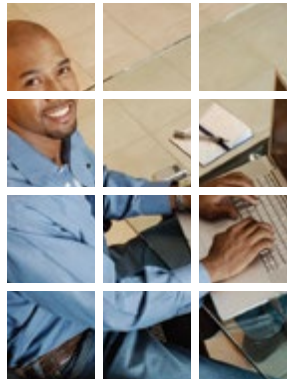


DEMCO

DIXIE ELECTRIC MEMBERSHIP CORPORATION



A Touchstone Energy® Cooperative



M E M B E R
H A N D B O O K





DEMCO

DEMCO

MEMBER HANDBOOK

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24-Hour Outage & Emergency Service

1-844--MY-DEMCO (1-844-693-3626)

OUR MISSION

DEMCO exists to serve the members/customers through professionally trained employees providing safe, reliable and affordable electricity as well as other high quality products and services. As a good corporate citizen, DEMCO is committed to stimulating the economic growth and prosperity of our area through ethical conduct and sound business principles.

DEMCO.ORG

2018 BOARD OF DIRECTORS

Richard W. Sitman
President
DISTRICT 10
St. Helena Parish

Steve Irving
Vice President
DISTRICT 4
East Baton Rouge Parish

Dennis Lott
Secretary/Treasurer
DISTRICT 8
Livingston Parish

Clarence Brock
DISTRICT 1
Ascension Parish

Jill McGraw
DISTRICT 2
East Baton Rouge Parish

Randy Lorio
DISTRICT 3
East Baton Rouge Parish

Alice Faye Morris
DISTRICT 5
East Feliciana Parish

Glenn DeLee
DISTRICT 6
East Feliciana Parish

Leslie Falks
DISTRICT 7
Livingston Parish

Daniel P. Berthelot
DISTRICT 9
Livingston Parish

Frank Johnson
DISTRICT 11
St. Helena Parish

Eugene O. Traylor
DISTRICT 12
Tangipahoa Parish

Freddy Metz
DISTRICT 13
West Feliciana Parish



**1-844-MY-DEMCO
(1-844-693-3626)**

| LOCATION | ADDRESS | HOURS <i>Monday thru Friday</i> |
|--|--|--|
| Headquarters | 16262 Wax Road Greenwell Springs, LA 70739 | 8:00 a.m. - 4:30 p.m. |
| Ascension | 15095 Highway 931 Gonzales, LA 70737 | 8:00 a.m. - 4:30 p.m. |
| Central | 16262 Wax Road Greenwell Springs, LA 70739 | 8:00 a.m. - 4:30 p.m. |
| Denham Springs (Temporary payment center open) | 1810 S. Range Avenue Denham Springs, LA 70726 | 8:00 a.m. - 4:30 p.m. |
| Greensburg | 6823 Highway 10 Greensburg, LA 70441 | 8:00 a.m. - 4:30 p.m. |
| Livingston | 29444 Frost Road Livingston, LA 70754 | 8:00 a.m. - 4:30 p.m. |
| St. Francisville | 6843 US Hwy. 61 St. Francisville, LA 70775 | 8:00 a.m. - 4:00 p.m. |
| Zachary | 20110 Plank Road Zachary, LA 70791 | 8:00 a.m. - 4:30 p.m. Lobby closed 1:00 - 2:00 p.m. |

Mailing Address:

DEMCO, P.O. Box 15659, Baton Rouge, LA 70895

ALTERNATE PAYMENT LOCATIONS



AMITE

WHITNEY BANK

(Formerly Central Progressive Bank)

400 West Oak Street, Amite

BATON ROUGE

CIRCLE K/SHELL STATION

4851 O'Neal Lane, Baton Rouge

CLINTON

SHOPPERS VALUE FOODS

9201 Highway 67, Clinton

GREENSBURG

FIRST GUARANTY BANK

6151 Highway 10, Greensburg

HATFIELD'S COUNTRY STORE

24358 Highway 43, Greensburg

JACKSON

THE HIGHLANDS BANK

1542 Charter Street, Jackson

SLAUGHTER

THE HIGHLANDS BANK

137 Highway 19, Slaughter

WATSON

FIRST GUARANTY BANK

33818 LA Highway 16, Watson

ZACHARY

BANK OF ZACHARY

4743 Main Street, Zachary

STATEMENT OF NON-DISCRIMINATION



In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Person with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or **USDA's TARGET Center at (202)720-2600** (voice and TTY) or contact USDA through the **Federal Relay Service at (800)877-8339**. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) MAIL:

U.S. Department of Agriculture
Office of the Assistant Secretary
for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;

2) FAX:

(202) 690-7442; or

3) EMAIL:

program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.

STANDARD TERMS AND CONDITIONS FOR ELECTRIC SERVICE



GENERAL:

The term “Cooperative” as used herein shall mean the DIXIE ELECTRIC MEMBERSHIP CORPORATION (DEMCO), and its successors or assigns; the term “Member” shall mean each present or prospective user of electric service supplied by the Cooperative.

