

Privacy Policy

Clay Electric Cooperative, Inc.

In the course of doing business with you, we collect information about you that is necessary to provide you with our services. At Clay Electric, we recognize the importance of protecting this information and strive to maintain our customer's privacy.

The Information We Collect

At Clay Electric, we routinely collect and maintain nonpublic personal information about you, to provide you with the services you request and to service your account. This information includes:

- Information we receive from you on applications, through clayelectric.com and other means, including name, address, telephone number, social security number, email address and property information;
- Information regarding your transactions with us, such as electric usage, service history, payment history, billing information and financial account information;
- Information regarding your capital and patronage account and contact information for former members resulting from membership and governance activities;
- Information we receive from credit reporting agencies and other groups regarding credit history and other reports;
- Information obtained through samples or surveys of Clay Electric member-consumers to identify needs or improve services. This information may be compiled in aggregate form for Clay Electric Cooperative management activities;
- Additional information that is collected and maintained when and to the extent appropriate to provide services.

We are committed to maintaining accurate, complete and appropriate information about member-consumers as necessary for the purpose for which the information is to be used. Clay Electric generally permits its member-consumers to access and seek correction of records about themselves that are maintained and used by Clay Electric to provide service, for billing, and to manage capital accounts. Any requests for, or disputes relating to, access, correction, or other matters should be reported to Clay Electric, and we will do our best to resolve any questions or problems that may arise regarding the use of member-consumer information.

Protecting Your Information

We are committed to protecting your nonpublic personal information. Clay Electric collects information solely through lawful and fair means and for appropriate purposes. At Clay Electric, we maintain high standards to ensure the security and confidentiality of our records and our customer's information and we are committed to maintaining appropriate and accurate information about members for purposes that are suitable to its operations and management. We have designed our business practices so that the personal information of our customers is lawfully and properly gathered,

stored and processed, so that customer information is only available to those individuals who may need it to provide you with our services. We have established physical, electronic and procedural safeguards to protect customer information as well. However, no record or computer system can ever be protected against every possible hazard. Clay Electric is committed to providing reasonable and appropriate security to protect against foreseeable hazards. Additionally, should your relationship with us end at some time in the future, your information will remain protected as outlined in this notice. For additional information on our website and internet security, please see the Privacy Statement posted on clayelectric.com.

Sharing With Affiliated Third Parties

We may share the information we collect, as described above, with companies, affiliates and contractors that work with us or provide services on our behalf, so that we may provide you with the services that you have requested. These companies might assist us, for example, in fulfilling your service request, processing your account or assisting us with maintenance on your account. All third parties are contractually obligated and employees are required to keep the information that we provide to them confidential and they must use the information only to provide the services we have asked them to perform.

Membership lists may be disclosed to a member-consumer of the cooperative for proper purposes, such as in connection with Cooperative election activities. Such disclosures will only be made in accordance with a policy adopted by the Board, and further uses of any lists so disclosed will be subject to that policy.

Sharing With Non-Affiliated Third Parties

Clay Electric does not sell, share, rent, loan, exchange or otherwise disclose customer information with marketing firms or other non-affiliated third parties. We may share information with commercial and consumer credit bureaus and similar organizations, and otherwise as required or permitted by law, such as in response to a subpoena. We also may share nonpublic personal information when specifically authorized to do so by you. Further, Clay Electric reserves the right to share member-consumer records with other utilities under shared service agreements or to meet operational requirements.

Modifications to Our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with non-affiliated third parties. Before we do, we will provide you with a revised privacy policy and give you the opportunity to elect not to participate in that type of information sharing. This policy is not a formal limitation on the ability of Clay Electric to use, manage, and disclose its records as Clay Electric determines to be necessary, appropriate, or required by law.

3040-24536

The Clay Electric Cooperative, Inc. _____

Power Line

March 2016

March bills reflect Capital Credits refund for entitled members

The co-op's board of trustees declared a \$6 million Capital Credits refund for members who received service from 1988 through 2014.

Before the board decides whether a refund can be made, it carefully considers a variety of data and economic conditions. Following this review, the board decided it was prudent to refund \$6 million. This will be the co-op's 42nd consecutive refund of Capital Credits.

