



Shelby Energy Cooperative

A Touchstone Energy® Cooperative 

January 2021

The cooperative difference: capital credits

You might have received a check or bill credit from us in December.

While you welcome the refund, you may not know why we sent it to you. This refund is called a “capital credit.”

Shelby Energy is like any other private business with one major exception. We are a not-for-profit, community-focused electric cooperative that shares excess revenue back with our members over time. We are not owned by a single person or family or traded on a stock exchange.

Those who receive service from us are our members and owners. Over time, if we take in more money than needed to pay the bills, your member-elected board of directors will decide when to share the excess revenue—called “margins”—back with members.

We maintain some of these margins for emergencies, such as ice storms and tornadoes, to cover the cost of poles, lines and other equipment that may be damaged or destroyed. Margins are also used to fund new construction and make needed improvements to our system. Any margins above what is needed to support growth, operation or maintenance of the system is given back to you in the form of capital credits.



The amount of the refund you receive is determined by the amount of your electric usage. The more electric power you use, the more capital credits your account accrues and the more you will get back.

This year, we returned capital credits from 1986 and a portion of 2019. If you were a Shelby Energy member during these years, you should have received a bill credit or check from us. If you were a member in those years and did not receive a bill credit or check, it is likely that we do not have your updated mailing address or contact information. Visit www.shelbyenergy.com/capitalcredits to request additional information regarding your capital credits.

We want you to understand your cooperative membership and receive

all of the benefits that accompany it. That's the cooperative difference.

NOTE: Refunds of any accumulated capital credits are payable to the estate of deceased members. Proper legal documents are required. If you have questions about capital credits for a deceased member, please call (800) 292-6585 or visit www.shelbyenergy.com/capitalcredits.



Jack Bragg Jr.
President & CEO
Shelby Energy
Cooperative

BOARD OF DIRECTORS

Ashley Chilton • Chairman
Pat Hargadon • Vice Chairman
Roger Taylor Jr. • Secretary-Treasurer
R. Wayne Stratton • Diana Arnold
Jeff Joyce
Jack Bragg Jr. • President & CEO
Alan Zaring • Attorney

Shelbyville Office Hours

Monday – Friday:
7 a.m. – 4 p.m.

Mailing Address: 620 Old Finchville Road
Shelbyville, KY 40065-1714
(502) 633-4420

Remote Payment Centers

Henry County Supply
1497 Campbellsburg Rd, New Castle, KY 40050
(502) 845-5620

Riverside Smoker Friendly
18 Coopers Bottom, Milton, KY 40045
(502) 268-3120

Poppy's General Store
24 Equity Drive, Bedford, KY 40006
(502) 663-6028

For information or to report an outage
1-800-292-6585

Visit our website at:
www.shelbyenergy.com
Email: shelbyenergy@shelbyenergy.com

Online Bill Pay:

Access your Shelby Energy account
through our website at
www.shelbyenergy.com.

Click on "Online Bill Pay" to view your
electric bill and make payments by debit
card, e-check, Visa or MasterCard.

All new members signing up for service with
Shelby Energy will receive a short survey via
email. Members who complete this survey are
automatically eligible to win a one-time \$20
bill credit. If you did not receive this message,
you can complete the survey at www.shelbyenergy.com/welcome. Each month, one name
is drawn and one Shelby Energy member
receives a bill credit on their next statement.

The winner of the November 2020 new
member survey drawing was Jennifer
Bartholomew of Bagdad.



TIM WEBB

Your Safety Matters

Watch for three signs of electrical overload

Circuit overload happens when appliances, TVs and other electronics draw more electricity than one circuit can handle. The circuit can overload if you repeatedly operate too many devices on one circuit at the same time. For example, overload could occur during a family get together if a slow cooker, a coffee maker and other appliances are plugged into the same power strip or outlet. Usually, this results in an automatic trip of the breaker. Over time, a circuit that continues to overload could result in a major safety problem.

There are three classic indicators of circuit overload:

- 1** Constant circuit breaking. If you continually find yourself resetting a tripped breaker, that indicates too many devices are on one circuit. Eventually, the circuit may stop tripping and result in an electrical fire.
- 2** Flickering lights. This issue could intensify as more appliances are plugged in. Eventually, the lights may go off completely.
- 3** Sight and sense warnings. These include warm outlets, smoky smells, darkened outlets, buzzing noises or a tingling sensation from touching outlets, switches or appliances.

