

Welcome to Your Cooperative




DELAWARE ELECTRIC CO-OP

"We Keep the Lights On"

You are now a member and an owner.

COAST TO COAST™ HumanaDental VISION ACCESS 800-800-EYES  Chiropractic  Beltone 800-235-6663

Mail Order Prescriptions	866-734-7201
Humana Dental Access®	877-281-7031
LASIK Eye Surgery	877-307-4448
Mail Order Contacts	800-878-3901
Mail Order Hearing Aids	800-333-4327
MRI and CT Scans	877-864-9414
Laboratory Testing Network	877-258-5840

 **Pharmacies: For additional information or assistance please call the Help Desk at 877-448-6182.**
THIS IS NOT INSURANCE. Payment must be made at time of service.

Welcome ...

Here's your new Co-op Connections Card

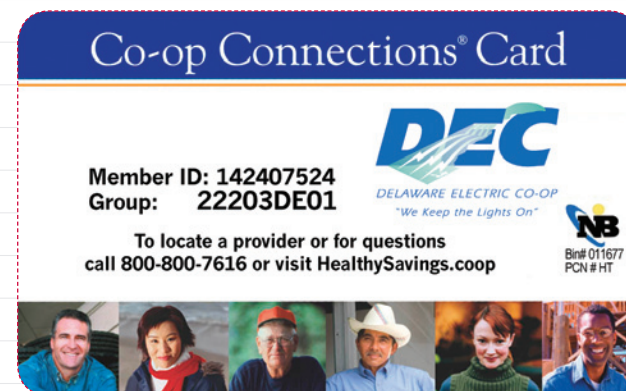
Use your new card to enjoy discounts at more than 160 local businesses and 75 national businesses, with the list growing daily. You can find a current listing of participating businesses on our website at www.delaware.coop.

Delaware Electric Cooperative – in conjunction with other Touchstone Energy cooperatives around the country – has developed the Co-op Connections program to deliver more value to members and assist participating businesses in increasing customer visits.

We advertise local and national businesses on our website, in monthly newsletters and brochures, as well as at our member meetings. In exchange, businesses offer a discount or incentive to our members who show the Co-op Connections Card. The businesses gain free advertising, our members receive discounts, and Delaware Electric builds a stronger sense of community with our members.

Your Co-op Connections Card will also provide discounts on some dental, vision, hearing, chiropractic, as well as lab and imaging services. You may also use the card to obtain pharmacy discounts of 10 to 60% at over 48,000 pharmacies nationwide. These include CVS, Walgreens, Walmart, Target and more. You can find participating pharmacy locations on our website or by calling 1-800-800-7616.

This is your new Co-op Connections Card. Simply cut it out and begin saving today!



Contacts:

Delaware Electric Cooperative

14198 Sussex Highway
Greenwood, DE 19950

Phone:

855-DEC-9090

Email:

callcenter@decoop.com

Web:

www.delaware.coop
www.beatthepeak.coop

Facebook:

www.facebook.com/delawareelectric

Twitter:

www.twitter.com/DEElectricCoop

Delaware Electric Cooperative serves two counties in southern Delaware.

Programs and services in this booklet are subject to change without notice.



A message from the President and CEO

Welcome to Delaware Electric Cooperative, a not-for-profit electric utility providing energy and delivery services to southern Delaware. We are a progressive, distribution electric cooperative serving the unincorporated areas of Kent and Sussex counties.

You and other members actually own Delaware Electric Cooperative, because we're an electric cooperative. The people (and businesses) we serve are called "member-owners." Members elect the Board of Directors and have access to a variety of services designed to meet your needs.

Your cooperative always puts its member-owners first, whether restoring power after a storm or helping to lower monthly bills. Local, personal, and face-to-face service is our mission. Our strength and ability to react to change and future opportunities comes from having involved members.

We continually evaluate plans to reduce our costs, minimize our risks and provide long-term value to our members through sound business decisions. You can be sure you'll receive quality electric service at the lowest possible cost.

Welcome to Delaware Electric Cooperative, where low-cost, reliable electric service has been realized, and the pursuit of continued excellence is still thriving.