PURPOSE OF REGULATIONS:

These Standard Terms and Conditions are provisions for all of the electric services furnished by the Cooperative and to the applicable provisions of the Cooperative’s electric service rates.

APPLICATION FOR SERVICE:

An application for membership and for service is required from all Members. A separate application for service may be required for each point of delivery. The Cooperative may require a written application for service.

The Member shall pay the membership fee to become a member of the Cooperative, and be bound by the provisions of the Articles of Incorporation and Bylaws of the Cooperative and by such Rules and Regulations; as may, from time to time, be adopted by the Cooperative. A non-refundable service charge shall be paid on all service connects in the amounts shown on the Cooperative’s schedule of Charges and Deposits on file with the Louisiana Public Service Commission.

Applicants must furnish: their correct and complete name; mailing address; driver’s license number; social security number; place of employment; home phone number; previous address; spouse’s social security number and driver’s license number; exact location of premises where service is desired; manufacturer’s rating and amount of electric load required; number of motors by individual horsepower rating, and proposed starting equipment; general

characteristics of machinery to be driven by motors; and date service is needed.

Applicants must also show proof of property ownership or lease/rental agreement.

AVAILABILITY:

Service is available in all areas served by the Cooperative where existing distribution lines of adequate capacity and suitable phase and voltage to furnish Member's requirements are located adjacent to the premises to be served.

ACCESS TO MEMBER'S PREMISES:

The Cooperative shall have access to the Member's premises at all reasonable times, and free of all tolls or other charges, for the purpose of installing, reading, testing, repairing, improving or removing its meters or other facilities, and for all other purposes required by the Cooperative to render proper service to the Member and to its other Members. Should the Cooperative be prevented from routinely reading an electric meter because of a locked gate or other reasons related to a Member's premise, the Cooperative shall, at the Member's expense, have the right to relocate the electric meter to a readily accessible location or to install special metering equipment to allow reading of the meter.

EXTENSION OR ADDITION OF FACILITIES:

Extension of Facilities means the addition, removal, alteration, or relocation of facilities providing electric power and energy, irrespective of whether any electric power and energy is actually used. The Cooperative shall use reasonable diligence in the installation and maintenance of its facilities so as to provide all of the Cooperative line extension or addition of facilities policies set forth below in 1, 2 and 3 are subject to change from time to time by action or direction of DEMCO and/or the LPSC (Louisiana Public Service Commission).

EXTENSION OR RELOCATION OF ELECTRIC FACILITIES TO INDIVIDUAL RESIDENTIAL MEMBERS.

The Cooperative will provide an allowance of up to \$4,400.00 to extend overhead facilities to provide new service to Residential Members. A non-refundable contribution in aid of construction will be required from the Residential Member for all costs in excess of \$4,400.00. This allowance shall only apply once per Member per location.

The Cooperative will provide an allowance equal to the cost of an equivalent overhead service up to \$4,400.00 to extend underground facilities to provide new service to Residential Members not living within a subdivision. A non-refundable contribution in aid of construction will be required from the Residential Member for all costs in excess of the equivalent overhead service cost up to \$4,400.00. This allowance shall only apply once per Member per location.

The Cooperative will provide an allowance of up to \$400.00 to extend underground service to a Member Residence within a subdivision. A non-refundable contribution in aid of construction will be required from the Residential Member for all costs in excess of \$400.00. This allowance shall only apply once per Member per location.

There is an additional \$300.00 charge for Members requiring an expedited facility extension.

Members shall be required to pay an additional \$11.50 per foot if boring is required to extend secondary facilities.

DEMCO will install conduit at the Member's request at the standard installation charge, plus \$2.50 per foot of actual length of service in conduit.

The maximum construction allowance of \$4,400.00 will remain in effect until May 31, 2016. Beginning on June 1, 2016, the maximum construction allowance will be reduced to \$3,300.00 and will remain in effect until May 31, 2017. Beginning on June 1, 2017 and beyond, the maximum construction allowance shall be \$2,200.00 until such time that DEMCO's Board of Directors (Board) decides a revision to the construction allowance is required.

When the Cooperative is requested to move existing Cooperative owned facilities, the Member will be required to pay the costs of relocation or alteration including, but not limited to, the cost of removal, improvement, engineering, materials, labor, and right-of-way clearing and expenses related thereto unless otherwise determined by DEMCO's CEO/General Manager or his/her designee.

An extension of electrical facilities shall include new construction as well as improvements, expansions, modification, removals, or upgrades of existing electrical facilities. All costs associated with the line extension or relocation of electrical facilities including, but not limited to, the cost of removal, improvement, engineering, materials, labor and right-of-way clearing and expenses related thereto shall be considered under the provisions of this policy.

