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Policy Number B-101

Subject: Membership Education

Policy: An informed membership and genuine cooperative organization will assure unity of interest between members and their cooperative and will contribute to the ultimate success of the cooperative. Therefore, it shall be the policy to provide information to the members on the advantages and purposes of a cooperative and render technical cooperation and assistance relative to the most economical and advantageous use of electricity.

The cooperative shall publish a newsletter or provide information on the co-op website from time to time to assist REMC members.

Last Date Reviewed: July 12, 2018

Date Revised: September 24, 2013

Attest: _____

David Poe, Secretary

POLICY NUMBER B-102

Subject: Membership Issues

Policy: An orderly and uniform procedure shall be set forth in handling member issues. The CEO and staff shall be responsible for resolving all member issues. If the CEO deems necessary he/she may notify the Board Chairman of the unresolved issue. The board chairman will decide if the member should attend the member issue section of the board meeting or meet with the Executive Committee. The board chairman at his discretion may add a director who represents the member's respective District.

Responsibility: Board of Directors and CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: July 25, 2017

Previous Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

Policy Number B-103

Subject: Member Access to Public Record Documents

Procedure:

I. OBJECTIVE

The objective is to describe the policy and the procedure for members to obtain information about Harrison REMC, and to describe the types of information that may not be released because of its special or confidential nature.

II. POLICY

It is the goal of Harrison REMC to demonstrate the highest degree of transparency and accountability and to conduct its affairs in a forthright manner, with a primary objective of having a well informed and educated membership. In furtherance of this goal, the cooperative will make readily available to its members information that is germane to their interests as member-owners.

III. EXPECTATIONS

A. Routine Information – Members will be readily provided access to inspect or copy routine information that relates to their interests as members of the Cooperative. Such routine information includes:

1. Information about the director elections process, and policies regarding director appointments, qualifications, compensation and expense reimbursement;
2. Copies of rate schedules, services rules and regulations, articles of incorporation, bylaws, board policies and amendments to these documents that are currently in effect;
3. Summaries of operating and other financial reports that are regularly presented to the board or supplied to lenders;
4. Cooperative paid subscriptions to member publications;
5. Copies of final, approved minutes of member meetings for the past 2 years;
6. An individual or joint member's patronage account, electric usage and payment account information when properly requested by that member;
7. The cooperative's Form 990 filed with the Internal Revenue Service for the past three years
8. Capital credit allocations to an individual member as well as the aggregate total of all allocations on an annual basis;
9. The cooperative's most recent annual report filed with the state; and
10. Contact information for current directors and officers.

Policy Number B-103 continued:

B. Membership List – The cooperative recognizes a member's right to inspect, copy, or receive a copy of the cooperative's list of members when requested in good faith, at a reasonable time and for a proper purpose. The membership list shall consist of member names and addresses. The member requesting such information will be required to sign a document indicating the purpose for the list and will indicate that such list will not be used for any other purpose or provided to any other party.

C. Board Meeting Minutes – The cooperative will provide all members/any member upon request access to excerpts from the final, approved minutes of board of director meetings within 30 days of the minutes being approved by the board.

D. Financial Statements – The cooperative will provide to all members annual financial statements. To keep members fully informed about the financial condition of the cooperative, the cooperative will also provide annual financial reports.

IV. LIMITATIONS

A. While the cooperative is committed to openness, at the same time it must be recognized that like any business entity, certain cooperative information is confidential, privileged, and/or proprietary and therefore cannot be provided. Such information includes, but is not limited to:

1. Information that is legally privileged (that is, covered by the attorney-client privilege or work product doctrine).
2. Any information that constitutes a trade secret, confidential commercial or financial information of the cooperative or information that was provided in confidence by a third party to the cooperative.
3. Minutes of board committees other than those listed in the regular board meeting minutes. However, excerpts from a board committee meeting concerning a specific action taken by the committee while acting in the place of the full board of directors on behalf of the cooperative will be made available to a member upon request.
4. Payments made to vendors, contractors, advisers or consultants that are not otherwise required to be disclosed by law or regulation.
5. Technical or operating information the release of which could adversely impact the security of the cooperative's electric system.

Policy Number B-103 contid:

- B. Confidential, personal information that will not be provided to members includes:
1. Another member's patronage account, electric usage or account payment information;
 2. Any employee's including the CEO/General Manager's personnel file or other employment records. (If a member wants to know how the cooperative determines the compensation of employees, the CEO/General Manager or his/her designee will explain this.)
 3. Wage, salary and/or benefit information of any employee that is not otherwise required to be disclosed by law or regulation.

V. REQUESTING INFORMATION

A. Routine Information, Board Meeting Minutes & Financial Reports – If the cooperative is not able to direct the member to a location where the information being requested can be easily accessed, such as the cooperative's website or newsletter, then the cooperative shall strive to fulfill member requests within 30 days of receiving the request for information. To ensure that requests may be handled in a timely manner without disrupting the cooperative's operations, members are asked to make their request by submitting a signed member letter to the CEO/General Manager. If a written request for reproduction of the documents is made, the member requesting such shall be responsible for the cost of in-house copying as well as employee labor.

B. Membership List – To ensure that the cooperative can protect the privacy interests of its members, member requests for the membership list must be made in writing and signed by the member. The writing must describe the member's proper purpose for requesting the list and explain how the list is directly connected to that purpose

VI. IMPLEMENTATION AND COMPLIANCE

A. Upon adoption of this policy, the board of directors shall direct the CEO/General Manager to establish and maintain staff procedures to implement this policy.