Bill Andrew

Bill Andrew, P.E.
President and CEO
Office: 855-DEC-9090
Cell: 302-632-9354

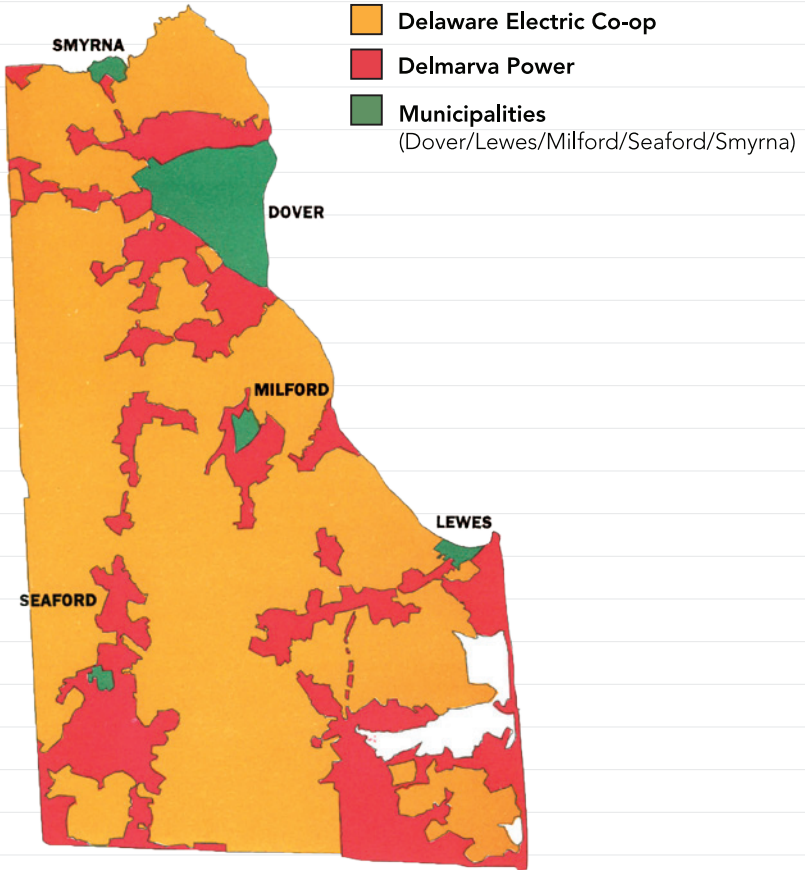


DELAWARE ELECTRIC CO-OP
"We Keep the Lights On"

May 2012 edition

Service Territory

Kent - Sussex Counties Electric Service Areas



Our Cooperative History

In 1936, very few Delaware families had electric service. Our country was beginning to emerge from the devastating effects of the Great Depression, and times were hard for everyone. During those difficult times, a consensus formed among Delawareans that in order for rural residents to survive, electric service must be provided to farmers. Interested residents in Sussex County began exploring how the Rural Electrification Act could help their communities.

A meeting was held in 1936 for the purpose of establishing the Delaware Rural Electric Association. As a result of this meeting and the efforts of the incorporators, the cooperative was organized and incorporated in 1936. The first lines were energized in March 1938 serving 223 members with 94 miles of line and one small substation in Greenwood.

Today, Delaware Electric Cooperative serves 84,000 meters with over 6,876 miles of lines and 22 substations throughout Kent and Sussex counties.

Our Headquarters

Delaware Electric's office is open 8 a.m. until 4:30 p.m. on weekdays. Our drive-up window and the call center are open for bill payment and account inquiry service Monday through Friday, 7 a.m. until 6 p.m.



Board of Directors



William J. Wells
Chairman
District 3



Bruce A. Henry
Vice Chairman
District 5



Laura T. Phillips
Secretary-Treasurer
District 6



Patricia S. Dorey
Assistant Secretary-Treasurer
District 4



Charles L. Towles, Jr.
District 1



Bruce R. Walton
District 2



William W. Noel, Jr.
District 7



Bill T. Haughey, Jr.
District 8



Dean C. Belt
District 9



Michael K. Brown
Director-at-Large



Howard A. Clendaniel
Director-at-Large

The Benefits of Membership

Your cooperative is jointly owned and equally controlled by those who use its services and pay a onetime membership fee. This fee is refundable. To ensure democratic control, each member has one vote, regardless of his or her investment or use of the facilities. The cooperative's nonprofit status is spelled out in the bylaws and state law.

