

There's Something Different About Your Bill.

It's a new look for your Baldwin EMC bill. In an effort to make it easier to understand and provide more information about power use, we've redesigned the bill you receive.

Starting this month, look for charts displaying your daily meter readings and weather data from the previous month. This information will help you see how outside

conditions, such as temperatures, affect your power use and how that makes a difference in your costs.

We've also created more space for helpful information about Baldwin EMC's events and programs, along with energy efficiency tips that can make your power bill lower.

Check out the back of this insert for ways to make paying your bill even easier.

BALDWIN



Your Touchstone Energy® Cooperative

MEMBER FOCUSED

We'll use this area to keep you informed about Baldwin EMC's news, events and programs.

Here's where you can find your bill's due date and a summary of your current charges.

This area displays your meter readings for each day of the bill cycle.

Use this chart to compare your power use to each day's weather. You might notice that on really cold or hot days, your power use increases.

BALDWIN
EMC

Your Touchstone Energy® Cooperative
(251) 989-6247 or (800) 837-3374
P.O. Box 220 • Summerville, AL 36580
www.baldwinemc.com

COOPERATIVE MEMBER
1234 YOUR STREET
YOUR TOWN, STATE 54321

Being a co-op member has its benefits!

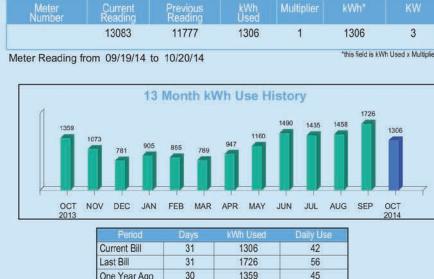
Enjoy discounts on hundreds of products and services just for members of Baldwin EMC with your Co-op Connections card. Your card can also provide valuable prescription drug discounts at participating pharmacies, plus dental, vision and other health discounts. For more information visit www.baldwinemc.com.

Summary Of Charges

Account Number:	Balance from Last Bill	\$389.31
Bill Date	Payment - Thank You	\$389.31 CR
Days Billed	Current Charges:	\$27.95
Cycle Number	31 Basic Service	\$27.95
	Electricity Used	\$125.11
	State Utility Taxes	\$9.49
Electricity Used Includes:	Current Charges	\$162.55
PCA of 0.02785 per kWh	Current Charges must be paid by	11/16/14
	Total Amount Due	\$162.55

Current Charges - **MUST BE PAID BY 11/16/14**
OR ADDITIONAL CHARGES MAY APPLY

Detail of Current Use



Please Return Lower Portion With Your Payment To Ensure Proper Credit To Your Account. Retain Upper Portion For Your Records.

BALDWIN
EMC

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Baldwin EMC
P.O. Box 220
Summerville, AL 36580

Your Kiosk Bar Code

0000000 00 0000137 000 0301 I=1
COOPERATIVE MEMBER
1234 YOUR STREET
YOUR TOWN, STATE 54321

Here's a quick look at your due date and current charges.

Bill Date: 10/27/14
Account Number: 31
Current Charges: \$162.55
Current Charges Due By: 11/16/14
TOTAL AMOUNT DUE: \$162.55

Amount Paid \$ _____

Please enter any address or phone corrections in the spaces provided below:

Member Signature Required _____

00062860040000162557

Scan this bar code at any of Baldwin EMC's Easy Pay Kiosks for round-the-clock access to your account.

Have you changed your address or phone number? Tell us here.

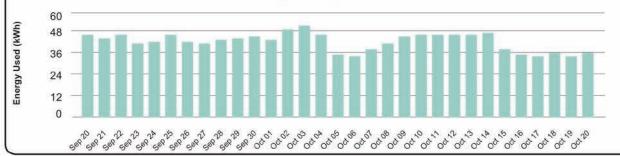
Questions about something you see or don't see on the new bills? Contact one of our member service representatives at (251) 989-6247. Or look for the answer to your question on our website, www.baldwinemc.com.

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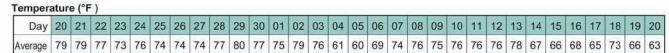
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Meter Readings for Sep 20 2014 - Oct 20 2014



Meters may not report a reading every day. Days without readings will be skipped on the chart and the next reading will include the kilowatt use for the day or days skipped. This will not affect your total kilowatt use for the month or your bill. Only advanced meters will have daily readings.



Visit www.baldwinemc.com or call us today!
(251) 989-6247 or (800) 837-3374

Easy Payment Options

1. Make a payment **online** by credit card or electronic check.
2. Sign up for **automatic** draft from your bank account.
3. Have your payment charged to a **credit card** every month.
4. Sign up for **paperless** billing and reduce the paper clutter.
5. Download our free **Baldwin EMC** app to your mobile phone or tablet and enjoy the convenience of managing your account wherever you are.
6. Pay at any one of our three offices 24 hours a day, seven days a week. Our **easy pay kiosks** accept cash, debit or credit cards and electronic checks. Scan the QR code printed on your payment stub or your account number.
7. Pay by **phone** with your credit card or checking account.
8. **Mail** your payment with the bill stub in the enclosed return envelope.

Changed your address?

Please use the space on the other side of this stub to send us any address or phone number changes. To change your address online, visit our website, www.baldwinemc.com.

Contact Us:

Pay your bill online or contact member service at www.baldwinemc.com.

Call our Member Service Center at (251) 989-6247 or (800) 837-3374 from 7 a.m. to 6 p.m. weekdays.

To report a power outage call (251) 989-9999, anytime.

Visit our office in Summerville, Bay Minette or Orange Beach, open 8 a.m. to 4:30 p.m. weekdays.

We Need Your Number

Baldwin EMC uses phone numbers to track outages. If you change your phone number, please let us know as soon as possible. Change it online at www.baldwinemc.com or give us a call at (251) 989-6247 or (800) 837-3374.

This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

Don't miss the helpful tips located here on the back of your bill, including easy payment options, Baldwin EMC's contact information and other handy information.