If any of these classic signs occur, have a qualified electrician check if you should add circuits. The investment is small compared to the protection and safety of your family and home.

APPLY NOW!

SHELBY ENERGY SCHOLARSHIPS

Shelby Energy offers six \$1,000 scholarships to high school seniors whose parent/guardian is a member of Shelby Energy Cooperative and two \$1,000 scholarships for seniors who plan to attend a line technician training program.

Visit www.shelbyenergy.com/youthprograms for more info.

UPDATED BILLING coming spring 2021

You will notice some changes to your Shelby Energy bills beginning in April. We have updated our bills to help you better understand your energy usage and stay connected with your cooperative. SmartHub will also be available at this time. You may download the SmartHub app to monitor your usage, pay your bill, report service issues and more. Visit www.shelbyenergy.com or follow us on Facebook for updates regarding these changes.

FRONT OF BILL

This page provides a summary of your most recent month's usage, your total amount due and due date.

- Account Number:** Please note, this is where your Shelby Energy account number is located.
- SmartHub:** This interactive tool allows you to monitor your daily usage, pay your bill and report service issues. Follow the link or scan the code to download the SmartHub app or login online.
- Monthly Usage:** This section is a detailed summary of your monthly kilowatt hours used for the current month's bill cycle.
- Important Member Info:** You will find important news and updates related to your cooperative membership and electric service here. Please review this section monthly.

BACK OF BILL

This page is a review and calculation of all charges on your current bill and your usage history for the past year.

- Account Information:** Please ensure your account information is current by reviewing your bill. Contact Shelby Energy to update your information.
- Charges and calculations:**
 - Energy Charge:** Your bill contains the details of how your energy usage cost is calculated.
 - Fuel Cost Adjustment:** This is used to recover a portion of the cost of coal and natural gas needed to generate your power and the costs to buy from our supplier.
 - Consumer Facility Charge:** This is the minimum bill charge that each member pays monthly to cover a small portion of the costs for Shelby Energy to provide electric service. This would be the member's bill amount with no energy usage.
 - Environmental Surcharge:** This reflects the cost of equipment and other expense our power supplier incurs as it complies with EPA regulations.

FRONT



Manage your account with SmartHub!

- Make Payments
- Track Electric Usage
- Report Outages

Sign up today at www.shelbyenergy.com



Do you want all the features of SmartHub optimized for use on your mobile device? Download the SmartHub app!

Customer Name: **JOHN SMITH**
JANE SMITH
10000-001

1 Account #
Report an Outage - (800) 292-6585

Total Amount Due

\$130.16

Due Date: 7/15/2020

Contact Numbers
(502) 633-4420
(800) 292-6585 - Toll Free

Office Hours
7:00 a.m. - 4:00 p.m. EST
Website: www.shelbyenergy.com

BACK

Total Monthly Use	Average Temperature	AVERAGE DAILY COST	Average Daily Use
1,125 kWh	76° F	\$4.19	36

Account Summary Current charge detail found on the back of this page

Total Amount Due From Previous Statement	\$162.52
Payments	-\$162.52
Balance Prior To This Billing	\$ 0.00
Current Charges	\$130.16
Total Amount Due By July 15, 2020	\$130.16
Total Amount Due After July 15, 2020	\$142.79

IMPORTANT MEMBER INFORMATION

2019 Net Margins have been allocated to our members' patronage capital accounts.
Your allocation for 2019 was \$738.97.

Twin Valley utilizes patronage held for capital projects. The retirement (or payment) of patronage funds back to members is authorized by the Board of Directors when they determine it is in the best interest of the cooperative to do so.

KEEP SEND



SHELBY ENERGY COOPERATIVE, INC.
A "Tennessee Energy" Cooperative

P. O. Box 309
Shelbyville, KY 40066-0309

PAY YOUR BILL 24/7
ONLINE: Check or credit/debit card at www.shelbyenergy.com or download the mobile app.
PHONE: (502) 633-4420 or Toll Free: (800) 292-6585



RICHARD S CARPENTER
123 SMITH LANE
ANYWHERE, KY 40000
ATDFAAFTFAFTFATTTFDDAAATAAFTDFDADFDFDFAFDTAFFFTFDOTDATTATFTADTDA

Account Number	100000-001
Total Due Now	\$130.16
Total Due After mm/dd/yy	\$142.79
Wintercare Amount Enclosed	

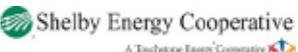
2 5

SHELBY ENERGY COOPERATIVE
PO BOX 309
SHELBYVILLE KY 40066-0309



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BACK



Manage your account with SmartHub!

