





NEW MEMBER HANDBOOK













Welcome to your electric cooperative

Dear New Member,

Welcome to Yazoo Valley Electric Power Association. We have provided reliable electric service in the counties of Yazoo, Warren, Holmes, Humphreys, Sharkey and Issaguena since 1937.

Although our business is to provide safe, reliable and affordable electricity to some of the most remote areas in Mississippi, our true product is service.

As your electric service provider, we are always as close as your telephone. Anytime, day or night, there is always an answer when you call Yazoo Valley Electric Power Association.

This Owner's Manual is designed to help you understand the operations of Yazoo Valley Electric. You will find a brief overview of the cooperative and the services available to you as a member. Please keep this information in a safe place for quick referral if any questions arise.

We value your membership in our cooperative. Welcome to the community. We look forward to serving you for many years to come.



General Manager Michael Neely

Sincerely, Michael Neely



2255 Gordon Avenue, Yazoo City, MS 39194

Telephone: 662-746-4251
To report an outage after hours: 1-866-484-4277

Office Hours Monday - Friday 8 a.m. - 4:30 p.m.

Visit our website at www.yazoovalley.com

IF THE LIGHTS GO OUT

Yazoo Valley is ready to respond to power outages at any time.

If you lose power, call 1-866-484-4277 and rest assured that help is on the way. Electricity is an important part of our lives, and we know that even a brief outage can be difficult at times. Our crews work every day to ensure that our members have reliable service by maintaining our system and our rights-of-way.

Most power outages are caused by storms, strong winds, lighting or traffic accidents, but sometimes it can be something unpredictable like a squirrel coming into contact with electrical equipment or an automobile crashing into a power pole.

In the event of a prolonged outage everyone employee of Yazoo Valley will be working hard to ensure that your power is restored as quickly and as safely as possible.

There are some things you need to remember during those times:

Stay away from downed lines.

Always assume any wire is a "live wire." Stay away from trees or structures that may be touching a down line, and call us at 1-866-484-4277.

You may still be without lights while some surrounding homes are back on.

They may be using generators, or your home may be on a different circuit. The service line to your home may also be damaged. We cannot repair your meter box if it is damaged, but we can repair the service line if the meter box is in proper working order. Our employees will be able to determine the source of the problem.

Patience is important.

Power outages are inconvenient for everyone. Our employees are doing everything they can to get all power restored quickly and safely.





THINGS TO REMEMBER IF YOU LOSE POWER:

Check your breakers or fuses in your switch box panel.

Check to see if your neighbors have lights. This is useful information to report. Call us at 1-866-484-4277.

Turn off major appliances and computers.

Please remember that if your meter base has been damaged we will not be able to restore power until it has been repaired by a licensed electrian.

BILLING INFORMATION



Our customer service representatives are always happy to answer any questions you have about your Yazoo Valley account.

Billing and Due Dates

Yazoo Valley Electric uses cycle billing, which divides our service area into routes.

Your meter date and corresponding bill due date is determined by where you live. Cycle billing ensures that each member is billed within a few days of the meter reading.

Bank Draft

Many members automate their payments through bank draft.

Automatic drafts are drawn from the assigned bank account on the date the bill is due. To take advantage of the draft plan, a member needs to fill out a draft card.

Levelized Billing

Some members choose levelized billing to keep their bill approximately the same each month.

A levelized bill is calculated by taking an average of your 12-month history. Every month the system re-averages the amount by dropping the oldest bill amount and adding the newest billing amount.

Download our smartphone app to pay your bill with your phone or pay online at yazoovalley.com





Other Easy Ways to Pay:

- 1. Pay by phone by calling 662-746-4251.
- 2. Pay at our drive through window at 2255 Gordon Avenue.
- 3. Mail your payment to: Yazoo Valley Electric P.O. Box 8 Yazoo City, MS 39194

MONTHLY BILLING STATEMENT



The monthly meter reading shows how many kilowatt-hours have been used since the previous reading. The kilowatt-hours are multiplied by the rate to determine the charge. Other charges such as security lights are added if applicable. The red arrow on the image at left shows where you can find your account number. This number will be needed when setting up online bill paying and it is useful for questions about your account. Return the bottom portion

with your payment.