B. The CEO/General Manager will be responsible for the administration of this policy and shall consult with the board of directors and/or the cooperative's legal counsel in instances where its interpretation and application may be unclear.

Last Date Reviewed: July 12, 2018

Last Date Revised: September 24, 2013

Previous Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

Policy Number B-104

Subject: Energy Utilization

Policy: It shall be the policy of the Harrison County Rural Electric Membership Cooperative to:

- A. Periodically examine its' own use of energy. This includes, but is not limited to, plant engineering design and construction, lighting and climate control and use of vehicles.
- B. Develop and carry out a system-wide program of energy management including energy utilization, adequate home insulation, weatherization, efficient farm and business use, and effectiveness and efficient use of energy in the home.
- C. Develop and carry out an information program so that the need for energy management is understood along with understanding of what each consumer can do to meet energy use needs most effectively.
- D. Develop and carry out an information and educational program with major groups involved in housing, including the building industry and local government organizations, to assure understanding and coordination in methods of energy management.
- E. Develop training as appropriate for all employees.

Responsibility: It shall be the responsibility of the CEO/Manager to develop work plans and budget recommendations to carry out this policy and to develop appropriate control reports to assess results.

Date Reviewed: July 12, 2018

Date Revised: October 23, 2012

Date Revised: March 25, 2008

Attest: _____
David Poe, Secretary

Policy Number B-105

Subject: Continuity of Service

Policy: The Cooperative will use reasonable diligence to provide and maintain uninterrupted service. However, in the case of cessation, deficiency, variation in voltage, load curtailment directives, or any other failure or reversal of the service, resulting from acts of God, public enemies, accidents, strikes, riots, wars, repairs, orders of Court, or other acts reasonably beyond the control of the Cooperative, it shall not be liable for damages, direct or consequential, resulting from such interruptions or failure.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: July 12, 2018

Date Revised: October 23, 2012

Attest: _____

David Poe, Secretary

POLICY NUMBER B-106

Subject: Member's Service Calls

Policy: The cooperative will send personnel to restore an interruption of the member's service on the cooperative side of the meter.

If an interruption is caused by the direct or indirect action of a member, person, or business conducting activities which cause undue interruption of service to REMC customers, such party may be charged the cooperative's actual expense to restore service. However, in the event of an interruption caused by trouble on the member's side of the meter, but was not directly or indirectly caused by the actions of a member, person or business, such party may be charged in accordance with the Board Approved Schedule of Charges.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: October 23, 2012

Previous Date Revised: October 26, 2004

Attest: _____
David Poe, Secretary

Policy Number B-107

Subject: Classification of Service

Policy: RESIDENTIAL SERVICE

The residential service shall be defined as a single private home, apartment, farm house, farm building, flat or other living quarters which constitute a household or non-incorporated farm operation. The rate shall include any private garage adjacent to, connected with, or used exclusively by the residents. Load requirements must not exceed 50 KVA of single transformer capacity to remain on this rate. Any type of business/organization that is non-residential, regardless of load, shall not be placed on this rate.

COMMERCIAL SERVICE:

Commercial Service shall be defined as a service at a single point of connection to any business, corporation, institution, or organization whose load requirements do not exceed 50 KVA in any given month. Such service will be furnished under the rate for Commercial and Small Power Service.

LARGE POWER SERVICE:

Large Power service shall be defined as a service at a single point of connection to any member whose load exceeds 50 KVA in any given month.

In the event members are found to be on an improper rate, such member shall be given adequate notice of the rate change, with the change of billing occurring in the billing month that such decision was made to change the rate.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Previous Date Revised: July 12, 2018

Previous Date Revised: October 23, 2012

Attest: _____

David Poe, Secretary

Policy Number B-108

Subject: Security Deposit Requirements and Refund

Policy: The REMC will require a security deposit for each member account unless such member is found to have good credit. The REMC will utilize data from a credit-reporting agency or from the applicant's former account with the REMC, as long as the member had service with the REMC within the past 3 years.

A deposit equal to 1/6 of the estimated annual usage will be obtained from most new members whose credit history indicates this level of deposit is necessary. A minimum security deposit of \$175 may be charged for those members determined to be a mild credit risk.

All retained deposits shall accrue interest. The rate will be reviewed each December to determine the rate to be used the following calendar year. Interest will not accrue beyond the disconnect date of service.

Security deposits and accrued interest will be refunded when the member has established good credit with the REMC. (12 months of consecutive on-time payments)

All Commercial Business accounts will be required to make a deposit equal to 1/6 of the estimated annual usage and shall not be refunded until such account becomes inactive. Any changes would require management approval.

Any deposit made by an applicant, member, any other person, or any sum which the REMC is ordered to refund for utility service, which has remained unclaimed for two years shall be forfeited as prescribed under Article X of the Harrison County REMC bylaws.

A deposit may be used by the REMC to cover any unpaid balance following disconnection of service. Any surplus remaining after applying the deposit and interest to a final bill shall be returned to the member unless such amount is less than \$5.00. This balance shall be transferred to other electric income.

Responsibility: CEO/Manager

Last Date Reviewed: December 18, 2018

Last Date Revised: December 18, 2018

Previous Date Revised: July 12, 2018

Previous Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

Policy Number B-109

Subject: Meter Testing

Membership Requests:

A member's meter will be tested for accuracy upon written request by member. A second test of this meter may be requested after 12 months. The member may be required to bear the full cost of subsequent tests if requested at less than 36-month intervals if no error is found. A written report giving results of test shall be made to the member and record of same will be kept at the Cooperative's office.

