

YOU OWN IT

KREMC.COM

Membership Manual



A Touchstone Energy[®] Cooperative
The power of human connections[®]

574-267-6331 or 800-790-7362



Welcome to **KREMC**

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Bruce Goslee
CEO & President

Dear New Member,

Thank you for entrusting Kosciusko REMC to provide you with safe, reliable and affordable electricity. As an electric cooperative with over 17,600 members in several counties, we value your membership and look forward to serving you in the years to come.

Since first electrifying Kosciusko County in 1939, we have consistently provided members with one of the lowest rates in the state of Indiana, invested in technologies that maintain a steady and safe source of power, and have been committed to helping our community grow and prosper.

If there is anything we can do to make your service experience with us better, please let us know.

Sincerely,

Bruce Goslee

HOW TO REACH US

Our office hours are Monday-Friday, 8:00 a.m.- 5:00 p.m. We are closed on Saturday and Sunday.

Visit our office.

Kosciusko REMC
370 South 250 East
Warsaw, IN 46582

Give us a call.

Local - 574-267-6331
Toll-Free - 800-790-7362 (REMC)
Fax - 574-267-7273

Send us an e-mail.

mail@kremc.com

KREMC Website.

www.kremc.com

Follow us through social media.

www.facebook.com/kosciuskoremc
www.twitter.com/kosciuskoremc

Call before you dig. It's the law!

Call 8-1-1 at least two days (Monday-Friday) before you start any project that will involve digging.
This service is free.



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YOUR BOARD OF DIRECTORS



What makes a co-op unique is its democratic and local control. These nine area residents comprise the Kosciusko REMC Board of Directors. They are all members of Kosciusko REMC. Directors serve three-year terms, and elections are held at the Kosciusko REMC Annual Meeting in the spring. For information on the election process, please reference the bylaws booklet.

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WILLIAM STUMP JR.

Chairman
Spouse: Diana
Serving since 1982
Stump Farms/Grain and Pork



TONY FLEMING

Spouse: Christy
Serving since 2012
Wabash Valley Power
Director
Retired Biomet



DAN TUCKER

Vice-Chairman
Spouse: Caren
Serving since 2009
Physical Therapy
Kosciusko Community Hospital



PAM MESSMORE

Spouse: Bruce
Serving since 2010
Vice President & Regional Manager
Lake City Bank



TERRY BOUSE

Secretary-Treasurer
Spouse: Susan
Serving since 1999
Synergy Feeds/Farming



STEVE MINER

Spouse: Sandy
Served from 1983-2010;
Serving since 2014
Miner Stock Farms



KIM BUHRT

Spouse: Don
Serving since 2010
IEC Director
Self-employed Bookkeeper
Small Business Owner & Partner



RICK PARKER

Spouse: Jill
Serving since 2008
Parker & Sons Equipment/Farming



JOHN HAND

Spouse: Florell
Serving since 2016
Hand Industries

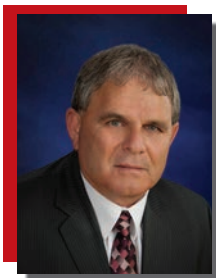
YOUR KOSCIUSKO REMC MANAGEMENT TEAM

The cooperative has 42 full-time employees who are divided into four functional areas: Administration; Engineering & Operations; Accounting & Finance; and Marketing & Member Service.



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Bruce Goslee

President & CEO



Kurt Carver

Manager of Engineering
& Operations



Tim Landrigan

Manager of Accounting
& Finance



Emily Cowan

Manager of Marketing &
Member Service



Curt Barkey

Manager of Information
Technology

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THE COOPERATIVE DIFFERENCE

What is the difference between a member-owned electric cooperative, such as Kosciusko REMC, and a for-profit utility? First and foremost, Kosciusko REMC is a not-for-profit organization. We do not keep the margins (profits) from operating the company – those are returned to members in the form of a capital credit.

Our goal is to provide you with superior customer service and reliable, affordable electric service. We keep our operating costs as low as possible to give you the best value for your dollar, and we're committed to the communities we serve.

A nine-member board of directors leads Kosciusko REMC. These individuals are cooperative members, just like you. Three directors are elected by members at the co-op's annual business meeting, held each year in the spring. The directors serve three-year terms.

Every month the board meets to develop policies for the cooperative; establish and review budgets; organize long-range planning and govern the cooperative. The responsibility of day-to-day operations, however, falls under the CEO and staff.

