



MEMBER HANDBOOK

VISIT PAGE 10 TO LEARN ABOUT
REPORTING A POWER OUTAGE

OUR MISSION STATEMENT:

**ENHANCING THE RURAL WAY
OF LIFE THROUGH UNITED**

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WELCOME TO UNITED!

Hello, I'm Jim Bagley, Chief Executive Officer of United Electric Cooperative and United Fiber. On behalf of the Board of Directors and employees, we welcome you to United Electric Cooperative. United Electric Cooperative is a non-profit electric cooperative that has served rural areas in northwest Missouri and southwest Iowa with reliable and affordable electricity for over 86 years. United Electric Cooperative is owned by the members we serve and governed by a board of directors. United Electric serves over 9,800 meters across NW Missouri and SW Iowa and has approximately 3,600 miles of distribution lines. The board of directors and employees of United Electric Cooperative are committed to improving the quality of life for our member-owners. We hope you find this booklet helpful in learning more about your cooperative and the services we offer.

Jim Bagley
Chief Executive Officer



Board of Directors

District 1-Buchanan County

Deborah Knadler

District 2-Clinton & DeKalb County

John Killgore

Bradley Veale

District 3-Andrew & Holt Counties

Karen McGaughey

Donald Schnitker

District 4-Gentry County

Phillip Jensen

Jon Runde

District 5-Nodaway County

Scott Linville

Francis Schieber

John A. Schenkel

District 6-Worth County

Pat Hardy

District 7-Page, Taylor & Ringgold County

Jerry J. Fine

You Are A Member-Owner

Cooperatives are owned by those they serve, which means that you are one of over 7,800 member-owners of United Electric. Our employees live in the communities we serve and provide a local presence that you, the members, deserve. United holds numerous events including our Annual Meeting to show appreciation to its members. The Annual Meeting is your opportunity to become involved by electing the directors that represent you and our opportunity to inform our members about changes and progress of the past, opportunities and obstacles of the present, and the direction of the future. It's a fun-filled event for members and their families, in addition to the business meeting. The strength of our Cooperative comes from our members. Informed and concerned members that stay involved by electing those people who value our way of life and work to improve the quality of life in rural Missouri.



District Locations

Savannah Headquarters

Mail: PO Box 319

Savannah, MO 64485

Visit: 401 North Hwy 71

Savannah, MO 64485

Email: contact@ueci.coop

Phone: 800-748-1488

Hours: Monday-Friday,

8:00am-4:30pm

Payment dropbox is available
at this location.

Maryville Location

Mail: PO Box 757

Maryville, MO 64468

Visit: 1016 South Main St

Maryville, MO 64468

Email: contact@ueci.coop

Phone: 800-748-1488

Hours: Monday-Friday,

8:30am-5:00pm

Payment dropbox and drive-up
window are available at this
location.

St. Joseph Location

Mail: PO Box 319

Savannah, MO 64485

Visit: 507 N. 36th Street

St. Joseph, MO 64506

Email: contact@ueci.coop

Phone: 800-748-1488

Hours: Monday-Friday,

8:30am-5:00pm

Payment dropbox and drive-up
window are available at this location.

Social Media

United Electric Cooperative shares information on Facebook, Twitter, and Instagram, to give you the most accurate and up-to-date information. Like or follow us to stay current on what is happening at your Cooperative. These sites provide outage updates, storm preparation energy-saving tips, member events, informative videos, and programs that can help you as a member!



facebook.com/UnitedElectricCoop/



instagram.com/united_electric_coop/



twitter.com/UnitedElecCoop

SmartHub Mobile App



Manage Your
Account



View and Pay
Your Bill



Monitor Usage
24/7



Report Service
Issues



Receive Important
Updates



Available
Anywhere, Anytime

SmartHub is a web and mobile app that allows you to do business with United like never before:

How do I get the
SmartHub App?



Outage Reports



To report an outage, call 800-748-1488!

**PLEASE HAVE YOUR ADDRESS AVAILABLE
FOR THE DISPATCHER**

Want To Receive Outage Text Messages?

United Electric has the ability to notify members via text message when there is a power outage in your area. When the power is restored, members will receive another message notifying them when the power is restored.

Email www.textalerts.coop to receive outage text messages today!

Convenient Payment Option

United Electric Cooperative offers our members several convenient options for paying their electric bills. These options are worry-free, time saving, stamp-saving, and automatic.



ONLINE BILL PAY

United is pleased to offer online bill pay for our members interested in paying their bills by credit card or debit card.

Visit www.ueci.coop and click on the **Pay My Bill** icon.

When paying your bill online, please have the following information ready:

- Account Number
- Name on Account
- Credit or Debit card information



AUTOMATED PHONE PAYMENT

United also offers an automated phone payment system, for our members interested in paying their bills by credit card or debit card.

Call **888-469-8834** and follow the prompts instructions.

When paying your bill with our automated phone system, please have the following information ready:

- Account Number
- Credit or Debit card information



Bank Draft

Bank Draft allows the amount of the electric bill to be automatically deducted from your bank account on the 9th or the 20th of each month.

Visit www.ueci.coop and click on the **MEMBERS AREA** icon, then **Convenient Payment Options** to find and download the Bank Draft Application (PDF).

When filling out the bank draft form, please have the following information ready:

- Account Number
- Name on Account
- Bank Account and Routing Number

Reading Your Bill

KWH: The total number of electric usage hours you were charged during the billing cycle.

Service Availability Fee: A minimum daily charge to have access to electrical service.

On Peak: 6:00am-8:00am
4:00pm-8:00pm

Off Peak: All other hours

Electric Subtotal: The total of all charges that equals what you need to pay for the billing cycle.

						KWH Used One Year Ago	
						2006	
Bill From	Bill To	Account #	Cycle	Rate	Service Description	Map Location	
02/01/2023	03/01/2023		1	P1	HOUSE		
Reference			Meter Number		Present Reading	Previous Reading	Mult.
RESIDENTIAL SALES					91358	89668	1.00
KWH Used					1690		
Activity Since Last Bill			\$ Amount		Current Bill Information		\$ Amount
Previous Balance			306.12		KWH CHARGES		197.73
Payment			-306.12		1690 KWH @ 0.117		
Other Adjustments			0.00		SERVICE AVAILABILITY CHARGE		42.00
Balance Prior To This Billing			0.00		20 DAYS @ 1.500		0.00
					ON PEAK - 02/23/2023 06:00PM		0.00
					5.727 KW @ 0.000		0.00
					OFF PEAK - 02/04/2023 01:00PM		0.00
					8.332 KW @ 0.000		
					ELECTRIC SUBTOTAL		239.73
					Billing Date		03/02/2023
					Net Due		239.73
					Past Due After		03/24/2023
					Gross Due		245.73

RURAL Missouri MAGAZINE



United Electric members receive Rural Missouri magazine monthly throughout the entire year. The magazine includes updates and information regarding out cooperative in addition to highlighting the best rural Missouri has to offer.

