

Wall Office

1200 W Fourth Ave.
PO Box 412
Wall, SD 57790
605-279-2135

Rapid City Office

3250 E. Hwy 44
PO Box 3486
Rapid City, SD 57709
605-393-1500

Enning Office

Hwy 34
Enning, SD 57737
605-985-5360

www.westriver.com



West River Electric Association, Inc.

Your Touchstone Energy® Cooperative 

Member Benefits Guide



Our Mission

"West River Electric Association, Inc. shall strive to continually improve customer service and satisfaction by providing safe, reliable, efficient and reasonably priced electricity and services, while leading in the development of our community for the well being of our members."

Welcome

West River Electric Association, Inc.



Dick Johnson

Dear WREA Member:

The Board of Directors, management and employees of West River Electric Association take pleasure in welcoming you as a new member. You're now part-owner of the Cooperative.

The material you have received includes a copy of our bylaws and a consumer handbook. We encourage you to read the handbook to become better acquainted with us, and to refer to the bylaws for any questions about our organization. Visit us online at www.westriver.com for more information about your cooperative.

As a West River Electric consumer and member, you will receive a monthly newsletter, the "Cooperative Connections." It keeps our members informed about our rates, policies and programs.

WREA depends on the support and participation of the member-owners. Please give us your suggestions and ideas, and we who are responsible for the day-to-day operations pledge to do our best in supplying excellent electric service at the lowest possible rates.

Sincerely,

A handwritten signature in black ink that reads "Dick Johnson".

Dick Johnson
CEO/General Manager

Statement of Nondiscrimination

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@ussda.gov.

Cooperative Principles

Your Touchstone Energy® Cooperative



The power of human connections

All cooperative businesses adhere to seven guiding principles:

1. Voluntary and Open Membership:

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

2. Democratic Member Control:

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

3. Members' Economic Participation:

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. 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.

4. 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.

5. 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 their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

6. Cooperation Among Cooperatives:

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

7. Concern for Community:

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



Rates And Payment Of Your Bill

Rates

West River Electric's rates are very competitive, and we are committed to keeping our rates as low as possible. Our member-owners benefit from any margins earned by the Cooperative. West River rates are set by our Board of Directors, nine individuals elected from and by our membership. A current copy of West River Electric rates is enclosed.

Payment

In Person

Payments are accepted in the Wall or Rapid City office at West River Electric between 7 a.m. and 5 p.m., Monday through Friday, except on holidays.

By Mail

You may mail your bill payment to West River Electric using the return envelope provided with your monthly statement.

By Telephone

You may have your payment applied to Visa, Master Card, Discover or e-check.

You may make a payment 24 hours a day by calling 605-791-6555.

Automatic Bill Payment

You may authorize payment to be automatically withdrawn from your checking, savings, or major credit card. Call us today to ask how.

On Line

Visit www.westriver.com and click on the Smart Hub icon to sign up. You can pay your bill, view the bill and look at usage history, report an outage, along with other pieces of useful information. You will receive an email telling you when the monthly bill is ready to be viewed. We also have a quick way to pay that does not require you to sign up. Click on the link Pay Now, enter your billing account number and Last Name, then you are ready to make your payment.

By Mobile App

You will first need to register for an online account by clicking on the Smart Hub link at www.westriver.com. Once you have an account set up you can download the App called Smart Hub from the App Store or the Android App from Google Play. These links are also available on our Smart Hub Website.

Drop Boxes

For your convenience, 24-hour drop boxes are provided at the Rapid City and Wall offices. Payments are picked up from boxes each work day. Please do not put cash in drop boxes. 24-hour drop boxes also are provided at the Wall Police Station, 41 Main Street in Wall and at First Interstate Bank, 404 S. A Avenue in New Underwood.

Prepaid Metering Information

You will not have to pay any deposits and you will not receive any late fees. You will pay the same rates as you normally would. Your balance is calculated on a daily basis allowing you to know how much credit you have every day. You will be notified by e-mail, phone when your credit balance reaches \$25. There is no charge if you accidentally let your money run out. Simply make a payment and the power will be restored shortly.