Routine Testing:

A group sample of meters with suspected issues will be tested as needed. All meters which measure demand for purposes of billing are to be tested at least once every 48 months.

Directors and Employees:

Policy: It shall be the policy of the cooperative within a three-year cycle, to visually inspect and/or randomly test the meter of all directors and employees of the Harrison REMC. If during the visual inspection a broken seal is found such meters will be tested for accuracy.

NOTE: Prior to 2005 meters were tested at least once every 180 months. New automated meters have a usual life of 10-15 years and now are recommended to be replaced before 180 months or 15 years.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: July 12, 2018

Last Date Revised: July 28, 2015

Last Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

Policy Number B-110

Subject: Adjustment of Accounts

Cooperative and Member Errors:

Proper adjustment of any member's electric bill will be made provided the cooperative is in error, or the member has turned in an incorrect meter reading, or if the cooperative is in any way responsible for the circumstance which makes the adjustment necessary. The cooperative is not responsible for any errors in wiring or faulty equipment on the member's premises beyond the meter and no adjustment will be made when an excessive number of kilowatts are used because of incorrect wiring, or faulty equipment or any other reason on the consumer's premises.

Meter Malfunction:

Any time, after being tested, a meter is found to have a percentage error greater than 3% for watt-hour meters and 4% for demand meters, bills will be adjusted in the following manner. The cooperative will refund to the consumer's account any charges in excess of either (i) an average bill for kilowatt hour and/or demand units incorrectly metered or (ii) separate bills individually adjusted for the percent of error for the period the meter was fast or one year whichever period is shorter. If the meter has a negative average of 3% for watt-hour meter or 4% for demand meter, the cooperative may charge the member for the kilowatt hours or demand units used for the period that the meter was installed or one year whichever is shorter.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Reviewed: July 12, 2018

Last Date Revised: October 23, 2012

Previous Date Revised: August 25, 2009

Attest: _____

David Poe, Secretary

Policy Number Now B-111

Subject: Collections

Delinquent Fees:

All bills for electric service shall be considered delinquent if not paid within 17 days of the billing date and will be charged a penalty of 3% of the delinquent amount. The member will receive written notification of a delinquent bill and have fourteen (14) days to pay the delinquent bill amount. If full payment is not received within the fourteen (14) day period, the service may be subject to disconnection.

The Cooperative cannot be responsible under any circumstances for electric bills lost in the mail or otherwise. All penalties will be applied on the assigned date and all bills must be paid on the assigned date.

Collection Fees:

In the event it becomes necessary to send an employee to a member's home to collect a delinquent bill or a payment made to the REMC that is returned for reasons such as, but not limited to, "insufficient funds", "inactive account", or "closed account", the member shall be charged the current collection fee listed in the REMC's board approved Schedule of Charges.

Defaulted Accounts:

All members or consumers must pay all delinquent bills regardless of the location which the member or consumer moved from or the location where the member or consumer moved to before the cooperative will again restore service to that member or consumer or their immediate families.

All delinquent bills will be collected before service will be rendered. The records shall be checked before any member is reconnected in order to determine whether or not they have a delinquent account. Exceptions to this policy must be approved by management.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: October 23, 2012

Previous Date Revised: November 26, 2002

Attest: _____
David Poe, Secretary

Policy Number B-112

Subject: Safety of Electrical Equipment

Objective: To establish standards to keep REMC and the general public safe around REMC electrical facilities

Policy: Services may be disconnected at the discretion of the cooperative if an unsafe condition is found to exist, and remain disconnected until the situation is remedied. Some examples of this maybe: (but not limited to) improperly connected renewable energy equipment, a generator, a damaged or insufficient meter base, and any unauthorized attachment to an REMC pole or other facility.

These are just a few examples of situations that can be hazardous to life and property. REMC will notify the member of the violation and conditions require for repair and reconnect the service when the problem has been corrected.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: July 12, 2018

Date Revised: September 24, 2013

Date Adopted: August 25, 2009

Attest: _____
David Poe, Secretary

Policy Number Now B-113

Subject: Discontinuing of Service

Policy: 1. With Reasonable Notice

The cooperative reserves the right to discontinue service upon reasonable notice under the following conditions: (a) for non-payment of bills or any other indebtedness, (b) if entry to its meter or meters is refused, (c) if access to meter is hazardous.

2. Without Notice

The cooperative reserves the right to discontinue service of any member without notice for any of the following reasons: (a) for fraudulent representation of the use of electricity, (b) for any disapproval of member's equipment or on account of defects or hazardous condition, (c) for repair or emergency operations, (d) for unavoidable outages or interruptions in the cooperative's source of supply, (e) whenever such action is necessary to protect the cooperative from abuse and (f) if the cooperative's regulating or measuring equipment has been tampered with, (g) upon order by any court, other duly authorized public authority, and (h) upon cancellation of contract.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: October 23, 2012

Previous Date Revised: August 25, 2009

Attest: _____
David Poe, Secretary

Policy Number B-114

Subject: Reconnection of Service

During Regular Work Hours

When a member's service has been disconnected for less than a 12-month period, a reconnect fee, listed in the board approved Schedule of Charges will be charged during regularly scheduled crew work hours. The only reconnects during business hours excluded from the reconnect fee will be the reconnection of a temporary disconnect for maintenance, fire, or up-rate in electric service.