Read Rural Missouri Online

Visit <https://ruralmissouri.org> and locate the “digital edition” under the Issues tab.

Rebates

United Electric Cooperative offers rebates and incentives on the following items to help member-owners increase the energy efficiency of their homes and businesses.

- Room Air Conditioners
- Electric Water Heaters
- Heat Pump Water Heaters
- Advanced Thermostat
- Ground Source Heat Pumps
- Basement, Crawlspace, or Slab Insulation
- Air Source and Mini Split Heat Pumps
- Variable Frequency Drives for H.V.A.C. Pumps or Fans
- Level II Electric Vehicle Charging Station
- Home Energy Audits

Energy Audit Program

Home Energy Audit

United Electric Cooperative will perform home energy audits for members and recommend weatherization improvements. The Cooperative will charge \$100 for the audit, with the full amount refundable if the member makes recommended improvements within 6 months of the audit. Members may also be eligible for a \$750 match for improvements made. Contact our Member Services Department to schedule a home energy audit today.

Online Energy Audit

An online energy audit is a great way to analyze your electric usage and lower your electric bills. Touchstone Energy's online energy audit allows you to identify the best ways to save energy in your home and find the resources to make it happen, all from the convenience of home.

Generac Generators

When the power goes out... Life goes on.

GENERAC automatic standby generators offer worry-free protection against power outages, making them the #1 choice for homeowners, farmers, and business owners. With GENERAC, you can rest assured like never before.

Whether you're at home or away, your GENERAC standby generator is ready to take charge during power outages, swiftly restoring vital functions like lighting, climate control, and refrigeration within seconds.

Put an end to the hassle of portable generators, extension cords, and fuel concerns. GENERAC standby generators seamlessly operate on your LP or natural gas supply. When utility power is restored, they automatically shut down, poised for the next outage.

This service is available to both our valued members and non-members. Members enjoy an exclusive special rate. Contact us today to receive a personalized quote. 800-748-1488

Marathon Electric Water Heaters

Your trusted local Cooperative now brings you a water heater that's not only built to look great but also built to last.

Available in 50, 85, and 105-gallon sizes.

Longevity

Say goodbye to the hassle of replacing your water heater every five years. This water heater is engineered for a long lasting performance, offering you peace of mind with its long-term reliability and backed by a lifetime warranty.

No Anode Rod

Unlike traditional water heaters, the Marathon doesn't require an anode rod. This means there's nothing inside the heater to corrode over time, contributing to its long lifespan.

Trusted Cooperative

Choosing your local cooperative means more than just a quality product. It means direct access to our dedicated staff, who guide you through the process. Say goodbye to big-box stores and embrace convenience and personal care for our valued members and communities.

This service is available to both our valued members and non-members. Members enjoy an exclusive special rate. Contact us today to receive a personalized quote. 800-748-1488



United Fiber Internet, TV, and Phone services can range from residential to business depending on what services are needed.



United Fiber Internet

Faster, friendlier, fiber-optic service delivered to your door with a smile. Plus, we are data caps free with no long term contract because that's the way it should be.



United Fiber TV

We have multiple tv package options for our fiber internet customers. To find the best streaming option for your family visit <https://unitedfiber.com>



United Fiber Phone

Keep your phone number. Get rid of the outdated service.

United Fiber Core Values

For nearly a decade, United has been the trusted provider of high-speed internet. We not only deliver fast connectivity to residents and businesses, but we also actively engage and support local communities. We anticipate the direction our communities are heading and aim to enable our customers to accomplish more effortlessly. Mediocrity is not our style. That's why we strive to deliver an excellent service to our customers.



Local

We are proud to live, work, play, and volunteer in the communities we serve. We're not just faster internet; we're your neighbors.



Exceptional

Fiber internet provides faster speeds with symmetrical uploads and downloads. Plus, no data caps on any of our packages.



Honest

No surprises or gimmicks. We don't hide behind small prints or legal jargon. We keep our pricing transparent and honest.

Cooperative Bylaws

ARTICLE I: MEMBERSHIP

Section 1. Requirements For Membership.

Any person, firm, association, corporation, or body politic or subdivision thereof will become a member of United Electric Cooperative, Inc., (hereinafter called the "Cooperative") upon receipt of electric service from the Cooperative, provided that he or it has first:

- (a) Made a written application for membership therein, if requested by the board of directors;
- (b) Agreed to purchase from the Cooperative electric energy as hereinafter specified;
- (c) Agreed to comply with and be bound by the articles of consolidation and bylaws of the Cooperative and any rules and regulations adopted by the Cooperative's board of directors; and
- (d) Paid the membership fee, if any, as established by the board of directors.

No member may hold more than one membership in the Cooperative, and no membership in the Cooperative shall be transferable, except as provided in these bylaws.

Section 2. Joint Membership.

Two or more individuals may apply for a joint membership and, subject to their compliance with the requirements set forth in Section 1 of this Article, may be accepted for such membership. The term "member" as used in these bylaws shall be deemed to include two or more individuals holding a joint membership and any provisions

relating to the rights and liabilities of membership shall apply equally with respect to the holders of a joint membership. Without limiting the generality of the foregoing, the effect of the hereinafter specified actions by or in respect of the holders of a joint membership shall be as follows:

- (a) The presence at a meeting of one or all shall be regarded as the presence of one member and shall have the effect of constituting a joint waiver of notice of the meeting;
- (b) The vote of one separately or all jointly shall constitute one joint vote;
- (c) A waiver of notice signed by one or all shall constitute a joint waiver;
- (d) Notice to one shall constitute notice to all;
- (e) Expulsion of one joint member shall terminate the joint membership of each joint member;
- (f) Withdrawal of one joint member shall terminate the joint membership of each joint member; and
- (g) Only one joint member of the individuals holding a joint membership may be elected or appointed as an officer or director, provided that all meet the qualifications for such office.