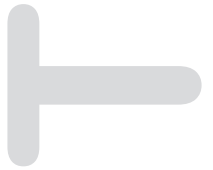
As a Kosciusko REMC member, you receive several unique benefits that are not available to customers of investor-owned utilities. These advantages include:

- You receive service at a reduced cost because we operate on a not-for-profit basis.
- You have local control because the board of directors is from within the company's service area.
- You have the right to participate through voting memberships because you are a member-owner of the business.
- You earn capital credits because in a cooperative, net margins (profits) are shared among all the members.

THE SEVEN COOPERATIVE PRINCIPLES



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Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons able to use their Services and who are willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.



Democratic Member Control

Cooperatives are democratic organizations controlled by their members who actively participate in setting policies and making decisions. Men and women serving as elected representatives are accountable to the general membership. In primary cooperatives, members have equal voting rights – one member, one vote.



Members' Economic Participation

Members contribute to, and democratically control the capital of their cooperative. At least part of that capital is usually the common property of the cooperatives. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.



Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.



Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of cooperation.



Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.



Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.



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COMMITMENT TO COMMUNITY

As you read through the Seven Cooperative Principles, it becomes apparent that co-ops are indeed committed to the communities they serve. Kosciusko REMC has set the standard high for our level of community involvement by sponsoring or participating in the following programs:

Operation Round Up

Through the generosity of our members, each month bills are “rounded up” to the next dollar. For example, if a bill for energy usage is \$53.86, the bill would be rounded up to \$54. The 14 cents difference would be placed into the Operation Round Up Fund, which is administered by the Kosciusko County Community Foundation. An independent advisory committee reviews grant applications from area non-profit organizations quarterly and awards the “rounded up” funds to these community organizations to help them with projects to help improve the lives of Kosciusko County residents. Participating members contribute an average of \$6 over the course a year.

KREMC John H. Anglin Scholarship Program

Every year KREMC awards six \$1,000 scholarships to area students entering or returning to college. Through an independent judging panel, applicants are screened and interviewed to determine the recipients of these funds. Applicants must be a member or dependent of a member of Kosciusko REMC. We believe education is a key priority for our county’s youth, and an investment in our future leaders.

Youth Tour to Washington, D.C.

Learning about the cooperative business model, and about how our government works is the goal of Youth Tour to Washington, D.C. Every year KREMC sends selected students on this annual all-expense paid trip, where the students tour Washington, D.C, and meet our congressional delegates. The students also meet with other students sponsored by co-ops from around the country for this outstanding educational opportunity. Applicants must be a member or dependent of a member of Kosciusko REMC.

Touchstone Energy Camp

Discovering electricity while participating in a traditional summer camp activities means a lifetime of memories for selected KREMC students entering the sixth grade. Every summer applicants are selected for the opportunity to attend this all-expense paid summer camp. Applicants must be a member or dependent of a KREMC member.

Co-Op Connections Card

You’ll love the savings you receive at local, regional and national vendors through this discount card offered only to the members of electric cooperatives. Many local vendors in Kosciusko County offer discounts when you show your Co-Op Connections Card. To find out about local, regional, and national discounts, visit www.kremc.com , and click on the KREMC Co-op Connections Card.



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HUGs

Household Utility Gift Certificates, or HUGs, are available for purchase in any amount over \$10 for KREMC members. These are great gifts for the holidays, and for newlyweds, grandparents, or the boss. The certificates may be redeemed for the full amount of purchase by presenting it at the KREMC office, or by mailing with a bill payment.

Electric Consumer

This nationally-acclaimed publication from the Indiana Statewide Association of Rural Electric Cooperatives is a monthly newspaper that will enlighten and educate you on a variety of topics. Electric Consumer provides news, information and features about people, places and issues relating to electric co-ops, their consumers and communities.

EnviroWatts Program

When you sign up for our EnviroWatts program, we'll buy the energy to meet your needs from an environmentally preferred source. By joining other participating KREMC members, you'll help encourage power generation from such renewable resources as biomass, sun, wind, and water. And part of every EnviroWatts dollar will support our efforts to help make our local environment better through EnviroWatts grants to local not-for-profit groups.



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BILLING OPTIONS

Kosciusko REMC understands that every member is unique and offers different billing options to accommodate members.