No extension of DEMCO's electrical facilities will be undertaken unless such extension is economically justified, or unless otherwise authorized by DEMCO's Board or DEMCO's CEO/General Manager.

All facility extensions, relocations, improvements, and removals shall adhere to the Cooperative's Construction and Engineering Practices and methods.

EXTENSION OR RELOCATION OF ELECTRICAL FACILITIES TO NEW OR EXPANDED RESIDENTIAL SUBDIVISION DEVELOPMENTS.

DEMCO shall handle residential subdivision developments according to the board resolution approved at the special board meeting held on January 20, 2015 which states, "...to adopt and implement a policy to incorporate the Louisiana Public Service Commission (LPSC) directive to charge subdivision developers for underground construction at a rate equivalent to overhead construction plus \$5.00 per front foot, and that data be assembled on an annual basis to request an adjustment at the earliest opportunity from the LPSC of the \$5.00 per front foot charge should the data support such a request. In accordance with the LPSC General Order dated June 28, 2001, the \$5.00 per front foot figure shall apply only to residential subdivisions containing no less than 14 lots with lot front footage not to exceed 200 feet, using electrical systems of 120/240 volts. In all other situations (i.e. smaller subdivisions, commercial or industrial systems, etc.) the formula set forth in the October 20, 1967 General Order shall be used to make the calculations."

When the Cooperative is requested to extend electrical facilities and/or move existing power lines, the subdivision developer will be required to pay the costs of line extensions, relocation, or alteration including, but not limited to, the cost of right-of-way clearing and expenses related thereto unless otherwise determined by DEMCO's CEO/General Manager or his/her designee. Generally, the cost will be determined on the basis of benefits received from the relocation. All moves are dependent upon finding a satisfactory location for the relocated line.

For subdivision calculations resulting in a contribution in aid of less than the LPSC formula, the LPSC formula will be utilized.

An extension of electrical facilities shall include new construction as well as improvements, expansions, modifications, or upgrades of existing electrical facilities. No extension of DEMCO's electrical facilities will be undertaken unless such extension is economically justified, or unless otherwise authorized by DEMCO's Board or DEMCO's CEO/General Manager.

EXTENSION OR RELOCATION OF ELECTRICAL FACILITIES FOR COMMERCIAL, INDUSTRIAL, AND OTHER BUSINESS DEVELOPMENTS.

A determination of whether a line extension and/or contract is economically justified shall be based upon the following criteria:

- 1) an estimate of annual margins reasonably expected from the sale of electricity for this load, based upon historical trends or any other available data;
- 2) an estimate of annual revenue from this load, based upon annual sales figures as determined above;
- 3) a cost estimate of extending electrical facilities to serve this load; and,
- 4) an estimated time period within which DEMCO reasonably expects to recover its investment in electrical facilities to serve the load.

If after all criteria above are considered, it is determined that the revenue expected to be generated from the sale of electricity will be insufficient to achieve a reasonable margin based upon a TIER level of at least 1.35 after three (3) years of operation, DEMCO shall require a contribution in aid

of construction in an amount which, when combined with the projected revenue derived from electricity sales to this load, will be sufficient to generate a reasonable margin based upon achieving a TIER level of 1.35 after three (3) years of operation.

If the revenue generated from the sale of electricity together with any contribution in aid of construction is projected to be sufficient, and generates a reasonable margin based upon achieving a TIER level of at least 1.35 after three (3) years of operation, the proposed extension of electrical facilities shall be deemed economically justified.

If projected margins from proposed loads do not meet the criteria above, express written consent of DEMCO's Board or DEMCO's CEO/General Manager is required to extend or provide service.

When the Cooperative is requested to extend electrical facilities and/or move existing power lines, the Member will be required to pay the costs of line extensions, relocation, or alteration including, but not limited to, the cost of right-of-way clearing and expenses related thereto unless otherwise determined by DEMCO's CEO/General Manager or his/her designee. Generally, the cost will be determined on the basis of benefits received from the relocation. All moves are dependent upon finding a satisfactory location for the relocated line.

An extension of electrical facilities shall include new construction as well as improvements, expansions, modifications or upgrades of existing electrical facilities. No extension of DEMCO's electrical facilities will be undertaken unless such extension is economically justified, or unless otherwise authorized by DEMCO's Board or DEMCO's CEO/General Manager.

TEMPORARY SERVICE:

Temporary service shall be provided in accordance with the applicable provisions of the Cooperative, provided the Member meets the minimum requirements of the Cooperative for temporary meter poles, as specified by the Cooperative. Overhead temporary service in all underground subdivisions will be extended at the Cooperative's cost to a maximum of twenty-five (25) feet. A non-refundable Member Connect Fee will be required as indicated in the Schedule of Charges and Deposits on file with the LPSC.