Section 3. Conversion Of Membership.

- (a) A membership may be converted to a joint membership upon the written request of the holder thereof and the agreement by such holder and the joint membership applicants to comply with the articles of consolidation, bylaws and rules and regulations adopted by the board of directors; and

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(b) Upon the death of any individual who is a party to the joint membership, such membership shall be held solely by the survivor(s); provided, however, that the estate of the deceased shall not be released from any debts due to the Cooperative.

Section 4. Membership and Service Connection Fees.

The membership fee, if any, shall be established by the board of directors, upon the payment of which a member shall be eligible for one service connection. A service connection fee, if any, as established by the board of directors, may be charged for each additional service connection.

Section 5. Purchase Of Electric Energy.

Each member shall, as soon as electric energy shall be available, purchase from the Cooperative all electric energy purchased for use on the premises specified in his application for membership, and shall pay at rates which shall from time to time be fixed by the board. Production or use of electric energy on such premises, regardless of the source thereof, by means of facilities which shall be interconnected with Cooperative facilities, shall be subject to appropriate regulations as shall be fixed from time to time by the Cooperative. It is expressly understood that amounts paid for electric energy in excess of the cost of service are furnished by members as capital and each member shall be credited with the capital so furnished as provided in these bylaws. Each member shall pay to the Cooperative such minimum amount regardless of the amount of electric energy consumed, as shall be fixed by the board from time to time. Each member shall also pay all amounts owed by him to the Cooperative as and when the same shall become due and payable. Each member shall also pay all amounts owed

by him to the Cooperative as and when the same shall become due and payable.

Section 6. Termination Of Membership.

(a) Any member may withdraw from the membership upon compliance with such uniform terms and conditions as the board of directors may prescribe. The board of directors of the Cooperative may, by the affirmative vote of not less than two-thirds of all the directors, expel any member who fails to comply with any of the provisions of the articles of consolidation, bylaws or rules or regulations adopted by the board of directors, but only if such member shall have been given written notice by the Cooperative that such failure makes him liable to expulsion and such failure shall have continued for at least ten days after such notice was given. The membership of a member who for a period of six (6) months after service is available to him, has not purchased electric energy from the Cooperative, or of a member who ceased to purchase energy from the Cooperative, may be cancelled by resolution at the discretion of the board of directors;

(b) Upon the withdrawal, death, cessation of existence or expulsion of a member, the membership of such member shall thereupon terminate. Termination of membership in any manner shall not release a member or his estate from any debts due the Cooperative; and

(c) In case of withdrawal or termination of membership in any manner, the Cooperative will repay to the member the amount of the membership fee, if any, paid by him, provided, however, that the Cooperative shall deduct from the amount of the membership fee the amount of any debts or obligations owing from the member to the Cooperative.

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ARTICLE II: RIGHTS AND LIABILITIES OF MEMBERS

Section 1. Property Interest Of Members.

Upon dissolution, after (a) all debts and liabilities of the Cooperative shall have been paid, and (b) all capital furnished through patronage shall have been retired as provided in these bylaws, the remaining property and assets of the Cooperative shall be distributed among the members and former members in the proportion which the aggregate patronage of each bears to the total patronage of all members during the ten years next preceding the date of the filing of the certificate of dissolution, or, if the Cooperative shall not have been in existence for such period, during the period of its existence.

Section 2. Non-liability For Debts Of The Cooperative.

The private property of the members shall be exempt from execution for the debts of the Cooperative and no member shall be liable or responsible for any debts or liabilities of the Cooperative.

ARTICLE III: MEETINGS OF MEMBERS

Section 1. Annual Meeting.

An Annual Meeting of the Members shall be held each year at such time as shall be fixed by the board of directors of the Cooperative, within a county in the State of Missouri wherein the Cooperative provides electric service and said location shall be designated in the notice of the meeting. The Annual Meeting shall be held for the purpose of electing directors, passing upon reports for the previous fiscal year and transacting such other business as may come before the meeting.

It shall be the responsibility of the board of directors to make adequate plans and preparation for the Annual Meeting. If the day fixed for the Annual Meeting shall fall on a Sunday or legal holiday, such meeting shall be held on the next succeeding business day. Failure to hold such Annual Meeting shall not result in a forfeiture or dissolution of the Cooperative.

Section 2. Special Meetings.

Special meetings of the members may be called by resolution of the board of directors, or upon a written request signed by any three directors, by the President, or by ten per centum or more of all the members, and it shall thereupon be the duty of the Secretary to cause notice of such meeting to be given as hereinafter provided. Special meetings of the members may be held at any place within one of the counties served by the Cooperative as designated by the board and shall be specified in the notice of the special meeting.

Section 3. Notice Of Members' Meetings.

Written or printed notice stating the place, day and hour of the meeting and, in case of a special meeting or an annual meeting at which business requiring special notice is to be transacted, the purpose or purposes for which the meeting is called, shall be delivered not less than ten days nor more than twenty-five days before the date of the meeting, either personally or by mail, by or at the direction of the Secretary, or upon a default in duty by the Secretary, by the persons calling the meeting, to each member. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail, addressed to the member at his address

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as it appears on the records of the Cooperative, with postage thereon prepaid. The failure of any member to receive notice of an annual or special meeting of the members shall not invalidate any action which may be taken by the members at any such meeting.

Section 4. Quorum.

At all meetings of the members, a quorum for the transaction of business shall consist of two percent of the first two thousand members and one percent of the remaining members, whether present in person, participating electronically or submitting ballots by mail. If less than a quorum is present at any meeting, a majority of those present in person may adjourn the meeting from time to time without further notice. The minutes of each meeting shall contain a list of the members present in person.

Section 5. Voting.

Each member shall be entitled to only one vote upon each matter submitted to a vote at a meeting of the members. All questions shall be decided by a vote of a majority of the members voting. All voting shall be in person, and additionally, at the discretion of the Board of Directors, may also be carried out by use of mail ballot, absentee ballot or electronic ballot, or any combination thereof, under procedures established by resolution of the Board of Directors and disclosed concurrently with the notice of any meeting of members at which mail, absentee or electronic voting is allowed. The Board of Directors shall take all steps necessary to insure that any advanced voting, electronic voting, voting by mail, and absentee voting are done in a secure manner. In the event of a recount of the ballots, all valid mail, absentee or electronic ballots shall be included within the results of any necessary recount or re-balloting.