Auto Pay

Free yourself from the monthly chore of paying bills by signing up for Auto Pay, where your monthly payment is automatically deducted from your checking or savings account, or charged to a major credit card. There is no charge for this service and Visa, MasterCard and Discover are accepted.

E-Billing

You can go green and save green by signing up for E-Billing. This service will send you an e-mail each month when your billing statement is ready to view online. By clicking on the link within the email, you will be able to view your statement, and have the option to pay online, saving on paper, postage and time.

Budget Billing

Need a little balance in your monthly budget? Based on your average monthly usage a set amount will be determined and billed to you each month. Every six months, your budget is reviewed and your account will be adjusted according to the current budget amount.

It is important for you to periodically review your account to avoid surprises should your usage exceed the budgeted amount. Check your usage amount to make sure it is in line with the estimated usage amount.

If for some reason your account should become delinquent, your participation in this program will be terminated.

PrePaid Billing

With prepaid electric service, you can establish an account with us without paying a security deposit. There are no late fees and NO unexpected bills. You can pay as little or as much as you'd like whenever you'd like and we will alert you when your account is low.

Payment Options

You can make your payment online at www.kremc.com. All you need is your account number. You can also use our automated system or speak to a KREMC representative by calling 574-267-6331. Feel free to make a payment anytime at our convenient payment kiosk or drop it in our secure drop box. Or, pay in person at our office. We are open Monday - Friday, 8am - 5pm.

FEES & CHARGES

Kosciusko REMC has established its member fees and charges based on the reasonable and customary standard for our industry and local area. All fees listed are subject to change at the discretion of the Board of Directors of Kosciusko REMC, in accordance with the cooperative bylaws. Please note: Payments can only be made by visiting our office, through the KREMC website or over the phone. Personnel in the field cannot accept any payments.

Membership Fee – Because we operate as a cooperative business, each applicant becomes a member-owner by paying this fee when you apply for service.

Service Charge – A monthly service charge is required to cover the costs of the cooperative doing business. This charge goes to cover the costs of employee salaries, benefits, office supplies, the costs of sending monthly bills, plus poles, wires, transformers and other costs associated with the day-to-day operation of the cooperative.

Late Payment Fee - Accounts not paid by the due date are subject to penalty fees.

Meter Test Fee– The cooperative will endeavor to maintain the efficiency of its meters within allowable accuracy. KREMC will make a test of accuracy of registration of a meter upon a written request of a member at no charge. If a second request for testing is made within the next 36 months and no error is found, or any error is within allowable accuracies (plus or minus 2%), then the member may be charged a fee. Contact the co-op for more information.

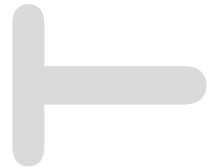
Reconnection Charge – When a reconnection of service is requested for a member at the same location within a 12-month period of time or for non-payment of a bill, a reconnection fee must be paid by the member before service is reconnected.

Trouble Call – Members may be charged when service personnel are dispatched to the service location during regular hours, 8 a.m. to 5 p.m., Monday through Friday, to investigate service or outage problems which are not related to Kosciusko REMC's equipment or facilities. When service is conducted after regular working hours, on weekends and holidays, additional overtime charges will apply.

Returned Check Fee – Members may be charged when a check is returned to KREMC because it was not honored by the bank from which it was drawn. On the second occurrence of a returned check, the account will be considered a credit risk to the cooperative. This will require that the member pay their bills by cash, money order, or credit card for a 12-month period to re-establish satisfactory credit, unless other arrangements are required for the account.



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UNDERSTANDING YOUR BILLING STATEMENT

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Kosciusko REMC

A Touchstone Energy® Cooperative

Pay your bill online at: www.kremc.com

Contact our office at: (574) 267-6331
(800) 790-7362

1

Service Information

Account Number 12345 678
 Account Name John Doe
 Service Address 123 Smith Street
 Location Number 123465789
 Rate 01 - RF - Residential Farm
 Cycle 27
 Bill Type Regular Bill
 Billing Period - 30 Days From 11/25/13 To 12/25/13

2

Meter Information

Meter Number 123465789
 Multiplier 1
 Reading on 11/25/13 14569
 Reading on 12/25/13 15476

3

Total Energy Usage (kWh)

907

Bill Information

Local Distribution Charges
 Energy Charge 100.36
 Taxes
 Sales Tax 7.03
 Operation Roundup Program 0.61