Regulation

You have a voice in running your co-op by electing board members who set the rules, regulations and policies. You can cast your vote each year at the annual meeting, when members of the Board of Directors are elected. Those elected will be announced at the annual meeting.

Capital Credits

Because Delaware Electric Cooperative is member-owned, margins (also known as profits) are allocated to member-owners based on patronage through what are called capital credits. Delaware Electric Cooperative's Board of Directors may determine that specific criteria has been met and request the retirement of capital credits to co-op members. Members receive those credits by check or through a credit on their electric bill.

About Your Bill

Paying Your Bill

The bill may be paid anytime online at www.delaware.coop. When mailing your payment, please record your account number on your check or money order and mail to Delaware Electric Cooperative, P. O. Box 600, Greenwood, DE 19950-0600.

To avoid late fees when paying your bill on the day it is due, make sure you pay at our office by 6 p.m., or through our interactive voice response system and online by 7 p.m.

When you provide a check as payment, you authorize the co-op either to use information from your check to make a onetime electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive the payment. You may not receive your check back from your financial institution.

Checking the Status of Your Account

There are two ways to check the status of your energy account: ① Use our website at www.delaware.coop for 24-hour online account information and payment options; or ② Call during business hours, Monday through Friday 7 a.m. until 6 p.m. and speak with a member services representative.

Comparing Bills

When you compare electric bills with a neighbor, it's like comparing apples to oranges. Families do not have the same habits, appliances or billing cycles. A more accurate guide is to track your use by comparing your own bills in the same month over several years. Consider any Delaware Electric rate increases or decreases, additional services you have added, climate, and changes in how much electricity you used during the billing period.

How We Read Your Meter

Delaware Electric reads its meters electronically. Automated meters send out a unique signal that is read and recorded by a computer in our office. The system is efficient and accurate.



Ways to Pay

Automatic Bank Draft

Have your bill automatically deducted from your checking or credit card account (Discover®, MasterCard® or VISA®). Enroll online at www.delaware.coop, or call us to request an enrollment form.

Credit Card Payments

Pay online anytime at www.delaware.coop via debit/credit card (Discover, MasterCard or VISA). There is no charge for this service.

Pay by Phone

Obtain your account balance and pay by credit card (Discover, MasterCard or VISA at no charge) via your phone by calling 855-DEC-9090. You will need your account number.

Budget Plan

Balance your budget by only paying the rolling average of your last 12 months' electric bills. This keeps your bill amount about the same each month. Residential members with favorable credit are eligible. Call us to sign up.

Electronic Bills (eBill)

View and pay your bill(s) online. Enroll at www.delaware.coop.



*Save a stamp
and a tree.
Sign up
for e-billing
this month.*

Third Party Notification

This program may help those who are sick, elderly or are away from home for extended periods of time. A third party (friend, clergy/pastor, relative or neighbor) can help remind the member to arrange payment of the electric bill. This "third party" does not have any liability regarding payment of the bill.

Service Disconnection

If payment has not been received in our office by the due date of the bill, a disconnection notice will be included in the next regular bill. This notice will inform the member that service will be disconnected if payment is not received in our office within 14 days of the bill date. When our employee arrives to disconnect service for non-payment, the member, if available, may pay the past-due amount, plus a collection fee, rather than be disconnected.

Member Contact Information

Should you have questions regarding your service or your bill, please call our office

Monday through Friday

(7 a.m. until 6 p.m.) at

855-DEC-9090, email

correspondence to

callcenter@decoop.com,

or mail correspondence to

P. O. Box 600, Greenwood,

DE 19950-0600.





Here's how to read your bill:

000004301



P.O. Box 600
Greenwood DE 19950-0600

DELAWARE ELEC. UTIL. CO-OP
"We Keep the Lights On!"
www.delaware.coop
302-349-8090 SUSSEX COUNTY
302-398-8090 KENT COUNTY

DATE BILLED: 11/19/2011 METER NUMBER: 19099999 ACCOUNT NUMBER: 99999999

SERVICE ADDRESS: 11111 HAPPY STREET

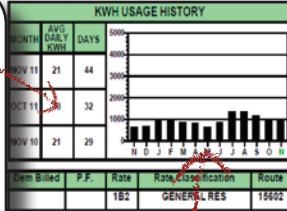
Summary of Charges

Previous Balance	108.74
Payments	-108.74
Balance Forward	0.00
Total Co-op Charges	33.56
Total Supplier Charges	70.03
Total Amount Due	103.99

Monitor your energy use

This chart will help you compare your current use with the previous month's use and with how much power you used during the same month last year. When comparing, you should take into account any weather variations and changes in how you use electricity.

