BRUNSWICK ELECTRIC
MEMBERSHIP CORPORATION

MEMBER HANDBOOK

JOSH WINSLOW, CEO

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

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
CEO

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.

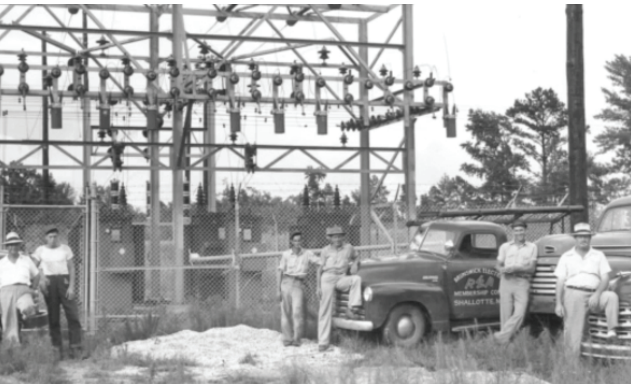
COOPERATION AMONG COOPERATIVES

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

CONCERN FOR COMMUNITY

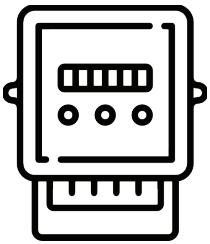
Contribute to sustainable development of their communities by sourcing and investing locally.

BEMC Overview



1939
Energized our first lines

approximately
120,000
meter locations in Brunswick, Columbus, and parts of Bladen and Robeson counties



co-op in
North Carolina

10
board members, democratically elected by the membership, tasked with governance and oversight of the cooperative's performance

Employ more than
200
of your friends and neighbors

Office locations in
Supply, Whiteville and
Southport/Oak Island

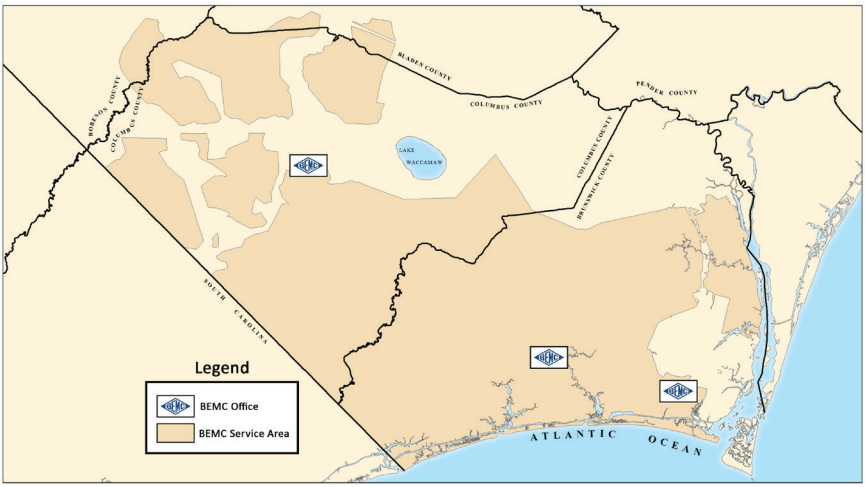
99.9%
Consistently achieve a reliability rating of greater than 99.9%, which is the amount of time your power is on

Power Source

BEMC is a distribution cooperative.

BEMC builds and maintains over 7,776 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.

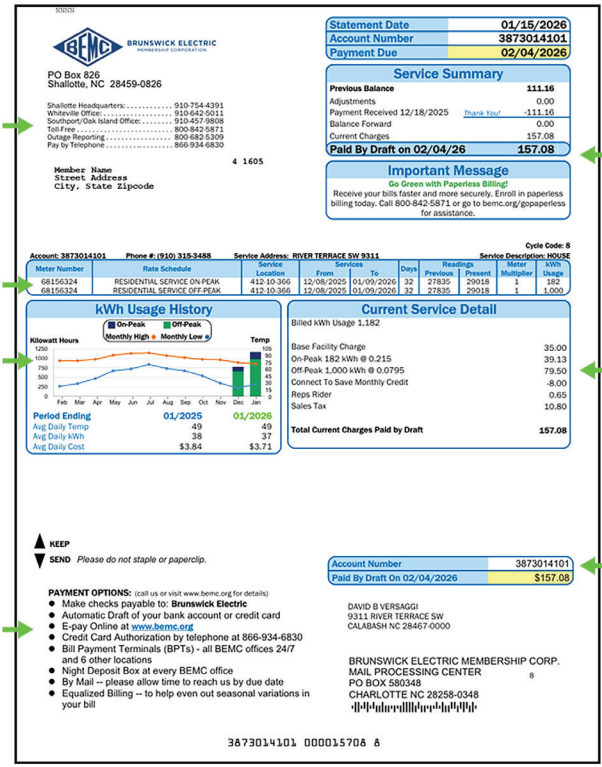
Equalized Billing: evens out the seasonal variations in your electric bill so that you pay a standard amount each month.