Total Current Charges \$108.00

4 Account Summary	
Bill Date	01/01/14
Previous Amount Due	\$100.00
Payment Received on 12/16/13	-\$100.00
Balance	\$0.00
Current Charges Due By 01/17/14	\$108.00
Total Due	\$108.00

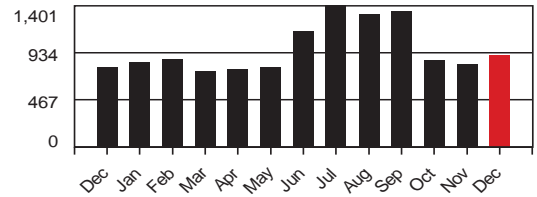
Your internet password is 1234XXX

5

BILL MESSAGES WILL APPEAR HERE.

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Your Electricity Use Over the Last 13 Months



Comparisons	Days Service	Total kWh	Avg kWh/Day	Cost Per Day	Avg Temp
Current Period	30	907	30	3.35	26.9
Previous Period	30	819	25	2.81	41.1
Same Period Last Yr	30	797	27	3.03	0.0

PLEASE DETACH AND RETURN THIS PORTION WITH PAYMENT

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Kosciusko REMC

A Touchstone Energy® Cooperative

370 S 250 E
 Warsaw, IN 46582
 (574) 267-6331 or (800) 790-7362

Cashier's Receipt

IN09880R

Account Number	Due Date	Due Now
12345 678	01/17/14	\$108.00
Cycle	Bill Date	After Due Date Pay
27	01/01/14	\$111.13
Service Address	123 Smith Street	

Enter Amount Paid _____

John Doe
 123 Smith Street
 Warsaw, Indiana 46582

KOSCIUSKO REMC
 PO BOX 4838
 WARSAW IN 46581-4838





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1 Service Information

This includes your unique account number, the name on the account and the location where power is being provided. It also lists your rate code and cycle.

2 Meter Information

Your individual meter number is listed in this area, along with the co-op multiplier used for calculations, the dates for which the kilowatt hours were recorded and the total energy usage.

3 Bill Information

This area provides information on the wholesale power cost, which is the price KREMC pays per kilowatt hour. If your account has additional services, such as a security light or Operation RoundUp they will be listed here.

4 Account Summary

The red box provides the date your bill was printed, the previous amount owed, payment, date, current charges and total amount due.

5 Password and Bill Message

The internet password for your account can be used if you choose to pay your bill online, or review your account. If you have already set up an online password and user name, this will no longer appear on your bill. Important information appears in the bill message area, please be sure to read this each month.

6 Account History

The boxed in area graphically shows the usage on your account each month and the comparison below will help evaluate current and past usage.

7 Payment Stub

Please detach and return the lower section of your monthly statement with your payment.



BILL INQUIRES

KREMC bills reflects usage for the prior month and service charges for the current month. For example, in August, you will be paying for your July energy usage.

STEPS TO UNDERSTANDING YOUR BILL

Here are some ways to help you understand why your bill may be higher than you anticipated.

ACCURATE HISTORY - What have the bills been historically for your home? To view an accurate kilowatt-hour history, visit www.kremc.com and log into "My Account" then click on "My Usage".

ADDITIONAL CHARGES - Are there other charges beyond electric service such as; security lights, returned check charges, penalty charges, etc.?

ASK - Below are a few questions that could explain isolated occurrences that could increase energy usages:

- Have you had any visitors?
- Did you buy a new appliance?
- Do you have a new addition to your household, such as a baby or children home from college?
- Have you been using a space heater?
- Could your geothermal backup be stuck on?
- Is your well water pump running properly?
- Do you have an older refrigerator?

HOME ENERGY ASSESSMENT

You could save BIG on your electric bill by making recommended improvements that are identified during a home energy assessment. And what's even better is that this \$800 retail service, is provided FREE to KREMC members.

What is a home energy assessment?

A home energy assessment is systematic approach to identifying how your home uses energy and what efforts can be made to save energy.

After a thorough analysis of your energy use and inspecting a home with tools such as an infrared camera and blower door a report is provided explaining recommendations

To arrange for a home energy assessment, contact the energy advisor at 574-267-6331.



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MEMBER REBATE PROGRAMS

Whether it's time to purchase a new electric water heater, or you're looking to install a new geothermal system, don't miss out on rebate savings offered only to the members of Kosciusko REMC. Make sure to read the efficiency qualifications at www.kremc.com, before you purchase.

