

BRUNSWICK ELECTRIC

MEMBERSHIP CORPORATION

MEMBER HANDBOOK











On behalf of the Board of Directors and employees, welcome to Brunswick Electric Membership Corporation

JOSH WINSLOW, CEO

BEMC operates on a not-for-profit business model and is 100 percent owned by the members it serves – you! We're committed to providing the safest, most reliable electricity at the lowest possible cost. But being an electric cooperative means much more than just providing electricity. It means striving every day to make a brighter future for our members, and to make a difference in the world in which they live.

We serve our local members by:

- supporting our local communities
- maintaining affordable rates through targeted energy-efficiency programs
- offering flexible, value-added services to fit each member's lifestyle
- practicing environmental stewardship and sustainability

You are invited to read through this guide to learn more about your co-op, the services we provide, and the programs we offer to benefit the community. Can't find what you are looking for? Please call and speak with our member services team at 800-842-5871, Monday through Friday between 8 a.m. and 5 p.m. or stop by one of our three offices. We're here to serve you and we look forward to meeting you.

Thank you,

Josh Winslow

CFO

7 Cooperative Principles



OPEN AND VOLUNTARY MEMBERSHIP

Open to all persons able to use services and accepting of responsibilities.



DEMOCRATIC MEMBER CONTROL

Members actively participate in setting policies and making decisions.



MEMBERS' ECONOMIC PARTICIPATION

All members invest in their co-op. People, not shareholders, benefit from profits.



AUTONOMY AND INDEPENDENCE

Co-ops never compromise their democratic member control.



EDUCATION, TRAINING, AND INFORMATION

Opportunities for members, employees and greater community.



COOPERATION AMONG COOPERATIVES

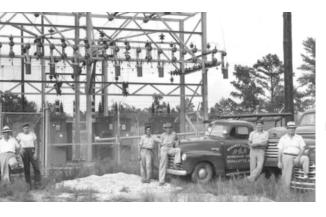
Working together is the best strategy to empower members and build a stronger economy.



CONCERN FOR COMMUNITY

Contribute to sustainable development of their communities by sourcing and investing locally.

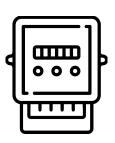
BEMC Overview



1939 Energized our first lines

approximately 110,000

meter locations in Brunswick, Columbus,







board members, democratically elected by the membership, tasked with governance and oversight of the cooperative's performance



Office locations in Supply, Whiteville and Southport/Oak Island



reliability rating of greater than 99.9%, which is the amount of time your power is on

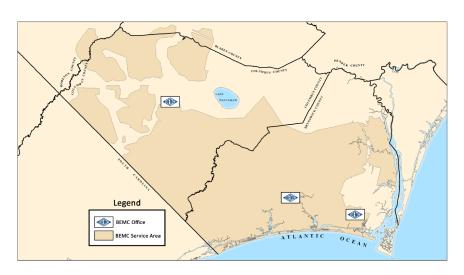
Power Source

BEMC is a distribution cooperative.

BEMC builds and maintains over 7,065 miles of local, member-owned transmission and distribution power lines. Power is purchased through our partnerships with NC co-ops, which allows us to leverage low-carbon sources of electricity at the best market prices. BEMC utilizes integrated grid technologies to ensure reliability and value for the membership.



Service Area



BEMC serves Brunswick, Columbus, and parts of Bladen and Robeson counties.

Bill Payment Options



SmartHub: use your computer, smart phone or tablet to view your bills, and make secure payments. Monitor your energy use 24/7 and set threshold alerts to prevent any surprises on your bill. Download SmartHub for free at the Apple Store or Google Play.

Automatic Draft: on time, every time.

24/7 automated phone system: call 866-934-6830.

Bill Payment Terminals (BPTs): located throughout our service area. Visit bemc.org for a complete list of locations.

PrePay Power: take control of your spending with PrePay Power.
Pay for your power in advance and only buy more when you need more.

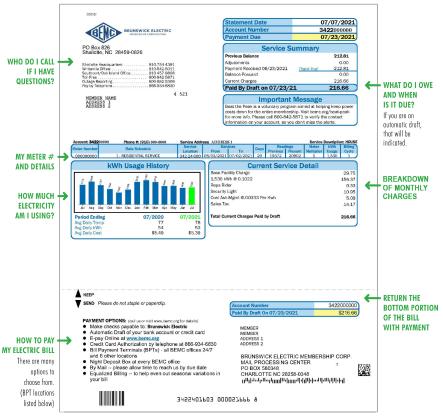
Equalized Billing: evens out the seasonal variations in your electric bill so that you pay a standard amount each month.

By Mail: please be sure to allow at least five (5) business days for your payment to reach us.

In-person: at any of our three locations - Supply, Whiteville, or Southport/Oak Island, during business hours of 8 AM - 5 PM, Mon-Fri. Pay your bill at the counter or drive-through window, or after hours through the night depository.

For more information on payment options, please call 800-842-5871.

Explaining Your Bill

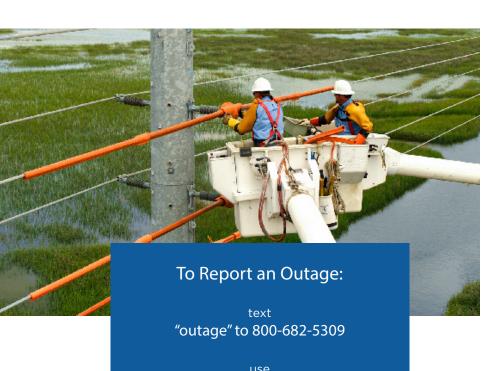


Questions? Call us at 1-800-842-5871 Business hours are 8am-5pm Mon-Fri

You can pay your bill anytime by credit or debit card by calling 1-866-934-6830 or pay by cash, check or debit/credit card at any BEMC Bill Payment Terminal listed below.

