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Mission Statement

Cumberland Electric Membership Corporation is committed to meeting the needs of our membership by delivering safe, affordable and reliable services the cooperative way.

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Between the Lines

News from your community

Tree trimming improves service for all

One of the things I love best about our community is the natural beauty that surrounds us. We are fortunate to have so many trees that offer beauty, shade and a habitat for all sorts of birds and other wildlife. We know that you appreciate our community for many of the same reasons.

At Cumberland Electric Membership Corporation, we strive to balance maintaining beautiful surroundings and ensuring a reliable power supply by keeping power lines clear in our rights-of-way (ROWs).

While we recognize and appreciate the beauty of trees, there are three main benefits to tree trimming in ROW areas. However, before touching on the main reasons, let me explain what a right-of-way is and how it can impact you. A right-of-way is the land we use to construct, maintain, replace or repair underground and overhead power lines. Rights of way enable the co-op to provide clearance from trees and other obstructions that could hinder power line installation, maintenance or operation. ROW areas are typically on public lands or located near a business or home. Regardless, CEMC must be able to maintain the power lines above and below the ROW. The overall goal of our vegetation management program is to provide reliable power to our members while maintaining the beauty of our community. Proactive vegetation management benefits co-op members in three tangible ways.

First and foremost, we care about our members and put their safety and that of our lineworkers above all else. Overgrown vegetation and trees pose a risk to power lines. For example, if trees are touching power lines in our members' yards, they can pose grave danger to

families. If children can access those trees, they can potentially climb into a danger zone. Electricity can arc, or jump, from a power line to a nearby conductor like a tree. A proactive approach also diminishes the chances of fallen branches or trees during severe weather events that make it more complicated and dangerous for lineworkers to restore power.

Of course, reliability is one of the biggest benefits of a smart vegetation management program. Strategic tree trimming reduces the frequency that downed lines cause power outages. Generally speaking, healthy trees don't fall on power lines, and clear lines don't cause problems. Proactive trimming and pruning keep lines clear to promote reliability.

As you know, CEMC is a non-profit cooperative, and that means we strive to keep our costs in check in order to keep our rates affordable. This extends to our approach to vegetation management. If trees grow too close to power lines, the potential for expensive repairs also increases. Effective tree trimming and other vegetation management efforts keep costs down for everyone.

Our community is a special place. We appreciate the beauty trees afford, but we also know our community depends on us to provide reliable energy. Through vegetation management, we are better able to keep the power lines clear, prepare for future weather events and secure the reliability of the grid.



By Chris A. Davis
*General Manager,
Cumberland Electric
Membership
Corporation*

Sign up for bank draft for a chance to win a \$250 electric bill credit

All members of Cumberland Electric Membership Corporation who are enrolled in bank draft prior to Tuesday, June 1, will be entered into a drawing to win one of five \$50 electric bill credits. As an added bonus, members who sign up for bank draft any time during the month of May will be entered into a second drawing with a chance to win a \$250 electric bill credit.

Bank draft is a convenient way to make electric bill payments automatically. With bank draft, your bill is securely drafted from your checking or savings account each month on your due date, eliminating

late fees. You will continue to receive your electric bill each month — in your mailbox or inbox — and we'll take care of the rest. All you have to do is adjust your checkbook.

To sign up for bank draft, give us a call at 1-800-987-2362 or stop by your local CEMC office. You will be required to sign an authorization form and provide a voided check.

Please note: this contest is open to members enrolled in bank draft payments only. It does not apply to members who are enrolled in Auto Pay recurring credit/debit card payments.

Leftover stimulus money? Consider investing in energy-efficient heating and cooling equipment

Millions of Americans qualify for a third stimulus check from the federal government, and a survey by USA Today revealed that most people plan to pay off loans and keep up with medical, childcare and energy bills. If you have any money left over after taking care of necessities, consider investing in energy-efficient heating and cooling equipment.

Replacing old electrical equipment can save money in the long run because newer models operate more efficiently, so they cost less energy to run.