- Electric water heater replacing a gas water heater \$125.00 bill credit
- Electric water heater in new construction \$125.00 bill credit
- Second electric water heater \$50.00 bill credit
- Geothermal heat pump - \$250.00 bill credit
- Geothermal desuperheater water heater - \$50.00 bill credit
- Air source heat pump - \$150.00 bill credit
- Programmable thermostat - up to \$25.00 bill credit

What is the process?

1. Review the program requirements at www.kremc.com before purchasing.
2. Purchase a new unit at the vendor of your choice.
3. Have the new unit installed.
4. Return the completed rebate application, invoice/receipt of purchase, and AHRI certificate (GEO/ASHP only) to KREMC within sixty days of purchase.
5. After the application has been reviewed a bill credit will be issued on the member's account.

Please visit www.kremc.com for a complete application and restrictions.

POWERMOVES REBATES AND INCENTIVES

Kosciusko REMC members are also eligible to receive rebates and incentives through the PowerMoves program, which is provided by the KREMC power supplier, Wabash Valley Power.

- Air source heat pump - replacing electric resistance or fossil fuel - up to \$1,000
- Air source heat pump - replacing air source heat pump- \$250
- Geothermal heat pump - replace electric resistance, fossil fuel or new construction - \$1,500
- Heat pump water heater - replacing electric water heater or new construction- \$400
- LED bulbs - replacing incandescent or new construction - up to \$3.00/bulb

Please visit www.powermoves.com for a complete application and restrictions.

The KREMC energy advisor is also available to help members through the rebate process.

POWER OUTAGES

Outages don't happen often but when they do, you should know the correct procedure for reporting an electrical outage to Kosciusko REMC.

CHECK YOUR FUSES - If your service is interrupted, the first thing to do is check your fuses or breakers to make sure the problem is not in your home.

CALL KREMC - Report your outage by calling the co-op at (574) 267-6331 or 1-800-790-7362 and pressing 1. If you are not calling from the phone number listed on your account, please have your account number available.

INFORMATION - If you have additional information about the outage please provide a detailed report when you call the co-op.

BE PATIENT - Service will be restored as soon as possible. Line outages will be repaired first, followed by individual locations.

CHECK FACEBOOK AND TWITTER. KREMC will try to keep social media sites updated during outages to keep members informed.



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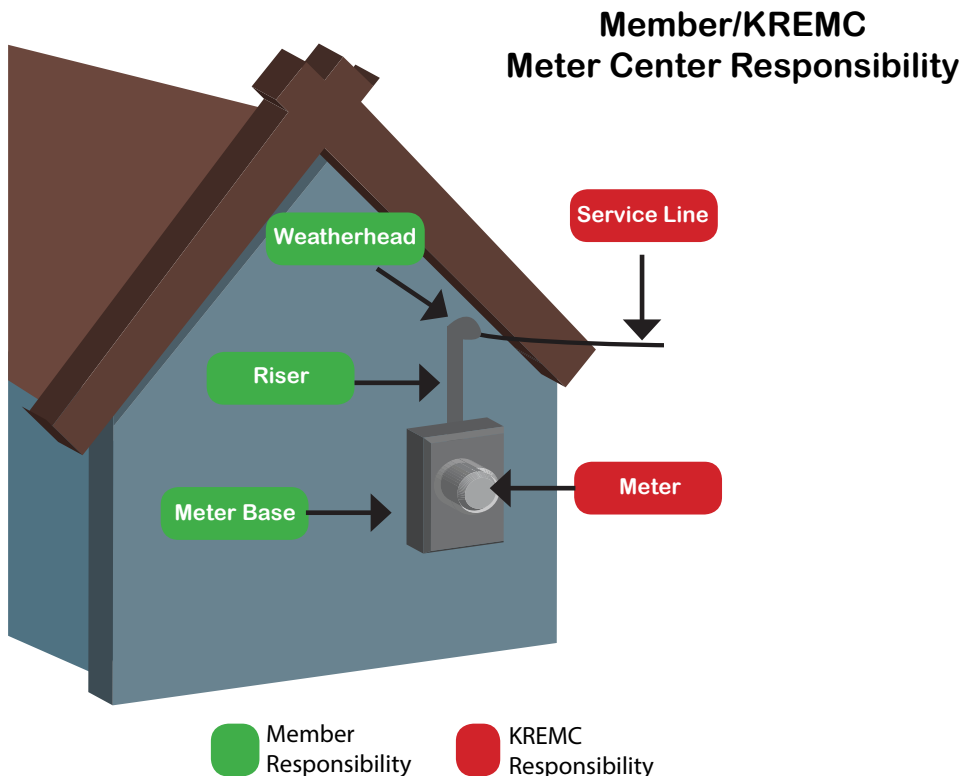
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OUTAGE PREPARATION

MAKE SURE YOUR CONTACT INFORMATION ON FILE AT THE CO-OP IS CORRECT. Do we have the right phone number to reach you? Do we have your cell phone number? Do we have an emergency contact number? For safety reasons, it is vital that we have correct contact information for our members.