Section 6. Order Of Business.

The order of business of the annual meeting of the members and, so far as possible, at all other meetings of the members, shall be determined by the Board of Directors, unless otherwise determined by the members at such meeting. The order of business of the annual meeting of the members shall include the following:

- (a) Report as to the number of members present in person in order to determine the existence of a quorum;
- (b) Reading of the notice of the meeting and proof of the due publication or mailing thereof, or the waiver or waivers of notice of the meeting, as the case may be;
- (c) Consideration and approval of minutes of previous meetings of the members;
- (d) Election of directors;
- (e) Presentation and consideration of reports of officers;
- (f) Unfinished business;
- (g) New business; and
- (h) Adjournment.

ARTICLE IV: DIRECTORS

Section 1. General Powers.

The business and affairs of the Cooperative shall be managed by a board of twelve directors which shall exercise all of the powers of the Cooperative except such as are by law, the articles of consolidation or these bylaws conferred upon or reserved to the members.

Section 2. Election And Tenure Of Office.

The directors of the Cooperative shall be divided into three classes, each of which shall consist of four directors. At each annual meeting four directors shall have been elected and shall have qualified.

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If an election of directors shall not be held on the date designated herein for the annual meeting or at any adjournment thereof, the board of directors shall cause the election to be held at a special meeting of the members as soon thereafter as practicable. Directors may be elected by a plurality vote of the members. Drawing by lot shall resolve any tie vote.

Section 3. Qualifications.

In order to be eligible to become or remain a director of the Cooperative, a director or candidate for director shall meet the following requirements:

- (a) A director or candidate for director shall be a member of the Cooperative; and
- (b) A director or candidate for director shall be an individual whose primary residence receives electric service from the Cooperative and such residence shall be located in the geographic district which said director is elected to represent; and
- (c) A director or candidate for director shall not be in any way employed by or financially interested in a competing enterprise or a business selling electric energy or supplies to the Cooperative.

Upon a determination by the board of directors that a director is holding office in violation of any of the foregoing provisions, the board of directors shall remove such director from office by the affirmative vote of a majority of the remaining directors. Upon a determination by the board of directors that a candidate for director does not meet the requirements of any of the foregoing provisions, said candidate shall not be eligible to serve as a director.

Nothing contained in this section shall affect in any manner whatsoever the validity of any action taken at any meeting of the board of directors.

Section 4. Nominations.

Notwithstanding nominations by petition, candidates for director shall be nominated by a nominating committee, said nominating committee consisting of up to twelve members of the Cooperative, according to the terms and conditions and in the manner set forth in this section. The nominating committee shall nominate at least two candidates for each vacancy on the board of directors. The members serving on the nominating committee shall appoint a successor nominating committee of up to twelve members, to nominate candidates for election to the board of directors at the Annual Meeting held the following year. Keeping in mind the principle of equitable representation, the members nominated to serve on the successor nominating committee may consist of the following number of members whose primary residence is located in the following geographic districts described in Article IV, Section 4a of the Bylaws: One member from District No. 1; two members from District No. 2; two members from District No. 3; two members from District No. 4; three members from District No. 5; one member from District No. 6; and one member from District No. 7. No current member of the board of directors may serve on the nominating committee. The committee, keeping in mind the principle of equitable representation, shall prepare and post at the principal office of the Cooperative at least twenty days before the meeting a list of nominations for directors which shall include at least two candidates for each vacancy on the board of directors. The Secretary shall be responsible for mailing with the notice of the meeting, or separately, but at least ten days before the date of the meeting, a statement of the number of directors to be elected and the names and addresses of the candidates nominated by the committee on nominations. Any fifteen (15) or more members acting together may make other

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nominations by written petition not less than ninety (90) days prior to the meeting and the Secretary shall post such nominations at the place where the list of nominations made by the Committee is posted. The Secretary shall mail with the Notice of the Meeting a statement of the number of directors to be elected and the names and addresses of the candidates, specifying separately the nominations made by the Committee on Nominations and also the nominations made by petition, if any.

Section 4a. Geographic Districts Required.

The territory in which the Cooperative supplies electrical energy to its members shall be divided into geographical districts for the purpose of equitably distributing representation by the Cooperative's directors over the area in which its members reside. A director may not be elected to represent a district in which that director does not reside. The districts, together with the number of directors who shall represent and reside in the respective districts, are as follows:

DISTRICT 1 - One Director

District No. 1 shall consist of all that part of the Cooperative's territory lying within Buchanan County, Missouri and Platte County, Missouri.

DISTRICT 2 - Two Directors

District No. 2 shall consist of all that part of the Cooperative's territory lying within Dekalb County, Missouri, Daviess County, Missouri and Clinton County, Missouri.

DISTRICT 3 - Two Directors

District No. 3 shall consist of all that part of the Cooperative's

territory lying within Holt County, Missouri and Andrew County, Missouri.

DISTRICT 4 - Two Directors

District No. 4 shall consist of all that part of the Cooperative's territory lying within Gentry County, Missouri.

DISTRICT 5 - Three Directors

District No. 5 shall consist of all that part of the Cooperative's territory lying within Nodaway County, Missouri, and Atchison County, Missouri.

DISTRICT 6 - One Director

District No. 6 shall consist of all that part of the Cooperative's territory lying within Worth County, Missouri and Harrison County, Missouri.

DISTRICT 7 - One Director

District No. 7 shall consist of all that part of the Cooperative's territory lying within Page County, Iowa, Taylor County, Iowa and Ringgold County, Iowa.

Section 5. Removal Of Directors By Members.

Any member may bring charges against a director and, by filing with the Secretary such charges in writing together with a petition signed by at least ten per centum of the members, or 300 whichever is lesser, may request the removal of such director by reason thereof. Such director shall be informed in writing of the charges at least ten days prior to the meeting of the members at which the charges are to be considered and shall have an opportunity at the meeting to be

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heard in person or by counsel and to present evidence in respect of the charges, and the person or persons bringing the charges against him shall have the same opportunity.

The question of the removal of such director shall be considered and voted upon at the meeting of the members and any vacancy created by such removal may be filled by vote of the members at such meeting without compliance with the foregoing provisions with respect to nominations.

Section 6. Removal Of Director By Board Of Directors.