You'll know it's time for a new furnace or air conditioning system if:

- Yours is more than 10 years old. After a decade of service, a new one is likely to not only be more energy efficient but can help you reduce your carbon footprint. Newer refrigerants are not as harmful to the environment as older ones are.
- Repairing a problem will cost more than half the cost of a new unit. Combine that expense with the likelihood that a decade-old device will break down again and again, and a new one looks like a good investment.
- Your energy bills are on the rise. Compare your

electric bill from this month to the one you got exactly one year ago and then to the one you got two years ago. If your lifestyle and family's size are the same as they were back then but your energy costs are substantially higher, your HVAC equipment could be to blame.

- Your home is uncomfortable. If you have to keep inching the thermostat up during the winter to keep your home warm or down in the summer to keep it cool enough, your equipment could be trying to tell you something. It could be time to buy a furnace or air conditioner that is the proper size for your home and features the latest energy-saving features.

If you do decide to purchase a new heating and cooling system, contact Cumberland Electric Membership Corporation at 800-987-2362, or visit us online at cemc.org for CEMC's Quality Contractor Network (QCN) list and information on how to apply for low-interest efficiency upgrade loans through the EnergyRight Solutions Loan Program.

Electrical Safety Month is here!

This month is set aside every year as a time to pay special attention to staying safe around electricity — something everyone at Cumberland Electric Membership Corporation believes in wholeheartedly. By designating May as Electrical Safety Month, the National Safety Council seeks to remind everyone of the hazards associated with electricity and provide tips you can follow to stay safe around it.

With this in mind (and a whole summer full of fun just around the corner), now's a great time to focus on safety lessons for young people.

- Flying a kite is great fun on a breezy day, but keep it far away from power lines. If your kite accidentally comes close to one, drop the kite string or reel immediately. Better to lose your kite than come in contact with electricity, which can travel straight down your kite string to YOU!
- This next one applies to adults as well: Never fly a drone near power lines. Even “toy” drones can cause an outage if they hit a power line. (They can also cause a downed power line, which is extremely hazardous.) Those shiny “metalized” balloons are another no-no. Balloons of all kinds are best kept well away from power lines.
- Never play around or climb on those green metal boxes that might be found at locations throughout subdivisions. These pad-mount transformers contain electrical equipment that helps bring underground electricity to your house and your neighbors' homes.



- Don't climb trees that are anywhere near power lines. Even if the branches are just close by, a windy day (plus your added weight) could bend them in such a way as to bring them into contact with a power line. If that happens, the whole tree (with you in it!) could become energized.
- If you should ever see a downed power line lying on the grass or in the road or a driveway, never EVER get close to it! Let an adult know right away so they can notify CEMC.

It's never too early to begin teaching children about electrical safety, and that's true in May as well as in every other month of the year. By taking a few minutes to remind your children or grandchildren of these dangers, you can prevent accidental shock or other injuries. Young people at play can be especially vulnerable, and we want to do everything possible to keep our smallest members safe!

Spring storms can bring down power lines

It's not every day that a power line in your neighborhood falls to the ground. Therefore, most of us have very little experience when it comes to dealing with one when it happens. The best thing to do if you see a fallen electrical line: Stay far, far away from it.

A downed line can energize the ground as far away as 35 feet — and even farther when the ground

is wet. So never drive over one, pick it up or move it.

Instead, call 911 and keep others away until the professionals arrive.

Any downed line could be live, which means it's dangerous. Steer clear of it — and teach your children to do the same.

Account management made simple

In today's fast-paced world, we understand that our members' time is more valuable than ever. That's why Cumberland Electric Membership Corporation, your local electric cooperative, offers convenient options tailored to meet our members' budgets, styles and schedules.

Mobile app

CEMC's SmartHub mobile app allows members to make payments; track daily electric use; view billing history; update contact information; report outages; sign up for fiber internet services through our broadband subsidiary, Cumberland Connect; and more — all from a smartphone. The app is free and is available in the iTunes App Store and the Google Play Store.

Website

Manage your account online, read the latest CEMC news and events — including the latest updates and information from Cumberland Connect — view CEMC's outage map, chat with a customer service representative or see current and past issues of *The Tennessee Magazine* on CEMC's website: www.cemc.org.