Please take note:

Yazoo Valley employees or agents will not collect payments outside of our office building. Servicemen are not allowed to accept payments.

Accounts disconnected for nonpayment will be reconnected only during normal business hours (Monday-Friday from 8 a.m. – 5 p.m., excluding holidays). Accounts disconnected for nonpayment will be reconnected during regular business hours after the past due amount and all applicable service charges have been paid in full.

EXPLANATION OF FEES AND CHARGES

MEMBERSHIP FEE

A \$25 membership fee is required of each new member applying for service.

CONSUMER ACCOUNTS

All non-commercial accounts, including residential rental, are required to pay a consumer deposit. The deposit may be waived with a good credit history, but if the account is ever disconnected for non-payment, a deposit adjustment may be required for reconnection.

With marginal credit history, a \$200 deposit is required. With a low credit score, a member who owns their property will be required to pay a \$300 deposit.

For rental property, a member with a strong credit score will have a \$200 deposit; with marginal credit the deposit will equal the highest one month bill on the location in the last 12 months or \$600, whichever is greater. A low credit score will result in a deposit equal to the total of the two highest bills in the last 12 months.

Deposits must be paid in full before electric service is connected.

Valid proof of ownership or notarized lease of property must be presented before the location is connected. Lessor's signature must be notarized.

COMMERCIAL ACCOUNTS

Deposits for commercial accounts, camps, etc. will be determined by engineering personnel. Deposits must be paid in full before electric service is connected. The deposit for a commercial account will be accepted in the form of a monetary payment, a letter of credit from a financial institution, surety bond or CD.

Valid proof of ownership or notarized lease of property must be presented before the account is connected.

SERVICE CHARGES AND RECONNECTION PROCEDURES

A non-refundable service charge will be required on transfers of service or reconnections. Only the member named on the account may request reconnection.

The service charge is required when the service is moved or when service is reconnected after being disconnected for any reason. Please note that service requirements must be always met and will be evaluated before reconnection.

A fee of \$35 will be charged during regular business hours until 3 p.m.

A fee of \$50 will be charged during regular business hours from 3 - 4:30 p.m.

Reconnections are only made during regular business hours.

TROUBLE CALL FEE

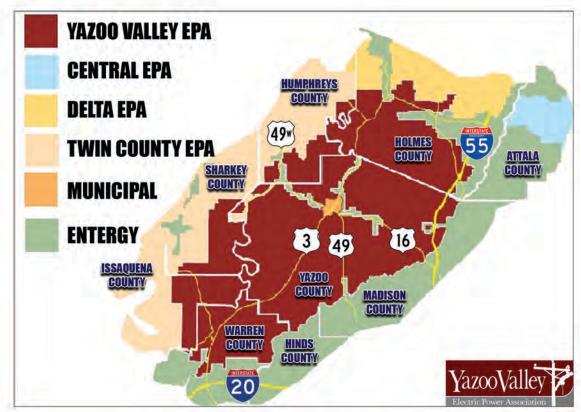
A \$75 trouble call fee will be required when service personnel are dispatched to investigate service or outage problems that are not related to Yazoo Valley Electric Power Association's equipment or facilities.

RETURNED CHECK FEE

Returned check fee is \$35 for the first offense. A second offense may result in a \$35 fee, a \$75 deposit, and denial of the use of checks, drafts or debits on the account for one year.

METER TAMPERING, ELECTRICAL DISTRIBUTION FACALITIES TAMPERING AND POWER DIVERSION FEE

Any meter tampering, distribution facilities tampering or power diversion will result in an estimated charge of un-metered service and a fine of up to \$1,000 for the first offense. A second offense will result in an estimated charged for the un-metered service, a fine of up to \$2,000 and prosecution.



Yazoo Valley's Service Area and surrounding utilities.