If, for any reason, a director is unable to attend two (2) board meetings in succession or three (3) board meetings in the same calendar year, it then becomes the responsibility of the attending directors to review all facts pertaining to the absence of said director and make a decision as to whether the Cooperative might be better served if the director is removed from the Cooperative board or if the director should be allowed to remain on the board. A director shall be removed upon the affirmative vote of a majority of the attending directors, excluding any vote of the director in question. If the removal of a director should take place, the unexpired portion of the director's term will be filled by a majority vote of the remaining directors.

Section 7. Vacancies.

Subject to the provisions of these bylaws with respect to the filling of vacancies caused by the removal of directors by the members, a vacancy occurring in the board of directors shall be filled by the affirmative vote of a majority of the remaining directors for the unexpired portion of the term.

Section 8. Compensation.

Directors shall not receive any salary for their service as such, except that the board of directors may by resolution authorize a fixed sum for each day or portion thereof spent on Cooperative business, such as attendance at meetings, conferences, and training programs or performing committee assignments when authorized by the board. If authorized by the board, directors may also be reimbursed for expenses actually and necessarily incurred in carrying out such Cooperative business or granted a reasonable per diem allowance by the board in lieu of detailed accounting for some of these expenses. No director shall receive compensation for serving the Cooperative in any other capacity, nor shall any closely related relative of a director receive compensation for serving the Cooperative, unless the payment and amount of compensation shall be specifically authorized by a vote of the members or the service by the director or his close relative shall have been certified by the board as an emergency measure. Closely related relatives shall include children, spouses, siblings, parents, foster parents, foster children, grandparents, mother or father-in-law, sister or brother-in-law, aunts, uncles, nieces, nephews or any relative residing in the director's household.

Section 9. Financial Benefit and Campaign Contribution Disclosures.

All persons who are nominated as a board of director candidate who receive money, financial benefits, or campaign contributions of any kind from third parties or outside sources for their campaign must disclose to the committee on nominations the identities of all such sources, the contribution amounts and/or benefits received from each

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such source, and the dates such benefits and/or contributions were made. Such disclosures shall be made to the committee on nominations within five (5) days of being nominated as a board of director candidate, and again five (5) days before elections begin and five (5) days after the election should such candidate be elected by the members to serve on the board of directors. No board member shall receive any money, financial benefits, or contributions of any kind from any third party or outside source related to their service on the board of directors once elected. Any violation of the provisions of this section will result in permanent disqualification from service on the board of directors whether discovered before or after the election, and any vacancy created by such disqualification shall be filled by the appointment of a new director, qualified pursuant to Article IV, Section Three (3) of the bylaws upon the affirmative vote of a majority of the remaining directors, for the unexpired portion of the disqualified board member's term.

ARTICLE V: MEETINGS OF DIRECTORS

Section 1. Regular Meetings.

A regular meeting of the board of directors shall be held without notice, immediately after, and at the same place as, the annual meeting of the members. A regular meeting of the board of directors shall also be held monthly at such time and place as the board of directors may provide by resolution. Such regular monthly meetings may be held without notice other than such resolution fixing the time and place thereof.

Section 2. Special Meetings.

Special meetings of the board of directors may be called by the President or by three directors and it shall thereupon be the duty of the Secretary to cause notice of such meeting to be

given as hereinafter provided. The President or the directors calling the meeting shall fix the time and place for the holding of the meeting.

Section 3. Notice Of Board Meetings.

Written notice of the time, place and purpose of any special meeting of the board shall be delivered to each board member either personally, by mail, or by electronic mail, by or at the direction of the Secretary, or upon a default in duty by the Secretary, by the President or the board member(s) calling the meeting. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the board member at his address as it appears on the records of the Cooperative, with postage thereon prepaid, at least five days before the date set for the meeting.

Section 4. Quorum.

A majority of the board shall constitute a quorum, provided, that if less than such majority of the board is present at said meeting, a majority of the board present may adjourn the meeting from time to time; and provided further, that the Secretary shall notify any absent board members of the time and place of such adjourned meeting. The act of a majority of the board members present at a meeting at which a quorum is present shall be the act of the board, except as otherwise provided by these bylaws.

Section 5. Attendance by Telephone.

Any director shall be allowed to attend a special meeting of the board of directors by telephone, or as allowed by a majority vote of the board of directors, provided that said director attending telephonically shall have submitted to the Secretary, in writing, a telephone number at which said director may be contacted.

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ARTICLE VI: OFFICERS

Section 1. Number.

The officers of the Cooperative shall be a President, Vice President, Secretary, Treasurer, and such other officers as may be determined by the board of directors from time to time. The offices of Secretary and Treasurer may be held by the same person.

Section 2. Election And Term Of Office.

The officers shall be elected annually by and from the board of directors at the meeting of the board of directors held immediately after the annual meeting of the members. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as is practicable. Election of officers shall be made by ballot, or as otherwise provided by a majority vote of the directors. Each officer shall hold office until the first meeting of the board of directors following the next succeeding annual meeting of the members or until his successor shall have been elected and shall have qualified. A vacancy in any office shall be filled by the board of directors for the unexpired portion of the term.

Section 3. Removal Of Officers And Agents By Directors.

Any officer or agent elected or appointed by the board of directors may be removed by the board of directors whenever in its judgment the best interests of the Cooperative will be served thereby. Said officer or agent shall be removed only upon the affirmative vote of a majority of the directors, excluding the vote of any director who is serving as the officer or agent to be removed. In addition, any member of the Cooperative may bring charges against an officer, and by filing with the Secretary such charges in writing together with a petition signed by ten per centum of the members, or 300

whichever is lesser, may request the removal of such officer. The officer against whom such charges have been brought shall be informed in writing of the charges at least ten days prior to the board meeting at which the charges are to be considered and shall have an opportunity at the meeting to be heard in person or by counsel and to present evidence in respect of the charges; and the person or persons bringing the charges against him shall have the same opportunity. In the event the board does not remove such officer, the question of his removal shall be considered and voted upon at the next meeting of the members.

Section 4. President.

The President shall:

- (a) be the principal executive officer of the Cooperative and, unless otherwise determined by the members of the board of directors, shall preside at all meetings of the members and the board of directors; and
- (b) may sign any deeds, mortgages, deeds of trust, notes, bonds, contracts or other instruments authorized by the board of directors to be executed, except in cases in which the signing and execution thereof shall be expressly delegated by the board of directors or by these bylaws to some other officer or agent of the Cooperative, or shall be required by law to be otherwise signed or executed; and
- (c) in general, perform all duties incident to the office of President and such other duties as may be prescribed by the board of directors from time to time.