Payment methods

CEMC offers a number of ways to pay your electric bill, including:

- **Bank draft payment:** Bills are automatically drafted from your checking/savings account each month on your due date.
- **Credit/debit card by phone:** Pay your bill by phone using your credit card or debit card. There is no fee for this service.
- **Mail:** Mail your payment in the return envelope included with your monthly statement.
- **SmartHub:** Pay your bill through the app or online with a credit/debit card for no additional fee.
- **District offices:** You can make payments at our district offices, which are open 7:30 a.m.-4:30 p.m. each day (except for weekends and holidays or when posted otherwise). For your convenience, each district office is equipped with a payment kiosk station that is available 24/7 and accepts cash and credit/debit cards.

Prepaid billing

Prepaid billing is a great option for members on a budget. With prepay, members can avoid large deposits and manage their accounts in a way that suits their individual needs. Prepaying members can view their electric use as it occurs daily, rather than seeing and paying bills all at once at the end of the month. Prepaying members are often more aware of their use and find ways to stretch their energy dollars.

Levelized billing

CEMC offers a levelized billing program that helps make electric bills more predictable each month and allows members to budget more carefully. Bills are calculated by finding the average of the current month and previous 11 and multiplying by the current residential rate — so payments will vary slightly from month to month.

Preferred due date

Preferred due date is a monthly budgeting program that allows residential members to select their due dates. Members can choose from the following available due dates: 5th, 10th, 15th, 20th or 25th.

CEMC is always looking for ways to pair innovation and technology to meet the evolving needs of our members. We know your time is valuable and will continue to strive to offer options to help make life easier for you!



Practice safety when DIY-ing

By Abby Berry

These days, many of us are spending more time at home and finding new, creative ways to enhance our living space. Tackling do-it-yourself (DIY) projects for the home can be fun and cost-effective, so why not roll up those sleeves and get started! Whether you're painting the front door with a fresh hue or finally upgrading those patio lights, successfully completing a DIY home project is incredibly satisfying. But few of these projects come with no risks. Here are a few safety tips to keep in mind as you get to work:

- Start by selecting a designated work area. The amount of space you'll need will depend on the size and scope of your project, but make sure you have adequate lighting and ventilation (if necessary). Required tools and equipment should be located in your workspace and organized for easy access.
- Personal protective equipment (PPE) is your friend. We know you're a "pro" DIY-er, but investing a few bucks in PPE is essential for most home projects. Stock up on safety goggles, dust masks, ear plugs (or noise reduction ear protectors), gloves and any other kind of protection you'll need for your project. Remember to wear appropriate clothing and shoes. (Ditch the sandals for this!)
- Work slowly, and clean as you go. When you rush through a DIY project, you'll likely end up with less-desirable results than you intended, or worse, you could make a costly or dangerous mistake. Take your time, and remember that you are in control of the project. You should also clean as you go to ensure a safer workspace. Pick up any scrap materials, tools that aren't in use and any tripping hazards.
- Be cautious with power tools. Annually, 8 percent of electrocutions in the U.S. are attributed to improper use of power tools. The Electrical Safety Foundation International offers these safety tips:
 - Use ground fault circuit interrupters (GFCIs) with every power tool to protect against electrical shock.
 - Never use power tools near live electrical wires or water pipes.



Tackling a DIY home project is incredibly satisfying, but many of these projects can come with risks. Keep safety in mind as you take on any home improvements. Photo credit: Roselyn Tirado

- Use extreme caution when cutting or drilling into walls where electrical wires or water pipes could be accidentally touched or penetrated.
- If a power tool trips a safety device while in use, take the tool to a manufacturer-authorized repair center for service.
- Do not use power tools without the proper guards.
- When using a wet-dry vacuum cleaner or a pressure washer, be sure to follow the manufacturer's instructions to avoid electrical shock.

Remember: You should only tackle DIY home projects within your skill and comfort levels. For projects that require extensive electrical work, we strongly recommend you hire a licensed, qualified electrician for assistance.