BE PREPARED FOR OUTAGES, ESPECIALLY IF YOU HAVE SPECIAL NEEDS INDIVIDUALS IN YOUR HOUSEHOLD. Do you have items needed for the care of a special needs individual, such as infants, elderly, or disabled family members? Is special food needed? Do you have a supply of prescription medication available? Do you have a reserve supply of diapers, wipes and formula? You should always have a back-up supply of necessities available. If there is an individual in the household who relies on electricity for oxygen or other medical equipment, be sure to have a back-up generator available. If it appears an outage could last for several days, make sure you have an alternate arrangement made for the temporary care and housing of special needs individuals.

HAVE AN EMERGENCY OUTAGE KIT AVAILABLE. Some key items will help make you more comfortable for the duration of the outage. Do you have a battery-powered radio or TV available? This will keep you in touch with outage status and weather news that could impact you. Do you have a supply of non-perishable food, a manual can opener, and bottled water? It is important to eat during a winter power outage to help your body generate energy, which generates body heat. Have a supply of bottled water, and drink it regularly to avoid dehydration in both summer and winter. Have a first aid kit, a flashlight and supply of batteries, know where to find extra blankets, and layer your clothing. Keeping your head covered will help you maintain internal body heat during winter storms, so wear a hat.

REFRAIN FROM FOLLOWING LINE CREWS AS THEY WORK. Co-op employees know that all members are anxious to have their power restored as soon as possible, and we make every attempt to do just that. However, following line crews to attempt to get them to speed up their efforts can actually cause a delay in the repair process. Because of the way the electric grid is structured, even though a work crew may be near a home, it may not be able to do a repair because the home is on a different circuit. For your **OWN SAFETY**, and the safety of KREMC employees, please stay away from work crews as they work on repairs.

KNOW WHAT YOUR RESPONSIBILITIES ARE, AND WHAT RESPONSIBILITIES BELONG TO THE CO-OP, FOR POWER RESTORATION. KREMC is responsible for the line to your home or business, up to the point of entry to the house. The point of entry into the house, however, is the customer's responsibility. If a branch should fall and break the apparatus by which a power line connects to the house, KREMC will roll up the fallen cable, but the member must hire an electrician to replace the entrance apparatus before the line can be reconnected by the co-op linemen. By being aware of this, a member can take steps to get an electrician to their home for the appropriate repairs so power can be restored.



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**DO NOT ENTER SUBSTATIONS; DO NOT TOUCH TRANSFORMERS, METER POINTS,
DOWNED LINES OR CIRCUITS; DO NOT ATTEMPT TO TRIM TREES AROUND POWER LINES.**

All of these situations can present dangerous situations which could result in death. Please leave all of these areas alone. Co-op linemen will get to repairs as soon as possible. It is not worth risking your life to attempt to solve an electrical outage on your own.

WHEN USING A GENERATOR, please exercise caution to avoid back feed onto co-op lines. Using a generator can cause back feed onto electric lines. This can result in danger for linemen working on lines to restore power. Investing in a generator transfer switch is the best way to provide emergency power to your property. With a transfer switch, extension cords are not needed since power is provided to the existing outlets. A transfer switch also provides safety to your family, and to KREMC linemen, by disconnecting your wiring from the power grid. Consult with your electrician about installing a switch.

WHEN POWER OUTAGES OCCUR, PLEASE KNOW THAT THE CO-OP IS DOING EVERYTHING POSSIBLE TO RESTORE POWER AS QUICKLY AS POSSIBLE TO ALL MEMBERS. Providing reliable, affordable service to you is our top priority. We continue to work on improvements to make the KREMC system as highly efficient as possible, and to provide you with consistent service. However, during storms that impact the entire county, we appreciate the patience of our members as we work to restore outages.