ADVANCE NOTICE FOR SERVICE:

Any person (Member) desiring reconnection of service where services exist must give the Cooperative at least three (3) working days advance notice. In the event construction is required to provide service, a minimum of five (5) to ten (10) working days advance notice is required, provided there is no difficulty in securing right-of-way easements, and all conditions necessary to provide service are met.

RIGHT-OF-WAY FRANCHISES:

The Cooperative's obligation to furnish service is contingent upon its ability to secure and retain all the necessary franchises, rights-of-way, permits, etc., which are required for the installation of electric facilities necessary to provide the electric power needs of the Member. The Member shall not construct, or permit the construction of ANY FACILITIES WITHIN THE RIGHT-OF-WAY (ROW), or beneath the Cooperative's power lines.

POINT OF DELIVERY OF SERVICE:

Unless otherwise specified in the Agreement for Service, the point of delivery of residential electric service shall generally be on the outside wall of the Member's building at a point nearest the lines of the Cooperative. However, circumstances may dictate that the point of delivery be a point other than the meter, in which case, the point of

delivery shall be the point at which the facilities of the Member meet the facilities of the Cooperative. The Cooperative's rate schedules contemplate that all connections between the Cooperative's line and the point of delivery will be by the shortest and most direct route where possible, desirable and/or feasible, in the sole discretion of the Cooperative. In subdivisions where electric service is underground, all permanent service will be underground.

For commercial electric service, the point of delivery shall generally be the meter. The meter may, at the sole discretion of DEMCO, be located on the Member's building or on the Cooperative's transformer. However, circumstances may dictate that the point of delivery be a point other than the meter, in which case, the point of delivery shall be the point at which the facilities of the Member meet the facilities of the Cooperative. The Cooperative's rate schedules contemplate that all connections between the Cooperative's line and the point of delivery will be by the shortest and most direct route where possible, desirable, and/or feasible, at the sole discretion of the Cooperative.

The Member shall have the responsibility for the ownership, operation, and maintenance of all wiring and equipment beyond the point of delivery, with the exception of the metering equipment, which shall be owned, operated, and maintained by the Cooperative.

The Member shall have the responsibility of furnishing, installing, and maintaining the wiring and conduit (36" below grade) from the point of delivery to a point 24" beyond any surface obstruction (present or planned). This includes patios, driveways, sidewalks, etc. The Cooperative may, at its option, furnish and/or install the wiring and conduit from the point of delivery to the Member's building. Except as may be otherwise provided herein, or in any tariff

filed with the LPSC, or in any contract for the provision of electric service, the Cooperative shall invoice the Member for the cost incurred in connection with furnishing and/or installing the wiring and conduit described above. The Cooperative may, at its option, include the cost of such service on the Member's monthly electric bill.

Nothing in this provision shall prohibit the Cooperative from installing and removing metering equipment located in the meter base owned by the Member.

CONNECTIONS TO COOPERATIVE LINES:

All connections to the lines or facilities of the Cooperative shall be made by the Cooperative's authorized personnel and/or contractors.

PERMITS AND INSPECTIONS:

All services that are newly wired must meet state and local codes and must meet minimum requirements of the National Electric Code (N.E.C). There will be no service given to any residence or establishment that is not wired in keeping with this policy.

All facilities, including lines, wiring, apparatus and service risers, attached to buildings, temporary meter poles and individual underground services beyond the point of delivery shall be furnished, installed, owned, and maintained by the Member. Such facilities shall be installed and maintained in a safe and efficient manner and in accordance with good practices and all lawful regulations. The Cooperative, however, does not assume the responsibility of inspecting the Member's facilities.

Where municipal or other governmental regulations require an inspection certificate or permit approving the Member's installation, such certificate or permit shall be obtained by the Member before service is made available.

RATE AND USE OF SERVICE:

Members shall pay monthly for all service furnished in accordance with the applicable rate schedule. The term monthly as used herein and in the Cooperative's rate schedule shall designate the period between any two (2) consecutive readings of the Cooperative's meters at approximately thirty (30) day intervals.

Bills will be rendered monthly and are due upon receipt. Bills not paid within twenty (20) days of the billing date will be assessed a penalty charge as indicated on the Cooperative's schedule of charges and deposits on file with the Louisiana Public Service Commission. (LPSC General Order 02/20/73 and 07/12/76)

A service charge will be charged if a representative of DEMCO has to go to the service location to collect or attempt to collect a delinquent account. A service charge will be required before service is reconnected during regular working hours, after having been disconnected for non-payment of the past due balance. A higher service charge will be assessed for services reconnected after regular office hours. All charges will be in accordance with the Schedule of Charges and Deposits on file with the Louisiana Public Service Commission.

A charge will be made for processing each check returned by the financial institution for insufficient funds (NSF), or other reasons.

The Member will be notified by letter and given five (5) days to pay for the NSF check, either by cash, cashier's check or money order, to avoid having service disconnected.