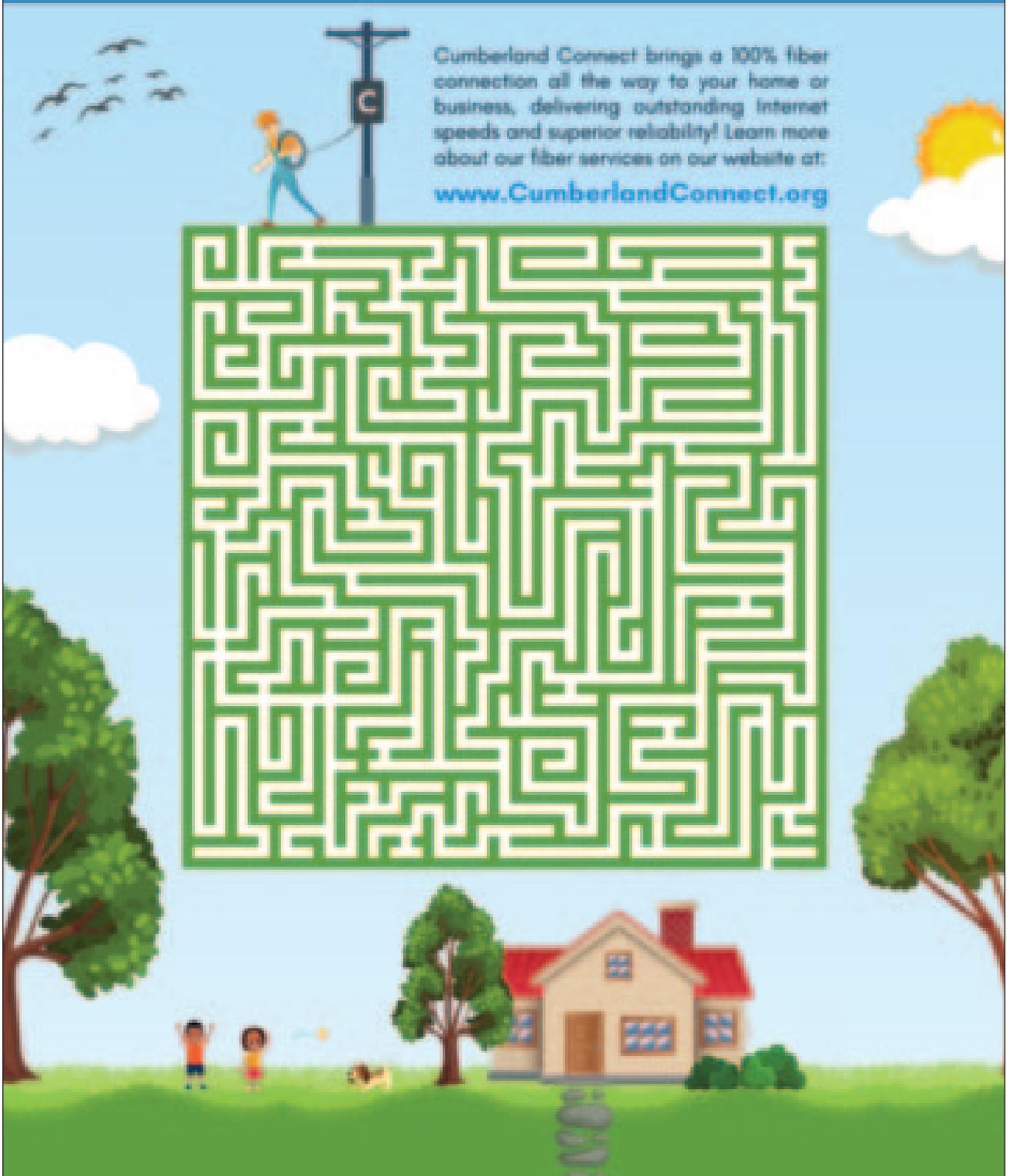
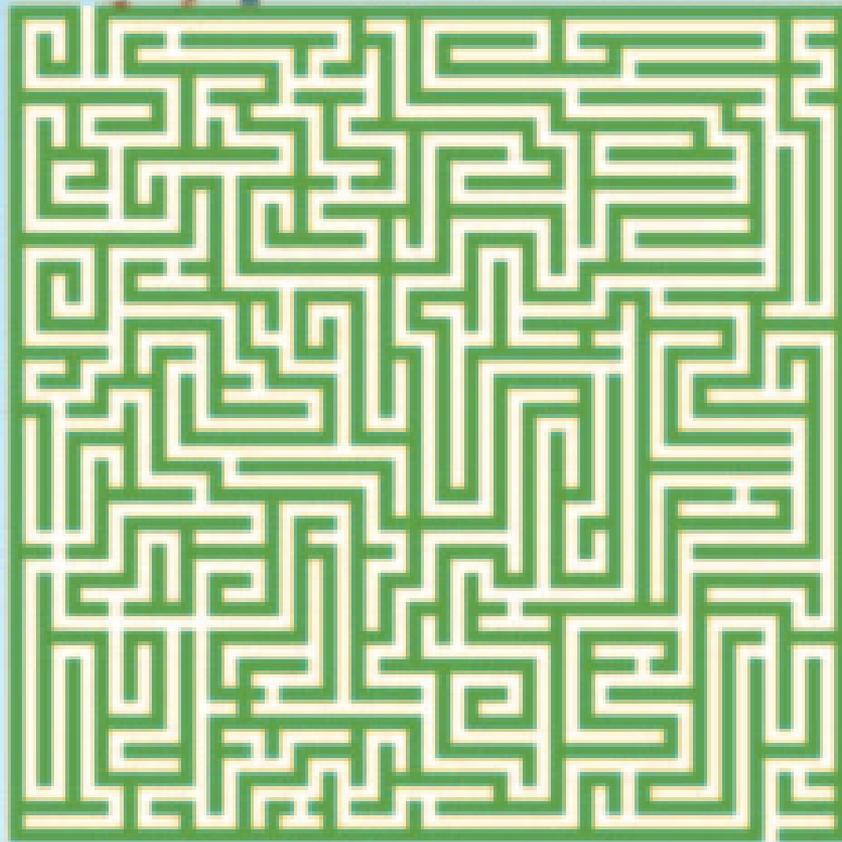
To learn more about electrical safety, visit us online at cemc.org/safety.html.