MONTH	AVG DAILY KWH	DAYS
NOV 11	21	44
OCT 11	30	32
NOV 10	21	29



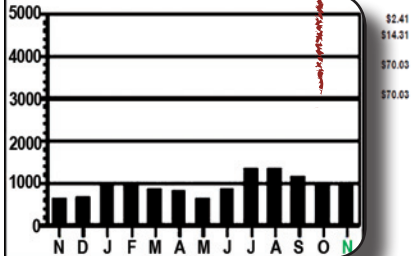
Item Billed	P.F.	Rate	Rate Classification	Route
1B2			GENERAL RES	15602

UTILITY CHARGES DELAWARE ELECTRIC CO-OP

Distribution Charge	917 KWH @ 0.02729	\$25.02	Electric Supply Service Charge	700 KWH @ 0.0583	\$40.70
Renewable Fund	917 KWH @ 0.0001780	\$0.16	Transmission Charge	217 KWH @ 0.0423	\$9.29
Energy Efficiency Fnd	917 KWH @ 0.0000000	\$0.00			

Track your use throughout the year

Power consumption will generally be higher during winter and summer months, when it takes more energy to heat and cool your home or business.



Please Return This Portion With Your Payment

MESSAGE BOX

Our Paperless Billing is an online service that is free eliminating the need for a paper bill each month. Protect your household appliances with Surge Protection Service. Contact us for details about our Paperless Billing and Surge Protection. Celebrating 75 Years of "Keeping The Lights On!"

999999 JOHN DOE	
Current Amount Due 12/14/2011	\$ 103.99
Total Amount Due	\$ 103.99

999999 JOHN DOE

Current Amount Due 12/14/2011	\$ 103.99
Total Amount Due	\$ 103.99

Current amount due

You'll find the current amount due at the bottom, right-hand side of your bill, along with your account number and the payment due date.

Understanding Your Bill

Rate Schedule

The price used to calculate your bill. Rates can be found online at www.delaware.coop, or you may call to request a copy.

Delivery Charges

The delivery of electricity directly to a home or business. Your cooperative is responsible for maintaining the equipment to distribute the electricity, as well as delivering it to the membership. You cannot shop for this service.

Supplier Charges

The generation and transmission supplier of electricity that you have chosen. This service may be purchased from a competitive service provider.

Generation Charge

This is your cost, in kilowatt and kilowatt-hour measurements, for the generation supply of electricity from the competitive supply entity. These charges are paid to your cooperative, who then forwards these funds to the supplier.

Ancillary Charge

A charge, per measured unit, for services that are necessary for the transmission and distribution of electricity from supply sources to end-users for maintaining reliable operation of the transmission and distribution system.

Transmission Charge

A charge to recover the cost of moving large amounts of electricity from where it's generated to where it's used, as well as the facilities needed to move that power.

Power Cost Adjustment (PCA)

Appears under supplier charges on the right side of your bill. This charge is revised periodically to offset any increase or decrease in the actual cost of electricity. Collection of this charge is a direct flow-thru from our power provider.

Demand Charge (kW)

Largest electrical use or highest "demand" for electricity averaged in any 15 minute period per billing period. Measured in kW (kilowatts). Charge is calculated based on cost per kW used.

Multiplier

Some meters are programmed to record energy at a slower rate due to the demand needed. Once the readings are obtained, the use is increased by the programmed rate (multiplier).

Customer Charge

This charge remains the same each month. It provides for the cost of reading the meter, billing services and other related expenses.

Kilowatt-Hour (kWh)

A measurement of electrical energy. A kilowatt-hour equals 1,000 watts of energy used for one hour. One 100 watt light bulb burning for 10 hours consumes one kWh.

Power Factor (P.F.)

Some rate classifications that include a demand charge require the member to maintain a minimum power factor (P.F.). If the minimum P.F. is not met, the demand reading is increased to the demand billed.

Renewable Resource Fund and Charge

A fund established under 26 Del. C. 363(4) and collected from every member based on energy use. The money is used to fund energy-efficiency technologies, renewable energy technologies or demand-side management programs for use by and for the members of Delaware Electric Cooperative.

