

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.

3040-25109

The Clay Electric Cooperative, Inc. _____

Power Line

March 2017

Join us for Annual Meeting on March 30

Clay Electric's 79th Annual Meeting will be held March 30 in Keystone Heights.

Members will find it to be an activity-filled day. There will be health screenings, a delicious grilled chicken lunch, energy-related exhibits and a chance to win a door prize. This year's grand prize is a 2007 Chevy Colorado pickup truck.

An important part of the day is the business portion of the meeting, which takes place beneath the big tent located alongside Highway 100.

Following a brief morning session which begins at 9 a.m., the polls open for members to cast their ballots to elect three members to Clay Electric's board of trustees. On Annual Meeting day, polls will remain open until 4 p.m.

The afternoon business session begins at 1 p.m. and will include comments by Board President Dewitt Hersey and General Manager/CEO Ricky Davis.

Can't make it to Annual Meeting?
Turn over to see how to
Vote by Mail



Clay Electric Cooperative, Inc. _____

A Triadstate Energy Cooperative

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>

CHECKOUT BY PAYGO - An account-specific barcode is on the back of each bill. This barcode payment is called CheckOut by PayGo and is offered through the PayGo company. Members can pay their bills using the barcode at Dollar General stores. Cash will be accepted at all locations. A convenience fee of \$1.95 will be added at checkout. CheckOut by PayGo is a real-time cash payment solution.

OPERATION ROUND UP - Operation Round Up is a program to generate and collect voluntary donations that are used to benefit organizations in Clay Electric's service area for the purpose of improving the quality of life of our members and their communities. Participating members' electric bills are rounded up to the next dollar amount. The funds are placed in a separate account to be allocated by the Clay Electric Foundation.

PROJECT SHARE - Help others by designating a tax-deductible amount to be added to your electric bill or make a one-time donation.

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.

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.

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 28 beginning at 12:30 p.m. in Keystone Heights.

Can't attend Annual Meeting on March 30? Then vote by mail by March 27

How do I request a ballot?

To request a mail ballot, you will need to provide your account number that is associated with your membership. This account number begins with an asterisk (*) and can be found on your electric bill statement. Request a ballot by either:

- Calling 1-800-239-2385 toll-free, or
- Emailing clayelectric@clayelections.com and providing the name and account number.

When can I request a mail ballot?

- The deadline to request a ballot is no later than March 21.
- All ballots must be received by March 27 by 4 p.m. via U.S. mail to the designated P.O. Box for the ballots to count.
- Ballots will only be mailed to the member's billing address. There will be no exceptions.

How do I vote?

- Instructions for completing the mail ballot are included in the ballot packet.
- Members will not be able to bring their mail ballots to the Annual Meeting. Members at the annual meeting will only be allowed to vote through the traditional in-person method.

- Mail ballots will only be accepted in the return envelope delivered by USPS to the P.O. Box on the return envelope.

- Mail ballots will not be accepted at Clay Electric offices or at the Clay County Supervisor of Elections office.

- Per Clay Electric bylaws, once a mail ballot is cast, no in-person voting will be allowed for that member at the Annual Meeting.

Prize Drawings

All members who vote by mail ballot will be placed in a separate prize drawing contest to win one of 12 bill credits. One prize will be a \$500 bill credit, one will be a \$250 bill credit, and 10 bill credits of \$50 will be awarded. If more than 750 members vote by mail, an additional 15 prizes of \$50 will be drawn, so please encourage your friends and family members who are Clay Electric members to vote. Winners will be notified within two weeks of the Annual Meeting.

Members who vote by mail can still attend the Annual Meeting, but they will not be eligible to win any of the door prizes, including the grand prize.

March bills reflect Capital Credits refund

The co-op's board of trustees declared a record \$8 million Capital Credits refund for members who received service from 1988 through 2015.

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 \$8 million. This will be the co-op's 43rd 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.