After Regular Work Hours

Meters shall not be installed or re-installed after regular working hours unless the member requesting such an installation shall pay the Cooperative the after business hours reconnect fee listed in the board approved Schedule of Charges. The charge covers the average actual related labor, transportation and overhead expenses incurred by the cooperative in making the reconnection.

For Nonpayment

In the event a member's service is disconnected for nonpayment, such member may be required to pay all KWH billed and any applicable charges including a reconnect fee.

If a member is disconnected for non-payment and they reconnect their own service, see Policy B-115.

Seasonal Accounts

Seasonal Accounts are defined as accounts that are disconnected for periods long enough to avoid basic service related monthly charges. If a service location is requested to be re-connected in the same member name for a service that was disconnected for 3 or more months within the past 12 billing periods, the member will be subject to a connection charge equal to 3 months basic service charge that is applicable to the service location in lieu of the cooperatives regular connection charge.

Responsibility: CEO/Manager

Last Date Reviewed: June 27, 2019

Last Date Revised: June 27, 2019

Last Date Revised: October 23, 2012

Attest: _____

David Poe, Secretary

Policy Number B-115

Subject: Damage of Cooperative Property

Billing

Members, individuals, companies or corporations accidentally or deliberately damaging cooperative property shall be subject to a billing for expenses involved in making repairs to cooperative property.

Policy: Members, individuals, companies or corporations shall not damage, vandalize, utilize for unintended cooperative purposes, or alter cooperative property in any way. This shall include altering or by-passing metering wiring or equipment, altering electric services, painting poles or equipment and utilizing active poles for: signs, flags, decorations, wildlife purposes, fence or gate posts, surveillance, or any other purpose.

Directing and Altering Electric Current

If the meter or other property belonging to the Cooperative is damaged or interfered with, the member being supplied through such equipment shall pay the amount which the cooperative may estimate is due for service rendered but not registered on the cooperative's meter or other property. The member shall also reimburse the cooperative for any replacement or repairs that are necessary due from such damages or interference.

A meter seal shall not be broken by any member, contractor, or any other non-REMC personnel unless said individual has been granted permission to do so by the cooperative. An individual that breaks a seal without first seeking permission from the co-op may need to pay a service charge for meter damages. Any member that either permits the interference of or interferes with a meter, installs jumpers, reconnects the service, or interferes with a meter in order to divert electricity or alter their reading in any way shall be charged a tampering fee according to the board approved Schedule of Charges and may be turned over to local authorities for theft of electricity. In addition, a member will be held responsible for paying back the cost of any lost kilowatt hours that may have been unrecorded due to damages.

Responsibility: CEO/Manager

Last Date Reviewed: September 25, 2018

Last Date Revised: September 25, 2018

Previous Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

POLICY NUMBER B-116

Subject: Resale of Electricity and Sub-Metering

Policy: 1. Resale of Electricity

Members shall not be allowed to resell electricity purchased from Harrison REMC without receiving written consent from the cooperative.

If the member receives consent from the cooperative to resell electricity, the member shall comply with Indiana Code 8-1-2-36.5 and pursuant to the Indiana Electric Supplier Service Area Act (Indiana code 8-1-2.3).

It shall be the responsibility of the member to determine if the code allows for resale of electricity for their applicable situation. It shall also be the responsibility of the member to charge rates which comply with this code, such rates shall not be in excess of the REMC current applicable rates for the metered account.

Members violating this policy shall be given notice to discontinue the resale of electricity. If the resale of electricity continues after 30 days of such notice, the electric service being used for such resale shall be disconnected.

Members choosing to resell electricity in compliance with this policy shall be responsible for all submetering equipment and electric usage information obtained for resell purposes. The Cooperative shall not be responsible for tracking or billing any sub-meter usage data, nor shall the cooperative be responsible for maintenance or replacement of the submeter or sub-metering equipment.

2. Sub-Metering

The cooperative does allow sub-metering of electricity on services in certain situations for non-resale purposes. In these situations, the REMC may choose to supply a meter for sub-metering. If the REMC supplies the meter, the member shall be informed that the meter is the property of the REMC and can be removed by the REMC if misused by the member. Additionally, the REMC may choose to track the meter data through cooperative metering system if the data is beneficial to the cooperative.

Responsibility: CEO/Manager
Procedure: As outlined in the policy.

Last Date Reviewed: March 28, 2019
Date Revised: March 28, 2019
Date Revised: October 23, 2012

Attest: _____
David Poe, Secretary

Policy Number B-117

Subject: Security Lights

Installation Charges

A security light will be installed on an existing Cooperative pole at no charge if the pole contains a transformer or conductor with proper voltage supply.

If the Cooperative sets a pole for the purpose of installing a security light, the customer will be charged for installation of such pole and required conductor and/or equipment. If the Cooperative is asked to install a security light on an existing co-operative pole where the proper voltage is not present or available, the member will be charged for the required equipment and labor expense.

All materials, including poles will remain the property and responsibility of the Cooperative until retirement of a security light.

The fees must be paid in advance before any installation is initiated.

Vandalism Repairs

The REMC will repair vandalized security lights on a member's premises free of charge except under the following conditions:

If a security light has been repaired because of vandalism more than once in a 12-month period, the member will bear the cost of materials involved in repairing the security light the second time.