Payments may be remitted 24 hours a day by calling our IVR system at 605-791-6555.

Meter Reading

For billing purposes, most of the West River Electric meters are read by an automated meter reading system called TWACS. Depending on which cycle the member is on determines the date the read will be taken and billed.

Currently there are four cycles, with the first cycle reading and billing the first week of the month, the second cycle is read and billed the second week of the month, and so on.

Past Due Accounts

Your electric bill will show the amount due and the date payment must reach our office to avoid interest charges. Please return the bottom portion of your bill with the monthly payment to ensure the correct account is credited. Bills are considered past due approximately 3 weeks after billing for a cycle, please refer to the cycle billing schedule to determine what date this would be. This date is also stated on the bill as the "due date". Accounts that are not paid by the past due date will be sent a disconnect notice and a 1.5% interest charge will be applied to the account.

Failure to pay the bill or call the office to make payment arrangements by the date specified may result in disconnection of service. A charge is assessed for collections and items returned for any reason.



Products/Services/Events



Products

- Marathon Lifetime Warranty
- Water Heaters
- Radiant Cove Heaters
- MECO Electric Grills
- Generlink
- Special Electric Heat Rate

Get Your MECO Electric Grill Today!

West River Electric
Your Touchstone Energy® Cooperative

Services

- Rebates for Electric Heat Pumps
- Payment Methods
 - Interactive Voice Response (IVR)
 - Prepaid Metering
 - Budget Billing
 - Bank Draft Payments
 - Master Card, Visa or Discover
 - Drop Boxes at Various Locations
 - On-Line at www.westriver.com

- Operation Round Up for Community Needs and Projects
- Scholarship Program
- Demand Response Program

A Grandmother's Wisdom, like Marathon, transcends time.

West River Electric Association
Your Touchstone Energy® Cooperative

GenerLink™
Safely Connect a Portable Generator To Your Home Without Rewiring.

Events

- Annual Membership Meeting
- Power Plant and Youth Tours
- Electrical Safety Presentations
- Participation in Fairs, Black Hills Stock Show and Home Shows
- Appreciation Day

HELPS KEEP ELECTRIC BILLS DOWN.

Operation Round Up®

West River Electric began Operation Round Up in 2001. About 10% of the membership and 75% of the employees participate in Operation Round Up.

Operation Round Up was developed by an electric cooperative in South Carolina and has since been adopted by hundreds of rural electric cooperatives nationwide.

It works by pooling hundreds of small, voluntary contributions from participating members each month and directing them to local charities, social service organizations, economic development groups, school and youth groups, and individuals who need help recovering from emergency expenses or natural disasters.

Operation Round Up volunteers allow the Cooperative to automatically “round up” their monthly electric bills to the next highest dollar. Contributions average around \$6 per year and are tax-deductible.

Applications for Operation Round Up funding are available from any West River Electric Association office, or visit www.westriver.com. Applications are reviewed annually by a five-person Board of Directors who are appointed by the West River Electric Board of Directors.

Please fill out the enclosed form or go to www.westriver.com to enroll in Operation Round Up. Your monthly electric bill will show how much you donated during the most recent billing period. It will never be more than 99 cents per month. Your December bill will summarize your contributions for the year.



Power Supply



West River Electric Association is a part of one of the nation's largest, most sophisticated power supply networks. We provide electric service at cost-based rates to over 16,000 meters. We can meet your electrical needs, from small residential to large commercial, institutional or industrial.

Your electricity comes from clean, coal-fired power plants in North Dakota and Wyoming, hydroelectric dams on the Missouri River and a peaking plant in Vermillion, South Dakota, wind turbines, natural gas fired turbines, nuclear and waste heat recovery units.

Basin Electric Power Cooperative

Basin Electric, a customer-owned regional cooperative headquartered in North Dakota, supplies 85% of our electricity. Basin's coal-fired power plants rank among the lowest cost producers of electricity in the nation. Visit www.bepc.com to learn more.



Hydro-Electric Plants

Six Missouri River dams, operated by WAPA the federal government's Western Area Power Administration, provide renewable power to West River Electric and other utilities in the central and western states. WAPA supplies about 15% of our power needs. Visit <http://www.wapa.gov> to learn more.

