

Giving thanks

The diminishing daylight hours, chilly air, and fall colors all signal that we are well into the fall season. The harvest season is nearing completion as well. Winter will soon be upon us.

Weather forecasters anticipate above normal precipitation this winter and our area seems to be in between the arctic influence and the milder temperature regions.

November is a month for important holidays. In these unsettled times throughout the world, we need to make a concerted effort to thank our veterans for their service. Their efforts over the years have enabled our country, and many other nations across the globe to retain rights and freedoms. We also celebrate the Thanksgiving holiday period. Let's pray for safe travel for all and that family members truly appreciate and enjoy their time together.

At EIEC, we are thankful for many things, but especially for our members and employees. You, our member/owners, recently had the opportunity, via our annual survey, to tell us how we are doing. The results were very positive.

Nearly 63% of members responding consider themselves a member/ owner as opposed to a customer. We appreciate your ownership involvement. Later this month, capital credit checks will be mailed. These represent a tangible sign of member ownership and a return of previous member's equity contribution for the cooperative's operation.

In other areas you scored us very high in categories such as providing excellent customer service, along with friendly and courteous employees who exhibit a professional business manner. You also rated the cooperative highly for community involvement and keeping outages to a minimum, and for restoring electric service quickly after outages.



MESSAGE FROM THE PRESIDENT

Areas that you identified for us to improve include charging reasonable rates and delivering overall value.

For the four questions that comprise a benchmark national customer satisfaction index, our members rated us at 89 out of 100, which ranks us as one of the best cooperatives in the state of Illinois for member satisfaction and

among the top rated cooperatives in the nation. Thank you for your support!

Let's all take time to offer special thoughts and prayers for those in need and struggling during this time.

On behalf of our employees and our Board of Directors, we wish you a safe and Happy Thanksgiving.

Cooperatively,

Bob Hunzinger

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SmartHub is your online and app portal to:

**View and pay your bill
Report an outage
Track your electric use
Update your account info**

Visit www.eiec.coop to get started!

Holiday Schedule

Eastern Illini's offices will be closed Nov. 10, 23 and 24. As always, please feel free to call us at 800-824-5102.

Stay in the know

Visit www.eiec.coop to get the latest version of our terms and conditions, bylaws, regulations and rates.

Your Touchstone Energy[®]
Cooperative 

Capital credit checks are in the mail!

We are pleased to let you know that Eastern Illini Electric Cooperative is returning (retiring) more than \$1 million in capital credit to members, via checks, during the month of November. Capital credits are one of the many benefits of co-op membership. Capital credits allocated from 1986 - 1988 will be returned to those who were members during those years. As of 2017, Eastern Illini Electric Cooperative has retired over \$15 million in capital credits to member/owners.

What are capital credits?

As a not-for-profit electric cooperative, Eastern Illini Electric Cooperative, is owned by member/owners who receive electricity from EIEC. Capital credits are your equity, or ownership, in the cooperative.

Any profits made by Eastern Illini are referred to as margins. Margins result when our revenue is more than our expenses. At the end of each year, any available margins are allocated back to you, our member/owners, into your capital credit account. Eastern Illini, like all electric cooperatives, operate at cost, collecting enough revenue to run and expand the business, but with no need to raise rates to generate profits.

When will I receive capital credits?

Each year we send out a capital credit allocation notice so you are aware of your equity. We will soon begin sending out capital credit checks to member/owners that received electricity from 1986 - 1988. By utilizing the capital credit allocations, we can lessen the need to raise rates or borrow money to pay for the infrastructure.

What's the difference between allocation and retirement?

Allocations are made annually for each member, based upon the amount of electricity purchased the previous year. An allocation is the amount set aside into a separate account to be used as operating capital for reliability improvements and maintenance over a period of years. Retirements refer to the portion of the capital credits allocation to member/owners that is refunded nearly every year, depending on the financial condition of the cooperative. Typically, after utilizing capital for up to 30 years, it is retired.

Are capital credits retired every year?

Each year, your Board of Directors decides whether to retire capital credits based on the cooperative's financial health. EIEC's ability to retire capital credits reflects our strength and financial stability.

What happens to my capital credits if I move?