If a security light is vandalized for a third time in a 12-month period, the light will be removed or the member will bear the entire cost including material, labor and transportation involved in repairing the light.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: July 5, 2018

Last Date Revised: October 23, 2012

Previous Date Revised: March 25, 2008

Attest: _____
David Poe, Secretary

Policy Number B-118

Subject: Electric and Magnetic Field Policy

Objective: Harrison REMC is committed to constructing, operating and maintaining its electric facilities in a safe and reliable manner. Therefore, the Cooperative will continue to support independent and governmental scientific research into the issue of whether electric and magnetic fields (EMF) cause adverse human health effects.

The following policy was written to develop a program for conducting electric and/or magnetic field (EMF) measurements which are requested by a customer or by a landowner whose property is near a Harrison REMC electric line or substation.

Policy: In the event of a customer or landowner inquiry concerning EMF, management will respond to such inquiry and supply the individual with available information. If the customer or landowner calls back and requests measurements, an REMC representative will take measurements in any area requested within the consumer or landowner's property area. Harrison REMC will only take measurements upon customer or landowner request or in the case of a business, industry or school upon request by an authorized representative. REMC will not attempt to interpret measurements since the scientific community has found no direct association between adverse human health effects and EMF.

Responsibility: CEO/Manager

Last Date Reviewed: July 12, 2018

Last Date Revised: October 23, 2012

Date Revised: March 25, 2008

Date Adopted: May 12, 1992

Attest: _____
David Poe, Secretary

Policy Number B-119

Subject: Privacy, Confidentiality, and Protection of Member Information

Objective

Harrison REMC respects the privacy and confidentiality of member-consumer information. This policy describes the information that Harrison REMC collects from its member-consumers as a routine part of its operations, and how it uses, protects, and shares the information that it collects.

Policy

A. Categories of Information Collected

Harrison REMC collects and maintains appropriate information about its member-consumers, including:

1. Contact information, including a member-consumer's name, address, telephone number, and e-mail address, user name, and password for online access.
2. Billing information, including Social Security number, credit information, financial account information, and payment history.
3. Electric usage data gathered by Harrison REMC's metering systems and a member-consumer's service history.
4. Capital and patronage account information for member-consumers and former member-consumers and contact information for former member-consumers resulting from membership and governance activities.
5. Responses to member-consumer survey(s) conducted by Harrison REMC to identify needs or improve service.
6. Additional information about a member-consumer or a member-consumer's property, appliances, and activities obtained through services offered by Harrison REMC or its affiliates.

B. Purposes for Collection; Access and Correction

1. Harrison REMC collects and maintains information about member-consumers for purposes that are suitable to its operations and management. Information is collected only through lawful and fair means and for appropriate purposes.

Policy Number B-119 Continued:

2. Harrison REMC is committed to maintaining accurate, complete, timely, relevant, and appropriate information about member-consumers as necessary for the purpose for which the information is to be used. Harrison REMC generally permits its member-consumers to access and seek correction of records about themselves that are maintained and used by Harrison REMC to provide service, for billing, and to manage capital accounts. Any requests for, or disputes relating to, access, correction, or other matters should be directed to the REMC office.
3. Harrison REMC may provide usage data to member-consumers who have access to electric usage data through an interface, such as a website or in-home display.

C. How Harrison REMC Collects Member-Consumer Information

Harrison REMC collects member-consumer information through the following methods:

1. When member-consumers create an account and interact with Harrison REMC regarding their account, utility service, or participation in Harrison REMC programs.
2. When member-consumers use electricity service and metering systems.
3. When member-consumers interact with Harrison REMC through its website.
4. When Harrison REMC interacts with third parties, such as credit agencies.

D. Use and Retention of Member-Consumer Information by Harrison REMC

1. Harrison REMC uses information about member-consumers in defined and responsible ways in order to manage, provide, and improve its products, services, and operations. Examples are: administer member-consumer accounts; inform member-consumers about their energy usage; provide member-consumers with outage information, peak alerts, and warning messages; and communicate with member-consumers about programs or opportunities that may be of interest to them.

Policy Number B-119 Continued:

- 2 Data about member-consumers' electric usage may be compiled in aggregate form so that an individual member-consumer's daily energy usage habits are not revealed, and such data may be used by Harrison REMC to improve system operations, efficiency and overall customer service.
- 3 Harrison REMC retains member-consumer information, including energy usage data, in such amounts and for such periods of time as required by law or regulation or as reasonably necessary to provide services.

E. Security

1. Harrison REMC maintains member-consumer information with reasonable and appropriate technical, administrative, physical and cyber safeguards to protect against loss, unauthorized access, destruction, misuse, modification, and improper disclosure of member-consumer information. Member-consumers are warned, however, that no system can ever be fully protected against every possible hazard.
 - Details for protecting member information are found in the REMC Policy B-123.
2. Harrison REMC requires its employees, affiliates and contractors who have access to member-consumer information to comply with this privacy and confidentiality policy. Any employee or contractor who fails to comply with these rules may be subject to disciplinary action up to and including termination.
3. Member-consumer information that member-consumers may access through Harrison REMC's website is protected using cyber security protocols designed to prevent unauthorized third parties from accessing such information.

F. Disclosure to Third Parties

1. Harrison REMC does not share member-consumer information. Harrison REMC's definition of "member-consumer information" here to include, e.g., a member-consumer's electric usage data and information that can reasonably be used to identify an individual with a third party, except at the member-consumer's prior written request, with the member-consumer's prior written consent, or as described below. Member-consumers who wish to authorize Harrison REMC to disclose their information to a third party may do so by contacting the Harrison REMC office.