Energy-Efficiency Fund and Charge

A fund established by the cooperative and collected from every member based on energy use to help meet federal, state and local mandated energy-efficiency reduction targets and to fund cooperative efficiency, conservation, renewable generation and demand-side management programs for members.

*You can manage your account 365 days a year.
Visit us online at www.delaware.coop.*

Billing Services

Budget Plan

Balance your budget by only paying the rolling average of your last 12 months' electric bills. This keeps your bill amount about the same each month. Residential members with favorable credit are eligible.

Green Power

Choose more earth-friendly forms of power from renewable resources, like solar, wind, biomass and water. Members can subscribe to Green Power by purchasing a block(s) of 100 kWh per month. A small premium of 20 cents per block will be added to your bill. A portion of the revenue is used to further research and develop renewable resources. You may sign up for this program by contacting our call center.

Power Outages

Our automated system can answer 1,800 calls per hour, accurately putting outage information directly into the Delaware Electric dispatch center.

In Delaware, we can experience a variety of major weather events including ice storms, tornadoes, severe thunderstorms, hurricanes and floods. Severe weather along the coast or in other parts of Delaware can also affect power delivery across the entire state. All of these factors can result in extended power outages.

When outages do occur, Delaware Electric responds immediately and works as quickly as possible to restore your service. Members are better informed and service is restored faster during outage situations when your current contact information is part of our records. You can help your family “weather” the storm by preparing them and your home before an outage occurs. You can also view an outage map showing detailed information at www.delaware.coop.

Before an outage ever occurs, make sure Delaware Electric has your most current phone number.

You may then go to www.delaware.coop/my-services/outage-map or the Delaware Electric Cooperative page on Facebook or Twitter to follow power restoration efforts.



Power Outage Kit

Flashlight with bat teries
Bottled water
Non-perishable food items
Blankets
Bat tery-powered radio
Basic first-aid kit

What gets repaired first

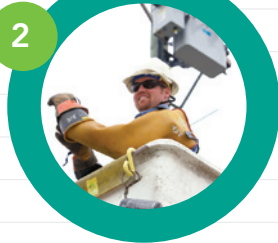
Restoring power after a major outage is a big job that involves much more than simply throwing a switch or removing a tree from a line. Our main goal is to restore power safely to the greatest number of members in the shortest time possible.

*If you experience
a power outage,
please call
855-DEC-9090.*



The substation and the main distribution line from the substation must be repaired first.

Next, crews repair the lines that bring power to the greatest number of members.



After larger pockets of members have power, crews repair service lines to individual homes.

Members with special needs should notify Delaware Electric and provide a letter from your doctor to place an address on our medical alert list for outage notification.

Other Services

Surge Protection

The DEC Surge Program Package includes a meter base unit and a free starter kit of plug-in devices. The meter base device is leased to members for \$5.95 per month, added to the electric bill. There is a three-year contract required for this program. Contact our call center for more information.

Outdoor Security Lighting

Delaware Electric homeowner members are eligible for the security light program. Security lights provide safety and peace of mind, lengthen your outdoor evenings and discourage intruders. Ask about fixed-lease rates and lighting options by calling 855-DEC-9090. You must own your property to apply as this program is based on a three-year contract.

Language Translation Services

Our Language Line Service allows you to hear the menu options in Spanish or English. We can have an interpreter on the line soon after the need is identified.

Cost-Saving Programs

\$witch and \$ave

The basic objective of the \$witch and \$ave program is to reduce the demand for electricity when many people need it at once. By joining other cooperative volunteers, you can lower the peak demand for electricity and reduce our wholesale power bill.

Installation of a \$witch and \$ave switch will allow us to briefly interrupt service to your electric water heater and central air conditioner or heat pump. This is a voluntary program with free installation.

Participants with qualifying electric water heaters will receive a \$2.00 monthly credit on their bills. Participants with central air or heat pumps will receive a \$2.00 monthly credit during June through September (in addition to the \$2.00 credit for electric water heater participation).

Because we are member-owned, when we save, you save!

Beat the Peak

Beat the Peak is a demand response program that informs members during times of peak energy use. A Beat the Peak event is usually less than four hours long, can occur several days over the course of a month, and provides significant cost savings to the member and the cooperative.