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56 percent of the nation's landscape.

Help our crews connect our fiber line to the home!



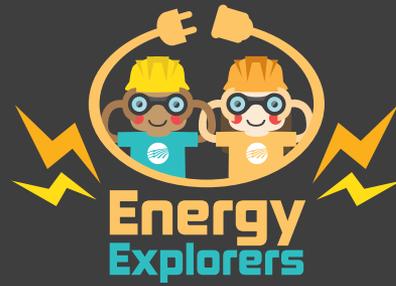
Cumberland Connect brings a 100% fiber connection all the way to your home or business, delivering outstanding internet speeds and superior reliability! Learn more about our fiber services on our website at: www.CumberlandConnect.org



ELECTRICAL SAFETY MONTH WORD SEARCH

May is Electrical Safety Month!

Read the safety tips below, then find and circle all the bolded words in the puzzle.



E J E Q L V T S O K F A B T T
L S R Y S D E D D E H N Y X J
E D A M A G E D B I J L G E V
C N V J L H W M E B U R I T O
T S C N K R W C D M S Q A N A
R B M Z D G D S R R N R I Q I
I J Z O F Y D F O C O D O L F
C S C Y K R Z D O V N U V I D
A Z U T O E F Q M T T B R B Q
L K Y C K X A P N L A E J B W
K I M W A Q A L E Z R N L Y E
E Z K T A L M T A I G P X I D
D R A Z A H S Y S R F J J I J
E F E B A S P K L V M Z H L M
E L E C T R O N I C S S N W T

WORD BANK:

- Do not use any electrical **cords** that feel warm to the touch or are **damaged** in any way.
- Remind parents or adults in your home to test **smoke alarms** every month. Alarms should be installed in every **bedroom**, outside each sleeping area and on every level of your home.
- Do not overload electrical **outlets**. Overloading creates a potential fire **hazard**.
- Keep all **liquids** away from **electronics**, including TVs, computers and gaming consoles.
- Do not run **electrical** cords under rugs or carpet. This creates a **fire risk**.