to many of the most famous sites in Washington, D.C., and includes visits with the students' Congressional representatives.

Youth Tour Applications open in December and the applications are due in February. Visit our website www.ppec.coop for applications.



PPEC Rebate Incentive Program

The PPEC rebate incentive program was designed to encourage our residential consumers to install energy efficient cooling and water heating equipment in an off-peak summer load curve manner. With the shift from winter peaking to summer peaking, the focus of this program must be shifted to reflect the summer peak load. The combination of reduced effects of peak demand charges, the shift from winter to summer peak, and the economics of running high efficiency cooling equipment . It is in the best interest of the cooperative

and our members, to modify the rebate program in a manner which will increase the installation of air conditioning equipment with the installation of a Radio Control Switch (RCS) to control summer peaks.

To accomplish reduced demand in the summer, Buckeye Power is supplying the cooperative with new RCS's for cooling mode. This control can shut off the A/C for up to 12 minutes out of a 30 minute time frame during peak demand conditions. For more information regarding our rebates visit www.ppec.coop.

- Water Heater Rebate
- Air Conditioner Rebate
- Radio Control Switch (RCS) Rebate
- Energy Efficient New Home Construction Rebate
- Insulation and Air Sealing Program
- Commercial and Industrial Lighting Program
- Energy Star Appliance Rebate Program



Beat the Peak

Beat the Peak is a free, voluntary program encouraging members to shift electric use away from the peak-use hours anytime between 2 p.m. and 8 p.m. The time varies with each peak, and PPEC will notify our members of the specific time frame via social media, text, and/or email. The price PPEC pays for electricity rises sharply during those times, so Beat the Peak allows members to help PPEC reduce costs associated with power. This is an opportunity for all our members to save money! By conserving during peak times, you help keep PPEC rates low!

Programs We Offer



Energy Bike Demonstration

Energy Advisor Peter Niagu provides an educational and entertaining energy presentation! Great for classes, clubs and small groups.

We encourage you to call several weeks in advance and to be somewhat flexible on the date in case we have a conflict. To schedule a demonstration, please call our Energy Advisor; Peter Niagu at 800-686-2357.



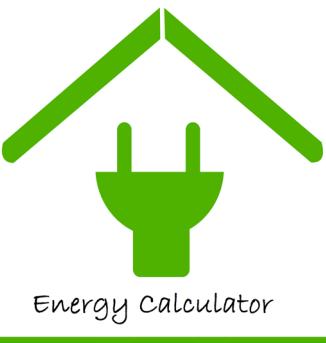
Safety Demonstration

Electrical safety is an important part of our day-to-day work at Paulding Putnam, and we also provide free safety shows for the public.

Paulding Putnam encourages schools, community groups and businesses to provide the demonstration as a part of their educational activities. The show dramatically emphasizes the dangers posed by high-voltage electric lines, both underground and overhead. Some specific things you'll learn about include:

- Safety equipment used in the electric utility industry.
- Various electrical voltages and circuits.
- Telephone and cable TV wires and the potential of being energized.
- Effects of current on a human body.
- Backfeed of a circuit.
- Effect of contacting energized electric circuits and other hazards possible with various material and equipment.
- Operation of reclosers and fuses.
- Metering and the problems associated with improper disconnection of metering devices.

We encourage you to call several weeks in advance and to be somewhat flexible on the date in case we have a conflict. To schedule a show, please call our Safety and Compliance Manager, Dee Renollet at 800-686-2357



Energy Calculator

Paulding Putnam Electric strives to keep the cost down for their members, one way to do that is through the Energy Calculator. You can calculate your usage and total cost on your own.

You can learn where your energy dollars are going on your appliances, heating, lighting and space heaters.

The more you know about your home's energy use, the easier it is to save money each month.

Programs We Offer

Is Time of Day Rate Right For You?

With the Time-Of-Day rate, the price per kilowatt-hour (kWh) is dependent on the time of the day that you purchase it. This rate is intended to give PPEC members a financial advantage when they shift their usage to low demand (off-peak) hours. The number shows the price per kilowatt-hour using the Time-Of-Use rate.

On-peak Energy \$0.20382/kWh
Off-peak Energy \$.05757/kWh

The time that kilowatt-hours are purchased at the on-peak price is 2PM– 8 PM, Monday through Friday. During this time you will purchase kilowatt-hours at \$.20382. Off-peak is all other times, including the entire weekend and holidays. This rate is \$.05757/ kWh.



Paulding Putnam Electric Co-op aims to keep our members in constant communication. We connect with our members through our online media.

You can follow us on:



www.ppec.coop/blog

The Co-op Connections® Program

EVERYDAY SAVINGS!

WHAT IS CO-OP CONNECTIONS?

As a member of Paulding Putnam Electric Co-op, you are receiving a FREE Co-op Connections Card that allows you to save money at local businesses and online. There is no cost and no expiration. It's simply a benefit of your cooperative membership. It's the one card that does it all!™

HOW DO I USE MY CO-OP CONNECTIONS CARD?

Show your Co-op Connections Card at any of the participating local businesses and receive their discount. It's that easy! And it's FREE!