Policy Number B-119 Continued:

2. Information may be disclosed to affiliates or contractors hired by Harrison REMC to assist in carrying out operations, such as service, maintenance, billing, and management functions including legal, audit, and collection services. Information may also be shared with other utilities under shared service agreements or to meet operational requirements. Information will only be disclosed to such persons to the extent necessary to render the services, and only to those who agree in writing to maintain the confidentiality and security of the information.
3. Harrison REMC may disclose to and share information with commercial and consumer credit reporting agencies for credit-related activities.
4. Sufficiently aggregated information may be disclosed to third parties where necessary or beneficial for Harrison REMC operations to improve efficiency and overall customer services.
5. Information may be disclosed when authorized or required by law, including in response to a search warrant, subpoena, or court or law enforcement order. Harrison REMC may use and disclose records for investigations into employee misconduct or for law enforcement investigations related to its business. Disclosures may also be made when appropriate to protect Harrison REMC's legal rights or in situations involving an imminent threat to life or property. Harrison REMC will take reasonable steps to limit the scope and consequences of any of these disclosures.
6. In addition, information may be shared with affiliates and partners of Harrison REMC that offer products and services of interest to member-consumers. Member-consumers may request that their information not be shared with affiliates or partners for the offering of new products and services by calling the REMC office. Nevertheless, Harrison REMC does not sell, rent, loan, exchange, or otherwise release member-consumer information to non-affiliated third parties or partners for their marketing purposes.
7. Harrison REMC may make information regarding third party products and services available to member-consumers through the co-op's website.

G. Disclosure of Membership Lists to Member-Consumers

1. Membership lists of Harrison REMC may be disclosed to a member-consumer of the cooperative for governance and operational purposes, such as in connection with Cooperative election activities. In some instances, membership lists may be made available for appropriate uses without

Policy Number B-119 Continued:

disclosing or sharing the list to a third party. For example, Harrison REMC may undertake a mailing on behalf of and at the expense of a third party.

Responsibility

- A. The Board of Harrison REMC shall ensure that this policy reflects current practices for personal information about member-consumers.
- B. The Board of Harrison REMC have the right to vote to authorize other uses and disclosures of information, subject to applicable laws, rules, and regulations.
- C. The CEO/Manager of Harrison REMC shall ensure that this policy is adhered to.

| Last Date Revised: July 28, 2020

Last Date Reviewed: July 28, 2020

Date Adopted: October 23, 2012

Attest: _____

David Poe, Secretary

Policy Number B-120

Subject: Interconnection of Member-Owned Distributed Generation

- Policy:
- (1) The REMC will develop, implement and maintain policies and procedures for the interconnection of member-owned distributed generation ("DG Interconnection Manual"). The DG Interconnection Manual will provide that the REMC permits interconnection of distributed generation equipment when doing so ensures the safety of the REMC's employees and the general public, conforms to national interconnection standards, and does not adversely affect the reliability, integrity or quality of the REMC's facilities or service.
 - (2) The DG Interconnection Manual shall contain standard provisions for generators with capacity of less than or equal to 50kW. Generators with capacity of larger than 50 kW will not be addressed by the REMC's policies and procedures, but will be directed to Hoosier Energy for applicable interconnection requirements and procedures.
 - (3) All applications for interconnection will be considered in an efficient, fair and consistent manner.
 - (4) Each applicant for interconnection will pay all special development, engineering and construction costs ("Interconnection Costs").
 - (5) Each applicant will be required to execute an Agreement for Interconnection and Parallel Operation of Distributed Generation ("Interconnection Agreement") prior to commission testing or the start of any applicable distribution impact studies.
 - (6) Each applicant will be required to provide a guarantee of at least \$500,000 of liability insurance coverage for installations up to 50 kW. Generators exceeding 50 kW will be directed to Hoosier Energy for applicable interconnection requirements and procedures.
 - (7) The REMC will develop, implement and maintain provisions to credit customers for generation in excess of their load, including a Member Distributed Generation Purchases tariff, for customer-owned generation that meets the following requirements of eligibility:
 - (a) Generation capacity shall be no greater than 50 kW.
 - (b) The sum of the installed capacity of distributed generation eligible for service under the tariff shall not exceed 1.0% of the REMC's maximum demand used for billing under the Hoosier Energy tariff during the previous year.

Policy Number B-120 Continued

(c) The generation has been installed primarily for the purpose of offsetting part or all of the customer's electrical requirements.

(d) The generation shall be provided by a renewable resource technology which shall be limited to the following: solar photovoltaic, wind turbine, hydroelectric, bio-gas, or biomass.

(e) Metering shall be accommodated by either a single-directional or bi-directional meter depending upon how the distributed generation facility is connected to the distribution system.

(8) The REMC will develop, implement and maintain a Member Generated Purchases tariff that includes the following provisions:

(a) Payment by the customer for the Interconnection Costs.

(b) Payment by the customer for the costs related to the additional administrative requirements of providing metering service and other administrative services.

(c) The purchase rate used in the determination of credits and payments for any excess energy provided by the customer to the REMC shall be based on the REMC's avoided cost of energy.

(9) Due to the all-requirements nature of the wholesale member contract between the REMC and Hoosier Energy, the REMC will neither implement net metering provisions nor buy any energy from generators greater than 50 kW. Customers with generators greater than 50 kW that desire to sell energy will be directed to Hoosier Energy.