Section 5. Vice President.

In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be

Cooperative Bylaws

subject to all the restrictions upon the President. The Vice President shall also perform such other duties as from time to time may be assigned to the Vice President by the board of directors.

Section 6. Secretary.

The Secretary shall be responsible for:

- (a) causing the minutes of the meetings of the members and of the board of directors to be kept in books provided for that purpose;
- (b) causing to be given all notices that are duly given in accordance with these bylaws or as required by law;
- (c) causing to be kept the corporate books and records and the seal of the Cooperative and affixing the seal of the Cooperative to all documents, the execution of which on behalf of the Cooperative under its seal is duly authorized in accordance with the provisions of these bylaws;
- (d) causing to be kept a register of the names and post office addresses of all members;
- (e) causing to be kept on file at all times a complete copy of the articles of consolidation and bylaws of the Cooperative containing all amendments thereto (which copy shall always be open to the inspection of any member) and at the expense of the Cooperative, furnishing a copy of the bylaws and of all amendments thereto to any member upon request; and
- (f) in general performing all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary by the board of directors.

Section 7. Treasurer.

The Treasurer shall be responsible for:

- (a) custody of all funds and securities of the Cooperative;
- (b) effectuating the receipt of and the issuance of receipts for all

monies due and payable to the Cooperative and for the deposit of all such monies in the name of the Cooperative in such bank or banks as shall be selected in accordance with the provisions of these bylaws; and

- (c) the general performance of all duties incident to the office of Treasurer and such other duties as from time to time may be assigned to the Treasurer by the board of directors.

Section 8. Manager.

The board of directors may appoint a manager who may be, but who shall not be required to be, a member of the Cooperative. The manager shall perform such duties and shall exercise such authority as the board of directors may from time to time vest in the manager.

Section 9. Bonds Of Officers.

The treasurer and any other officer or agent of the Cooperative charged with responsibility for the custody of any of its funds or property shall be bonded in such sum and with such surety as the board of directors shall determine. The board of directors in its discretion may also require any other officer, agent or employee of the Cooperative to be bonded in such amount and with such surety as it shall determine.

Section 10. Compensation.

The powers, duties and compensation of officers, agents and employees shall be fixed by the board of directors, subject to the provisions of these bylaws.

Section 11. Reports.

The officers of the Cooperative shall submit, at each annual

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meeting of the members, reports covering the business of the Cooperative for the previous fiscal year. Such reports shall set forth the condition of the Cooperative at the close of such fiscal year.

ARTICLE VII: NONPROFIT OPERATION

Section 1. Interest Or Dividends On Capital Prohibited.

The Cooperative shall at all times be operated on a cooperative nonprofit basis for the mutual benefit of its patrons. No interest or dividend shall be paid or payable by the Cooperative on any capital furnished by its patrons.

Section 2. Patronage Capital In Connection With Furnishing Electric Energy.

In the furnishing of electric energy the Cooperative's operations shall be so conducted that all patrons, members and nonmembers alike, will through their patronage furnish capital for the Cooperative. In order to induce patronage and to assure that the Cooperative will operate on a nonprofit basis, the Cooperative is obligated to account on a patronage basis to all its patrons and to declare a patronage dividend to its patrons in an amount equal to the Cooperative's federal taxable income with respect to the furnishing of electric energy (computed before the reduction for patronage dividends paid by the Cooperative and after reduction for any losses to be taken into account in accordance with Section 3 of this Section VII). All such amounts in excess of the federal taxable income at the moment of receipt by the Cooperative are received with the understanding that they are furnished by the patrons as capital. The Cooperative is obligated to pay by credits to a capital account for each patron all such amounts in excess of operating costs and expenses. The books and records of the

Cooperative shall be set up and kept in such a manner that at the end of each fiscal year the amount of capital, if any, so furnished by each patron is clearly reflected and credited in an appropriate record to the capital account of each patron, and the Cooperative may within a reasonable time after the close of the fiscal year notify each patron of the amount of capital so credited to his account. All such amounts credited to the capital account of any patron shall have the same status as if authorized by the board of directors, though they had been paid to the patron in cash in pursuance of a legal obligation to do so and the patron had then furnished the Cooperative corresponding amounts for capital. All other amounts received by the Cooperative from its operations in excess of costs and expenses shall, insofar as permitted by law, be (a) used to offset any losses incurred during the current or any prior fiscal year and (b) to the extent not needed for that purpose, allocated to its patrons on a patronage basis and any amount so allocated shall be included as part of the capital credited to the accounts of patrons, as herein provided. In the event of dissolution or liquidation of the Cooperative, after all outstanding indebtedness of the Cooperative shall have been paid, outstanding capital credits shall be retired without priority on a pro rata basis before any payments are made on account of property rights of members.

If, at any time prior to dissolution or liquidation, the board shall determine that the financial condition of the Cooperative will not be impaired thereby, the capital credited to patrons' accounts may be retired in full or in part. The board of directors shall determine the method, basis, priority, and order of retirement, if any, for all amounts heretofore and hereafter furnished as capital.

Provided (further), however, that the board of directors shall have the power to adopt rules providing for the separate retirement of that portion ("power supply portion") of capital credited to the

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account of the Cooperative by an organization furnishing electric service to the Cooperative. Such rules shall: (a) establish a method for determining the power supply portion of capital credited to each patron for each applicable fiscal year, (b) provide for separate identification on the Cooperative's books for the power supply portion of capital credited to the Cooperative's patrons,

(c) provide for appropriate notification to patrons with respect to the power supply portion of capital credited to their accounts, and (d) preclude a general retirement of the power supply portion of capital credited to patrons for any fiscal year prior to the general retirement of "other capital" credited to patrons for the same year or of any capital credited to patrons for any prior fiscal year.

Capital credited to the account of each patron shall be assignable only on the books of the Cooperative, and then only after the same has been approved by the board of directors. In the event that a nonmember patron shall elect to become a member of the Cooperative, the capital credited to the account of such nonmember patron may be applied by the Cooperative toward the payment of a membership fee on behalf of such nonmember patron. Notwithstanding any other provision of these bylaws, the board of directors, at its discretion, shall have the power at any time upon the death of any natural person, if the legal representatives of his estate shall request in writing that the capital credited to any such natural person be retired prior to the time such capital would otherwise be retired under the provisions of these bylaws, to retire capital credited to any such natural person immediately upon such terms and conditions as the board, acting under policies of general application, and the legal representatives of such natural person's estate shall agree upon; provided, however, that the financial condition of the Cooperative will not be impaired thereby.