This voluntary program encourages members to conserve or limit energy use during peak energy times, when your cooperative may be purchasing power from the market at extremely high prices. By limiting the amount of power purchased during these peak high-priced energy periods, the cooperative can reduce its total power costs and provide significant savings for the member and the co-op.

When the cooperative issues a Beat the Peak alert, (the in-home indicator red light is on), please turn off all unnecessary lights or appliances that you may not need. In addition, delay using major appliances such as dishwashers, washing machines and clothes dryers. If you can, delay using hot water.

You can request your FREE in-home indicator online at www.delaware.coop or by calling the office. Members can also take advantage of the co-op's Beat the Peak application for iPhones and Android smart phones.

Energy Audits

Residential members who are interested in making home improvements to increase their home's energy efficiency may use the following guidelines to conduct their own energy audit. Members can also visit www.energizedelaware.org to find a list of home energy audit contractors.

(mini) Home Energy Audit

Check each area of your home to see if you're using energy efficiently. Every nook and cranny holds potential inefficiencies, so it pays to be thorough! Visit www.energysavers.gov for more information on what's listed below.

INSULATION and DUCTWORK

Attic

- Insulation spread evenly;
- Insulation in good condition;
- Attic vents are unblocked by insulation; and
- Attic access doors properly insulated and sealed.

Walls and floors

- Minimum R-value of 19 for perimeter walls; and
- Minimum R-value of 25 for under-floor insulation.

Basement

- Ductwork insulated and sealed;
- Hot water pipes insulated; and
- Water heater insulated, if in unconditioned space.

R-Value indicates an insulation's resistance to heat flow (the higher the better). Insulation should meet R-values recommended for your specific climate.

HEATING and COOLING

- Air supply vents are unblocked by furniture or curtains;
- Return air registers are unblocked by furniture;
- Return air handler filters are clean;
- HVAC system has had annual maintenance check-up; and
- Programmable thermostat installed and programmed.

AIR INFILTRATION

Windows and Doors

- Windows close and lock properly;
- Window gaskets in good condition;
- Window trim sealed and painted;
- Doors properly weather stripped; and
- Doors close and latch properly.

Exterior Penetrations

Plumbing and wire openings sealed:

- Kitchen cabinets;
 - Bathroom cabinets; and
 - Utility room.
- Fireplace damper sealed tightly.

APPLIANCES and LIGHTING

- Refrigerator condenser coils clean;
- Refrigerator door gasket tight;
- Unused refrigerators and freezers unplugged;
- Water heater set to 120 degrees or below;
- Dishwasher energy-saving feature turned on; and
- Washing machine loads run with cold water when possible.

Well Pump

- Operating properly;
- Good pressure; and
- No leaks.

Lighting

- Compact fluorescent bulbs (CFLs) used; and
- Outdoor lighting automatically triggered by motion or dark.

Source: National Rural Electric Cooperative Association

Grants and Rebates

Members of the cooperative are eligible to receive grants and rebates from our Renewable Resource Program. The grants are handed out on a first-come, first-served basis, and funding is limited. Member-owners are eligible for grants to install photovoltaic, solar water heating, wind, geothermal heat pumps and fuel cells. An application for the grants program can be filled out on our website under the "Our Co-op" section.

Member Publications/Resources

Cooperative Connections Newsletter

This is your co-op's monthly newsletter that is mailed to you as an insert with your bill. Delaware Electric encourages you to read your *Connections* newsletter for updates on any rate, policy or member meeting information. If you are signed up for paperless billing, you may view the *Connections* newsletter on our website. *Delaware.coop* is frequently updated with news and important information for members. You can also follow the co-op on Facebook and Twitter.

Energy Library

Visit the website's Home Energy Suite if you are building or are planning energy-efficiency improvements. It's located at www.delaware.coop.



Electrical Safety

Electricity is a powerful and useful energy source that must be treated with caution. Each year, people are injured in electrical accidents that could have been prevented. Use the safety checklist below to ensure your family is protected. It only takes a few minutes to look for and correct electrical safety hazards in your home.