Responsibility: The Board of Directors shall view this interconnection policy periodically to ensure that it continues to meet the best interests of the REMC. The Board of Directors shall review the purchase rate contained in the Member Generated Purchases tariff annually and revise the purchase rate as appropriate.

The CEO shall maintain a DG Interconnection Manual that meets the requirements of this policy. The CEO shall make recommendations concerning revisions to this Interconnection Policy and the purchase rate contained in the Member Generated Purchases tariff.

Last Date Reviewed: July 12, 2018

Last Date Revised: July 28, 2015

Attest: _____
David Poe, Secretary

Policy number B-121

Subject: Remote Connect and Disconnects (RCD) Meters

Objective: To reduce the amount of time required to reconnect or disconnect electric service for existing accounts.

Policy: The Cooperative will install RCD meters in locations that it feels may be beneficial to connect and disconnect remotely, (e.g. high turnover in residents whereby a disconnect could be made and then a request for a connect within a 24 hour period, apartments, remote locations (making access timely or difficult), meter location on pole or structure (not readily accessible), pre-paid members, disconnect for non-pay members, or for any other reason the Cooperative may feel the situation dictates.

The device will allow any reconnection of service, or future disconnects to be completed from the office, and crews will not have to physically visit the customer's premises. The remote disconnect device may be removed in the future if the cooperative deems it is no longer necessary and in some instances, the RCD meter may not be installed due to technical issues.

Procedure: The billing department will monitor member account status and locations to determine placement or removal of (RCD) meters.

Last Date Revised: July 12, 2018

Last Date Reviewed: July 12, 2018

Date Adopted: September 24, 2013

Attest: _____
David Poe, Secretary

POLICY NUMBER B-122

Subject: Retail Electric Rates

I. PURPOSE

To set forth policy relating to the setting of retail electric rates for the cooperative.

II. POLICY

The Board of Directors desires to offer reliable electric service to members at the lowest possible cost while maintaining strong financial stewardship. This entails striking a balance between keeping electric rates reasonable while ensuring the financial health and well-being of the cooperative and complying with financial commitments to its business partners.

III. EXPECTATION

When long-range financial planning indicates the need for management and the Board of Directors to consider an adjustment in electric rates, the cooperative shall use the following procedure to determine the appropriate timing, rate structure, tariff and schedule for implementation:

- Upon identifying the future need for rate adjustments to support financial objectives of the cooperative, the CEO/general manager will recommend initiation of a rate study to the board of directors/trustees. The Cooperative has adopted a Formulary Rate Plan (FRP) with a target operating tier (OTIER). Under the FRP, a revenue adjustment recommendation is triggered if OTIER falls outside the established boundary points.
- The cooperative, with input from qualified and expert consultants, shall complete a detailed revenue requirements study to identify the projected incremental revenue necessary to achieve financial objectives. A cost-of-service study (COSS) will also be completed to identify appropriate membership rate classes and design a fair and reasonable allocation of costs and revenue across those rate classes, with consideration to the redesign of rate structures as may be deemed appropriate.
- The board will review and approve the proposed rate classes and rate (tariff) structure. Details of the rate adjustment will be appropriately communicated to the membership.

IV. IMPLEMENTATION AND COMPLIANCE

Implementation Responsibility: The CEO/general manager will be held accountable for implementation of rate schedules approved by the Board of Directors.

Compliance Responsibility: The Board of Directors will review this policy to ensure it remains relevant to the cooperative's financial posture, and that the policy and related rate schedules meet compliance requirements for operating as a not-for-profit organization.

Responsibility: CEO/Manager

Last Date Reviewed: June 27, 2019

Last Date Revised: June 27, 2019

Adopted: July 28, 2015

Attest: _____
David Poe, Secretary

Policy Number B-123

SUBJECT: MEMBER IDENTITY THEFT PREVENTION

I. POLICY SUMMARY

It shall be the policy of Harrison County Rural Electric Membership Corporation ("Cooperative") to take all reasonable steps to identify, detect, and prevent the theft of its members' personal information – commonly known as Identity Theft. In order to carry out that policy, Cooperative hereby adopts the following policy for identifying and detecting Red Flags that should raise concerns for the Cooperative that a member's information is potentially being misused or stolen.

II. DEFINITIONS

The term "Red Flag" means a pattern, practice or specific activity that indicates the possible existence of Identity Theft.

The term "Identity Theft" means a fraud committed or attempted using the identifying information of another person without authority.

The term "identifying information" means any name or number that may be used, alone or in conjunction with any other information, to identify a specific person, including name, Social Security Number, date of birth, official State or government issued driver's license or identification number, alien registration number, government passport number, employer or taxpayer identification number or address.

III. IDENTIFICATION OF ACCOUNTS SUBJECT TO RED FLAG POLICY

The Cooperative maintains accounts for its members that allow the members to pay for electric service after it has been rendered. Bills are sent and payments are due on a monthly basis. These accounts are covered by this Red Flag policy. Contemporaneously with the adoption of this policy, the Cooperative's Identity Theft Plan is being adopted.