For online shopping, sign up in order to gain access to the coupon codes and/or links provided on <https://www.connections.coop/323-landing.aspx>

WHERE CAN I SAVE MONEY?

Visit <https://www.connections.coop/323-landing.aspx> for a list of participating local businesses. There are more than 32,000 retail discounts nationally—ranging from dining and clothing to golf and auto repair.

Co-op Connections is also accepted at over 60,000 participating pharmacies and can save you 10% to 85% on many prescription medications.

PLUS, you can receive Healthy Savings discounts on dental, vision, chiropractic and more through participating providers. See reverse for details.

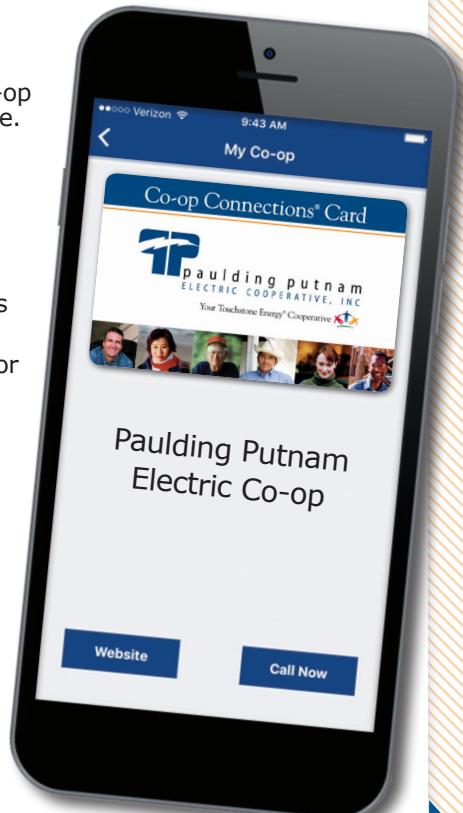
THERE ARE EVEN MORE WAYS TO SAVE.

Cash Back Mall—Shop at more than 3,000 online vendors like Walmart, Best Buy, Target, Travelocity and Bass Pro and earn cash back with every purchase!

Coupons.com—Print hundreds of coupons that are accepted at 52,000 store locations nationwide.

QUESTIONS?

Contact Erika Willitzer at Paulding Putnam Electric Co-op at 1-800-686-2357, or ewillitzer@ppec.coop.



Now for iOS and Android devices
Search "Co-op Connections" in the App store or Google Play to download your free smart phone app!

*Pharmacy discounts are not insurance, and
are not intended as a substitute for insurance.
The discount is only available at participating pharmacies.*

ADDITIONAL TERMS AND CONDITIONS: The Co-op Connections Card has no cash value and is not redeemable for cash. The card is nontransferable and may be used only by the co-op member to whom it is issued. You must present your card to receive discounts at participating businesses. Any unauthorized reproduction or misrepresentation of the card is strictly prohibited. Neither Touchstone Energy Cooperative, Inc. nor any Touchstone Energy cooperative has any responsibility and shall not be liable for any problems with any products or services provided by participating businesses or for any inaccuracy in those businesses' advertising or marketing. The card is the property of Touchstone Energy, and your right to use the card may be terminated at any time by Touchstone Energy or your Co-op without notice. Discounts or offers available through the card may also change from time to time without notice. Each participating business will decide the terms of the discount that it offers under this program, and some products or services may not be included. Please check with the participating business before making your purchase. Other terms and conditions of the Co-op Connections Card program are subject to change and may be posted at any time on Touchstone Energy's web site at www.connections.coop or the co-op's web site at www.ppec.coop without notice. Your use of the card means that you accept these terms and conditions.

Co-op Connections® Card



Your Touchstone Energy® Cooperative

In case of a power outage, call Paulding Putnam Electric Cooperative at
1-800-686-2357

Present this card at participating businesses to receive discounts.
www.ppec.coop

HumanaDental
ACCESS

COAST TO COAST™
VISION
800-800-EYES

UHS Chiropractic

For providers or questions
call 800-800-7616
or visit HealthySavings.coop.

Group # 2203OH20

Member# 142407524

HEALTHTRANS Bin# 011677 PCN# HT

Pharmacist Help Desk: 877-448-6182

This is NOT insurance

FAQS ABOUT YOUR HEALTHY SAVINGS DISCOUNTS

HOW MUCH DOES THE PROGRAM COST?

These discount benefits are provided at no cost to you.

DOES EVERYONE IN MY FAMILY NEED AN INDIVIDUAL CARD FOR THE HEALTH DISCOUNTS?

No. One card may be used by you and your immediate family.

I JUST RECEIVED MY CARD. WHEN CAN I START USING IT?

Right away! Just present your card at a participating provider to receive a discount at the time of purchase. Make sure to show them the back of the card for easy processing.

HOW ARE THE HEALTHY SAVINGS DISCOUNTS DIFFERENT FROM TRADITIONAL INSURANCE?

This plan is not insurance; it is a benefit discount offer. The card provides immediate discounts at the participating provider of your choice. Upon presenting your card, you will pay the discounted price at the time of service. There is no paperwork and no limit to the number of times you can use the card. These discounts are available only at participating providers. Please discuss the program discounts with health-related provider prior to services rendered or purchases.