- Make Payments
- Track Electric Usage
- Report Outages

Sign up today at www.shelbyenergy.com



Do you want all the features of SmartHub optimized for use on your mobile device? Download the SmartHub app!

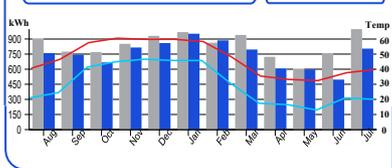
CUSTOMER SERVICE M-F | 7:00 AM - 4:00 PM EST
(502) 633-4420 Toll Free: (800) 292-6585
www.shelbyenergy.com

Meter #	Services	Days	Readings	Meter Multiplier	kWh	kW Demand
From	To	Previous	Present		Usage	
140409357	05/20/2020 - 06/20/2020	88491	89616	1	1,125	1,125

5 Account Information

Account Number: 100000-001
Member Name: John Smith
Jane Smith
Billing Date: 06/26/2020
Phone Number: (888) 888-8888
Service Address: 123 SMITH LN ANYWHERE, KY 40000
Rate: General Service

Usage History



6 Current Activity

Balance Forward		\$0.00
Energy Charge	1,125 kWh @ 0.08684	\$97.70
Fuel Cost Adjustment	1,125 kWh X -0.00899	-\$10.11
Consumer Facility Charge		\$15.00
Environmental Surcharge	11.45% X 102.58	\$11.75
Standard LED		\$10.72
County Tax	Tax %	5.10
Total Current Charges		\$130.16

TOTAL AMOUNT DUE

\$130.16

DUE DATE 07/15/2020



My Account
Pay online or enroll in SmartHub at www.shelbyenergy.com



Auto Pay
Set it up once and automatically make your payments



Phone
(502) 633-4420
Toll Free: (800) 292-6585



Payment Centers
• Henry County Supply
New Castle, KY
• Riverside Smoker Friendly
Milton, KY
• Poppy's General Store
Bedford, KY

If you have questions regarding how to read your bill, please call us at (800) 292-6585.

Statement of nondiscrimination

Shelby Energy Cooperative is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal or because all or part of an individual's income is

derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, go online to www.ocio.usda.gov/document/ad-3027, or write to USDA, Office of Assistant Secretary

for Civil Rights, 1400 Independence Avenue, SW, Washington, DC, 20250-9410, email program.intake@usda.gov, or call toll-free (866) 632-9992 (voice) or (800) 877-8339 (TDD) or (866) 377-8642 (relay voice users). USDA is an equal opportunity provider and employer.

For a copy of Shelby Energy Cooperative bylaws, please visit www.shelbyenergy.com or contact us at (800) 292-6585.

How to safely volunteer during the pandemic

Nonprofits need help during this time when so many would-be volunteers are staying home instead of helping out.

If you have the volunteer spirit during the holidays and beyond, consider pitching in—safely. Here are four ideas:

Donate. Chances are, you're spending some of your at-home time organizing closets and cleaning the basement or garage. Sort through your junk before having it hauled away to discover hidden treasures that you don't want but that are in good shape and might be useful to others.

Most charities have bins for dropping off donations so you won't come into contact with other people.

Organize a food drive.

Set up a plastic bin on your porch and encourage your neighbors to fill it with nonperishable grocery items like soup, pasta, peanut butter and cereal. Every time it's full, haul it to a local food bank that has a contactless system for accepting donations.

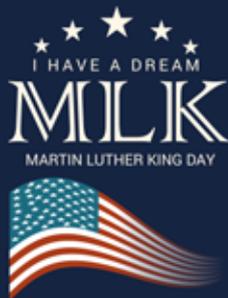
Shop for a neighbor.

If someone in your neighborhood is older or can't get to the store, ask for a shopping list the next time you're heading out for yourself. You can drop the items off on the neighbor's porch instead of handing them off in person.

Take phone calls. You can volunteer at a crisis helpline from the safety of your home—via telephone. Many crisis centers are conducting virtual training for volunteers and routine calls to their home or mobile numbers.



TATIANA ATAMANUK/ISTOCK.ADOBE.COM



Shelby Energy's office will be closed on
Monday, January 18,
in observance of Martin Luther King, Jr. Day
If you experience an outage, please call (800) 292-6585