Current members of the co-op who are entitled to a refund will receive a credit on their March bills. For those entitled to a refund but who no longer receive service from Clay, a check will be mailed around mid-March. Capital Credits reflect each member's pro-rata share of any margins left over at the end of the year after all expenses are paid.

Capital Credits are one of the important benefits of receiving service from a not-for-profit electric cooperative.

If you have any questions about Capital Credits, contact your nearest district office.

Clay Electric's toll-free automated
outage reporting line

1-888-434-9844



Clay Electric Cooperative, Inc. _____

Member Since 1901

MEMBER SERVICES

ONLINE ACCOUNT INFORMATION

Visit clayelectric.com to access your account information:

- View your bill statement/account history
- Sign up for Average Billing Plan
- Make a one-time payment online
- View current charges & account balance
- View account balance
- View estimated meter reading dates
- Request emailed bill statements (Clay eBill)
- Sign up for automatic monthly payment plan
- Report your power outage:

<https://outagereport.clayelectric.com>

CLAY ELECTRIC GO - New mobile application for Android and Apple devices. Available for free download.

REMOTE METER READING (RMR) - Enables a co-op meter reader to obtain the meter reading without entering the homeowner's property. The monthly charge is \$1.95.

ENERGY SMART REBATE PROGRAM - Offers rebates for members who install additional insulation in their homes, or who install a high efficiency heat pump or solar water heating system.

ENERGY EFFICIENCY LOANS - Available for the purpose of installing certain energy efficiency measures, including metal roofing and solar water heaters.

SURGEBLASTER - High quality surge protection equipment at a low monthly lease.

PAYMENT STATIONS - Clay has contracted with Fidelity Express to offer payment stations for paying your electric bill at various businesses in the co-op's service area. Fidelity Express charges \$1.50 for each transaction. A list of payment locations is available at clayelectric.com and at your local district office.

CO-OP CONNECTIONS CARD - A national discount card program. It offers 10-60 percent discounts on prescription drugs at participating pharmacies, as well as special discounts and deals from local and national businesses!

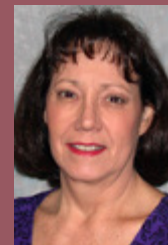
Longtime employees retire from co-op after decades of service



Crews



Carson



Chesser



Webber



Parks

Several longtime employees retired from the co-op recently.

Frankie Crews, Chris Carson, Frances Chesser, Gary Webber, Sparky Parks, Bill Wilson and Bob Howard retired earlier this year after a combined 230 years of service.

Frankie Crews, district storekeeper in the Lake City District, retired from the co-op on Jan. 12 after 43 years of service.

Chris Carson, member services representative in the Keystone Heights District, retired from the co-op on Jan. 8 after 34 years of service.

On Jan. 29, Frances Chesser retired from the Finance Department after 42 years of service.

Gary Webber and Sparky Parks each



Wilson



Howard

retired from Fleet Services with 30 and 32 years of service, respectively.

Bill Wilson retired from the Engineering Department with 16 years of service.

On Jan. 29, Bob Howard retired from the Control Center in Operations with 33 years of service.

Power Line is an informational publication of Clay Electric Cooperative, Inc. It is distributed monthly with members' billing statements. If you have questions or comments about the Power Line publication, contact Editor Kathy Richardson at P. O. Box 308, Keystone Heights, FL 32656; email: KRichardson@clayelectric.com.

Clay Electric also publishes the Kilowatt in January, March, May, July, September and November. The Kilowatt is the official voice of Clay Electric and has been published continuously since 1948 as an informational and educational service for co-op members.

Clay Electric's website (<http://www.clayelectric.com>) offers online services such as payments, and information about the co-op's programs and services. Clay Electric's Board of Trustees will meet on March 24 and April 26 beginning at 12:30 p.m. in Keystone Heights.

Members' opinions sought

Clay Electric will be gathering the opinions of its members through a telephone survey being conducted this month. The results of the survey will help the co-op evaluate its services and communications efforts. The survey will be conducted by TSE Services of North Carolina and should take only a few minutes. Members are encouraged to participate in the survey if they receive a phone call. Those with questions should call the Member & Public Relations Department (352-473-8000 x8265).