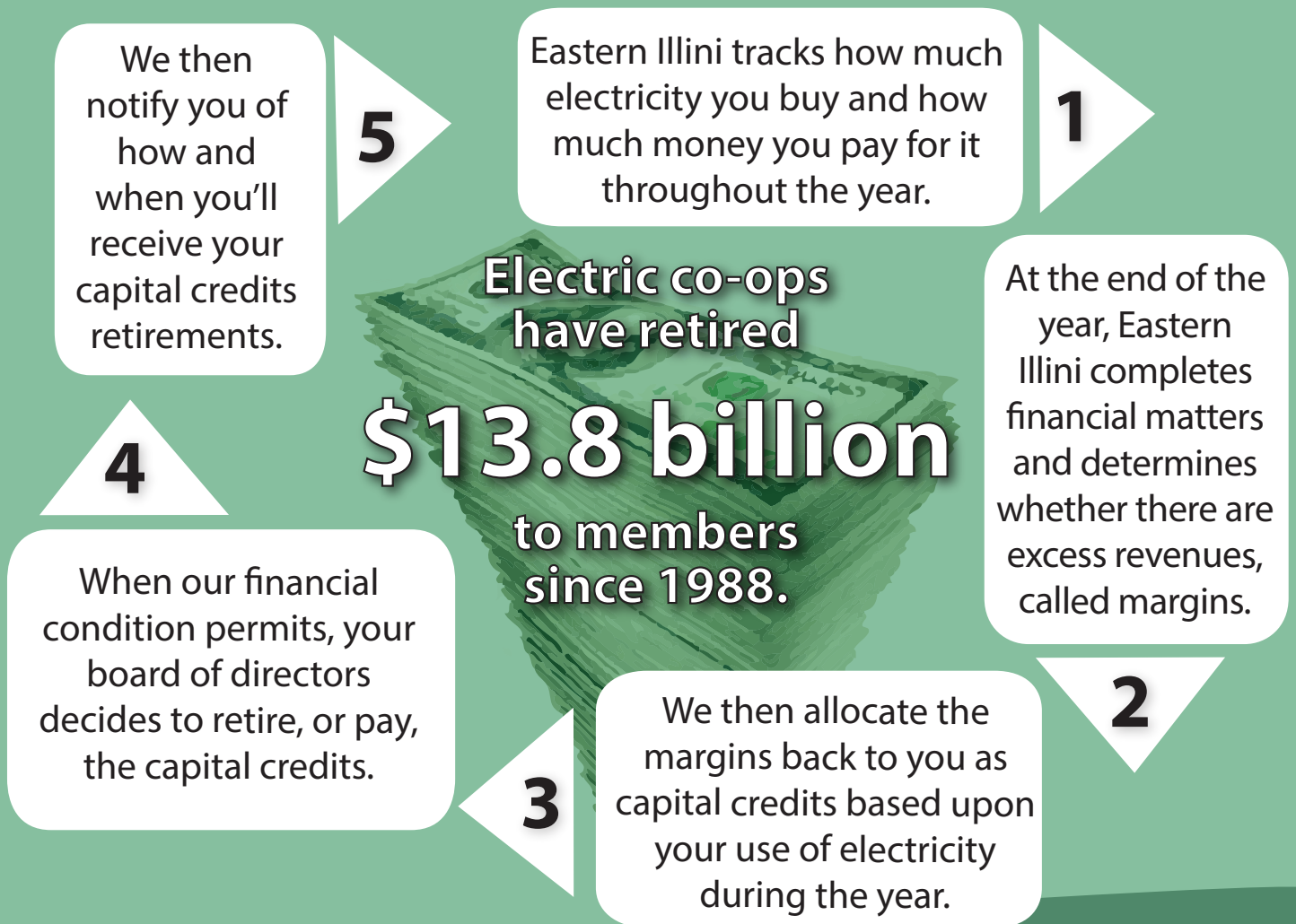
Your capital credits remain on our books until they are retired. That's why it's important to keep us informed about any change of address. There are many former member/owners of Eastern Illini for whom we don't have current addresses. We'd like to be able to get them their capital credit payments, so we've set up a database on our website to try to locate them. Visit eiec.org/your-account/unclaimedcc-search and search by last name.

What if a member is deceased and has unretired capital credits?

Special retirements of capital credits can be refunded to a member's estate upon the death of a member. Instead of waiting for a general refund, an estate can request capital credits be refunded early at a discounted rate.

How Do Capital Credits Work?

Because Eastern Illini operates at cost, any excess revenues, called margins, are returned back to you in the form of capital credits.



Source: National Rural Utilities Cooperative Finance Corporation

If you, or anyone you know, received electricity from Eastern Illini in the 1970s and/or 1980s, please visit the unclaimed capital credit database and search by last name: eiec.org/your-account/unclaimeddcc-search.