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



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BRUNSWICK ELECTRIC MEMBERSHIP CORPORATION

PO Box 826
Shallotte, NC 28459-0826

Shallotte Headquarters: 910-754-4391
Whiteville Office: 910-642-5011
Southport/Oak Island Office: 910-457-9808
Toll Free 800-842-5871
Outage Reporting 800-682-5309
Pay by Telephone 866-934-6830

4 1605

Member Name
Street Address
City, State Zipcode

Statement Date	01/15/2026
Account Number	3873014101
Payment Due	02/04/2026

Service Summary

Previous Balance		111.16
Adjustments		0.00
Payment Received 12/18/2025	Thank You!	-111.16
Balance Forward		0.00
Current Charges		157.08
Paid By Draft on 02/04/26		157.08

Important Message

Go Green with Paperless Billing!

Receive your bills faster and more securely. Enroll in paperless billing today. Call 800-842-5871 or go to bemc.org/gopaperless for assistance.

Cycle Code: 8

Account: 3873014101 Phone #: (910) 315-3488 Service Address: RIVER TERRACE SW 9311 Service Description: HOUSE

Meter Number	Rate Schedule	Service Location	Services From	Services To	Days	Readings Previous	Readings Present	Meter Multiplier	kWh Usage
68156324	RESIDENTIAL SERVICE ON-PEAK	412-10-366	12/08/2025	01/09/2026	32	27835	29018	1	182
68156324	RESIDENTIAL SERVICE OFF-PEAK	412-10-366	12/08/2025	01/09/2026	32	27835	29018	1	1,000

kWh Usage History

Period Ending	01/2025	01/2026
Avg Daily Temp	49	49
Avg Daily kWh	38	37
Avg Daily Cost	$3.84	$3.71

Current Service Detail

Billed kWh Usage 1,182

Base Facility Charge	35.00
On-Peak 182 kWh @ 0.215	39.13
Off-Peak 1,000 kWh @ 0.0795	79.50
Connect To Save Monthly Credit	-8.00
Reps Rider	0.65
Sales Tax	10.80
Total Current Charges Paid by Draft	**157.08**

KEEP
SEND *Please do not staple or paperclip.*

Account Number	3873014101
Paid By Draft On 02/04/2026	$157.08

PAYMENT OPTIONS: (call us or visit www.bemc.org for details)

- Make checks payable to: **Brunswick Electric**
- Automatic Draft of your bank account or credit card
- E-pay Online at www.bemc.org
- Credit Card Authorization by telephone at 866-934-6830
- Bill Payment Terminals (BPTs) - all BEMC offices 24/7 and 6 other locations
- Night Deposit Box at every BEMC office
- By Mail -- please allow time to reach us by due date
- Equalized Billing -- to help even out seasonal variations in your bill

DAVID B VERSAGGI
9311 RIVER TERRACE SW
CALABASH NC 28467-0000

BRUNSWICK ELECTRIC MEMBERSHIP CORP.
MAIL PROCESSING CENTER
PO BOX 580348
CHARLOTTE NC 28258-0348

3873014101 000015708 8

WHO DO I CALL IF I HAVE QUESTIONS?

WHAT DO I OWE AND WHEN IS IT DUE?

If you are on automatic draft, that will be indicated.

MY METER AND DETAILS

HOW MUCH ELECTRICITY AM I USING?