The Member shall not use the service furnished in any manner that interferes with the supply of proper service to the Cooperative's other Members. All service furnished is for the exclusive use of the Member and shall not be resold or shared

with others without the Cooperative's written consent. If service is shared, the Member will be put on commercial rates.

RATE SCHEDULES:

The Rate Schedule applicable to the Member's service will be the Cooperative's Schedule in effect for like conditions of service to the class of service furnished the Member. If the Cooperative should apply for an increase or decrease in the rate applicable to the class of service furnished to the Member, and Cooperative's requested change is approved by the regulatory body having jurisdiction thereof, the increased or decreased rate shall be applicable to the bills rendered after the effective date of such rate change.

When more than one of the Cooperative's Rate Schedules are applicable to the Member's service the Cooperative will once a year, in accordance with the Commission's General Order, dated November 2, 1987, as amended September 5, 1997, provide the Member an opportunity to select among applicable Rate Schedules. Such assistance and advice will be based upon the Member's representations as to use of service and the Cooperative shall not be responsible for any difference that may later arise because of the provisions or effect of any rate schedule so selected. Any alternate schedule, once selected by the Member, shall remain in effect for at least one year unless:

- 1) the schedule is lawfully modified;
- 2) if permanent change in the Member's load or condition of service renders the schedule inapplicable; or
- 3) any contract with the Cooperative is terminated in accordance with the provisions of the contract. This analysis allows a Member to choose among the rates available to other Members in their class of service, but does not allow a Member to choose inapplicable rate schedules available to other classes of service.

METERING:

All meters necessary to properly measure the electricity furnished shall be installed, owned and maintained by the Cooperative. The meter pan shall be purchased, installed and maintained by the Member.

When current and/or potential transformers are required for metering, the Cooperative shall furnish the current and/or potential transformer along with the "CT can," and it shall be installed and maintained by the Member according to Cooperative specifications.

The Member shall furnish a suitable space for, and shall take all reasonable precautions to prevent others from injuring or tampering with any of the Cooperative's equipment located on Member's premises.

The Cooperative, at its expense, shall test its meters at such intervals as may be required by good operating practice and all lawful regulations. However, when the Member requests a test at any time and the meter is found to be accurate within two percent (2%), a meter test charge must be paid in accordance with the Schedule of Charges and Deposits on file with the Louisiana Public Service Commission.

ADJUSTMENT OF BILLS:

Whenever a meter is tested and found to be inaccurate by more than two percent (2%) the Cooperative shall adjust past bills for service to compensate for such inaccuracy. Adjustments shall cover the period of inaccurate registration if the length of such period can be determined. Otherwise adjustments shall cover an estimated period as may be mutually agreeable to the Member and to the Cooperative; however, in no event shall an adjustment cover an estimated period of more than six (6) months.

In the event of errors in a Member's bill, adjustments found in favor of the Member, a refund, in principal only, for the period of time such errors are substantiated will be made to the Member. In accordance with the Commission's General Order (re: Computer Glitches and Billing errors dated April 21, 1993 — Amending General Order of July 11, 1975), errors in favor of the Cooperative shall be collectible for a maximum period of six (6) months. This provision does not limit the Cooperative's rights to compensation in the event of fraud or theft for any period of time.

MEMBER'S INSTALLATION:

All services, which are newly wired, must meet state and local codes and must meet minimum requirements of the National Electric Code (N.E.C). There will be no service given to any residence or establishment that is not wired in keeping with this policy.

No Member-owned equipment (including lights, meter loops, etc.) shall be installed or allowed on DEMCO facilities.

It shall be the responsibility of the Member to provide thermal cutoff protection (reset manually type) on all single-phase motors and compressors being served from a three-phase transformer.

It shall be the responsibility of the Member to provide adequate over-current protection in each phase and to provide protection against the loss of a single-phase on all motor installations.

It shall be the responsibility of the Member to consult with the Cooperative before installing any motor over seventy-five horsepower (75 hp). The Cooperative in turn, will determine if reduced voltage starters will be necessary. In most cases, some type of reduced voltage starters will be required on motors larger than seventy-five horsepower (75 hp).

LIABILITY:

The Member shall be solely responsible for the use and disposition of electricity on the Member's side of the point of delivery. The Member shall protect and hold the Cooperative harmless and indemnified from injury or damage to persons or property occasioned by the presence, absence, use and disposition of such electricity on the Member's side of the point of delivery, except where injury or damage results from the sole negligence of the Cooperative.

The Cooperative shall not be responsible for injury to the Member or the Member's employees in tampering with or attempting to repair or maintain any of the Cooperative's facilities on the Cooperative's side of the point of delivery.