IV. IDENTIFICATION OF POTENTIAL RED FLAGS

A. Risk Factors. In identifying potential Red Flags associated with the accounts that the Cooperative maintains, the Cooperative has considered the following Identity Theft risk factors:

1. Types of Covered Accounts.
2. Methods for Opening Accounts.

Policy B-123 Continued:

3. Methods for Accessing Accounts.
4. Previous Experience with Identity Theft.

B. Sources of Red Flags. In identifying potential Red Flags associated with the accounts that the Cooperative maintains, the Cooperative has considered the following sources of Red Flags for Identity Theft:

1. Past Incidents of Identity Theft.
2. Identified Changes in Identity Theft Risk.
3. Applicable Supervisory Guidance.

C. Categories of Red Flags. In identifying potential Red Flags associated with the accounts that the Cooperative maintains, the Cooperative has considered the following categories of Red Flags for Identity Theft:

1. Alerts, Notifications, and Warnings.
2. Suspicious Documents.
3. Suspicious Personal Identifying Information.
4. Suspicious Activity.
5. Notices from Members or Victims of Identity Theft.

V. DETECTING RED FLAGS

A. It shall be the policy of the Cooperative to obtain identifying information about, and verify the identity of, a person opening an account. Cooperative will obtain the member's name, date of birth, and address for service location, to open a new account. If a Social Security Number or Tax Identification Number is voluntarily provided, it shall be the policy of the Cooperative to never provide Social Security Numbers or Tax Identification Numbers to members, either orally or in writing, even where a member is asking for the member's own information.

B. It shall be the policy of the Cooperative to authenticate members and customers, monitor transactions and verify the validity of change of address requests, in the case of existing accounts.

VI. PREVENTING AND MITIGATING IDENTIFY THEFT

A. If the Cooperative discovers that any of its members have become a victim of Identity Theft through personal information used by the Cooperative in opening or maintaining a member's account, management shall take appropriate steps that it deems necessary to mitigate the impacts of such Identity Theft. These steps may include, but are not limited to:

Policy B-123 Continued:

1. Monitoring an account for evidence of Identity Theft;
2. Contacting the member;
3. Changing any passwords, security codes, or other security devices that permit access to an account;
4. Reopening an account with a new account number;
5. Closing an existing account;
6. Not attempting to collect on an account;
7. Notifying the member;
8. Notifying law enforcement; and/or
9. Determining that no response is warranted under the particular circumstances.

B. The Cooperative has or may have from time to time a business relationship with a third party contractor for payment processing, web access system maintenance or similar services. Under these business relationships, the third party contractor has or would have access to member information covered under this Policy. The Chief Executive Officer shall ensure that the third party contractor's work for the Cooperative is consistent with this policy by (a) amending the contract to incorporate these requirements; or (b) by determining that the third party contractor has reasonable alternative safeguards that provide the same or a greater level of protection for member information as provided by the Cooperative.

VII. Updating and Administering the Policy

A. The Cooperative shall consider updates at least annually to determine whether it has experienced any Identity Theft of its members' accounts, whether changes in the methods of Identity Theft require updating to this Policy, or whether changes are necessary to detect, prevent, and mitigate Identity Theft. The Cooperative's management will continue to monitor changes in methods of Identity Theft, and re-evaluate this Policy in light of those changes.

B. Administration of the Policy shall be as follows:

1. The Board of Directors has adopted this Policy and will have ultimate oversight of this Policy, but the Policy shall be managed by Chief Executive Officer of the Cooperative. The Chief Executive Officer shall have authority to delegate oversight and compliance to other individuals at the senior level management level. The Chief Executive Officer shall be responsible for reviewing staff and management reports regarding compliance with the utility's Policy.

Policy B-123 Continued:

2. Potential changes to the Policy shall be reviewed at least annually at a meeting of the Cooperative's management. Material changes to the Policy that may be needed prior to the meeting described herein shall be brought to the Chief Executive Officer's attention, and reviewed by management and the Board of Directors if deemed necessary by the Chief Executive Officer.
3. Reports.
 - (a) Management personnel assigned responsibility under this Policy or by delegation from the Chief Executive Officer shall prepare a report, at least annually, regarding the implementation and progress of the utility's Policy for review by the Chief Executive Officer. The Chief Executive Officer may, at his or her discretion, bring any issues related to the Policy to the attention of the Board of Directors for review.
 - (b) The above-described report prepared by management personnel designated with supervising the Policy shall include a discussion of: the progress of implementing and the effectiveness of the Policy; ongoing risk level of Identity Theft of member information; potential changes to the Policy and other operational practices of the Cooperative to further the goal of protecting member's personal information; and, identification and discussion of instances of Identity Theft of the utility's members.
 - (c) The Chief Executive Officer shall keep records of meeting regarding this Policy showing the dates and topics discussed. The Chief Executive Officer shall also cause to be maintained a file with copies of the five (5) most recent annual reports prepared under the Policy.

Last Date Revised: July 28, 2020

Last Date Reviewed: July 28, 2020

Date Adopted: October 28, 2008

David Poe, Secretary

Policy Numbers B-124

Subject: Salvage Material

Any individual wishing to purchase salvage items from the cooperative will be charged a handling fee for such items, and will be required to sign a release as described herein that this individual is accepting the salvageable material in "As is" condition with no warranty or representation as to the condition or suitability for use or fitness for any particular purpose. In the event a member requests that a salvage pole be left at the site, the member will be required to sign a release form such as the one listed above, but will not be required to pay a handling fee. In no case shall the cooperative leave a pole on public or cooperative right-of-way. Once the cooperative moves the pole out of public and cooperative right-of-way, the member requesting such pole will be immediately required to move the pole to their property.

Responsibility: CEO/Manager

Last Date Reviewed: June 27, 2019

Date Adopted: June 27, 2019

Attest: _____
David Poe, Secretary