The patrons of the Cooperative, by dealing with the Cooperative, acknowledge that the terms and provisions of the articles of consolidation and bylaws shall constitute and be a contract between the Cooperative and each patron, and both the Cooperative and the patrons are bound by such contract, as fully as though each patron had individually signed a separate instrument containing such terms and provisions.

Section 3. Losses.

The Board of Directors shall have complete discretion and authority to determine the handling and ultimate disposition of the Cooperative's patronage sourced losses, as well as the form, priority and manner in which such losses or portions thereof shall be taken into account, retained and ultimately disposed of or recovered. Without limiting the generality of the foregoing, the Board of Directors may determine to cause any such patronage losses to be retained by the Cooperative and subsequently disposed of by: (a) offset against net earnings of the Cooperative in one or more prior years through offset and cancellation against patrons' capital credits or other equity account balances; or (b) any other method of disposition (or combination of methods) as the Board of Directors, in its sole discretion, shall determine from time to time to be in the Cooperative's best interest.

Section 4. Unclaimed Money.

Notwithstanding any provisions herein contained to the contrary, any member, former member or other customer who fails to claim any capital credits, patronage refunds, utility deposits, membership fees, or account balances within two (2) years after payment thereof has been made available to such person shall have made an irrevocable assignment and gift to the Cooperative of such

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unclaimed money. Upon expiration of at least two (2) years, after availability of such money, the Cooperative shall use reasonable and necessary diligence as is consistent with good business practice to notify the owner or owners of the approximate amount of unclaimed money and type of owner's interest, and that if not duly claimed within sixty (60) days of said notice, the unclaimed money shall be deemed assigned and donated to the Cooperative. If no provable claim shall have been filed within sixty (60) days after all notification efforts have ceased, the Cooperative shall, after offsetting any outstanding amounts due and owing the Cooperative from said member, former member or customer, thereafter treat the net unclaimed amount as donated capital of the Cooperative, includable in the fiscal year in which the sixtieth day after cessation of notification efforts falls. After first treating the unclaimed money of any member, former member or customer as donated capital, any future unclaimed money of that member, former member or customer shall be treated as donated capital without notice.

ARTICLE VIII: DISPOSITION OF PROPERTY

The Cooperative may not sell, lease or otherwise dispose of, except by mortgage, or deeds of trust, all or any substantial portion of its property unless such sale, lease, or other disposition is authorized at a duly held meeting of the members thereof by the affirmative vote of not less than two-thirds of all the members of the Cooperative, and unless the notice of such proposed sale, lease, or other disposition shall have been contained in the notice of the meeting.

Notwithstanding any other provisions of law, the board of directors of the Cooperative, without authorization by the members thereof, shall have full power and authority to authorize the execution and

delivery of a mortgage or mortgages or a deed or deeds of trust upon, or the pledging or encumbering of, any or all of the property, assets, rights, privileges, licenses, franchises and permits of the Cooperative, whether acquired or to be acquired, and wherever situated, as well as the revenues and income therefrom, all upon such terms and conditions as the board of directors shall determine, to secure any indebtedness of the Cooperative to any bank or other financial institution or organization; provided further, that the board may, upon the affirmative vote of a majority of the members of the Cooperative present at the meeting and voting on the issue, transfer, convey, or otherwise dispose of all or a substantial portion of its property to another rural electric cooperative to complete or effect a consolidation or merger of two or more cooperatives.

In addition to the foregoing provisions in this Article and any other applicable provisions of law or these bylaws, no sale, lease, exchange, transfer, or other disposition of all or any substantial portion of the Cooperative's property shall be authorized except in conformity with the following:

(a) If the board of directors of the Cooperative believes there may be sufficient benefit from any proposal from another party for such sale, lease, exchange, transfer or other disposition of the Cooperative's property, the board of directors shall first cause three (3) independent, nonaffiliated appraisers, experts in such matters, to render their individual opinions as to the value of the property with respect to such a sale, lease, exchange, transfer or other disposition and as to any other terms and conditions which should be considered. The three (3) appraisers shall be designated by the board of directors, or within their discretion, by the Presiding Judge of the Circuit Court of Nodaway County, Missouri, or the Presiding Judge of the Circuit Court of Andrew County, Missouri. If

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such judge refuses to make such designations they shall be made by the board of directors.

(b) If the board of directors, after receiving such appraisals (and other terms and conditions which are submitted, if any), determines that the proposal should be submitted for consideration by the members, it may, within the discretion of the board, first give other rural electric cooperatives an opportunity to submit competing proposals, subject to the priority of an existing Right of First Refusal Contract between the Cooperative and its power supplier, N. W. Electric Power Cooperative, Inc. Such opportunity may be in the form of a written notice to such rural electric cooperatives, which notice may be attached to a copy of the proposal which the Cooperative has already received and copies of the respective reports of the three (3) appraisers. Such rural electric cooperatives shall be given not less than thirty (30) days during which to submit competing proposals, and the actual minimum period within which proposals are to be submitted shall be stated in the written notice given to them.

(c) If the board of directors then determines that favorable consideration should be given to the initial or any subsequent proposal which has been submitted to it, it shall so notify the members not less than sixty (60) days before the date of any special meeting of the members thereon or, if such be the case, the next annual members meeting, expressing in detail each of any such proposals, and may call a special meeting of the members for consideration and action on such proposals, which meeting shall be held not less than ten (10) days nor more than twenty-five (25) days after the giving of notice thereof to the members; PROVIDED, that consideration and action by the members may be given at the next annual members meeting if the Board so determines and if such annual meeting is not less than ten (10) days nor more than

twenty-five (25) days after the giving of notice of such meeting.

(d) Any fifty (50) or more members, by so petitioning the board not less than thirty (30) days prior to the date of such special or annual meeting, may cause the Cooperative, with the cost to be born by the Cooperative, to mail to all members any opposing or alternative positions which they may have to the proposals that have been submitted or any recommendations that the board has made.