MEMBERS AND DIRECTORS

To purchase electricity from Yazoo Valley Electric Power Association you must become a member of the cooperative. This requires a \$25 membership fee and any applicable deposits. All members share ownership of the utility and have a voice in its operation. Directors of the cooperative are members who are elected by the membership to serve the cooperative. The board of directors hires a manager to operate the cooperative for the benefit of its members.

ANNUAL MEETING

An annual meeting, for the purpose of electing directors and discussing business from the previous year, is held at 1 p.m. on the second Tuesday of the month of November at the office building of Yazoo Valley Electric Power Association.

A notice of the meeting stating the purpose of the meeting will be mailed to each member 15 to 60 days prior to the annual meeting. The notice will include a proxy for each member to cast his or her vote for the election of the board of directors.

In order to conduct business at the annual meeting, a quorum (the lesser of 10 percent or 500) must be present either in person or by proxy. Copies of the by-laws and articles are available by request.

MEMBER EQUITY REFUNDS

Yazoo Valley is a not-for-profit utility owned by its members. Yazoo Valley's rates reflect the actual cost of providing service. If there are revenues exceeding operating costs and expenses, those funds are credited to a member's capital account based on their patronage.

The annual retirement of Capital Credits is determined by the board of directors and is dependent on the financial health of the cooperative and its strategic plan for growth and operations.

SERVICE REQUIREMENTS

- 1. A building or structure shall not be horizontally closer than 15 feet to high voltage lines.
- 2. CB or TV antennas shall not be installed within falling distance of power lines primary or secondary.
- 3. Yazoo Valley will specify the service entrance location.
- 4. Service drops or any other power lines shall not be installed over or crossing any part of a building or structure, except for the eaves.
- 5. The size of the service panel shall be used to determine the size of the service conductor.
- 6. Members shall make no attachments, such as CB, TV antennas, satellite dishes, lights, etc. on utility or meter poles.
- 7. The service mast shall be of adequate strength to support 150 feet of service drop. A minimum of two-inch rigid metal conduit is required.
- 8. Meter installation should be accessible to an outside wall.
- 9. Where a coupling is required on a mast, the coupling should be located below the roofline.

Detailed explanations for requirements of new service are available by clicking the "New Service" tab at www.yazoovalley.com

OUTAGE REPORTING SYSTEM

During times when our customer service representatives are overwhelmed with calls, or after normal business hours, the Cooperative Response Center (CRC) handles incoming calls.

CRC is capable of handling hundreds of calls per minute and features a reporting system that enables us to efficiently respond to outages. CRC software allows us to instantly see where our outages are located and the number of members affected. This enables our dispatcher to send the right people and equipment to restore power.

It is important that Yazoo Valley has your correct telephone number on file. The technology used by CRC identifies the member with caller ID. This allows representatives to immediately have your account information on their screen.

This service saves time when responding to outages, and it has also saved our members a significant amount of money.

Always call 1-866-484-4277 to report an outage. Do not use social media as we cannot monitor it continuously.

SAFETY INFORMATION



Safety is always our first priority at Yazoo Valley Electric. As members of the cooperative, you can help us keep our members and employees safe. Please report any possible safety hazards immediately.

If you see downed or hanging power lines, please call and let us know. Other potential dangers like an antenna that has fallen and is in danger of contacting a line or a damaged utility pole need to be brought to our attention as quickly as possible.

Avoid placing basketball goals, signs, birdhouses, antenna systems, construction equipment or any other item near our facilities or equipment. These things can hinder reliable service and create a hazard.

For more information about safety and electricity visit our website at

www.yazoovalley.com and click on the Safety tab.

EMERGENCY PREPAREDNESS

You can ease the inconvenience of a power outage by gathering supplies ahead of time.

Also, remember to report any power outage by calling 1-866-484-4277 as soon as possible. Never assume that someone else has reported the outage in your area. It helps to get your information in our system.

If you require oxygen or any type of life support that is powered by electricity, please make preparations to move to another location in the event of a power failure.