If Your Power Goes Out

If you are calling to report an outage, the location of your outage can be identified immediately by the phone number we have associated with your physical address. If you are not calling from the outage location, phone, when prompted, enter the phone number of the location where your outage is occurring. To see a current list of outages, visit outage-maps.bemc.org.



bemc.org/report-power-outge

online outage form

SmartHub

call 800-682-5309

Energy Programs



Connect to Save

With Connect to Save, we work together to reduce energy use on the hottest and coldest days of the year to save you money and help keep rates affordable for everyone.

There are two ways to save.

- 1. If you have a smart thermostat, enroll it in our program and receive a \$50 incentive and \$4 monthly credit on your bill.
- 2. If you don't have a smart thermostat, get one through our program for free or as low as \$25, have it professionally installed for free, and earn a \$50 annual incentive.

Community Solar

Members who wish to generate their own renewable electricity, but don't want the hassle of installing or maintaining their own solar array may participate in our community solar program by purchasing the output of one or more solar panels.



BEMC has two community solar farms, one in Brunswick County and one in Columbus County, with more than 700 panels available for lease through this program.



Rooftop Solar

Members who want to generate their own renewable electricity, but maintain a connection to the grid, are fairly compensated by BEMC for their solar panels' output.

Owners of small renewable energy systems receive monthly retail credit for a portion of the electricity their panels generate.

Time of Use

BEMC has a Time of Use (TOU) Rates will use more electricity when demand is low or during off-peak hours by paying less per kWh than our standard energy usage charge.



On-Peak Summer



April 16 - October 15 2 p.m. to 6 p.m. Weekdays

On-Peak Winter



October 16 - April 15 6 a.m. to 9 a.m. Weekdays

Super Off-Peak



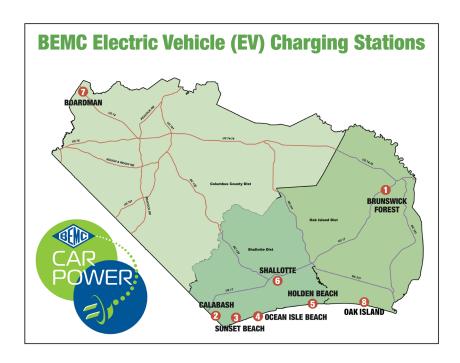
10 p.m. to 5 a.m Every day

This rate plan encourages you to use less energy when electricity demand is high or on-peak hours. It is ideal for those who can avoid using high-wattage appliances during on-peak hours.

For more information on on these programs, please call 800-842-5871.

EV Charging Stations

BEMC has eight electric vehicle (EV) charging stations across our service territory.



- 1. Brunswick Forest, 1112 E. Cutlar Crossing, Level II charger
- 2. Calabash, 1045 River Road, Level II charger
- 3. Sunset Beach, 419 Sunset Blvd., Level II charger
- 4. Ocean Isle, Monroe St., Level II charger
- 5. Holden Beach, 107 S. Jordan Blvd., Level II charger
- 6. Shallotte, 123 Mulberry St., Level II charger
- 7. Boardman, 1029 Old Boardman Rd., DC Fast Charger
- 8. Oak Island, 182 Southeast 46th St., Level II Charger

Community Programs



Warm Homes, Warm Hearts:

This program allows our service territory members to help keep their neighbors warm during winter by donating funds to this campaign. Every year, BEMC matches up to \$50,000 for all donations. All funds from this program are administered to members in need through Brunswick Family Assistance and the Columbus County Department of Aging. Since 2008, more than \$1 million has been raised for this heating assistance program.



NC Electric Cooperatives Youth Tour:

BEMC sponsors two students each year to visit Washington D.C. through the Electric Cooperative Youth Tour. During their trip, students meet federal elected officials, learn about our nation's history, the cooperative business model, and the importance of civic engagement.



College Scholarship Program:

BEMC awards two scholarships of \$5,000 each to high school seniors from Brunswick County and the Columbus County area served by BEMC.



Carolina Country Magazine:

As a member of BEMC you will receive a free copy of Carolina Country each month. The magazine is filled with stories of people across the state, our monthly newsletter, tips for saving energy, recipes and more.



Supporting Innovation in Classrooms:

The Bright Ideas grant program was created in 1994 at Brunswick Electric and has since been adopted by all electric co-ops in North Carolina. This program provides funds to teachers for special, innovative classroom projects that may otherwise not be funded. To date, the program has provided almost \$11 million in education grants across the state.



Funding for Community Service Projects:

Each year, BEMC provides about \$35,000 in grants to community groups and non-profit organizations that make a difference in the lives of our members. Funding for these grants comes from the equipment auction at our annual membership meeting. Since 2003, BEMC has granted more than \$750,000 to area non-profit organizations.



Weatherization Loans:

BEMC provides low-interest loans to qualified members to help you make energy efficiency improvements to your homes and businesses.

IMPORTANT NUMBERS

Brunswick Electric Customer Service	800-842-5871
Supply Headquarters	910-754-4391
Whiteville District Office	910-642-5011
Oak Island District Office	910-457-9808
BEMC Automated Payment System	866-934-6830
North Carolina No Cuts	800-632-4949 or 811

OFFICE LOCATIONS

Headquarters

795 Ocean Hwy W Supply, NC 28462

Whiteville District Office

2228 New Britton Hwy E Whiteville, NC 28472

Southport/Oak Island District Office

4335 Southport-Supply Rd Southport, NC 28461

Mon-Fri. 8:00 am - 5:00 pm

To report an outage, please call 800-682-5309



Brunswick Electric Membership Corporation PO Box 826, Shallotte, NC 28459 www.bemc.org