(e) The provisions of this third paragraph and subparagraphs to Article VIII shall not apply to a sale, lease, exchange, transfer or other disposition of property to one or more other rural electric cooperatives if the purpose or legal effect thereof is to merge or consolidate with such other one or more rural electric cooperatives, or to the priority of an existing Right of First Refusal Contract between the Cooperative and its power supplier, N. W. Electric Power Cooperative, Inc. No proposal to sell, lease or dispose of all or a substantial portion of the property of the Cooperative shall be submitted to a vote of the membership unless such proposal is approved by the Cooperative's board of directors as provided by this bylaw.

ARTICLE IX: SEAL

The corporate seal of the Cooperative shall be in the form of a circle and shall have inscribed thereon the name of the Cooperative and the words ("Corporate Seal, Missouri").

ARTICLE X: FINANCIAL TRANSACTIONS

Section 1. Contracts.

Except as otherwise provided in the bylaws, the board of directors may authorize any officer or officers, agent or agents, to enter into any contract or execute and deliver any instrument in the name and on behalf of the Cooperative, and such authority may be

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general or confined to specific instances.

Section 2. Checks, Drafts, Etc.

All checks, drafts or other orders for the payment of money, and all notes, bonds or other evidences of indebtedness issued in the name of the Cooperative shall be signed by such officers, agent or agents, employee or employees of the Cooperative and in such manner as shall from time to time be determined by resolution of the board of directors.

Section 3. Deposits.

All funds of the Cooperative except petty cash shall be deposited from time to time to the credit of the Cooperative in such bank or banks as the board of directors may select.

Section 4. Change In Rates.

If required by law, contract or regulations, written notice shall be given to the Cooperative's financial institutions not less than ninety days prior to the date upon which any proposed change in the rates charged by the Cooperative for electric energy becomes effective.

Section 5. Fiscal Year.

The fiscal year of the Cooperative shall begin on the first day of January of each year and shall end on the thirty-first day of December of the same year.

ARTICLE XI: MISCELLANEOUS

Section 1. Membership In Other Organizations.

The Cooperative shall not become a member of or purchase stock in any other organization without an affirmative vote of the

members at a duly held meeting, the notice of which shall specify that action is to be taken upon such proposed membership or stock purchase, provided, however, that the Cooperative may upon the authorization of the board of directors, purchase stock in or become a member of any corporation organized on a nonprofit basis for the purpose of engaging in or furthering the cause of rural electrification, or any other corporation organized on a nonprofit basis for the purpose of acquiring electric facilities, or upon authorization of the board of directors, acquire stock in or become a member of any corporation or organization organized for the purpose of providing any type of essential or beneficial service to persons in the rural areas and within and adjacent thereto.

Section 2. Waiver Of Notice.

Any member or director may waive in writing any notice of a meeting required to be given by these bylaws. The attendance of a member or director at any meeting shall constitute a waiver of notice of such meeting by such member or director, except a case in which a member or director shall attend a meeting for the express purpose of objecting to the transaction of any business on the ground that the meeting has not been lawfully called or convened.

Section 3. Rules And Regulations.

The board of directors shall have power to make and adopt such rules and regulations, not inconsistent with law, the articles of consolidation or these bylaws, as it may deem advisable for the management of the business and affairs of the Cooperative.

Section 4. Accounting System And Reports.

The board of directors shall cause to be established and

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maintained a complete accounting system which, among other things, and subject to applicable laws and rules and regulations of any regulatory body, shall conform to such accounting system as may from time to time be designated by the board of directors in accordance with generally accepted accounting principles. The board of directors shall also after the close of each fiscal year cause to be made by a certified public accountant a full and complete audit of the accounts, books and financial condition of the Cooperative as of the end of such fiscal year. A report of such audit shall be submitted to the members at the next following annual meeting.

Section 5. Area Coverage.

The board of directors shall make diligent effort to see that electric service is extended to all unserved persons within the Cooperative service area who (a) desire such service and (b) meet all reasonable requirements established by the Cooperative as a condition of such service.

Section 6. Indemnification Of Directors, Officers And Employees.

The Cooperative shall indemnify to the full extent permitted by law, including all costs, expenses and liabilities incurred, any person made or threatened to be made a party to such action, suit or proceeding (whether civil, criminal, administrative or investigative) by reason of the fact that said director, or his or her testator or intestate, is or was a director, officer or employee of the Cooperative or serves or served any other enterprise at the request of the Cooperative.

ARTICLE XII: AMENDMENTS

These Bylaws may be altered, amended or repealed by a vote of the majority of the members voting thereon at any regular or special meeting, provided the notice of such meeting shall have contained a copy of the proposed alteration, amendment or repeal. Any proposed alteration, amendment or repeal of these Bylaws shall be submitted to the members for consideration upon the affirmative vote of a majority of the board of directors or upon petition signed by at least ten percentum of the members, or 300 whichever is lessor, said petition to be submitted to the Cooperative at least 90 days prior to any regular or special meeting of the members.

ARTICLE X: FINANCIAL TRANSACTIONS

United Electric Cooperative, Inc. is the recipient of Federal Financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age, or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

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The person responsible for coordinating this organization's nondiscrimination compliance efforts shall be such person designated as Manager by the board of directors. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Secretary, U. S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Utilities Service, Washington, D.C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

Statement of Unclaimed Money

From time to time, **United Electric Cooperative, Inc.** may refund monies to patrons in the way of retirement of capital credits, refunds of deposits, overpayments or other similar types of payments. These payments will be sent to the most current address the Cooperative has in its records for said patron. All patrons should keep the Cooperative updated with a current address.

Any such checks which are not returned or lost and not presented for payment to the Cooperative's bank will be handled according to **Article VII, Section 4, "Unclaimed Money", of the Cooperative's bylaws.**

If a patron does not wish to have any payments or unclaimed funds owed to said patron handled pursuant to this bylaw, and would prefer to have them handled under the Missouri Uniform Disposition of Unclaimed Property Act, Sections 407.500 to 407.594 RSMo. 1994, as administered by the Missouri Unclaimed Property Division, the patron shall notify the Cooperative office at 1-800-748-1488. The bylaw procedure or state statute will only apply to payments due a patron from the Cooperative that said patron does not cash.

1-800-748-1488

Highway 136 East, P.O. Box 757

Maryville, MO 64468

401 N. Highway 71, P.O. Box 319

Savannah, MO 64485



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C O O P E R A T I V E

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Enhancing The
Rural Way of
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(800)-748-1488

FACEBOOK: /UNITEDELECCOOP

TWITTER: @UNITEDELECCOOP

WWW.UECI.COOP