CAN I USE MY CARD WITH MY CURRENT INSURANCE BENEFIT TO REDUCE MY COSTS?

No, your card cannot be used in conjunction with insurance. However, you can use your card for products and services not covered by your insurance plans. The card will even help in the "doughnut hole" of Medicare Part D.

WHERE CAN I GET A LIST OF PROVIDERS THAT ACCEPT THE CARD?

The Co-op Connections card is accepted at more than 100,000 health-related providers nationwide. Find participating locations at www.connections.coop/323-landing.aspx. For retail, dining, travel and all other types of discounts, visit www.connections.coop/co-ops/guest to search through 32,000 online and local business discounts.

CAN I FIND OUT THE DISCOUNTED PRICE OF MY PRESCRIPTIONS BEFORE GOING TO THE PHARMACY?

Yes, if you know the name, strength and quantity of the medication, you can find the discounted price of the medication by visiting www.rxpricequotes.com or calling 800-800-7616. You will receive the best price available to you through this program. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

I'VE LOST MY CARD. HOW CAN I GET A REPLACEMENT?

Please contact Paulding Putnam Electric Co-op at 800-686-2357.

To learn more about Healthy Savings,
call 800-800-7616 or visit
www.connections.coop/323-landing.aspx.

Always mention the corresponding network or show your card back to receive your discount.

Prescriptions



By using your Co-op Connections card, you will receive a 10% to 85% discount on prescription drugs at over 60,000 national and regional pharmacy chain stores including CVS, Walgreen's, Walmart, Target and many more.

Dental Care



Save 20% to 40% on most dental services including orthodontics, periodontics and endodontics.

Vision



Get 20% to 60% savings on eye-wear.

Hearing Aids



Discount of 35% off hearing aid prices at more than 2,000 Newport Audiology Center locations.

Lab Work and Imaging



Savings of 10% to 60% off usual charges for MRI, CT and other lab procedures.

Chiropractic



Take advantage of 30% to 50% savings on diagnostic services and treatments.

HumanaDental
ACCESS

COAST TO COAST™
VISION

Newport Audiology Centers
Hearing Aid Sales, Services and Exams

Disclosures: This is not insurance nor is it intended to replace insurance. The plan does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

For a full list of disclosures, visit [https://connections.carrythecard.com](http://connections.carrythecard.com).

Discount Medical Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 671309, Dallas, TX 75367-1309.

AMERICA'S ELECTRIC COOPERATIVES TAKING ACTION



**REPRESENTING
THE ISSUES THAT
MATTER TO YOU**

 Co-op Owners
for Political Action®

PLEASE CONSIDER JOINING!

AMERICA'S ELECTRIC COOPERATIVES TAKING ACTION

What is a Political Action Committee (PAC)?

A PAC is a group of people with common goals or interests who pool their money to support candidates running for state or federal office. PACs support political candidates who support the interests of their members.

What is ACRE Co-op Owners for Political Action®?

ACRE Co-op Owners for Political Action gives you, the consumer-owner, the opportunity to raise your voice on behalf of your cooperative by participating in the Action Committee for Rural Electrification® (ACRE), the PAC of the nation's electric cooperatives.

ACRE supports candidates for the U.S. House and Senate—those in office now and running for office—who will speak for and protect the interests of electric cooperatives and their consumer-owners.

ACRE is backed by over 30,000 eligible employees, directors, managers and consumer-owners of electric cooperatives across 47 states, making it a truly grassroots PAC. With your contribution, ACRE is able to support candidates who understand that our energy must be safe, our electricity must be reliable and our electricity costs must remain affordable.

Your participation in the nationwide ACRE program ensures that the voice of electric cooperatives remains strong in our nation's capital and in your state legislature.

Please Consider Joining

Please join more than 540 Paulding Putnam Electric Co-op members and 33,000 other electric cooperative members, employees and trustees nationwide who are part of the political action group, Co-op Owners for Political Action®.

In the past, ACRE/COPA® has been instrumental in stopping costly legislation. For example, the Clean Power Plan is now at the Court of Appeals, in large part, due to the efforts of ACRE/COPA®. But we still need your continued support to insure we are protected from the U.S. Environmental Protection Agency's overreach.

ACRE/COPA® is our best tool to get the attention of decision makers in Ohio, Indiana, and across the country. Just \$25 a year (only \$2.08 per month) makes you part of this voice for electric cooperatives. It's a small investment that can help keep electricity affordable and reliable.

ACRE/COPA® Sign Up Form

I recognize that the stakes are high. Count me in as a member of ACRE® - Co-op Owners for Political Action!

- YES!** I want to help keep the voice of rural electric cooperatives heard in the political process by participating in ACRE Co-op Owners for Political Action® for \$25 a year. The amount of \$2.08 will be applied to my monthly bill. I may call in at anytime to cancel.

Name _____

Address _____

City,State,Zip _____

Account Number _____ Telephone Number _____

Email _____ Signature _____

Return this form along with your regularly monthly bill to: 401 McDonald Pike, Paulding, Ohio 45879