If you think you might be on the list, contact us at 800-824-5102 or email gayle.ford@eiec.coop

Can I use the capital credits I have allocated to pay my electric bill?

No. Capital credits have no cash value until they are retired and refunded to you.

Do I have to claim capital credits as income on my tax returns?

Capital credits are typically tax free if the property served was used as a residence. If the location served was used for business purposes, please consult a tax professional.

Reduce heating & cooling costs with geothermal

Geothermal heating and cooling is a viable option for existing homes as well as new construction and is one way homeowners can reduce their electric bills.

A geothermal heating and cooling system is also known as a ground-source heat pump. It is a system of tubes buried horizontally or vertically in the ground containing a water/anti-freeze mixture that circulates through the ground and the heat pump. The antifreeze mixture carries heat to or from the home as needed. In some circumstances, an open-loop system using a ground water source may be possible depending on water quality and quantity.

Compared to a typical forced-air furnace, a geothermal system provides for more even heating and cooling. Homeowners don't experience the temperature extremes between the times the furnace turns on and off. Instead, the geothermal system runs longer but with less intensity and enhanced comfort. Improved comfort can also mean lower operating costs.

In a home with an existing forced-air system powered by propane, heating oil or natural gas, a geothermal system can use existing ductwork and mechanical spaces. If the existing furnace or boiler in a home is 20 years old or more, it may make sense to replace it with a geothermal system. If the current system has a pilot light, chances are it was likely installed prior to 1992 and has a 65 percent efficiency rating.

Geothermal systems are much more efficient, so the operational costs will be significantly reduced.

If the current furnace is 10 to 20 years old, and has growing maintenance costs or does not heat

or cool the home comfortably, there may be benefits to upgrading your system.

Actual savings depend on many factors including weather, energy rates and thermostat settings. Typically costs are about the same as a high-efficiency gas furnace and central air conditioner, but have a longer service life.

The additional cost of digging and then installing the ground loops is considered an incremental cost over a furnace/air conditioner system. The ground loop cost is offset by the lower energy costs, and becomes a permanent part of the home's property.

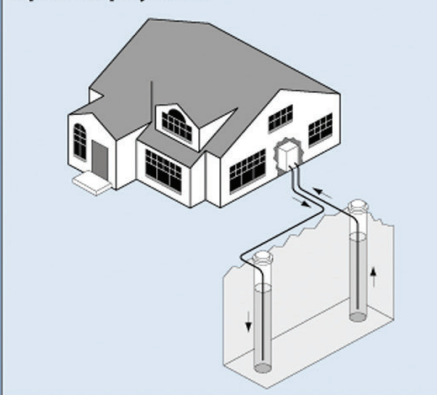
Eastern Illini offers energy efficiency loans that cover a portion of the cost of installing geothermal. These loans are for up to seven years and 80 percent of your energy efficiency investment. The loans are paid back on your monthly electric bill and the loan amount can be as much as \$20,000.

Eastern Illini energy experts can provide more information about the potential savings for your individual situation. Give us a call at 800-824-5102 and find out how much you can reduce your heating and cooling costs with geothermal.

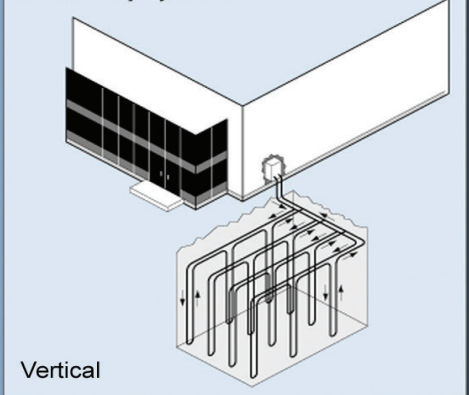
Types of Geothermal Heat Pump Systems

There are four basic configurations for geothermal heat pump ground loops. Three are "closed-loop systems," where a water and antifreeze solution is continually moved through pipes; the fourth is an "open-loop system," where groundwater or well water is used.