BREAKDOWN OF MONTHLY CHARGES

RETURN THE BOTTOM PORTION OF THE BILL WITH PAYMENT

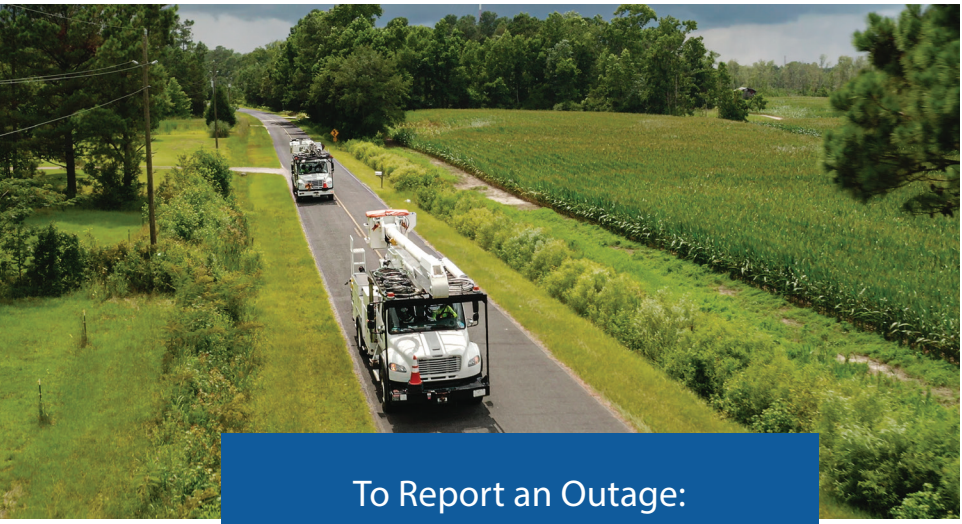
HOW TO PAY MY ELECTRIC BILL

There are many options to choose from. (BPT locations 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, 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.



To Report an Outage:

text
"outage" to 800-682-5309

use
SmartHub

call
800-682-5309

online outage form
bemc.org/report-power-outage

Energy Programs

Connect My Thermostat

With Connect My Thermostat, 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.

Sign up to save!

Beginning December 1, 2026: Enroll your existing smart thermostat and receive $50 upfront and a $35 each year you participate. Enrolling allows BEMC to make minimal adjustments to your HVAC settings during a limited number of peak demand periods.

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 credit for the electricity their panels generate.

Off-Peak Advantage

The optional Off-Peak Advantage rate is designed for members who can maximize electrcity use during off-peak hours. Compared to our standard time-based rate, this plan has higher on-peak prices but offers lower off-peak rates.

OFF-PEAK ADVANTAGE

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

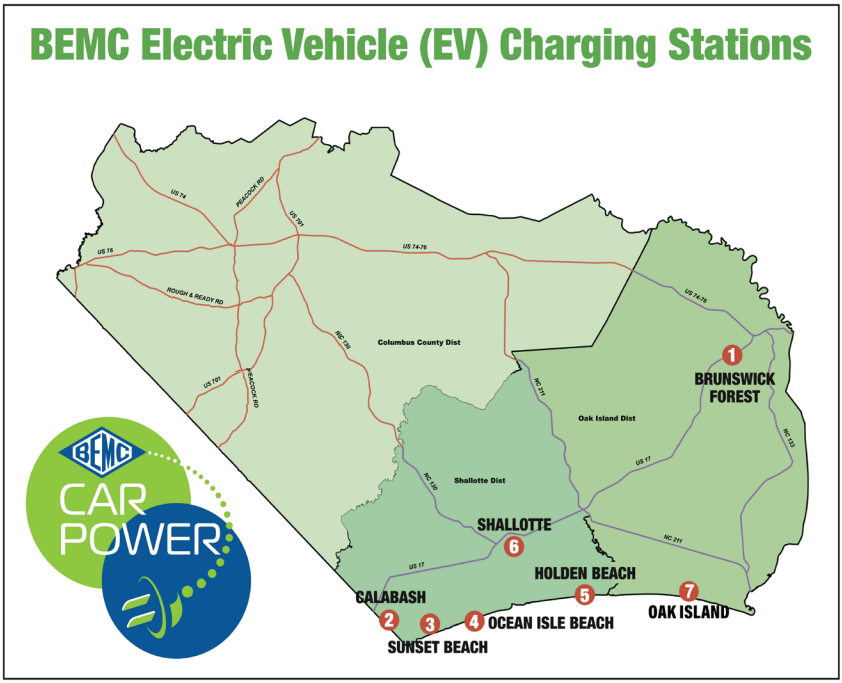
10 p.m. to 5 a.m.
Every day

The Off-Peak Advantage is most rewarding for members who can shift energy-intensive tasks – such as doing laundry, cooking and heating/cooling – away from peak hours.

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

EV Charging Stations

BEMC has seven 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. 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 eight scholarships of $2,000 each to high school seniors from the Brunswick County and 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 up to $2,000 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 up to $2,500 to community groups and non-profit organizations that make a difference in the lives of our members. Funding for these grants comes from BEMC's equipment auction. Since 2003, BEMC has granted more than $750,000 to area organizations.

Energy Efficiency 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
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www.bemc.org