INTERRUPTIONS AND CURTAILMENTS:

The Cooperative shall use reasonable diligence in the installation and maintenance of its facilities so as to provide safe, adequate and uninterrupted service. However, the Cooperative shall not be liable to the Member, nor shall the Member be liable to the Cooperative, by reason of the failure of the Cooperative to deliver, or the Member to receive, electricity as a result of injunction, fire, riot, strike, explosion, flood, accident, breakdown, acts of God, or the public enemy, or other acts or conditions beyond the reasonable control of the party affected.

Generally, the line maintenance and repair work done by the Cooperative is performed while the lines are energized; however, there are times when the power must be turned off because of work on the lines. Such work shall be done, if possible, at a time that will cause the least inconvenience to the Members.

PRORATION OF BILLING TO CONTRACT MEMBERS:

A Member receiving service under a contract must pay the minimum bill as indicated in the contract for length of contract. A residential Member shall be liable for a minimum bill of twenty-five dollars (\$25.00). The inability of a Member regardless of the cause, to take service made available by the Cooperative, shall not relieve the Member from his obligation to continue to pay in accordance with the applicable rate schedules, as provided in the contract with such Member.

DEFAULT AND SUSPENSION OF SERVICE:

The Cooperative may suspend service at any time that the Member fails to comply with the Standard Terms and Conditions for electric service or the provisions of any contract between the Member and the Cooperative. A five (5) day advance written notice will be issued prior to the suspension of service for non-payment, a minimum of twenty (20) days following the billing date, except in cases of emergency, theft or fraud.

The Cooperative may suspend service, with or without notice to a Member who shares service with or secures service for another Member whose service has been disconnected for nonpayment.

When service is suspended for nonpayment of bills, it will not be restored until the Member pays all charges and required deposits.

When service is suspended for any other cause, it will not be restored until the cause of the suspension has been removed or remedied. The Cooperative shall not be liable for damages occasioned by the suspension of service when such suspension is affected in accordance with these provisions.

MODIFICATIONS:

No agent of the Cooperative has the power to amend, modify, alter or waive any of these

Standard Terms and Conditions, or to bind the Cooperative by making any promises or representations that conflict with the provisions of these Standard Terms and Conditions.

Whenever there is a conflict between the provisions of any of the requirements herein and the specific provisions of any rate schedule, the provisions of the rate schedule shall govern.

MEMBER DEPOSITS:

APPLICATION:

The Cooperative may, at any time, require the Member to make and maintain a cash deposit as security for payment of bills for service. This deposit shall not relieve the Member from complying with the Cooperative's rules for prompt payment of bills.

AMOUNT OF DEPOSIT:

The amount of deposits will be determined by the Cooperative but shall not exceed an amount equal to the estimated charges for services billed by the Cooperative to the Member prior to the date of disconnection. The estimated charges (deposit) shall be based on a maximum of 75 days of service. Payment of deposit may be required before service is connected. Credit checks are performed on all applications by a third-party vendor.

NEW OR ADDITIONAL DEPOSITS:

The Cooperative may require, upon written notice of not less than 15 days, a new deposit, where previously waived or returned, or an additional deposit, in order to secure payment of bills for service. The total amount of the required deposit shall not exceed the amount specified in section II above. New or additional deposits shall not be requested without cause and only when the Cooperative has a good reason to believe payment by a Member is in jeopardy and/or Member's usage is above normal for their Member class.

In addition, a new or additional deposit may be required if Member's account is delinquent for two consecutive months. New or additional deposits required under this part, except non-pay disconnects, shall be paid within 48 hours of notice or the Cooperative may discontinue service. If Member was disconnected for non-payment, payment of new or additional deposits may be required prior to re-connection of service.

REFUND OF DEPOSITS WHEN SERVICE IS DISCONTINUED:

Upon termination of service, the deposit and accrued interest may be credited against the final account balance, if any, and shall be returned to the Member but in no event later than ninety (90) days after service is discontinued.

REFUND OF DEPOSITS:

Deposits will be refunded to the Member upon final discontinuance of service and after all indebtedness of the Member to the Cooperative has been paid.

INTEREST ON DEPOSITS:

The Cooperative will pay interest on deposits at the rate specified in the Cooperative's Schedule of Charges and Deposits on file with the Louisiana Public Service Commission. The deposit interest shall be simple interest and payment made annually by credit on current bill. No interest on deposit shall be paid until and unless the deposit and the Member's electric service has been in existence for six continuous months. After this six (6) month period, the Member shall be entitled to interest from the date the deposit was received by the Cooperative.

RECORD OF DEPOSITS:

The Cooperative shall keep records to show:

- a. The name of each Member with deposits on hand or making deposits;
- b. The premises occupied by the Member when the deposit is made;
- c. The date and amount of deposit; and
- d. Each transaction concerning the deposit such as interest credited or similar transaction.

CITY/PARISH PERMIT REQUIREMENTS

These are the general requirements for permitting in parishes and cities in our area. DEMCO will adhere to these and any requirements imposed by governing authorities.