Indoor Safety Checklist

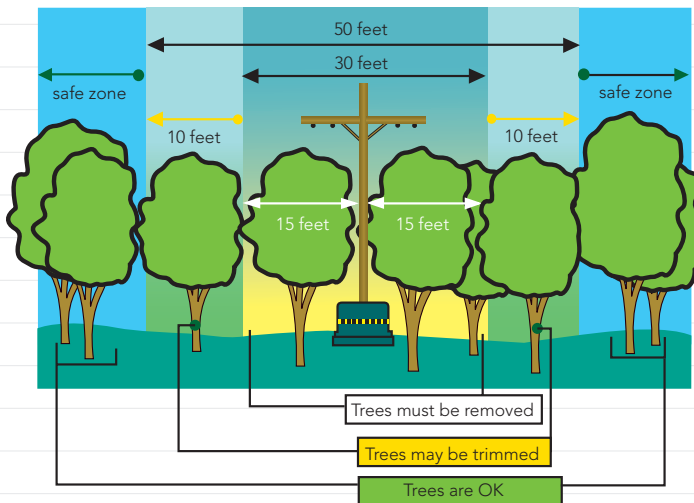
- All outlet and switch cover plates should be in good condition so that no wiring is exposed. Replace any missing, cracked or broken cover plates.
- Check to make sure electrical cords are intact and in good condition, not frayed or cracked.
- Use a bulb of the correct type and wattage.
- Make sure bulbs are screwed in securely — loose bulbs may overheat.
- Plug portable space heaters directly into an outlet; do not use an extension cord.
- Relocate heaters away from passageways and keep all flammable materials such as curtains, rugs, furniture or newspaper at least three feet away.
- Unplug all small electrical appliances, such as hair dryers, shavers, curling irons, clothes irons, and toasters, when not in use.
- Be sure you have ground fault circuit interrupter (GFCI) protection anywhere electricity and water are within six feet of each other, such as in your kitchen, bathroom and outdoors, to protect against electric shock.

Plan Before You Plant

Believe it or not, falling trees are the biggest cause of power outages. That's why it is so important for you to plan before you plant any foliage in your yard. Also be knowledgeable of the growth patterns of trees and shrubs before you plant, so that when they grow, they don't become dangerously close to power lines.

As a rule, trees that grow 30 feet tall should be planted at least 30 feet away from electric lines. A tree that matures to 15 feet and shorter should be planted a minimum of 10 feet away from lines. The farther away from power lines a tree is planted, the better.

Also, do not plant trees near transformer pad mounts or directly over underground lines. For members in subdivisions with underground power lines, some lots have a transformer pad mount which cannot operate or be maintained properly if they are obstructed by shrubs and other landscaping. Keep foliage 10 feet away from all above-ground equipment. Planting directly over underground utility lines of any kind can disrupt services as the vegetation's root system develops.



Right-of-Way Program

In an effort to provide a steady supply of electricity to your home or business, Delaware Electric maintains the power line right-of-way. Our contract crews work on a four-year cycle, trimming trees and shrubs that have grown too close to power lines along this right of way. The crews cover our entire electric system over a four-year period. If you see any trees that are growing too close to our lines or trees which look like they could fall on lines, please call Delaware Electric at 855-DEC-9090.

Call Before You Dig — It's The Law

Digging in your yard and hitting an underground utility can cause serious injury or death. One call to the Utilities Protection Center (UPC) at 811, however, will help you locate all underground utilities in your yard. Call at least 72 hours before you plan any digging projects. It's the law to call before you dig. Not doing so can cost money and lives.



Know what's below.
Call before you dig.

Touchstone Energy®

Delaware Electric is a Touchstone Energy cooperative, which is a brand alliance of more than 600 electric membership cooperatives in 44 states. These co-ops collectively deliver power and energy solutions to more than 17 million members every day.

To be a Touchstone Energy co-op, Delaware Electric agrees to operate with high standards of service to all members. These standards include integrity, accountability, innovation and commitment to community.

You may see national advertising promoting the Touchstone Energy brand and the unique ways co-ops serve their members locally.

Member Satisfaction Survey

We are very interested in meeting your expectations for service and want to hear your comments on how we can improve any aspects of connecting new service. Approximately four weeks after you have signed up for new service, you will be sent a survey card that will ask you a

very brief series of questions about your service experience.

We welcome your comments and take this input very seriously, actively incorporating it into our employee training and in updating our policies and procedures.

If you would like to make immediate comments, you can

visit our website www.delaware.coop or call Delaware Electric to speak with a representative in our call center.

Commitment to the Community

One way Delaware Electric gives back to members is through helping the communities we serve. Our cooperative employees volunteer their time and talents with many community organizations.