Green Power

Basin Electric is a recognized leader of wind energy development in the Upper Midwest. Basin owns Prairie Winds to develop wind projects in the Dakota's. Through joint projects and purchased power agreements, Basin Electric has added over 1,100 megawatts (MW) of wind energy to their portfolio in the past decade. At the end of 2013, Basin derived approximately 20% of their generation from wind resources and waste heat recovery units. With Basin's 20% wind and waste heat recovery resources and our 15% hydro electric allocation from WAPA, West River Electric currently derives approximately 35% of our energy needs from renewable sources. For more information visit www.basinelectric.com/electricity/generation/wind/index.html.



Reliable Electric Service



Your Touchstone Energy Cooperatives Service:

Building on Co-op Strengths

Four values are the foundation of every Touchstone Energy® co-op's service to its members. As Your Touchstone Energy® Cooperatives Service, West River Electric Association focuses on these four values - **Innovation; Accountability; Integrity; and Commitment to Community.**

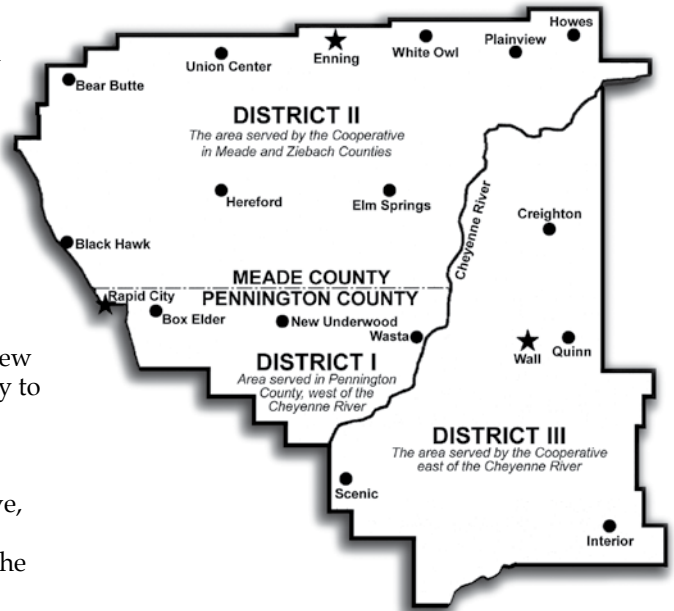
Innovation

West River Electric Association offers new solutions and state-of-the-art technology to meet your needs.

Accountability

Since our members own the cooperative, together, you chart the course for the business. You have a voice in running the

Your Touchstone Energy® Cooperative 



cooperative; we're small enough to listen and close enough to notice the needs of a single member, and our employees are committed to meeting high standards of customer satisfaction.

Integrity

The West River Electric Association business model puts you first. We're a not-for-profit cooperative delivering energy to you at affordable rates.

Commitment to Community

We put time, money and expertise to work supporting the local economy and strengthening community relationships. We invest in community and economic development projects; we educate students about electric safety and the environment; and our employees donate time and many man hours, volunteering in various organizations within the communities we serve.



Keeping In Touch

Wall Office

1200 W Fourth Ave
PO Box 412
Wall, SD 57790
Phone: 605/279-2135
Fax: 605/279-2630

Rapid City Office

3250 E Hwy 44
PO Box 3486
Rapid City, SD 57709
Phone: 605/393-1500
Fax: 605/393-0275

Enning Office

17518 Hwy 34
Enning, SD 57737
Phone: 605/985-5360
Fax: 605/985-5366

Office Hours

Monday-Friday
7 A.M. to 5 P.M.



Wall, SD Office



Rapid City Office



Enning Outpost

In Case of an Outage

Our dispatch center is staffed 24 hours a day, 7 days a week, 365 days a year to respond to outage and emergency calls. When calling to report a power outage or downed power lines call your local office, or our IVR System at 605-791-6555.

The offices close to observe New Year's Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Friday after Thanksgiving and Christmas Day.