Due to weather and other events, power outages will occur. It is impossible to provide uninterruptible service, and we want our members to be prepared when outages happen.

YazooValley Electric Power Association

YOUR POWER OUTAGE PANTRY

We do our best to avoid power outages, but unfortunately, Mother Nature occasionally has different plans. Stay ahead of the storm by stocking your pantry with a variety of non-perishable items.

Set these items aside for extended outages only, and your storm prep will be a breeze!

- BEANS
- CANNED FRUIT
- CANNED TUNA
- CANNED VEGETABLES
- CEREAL
- DRIED FRUITS
- DRIED MEATS/JERKY
- GRAHAM CRACKERS
- PASTA
- RICE
- · SPAM
- · OATMEAL





Don't forget to stock up on disposable goods, like paper plates, napkins, plastic cutlery and cups.



ITEMS TO HAVE FOR POWER OUTAGES

EMERGENCY NUMBERS CANDLES FLASHLIGHTS

BOTTLED WATER
BATTERY POWERED RADIO
BATTERIES

ANY SPECIALTY ITEMS, EQUIPMENT OR MEDICATION NEEDED FOR FAMILY MEMBERS.

Yazoo Valley Electric Power Association will endeavor to furnish continuous electrical service but does not guarantee uninterrupted service and is not liable for any damage which the member may sustain by reason of the failure or partial failure of electric power, failure or reversal of phases, or variation in service characteristics whether caused by accident, repairs, storms or incurred by the use of any service wiring, connection, instruments, service or appliances by or for the member, nor is the Association liable for damages that my be incurred due to the presence of the Association's property required by the member. The installation and maintenance of adequate relays with circuit breakers to protect against single-phase conditions and phase reversal are desirable, and their installation and maintenance is the responsibility of the member.



RIGHT-OF-WAY MAINTENANCE

Yazoo Valley Electric Power Association conducts an aggressive right-of-way program throughout the year. The elimination of growth and brush under and around power lines is important for providing reliable service.

Clear rights-of-way give our lineman an easily accessible path to service lines, which allows for faster restoration of power during outages.

Most importantly, having clear rights-of-way can help prevent an outage altogether. Tree limbs, brush and kudzu are often causes of outages or blinking lights. Yazoo Valley concentrates on clearing causes of possible outages before a problem arises.

You will sometimes see Yazoo Valley right-of-way crews clearing or inspecting rights-of-way and equipment in your area. Their vehicles will be clearly marked with Yazoo Valley logos. Some heavy equipment is used for trimming and removing trees, and environmentally friendly herbicides are used to effectively control other growth. In areas where herbicide application is not appropriate, the clearing is done by hand. This work can become tedious and difficult at times.

Member support is necessary for successfully implementing this program. Our right-of-way crews have a much easier job because of the cooperation that is evident from our members. Yazoo Valley greatly appreciates the candid feedback and support from our members.







SEVEN COOPERATIVE PRINCIPLES

As a member-owned electric cooperative, Yazoo Valley is guided by the seven cooperative principles. These seven pricinciples explain the unique relationship between the cooperative and our members.

VOLUNTARY AND OPEN MEMBERSHIP

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

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

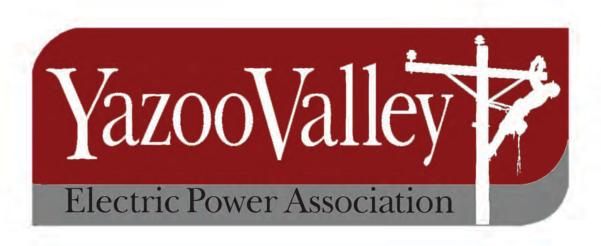
Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

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.



OUR VISION:

To be the best Electric Power Association in America.

OUR MISSION:

Yazoo Valley Electric Power Association provides safe, reliable electric service that exceeds member/owner expectations and builds cooperative relationships between our valued members and our professional, caring employees.

OUR VALUES:

Safety, Honesty, Accountability, Fairness, Teamwork,
Organizational Pride, Individual Development,
and Innovativeness.