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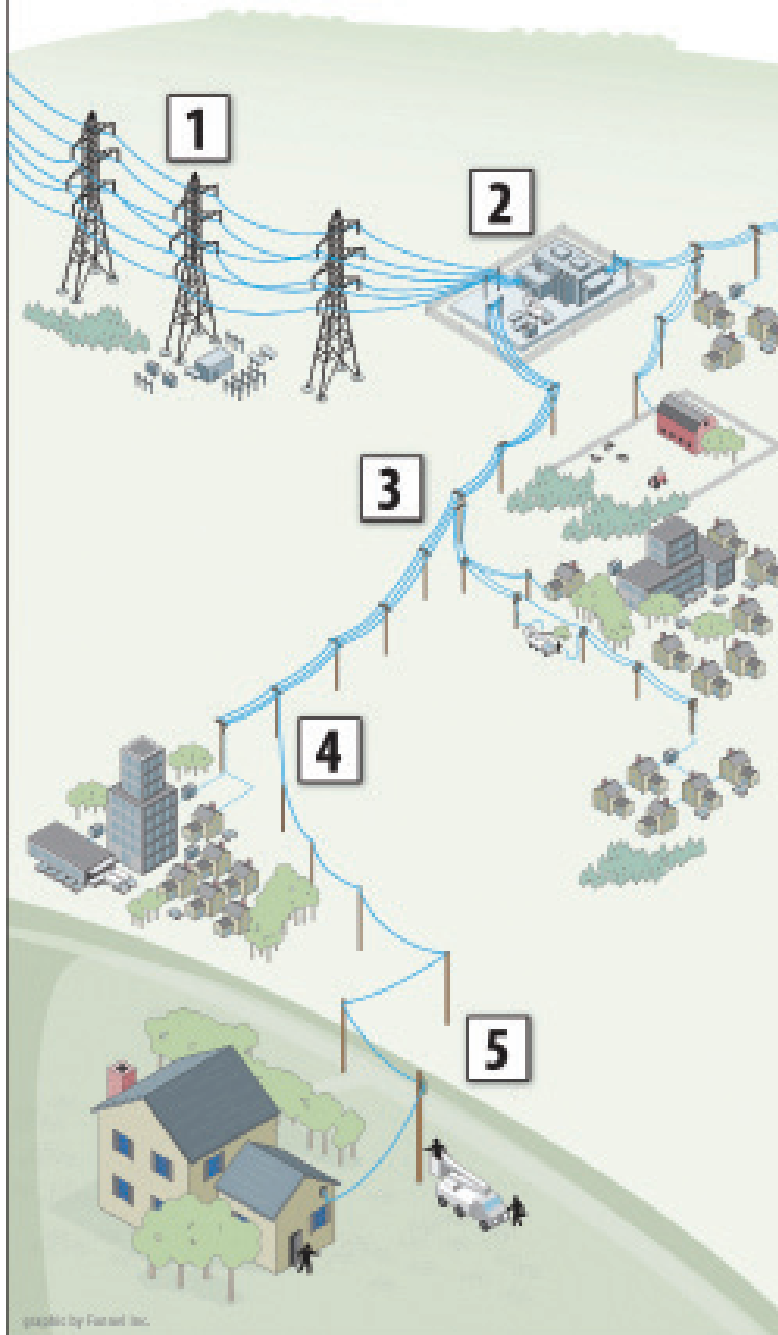
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Powering UP

When electricity goes out, most of us expect power will be restored within a few hours. But when a major storm causes widespread damage, longer outages may result. Co-op line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible.

Here's what's going on if you find yourself in the dark.



1 High-Voltage Transmission Lines

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2 Distribution Substation

Each substation serves hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself, or if problems exist down the line.

3 Main Distribution Lines

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

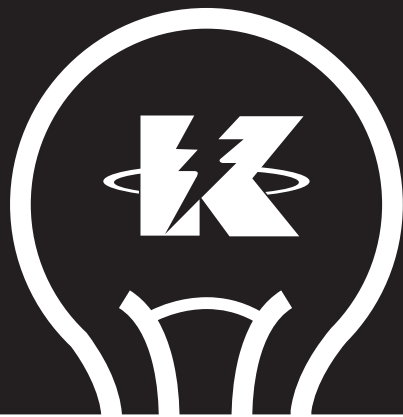
4 Tap Lines

If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools, and homes.

5 Individual Homes

If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issues.

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