The following permits and inspections are required by local government agencies prior to connection of electrical service.

ASCENSION PARISH

Any new construction, rebuilt service or connection of an inactive residential or commercial building needs permits from the following:

Environmental Services

(225) 644-9030

605 E. Worthey Road, Suite 2
Gonzales, LA 70737

Building, Planning & Zoning

(225) 450-1002

615 E. Worthey Road
Gonzales, LA 70737

TRANSFER OF SERVICE FOR HOUSE, MOBILE HOME OR COMMERCIAL BUILDING THAT WAS NOT DISCONNECTED
- NO PERMIT IS NEEDED.

EAST BATON ROUGE PARISH

Any new construction, mobile home, commercial building, or rebuilt service needs permits from the following:

City Parish Permit Office –

(225) 389-3226

300 N. 10th Street, Baton Rouge, LA 70802

EBR Record Room –

(225) 389-3233

RECONNECTION OF SERVICE FOR HOUSES OR APARTMENTS ONLY - NO PERMIT IS NEEDED UNLESS NO SERVICE FOR SIX MONTHS OR LONGER.

Non-pay reconnects on mobile homes – Any Member living in a mobile home that was disconnected for non-payment has 6 months to pay and reconnect their service without permits. After 6 months a permit will be required to reconnect.

Power thefts and meter tamper – A permit to reconnect service will be required on all locations where power theft has occurred and on any location where meter tamper has caused damage to the meter pan.

Second or additional services at an existing residential address – As before, any new service requires a permit. However, EBR in some cases will no longer allow additional meters at an existing address. This is a zoning decision unrelated to DEMCO. If this type of application is made by a Member, we will not be able to assign or build a job for the order until a cleared permit has been received.

CITY OF BAKER

All connects need permits from the following:

City of Baker

(225) 778-0850

3325 Groom Road, Baker, LA 70714

CITY OF CENTRAL

Any new construction, new mobile home, commercial building, or rebuilt service needs a permit from the following:

City of Central

(225) 262-5000

6703 Sullivan Road, Greenwell Springs, LA 70739

RECONNECTION OF SERVICE FOR EXISTING RESIDENCE, MOBILE HOME OR APARTMENT ONLY — NO PERMIT IS NEEDED UNLESS NO SERVICE FOR SIX MONTHS OR LONGER.

CITY OF ZACHARY

Any house, mobile home, or commercial building needs permits from the following:

City of Zachary

(225) 654-6873

4650 Main Street, Zachary, LA 70791

TRANSFER OF SERVICE FOR HOUSES ONLY DOES NOT REQUIRE A PERMIT UNLESS NO SERVICE FOR OVER 6 MONTHS.

EAST FELICIANA PARISH

Any house, mobile home, or commercial building needs permits from the following:

Police Jury

(225) 683-8577

12064 Marston Street, Clinton, LA 70722

The Health Unit

(225) 683-8551

12080 Marston Street, Clinton, LA 70722

COMMERCIAL BUILDING – A SCHOOL BOARD TAX PERMIT IS ALSO NEEDED.

TOWN OF SLAUGHTER

Same as East Feliciana Parish requirements.

LIVINGSTON PARISH

Any house, mobile home, commercial building, or rebuilt service needs permits from the following:

Parish Permit Office

(225) 686-3021

29261 Frost Road, Livingston, LA 70754

Environmental Health Unit

(225) 686-9364 / (225) 686-1786

29261 Frost Road, Livingston, LA 70754

CITY OF DENHAM SPRINGS

Only mobile homes & commercial buildings need permits from the following:

City of Denham Springs

(225) 667-8326

941 Government Street, Denham Springs, LA 70726

TOWN OF KILLIAN

Any existing house, mobile home, or commercial building needs permits from the following:

Town of Killian

(225) 695-6785

28284 La Hwy. 22, Springfield, LA 70462

Any new construction needs a building permit from both the town of Killian and Livingston Parish.

TOWN OF LIVINGSTON

Any new construction within the City limits of the Town of Livingston needs permits from the following:

Town of Livingston

(225) 686-7153

20550 Circle Drive, Livingston, LA 70754

TRANSFER OF SERVICE NEEDS PERMITS FROM LIVINGSTON PARISH (SEE ABOVE)

TOWN OF WALKER

Any new or existing house, mobile home, or commercial building within the city limits of Walker needs permits from the following:

Town of Walker

(225) 664-3123

Municipal Building

10136 Florida Boulevard, Walker, LA 70785

VILLAGE OF FRENCH SETTLEMENT

Any house, mobile home, or commercial building needs permits from the following:

Village of French Settlement

(225) 698-6100

16015 Hwy. 16, French Settlement, LA 70733

ST. HELENA PARISH

Any house, mobile home, or commercial building needs permits from the following:

Police Jury

(225) 222-3266

17911 Hwy. 43 N., Greensburg, LA 70441

Health Unit

(225) 222-6176

53 N 2nd Street, Greensburg, LA 70441

IF DISCONNECTED OVER 30 DAYS PERMITS ARE NEEDED.