Open Loop Systems

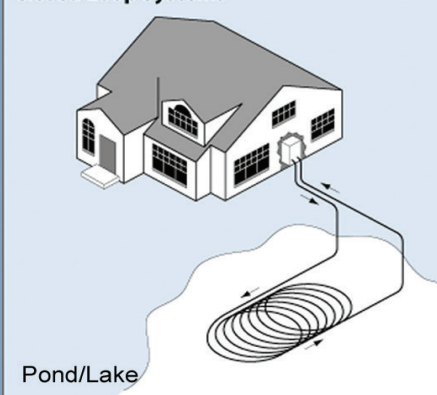


Closed Loop Systems



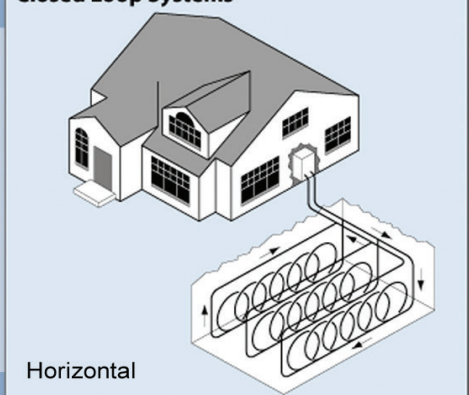
Vertical

Closed Loop Systems



Pond/Lake

Closed Loop Systems



Horizontal

Source: U.S. Department of Energy, Office of Energy Efficiency and Renewable Energy

Energy efficiency for the modern family

If you are struck by the amount of screens, remotes, gaming controls, charging stations and cords that have become fixtures in your home, you are not alone.

The typical American family is well connected and owns a variety of electronic devices. According to the PEW Research Institute, 95 percent of U.S. families have a cell phone and 77 percent of Americans own a smart phone. Nearly 80 percent of adults own a laptop or desktop computer, while approximately half own tablets.

Consumer electronics coupled with the growing array of smart home appliances and technology have slowly but steadily changed our homes and lifestyles. The increased reliance on our many devices has new implications for home energy use and efficiency.

So how can we save energy when we are using more electronic devices than ever before? The answer may lie with some of those same electronic devices that have become indispensable to modern living.

In many cases, energy savings is a touchscreen away as more apps enable you to monitor energy use.

From the convenience of your mobile device, smart technologies can maximize your ability to manage electricity use across several platforms—controlling your thermostat, refrigerator, washer, dryer, water heater, home electronics and other devices.

One of the easiest ways to make an impact on energy efficiency is with a smart thermostat. Using your mobile device, you can view and edit your thermostat schedule and monitor how much energy is used and make adjustments accordingly. For example,



program your thermostat for weekday and weekend schedules so you are not wasting energy when no one is home.

You can also ensure efficiency by purchasing ENERGY STAR-certified appliances. Many new appliances include smart-technology features such as refrigerators that can tell you when maintenance is required or when a door has been left open. New washers, dryers and dishwashers allow you to program when you want the load to start. This means you can program your task for off-peak energy hours.

Of course there are the time-tested “old school” methods of energy efficiency that can be applied to the myriad of household electronic devices. Computers, printers, phones and gaming consoles are notorious

“vampire power” users, meaning they drain energy (and money) when not in use. If items can be turned off without disrupting your lifestyle, consider plugging them into a power strip that can be turned on and off.

While modern life involves greater dependence on technology, your best resource for saving energy and money remains with Eastern Illini Electric Cooperative.

Energy Efficiency Tip of the Month

Purchasing electronic gifts this holiday season? Remember to purchase ENERGY STAR®-certified electronics and give the gift of energy efficiency. Visit **www.energystar.gov/productfinder** for a full list of efficient products.

Source: energystar.gov





Thomas H. Moore IEC Memorial Scholarship Program

The Illinois Electric Cooperatives (IEC) Memorial Scholarship Program awards **ten** \$2,000 scholarships annually to students entering college to assist them with educational costs. The fund was designed to financially assist deserving students in the “electric cooperative family,” while also providing a means for co-ops and individuals to honor deceased members of the co-op family through memorial gifts.



About the scholarships

- 5** scholarships are awarded to students who are the sons or daughters of an Illinois electric cooperative member receiving service from the cooperative. *(application deadline 12.31.17)*
- 3** scholarships are reserved for students enrolling full-time at a two-year Illinois community college who are the sons or daughters of Illinois electric cooperative members, employees or directors. *(application deadline 12.31.17)*
- 1** scholarship, the Earl W. Struck Memorial Scholarship, is awarded to a student who is the son or daughter of an Illinois electric cooperative employee or director. *(application deadline 12.31.17)*
- 1** scholarship, the LaVern and Nola McEntire Lineworker's Scholarship, is awarded to a student to attend the lineworker's school conducted by the Association of Illinois Electric Cooperatives and Lincoln Land Community College, Springfield, IL. *(application deadline 04.30.18)*

More information about the IEC Memorial Scholarships is available at: www.aiec.coop/iec-scholarship/

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