TANGIPAHOA PARISH

Any house, mobile home, or commercial building needs permits from the following:

Environmental Office

(985) 748-2024

63103 Commercial St., Roseland, LA 70456

Hammond Permit Office

(985) 748-3246

15481 Club Deluxe Rd, Hammond, LA 70403

WEST FELICIANA PARISH

Any house, mobile home, or commercial building needs permits from the following:

Health Unit

(225) 635-3644

5154 Burnett Road,
St. Francisville, LA 70775

Police Jury

(225) 635-3864

5934 Commerce,
St. Francisville, LA 70775

School Board

(225) 635-3891

4727 Fidelity Street,
St. Francisville, LA 70775

COMMERCIAL BUILDING – SCHOOL BOARD PERMIT ALSO NEEDED.



LEVELIZED BILLING PROGRAM

This program is designed to bill an amount approximately equal to an annual monthly average. This avoids the seasonal variations in the electric bill. It does not reduce the total annual billing, but will avoid the monthly variations and help the Member fit the electric bill in their monthly budget. Enrollment is available at the Member's option and all provisions within the governing rate apply. Applicant must be a member for at least one year to qualify.

The current bill must be paid to a zero balance. Member will be removed from the program if the payment is not made in accordance with DEMCO's Standard Terms and Conditions for Electric Service. Should the Member terminate service or elect to be removed, any account balance will be due and payable on the next due date and/or credit will be due and payable on the next due date.

EASY PAY PLAN PROGRAMS

BANKDRAFT: This program gives you the convenience of paying your electric bill without the hassle of writing a check.*

*You will continue to receive your DEMCO bill statement each month. The notation "To be drafted" will appear on your bill. The Bank Draft service will electronically debit your checking account on the bill's due date for the total amount you owe.

ONLINE: You can make your monthly electric bill payments online via the DEMCO website. Simply access the website at demco.org and select "**Member Services.**"

CREDIT* / DEBIT CARD / eCHECK: Paying your DEMCO bill is only a phone call away. Simply dial 225-261-1177 locally or 1-800-262-1170 toll free to use our interactive voice response (IVR) customer information center.

*Credit card payments will incur a minimal processing fee.

MOBILE APP: Available on iOS and Android devices.

TOUCHSTONE® ENERGY HOME – KEY FEATURES



1. AIR DISTRIBUTION SYSTEM:

A highly efficient space conditioning and ventilation system, together with well insulated ducts, provides optimum efficiency.

2. ATTIC VENTILATION:

A continuous ridge vent on the roof combined with adequate soffit vents to cool the attic in summer.

3. CEILING INSULATION:

A minimum of R-30 insulation (blown or batt) to keep hot air out in summer and warm air inside during winter.

4. INSULATED DOORS:

Solid core wood doors, or metal doors with a rigid foam insulation core, plus sealing gaskets to stop air leaks.

5. INSULATED WINDOWS:

Insulated windows, including double pane windows or single pane with storm windows, greatly reduce heat transfer and air infiltration.

6. FLOOR INSULATION:

Off-grade homes have R-19 insulation between joists and over crawl spaces.

7. WALL INSULATION:

A combination of wall insulation (batts and sheathing materials) totaling R-19 to reduce heat transfer to outside air.

8. HEAT PUMP/HVAC SYSTEM:

A high efficiency heat pump/HVAC system is ideal for our more moderate climate with a SEER rating of 13 or higher — A special one-time rebate of 10¢ per square foot of living area is available with a TSE certified home.

9. INFILTRATION BARRIER:

Properly installed infiltration controls help prevent air from leaking into and out of the home, reducing energy loss caused by air infiltration.

10. WATER HEATING:

An energy-efficient electric water heater of 40 gallons or larger — A special one-time rebate of \$125 offered by DEMCO with a TSE certified home. A non-TSE certified home rebate is \$100.

11. EXHAUST SYSTEMS:

Exhaust systems installed in bathrooms and kitchen.

12. HOUSE WRAP:

A house wrap building membrane limits air leakage, and still allows breathability.

13. METAL DUCT SYSTEMS:

Metal duct systems with a minimum of 3" insulation wrap.

14. LOAD MANAGEMENT TERMINAL (L.M.T.):

An L.M.T. is a special remote controlled device, attached to your heat pump or air conditioner, which allows DEMCO to shift load at high or demand "Peak" periods. L.M.T. is not compatible with water source heat pumps.



DEMCO

DIXIE ELECTRIC MEMBERSHIP CORPORATION



A Touchstone Energy® Cooperative

P.O. Box 15659 Baton Rouge, LA 70895