



A smarter way to pay



Mid-Carolina Electric now has **SmartHub**, an easy-to-use online secure payment and account management system that you can use with your tablet, smartphone or computer.

With SmartHub you can:

- PAY your bill
- RECEIVE bill reminders and usage alerts
- CHECK your energy usage
- CONTACT Member Services

Creating a SmartHub account is easy!

Just go to mcecoop.com and click the SmartHub button, or download the free **SmartHub app** for your Apple or Android device. Whether you're an existing electronic member or new to online bill payment, just complete your profile and get started.

MCEC Provides Several Convenient Ways to Pay Your Power Bill:

- **SmartHub** - With MCEC's Online Payment Site, you agree to receive your monthly MCEC bill via email and do not receive a bill in the mail. A monthly email notification is sent when your bill is issued and you may elect to pay your bill using Visa, MasterCard, Discover credit cards, debit card or personal checking account. Members also have the option to set up recurring payments from these payment options or make one-time payments without enrolling in electronic billing.
- **Bank Draft Program** - MCEC will automatically draft your checking or savings account for the amount of your monthly electric bill. You'll still receive monthly statements showing kilowatt-hour usage and the amount due, but with Bank Draft, you won't have to write a check ~ ever! And your payments will be made on time, every time.
- **Equal Payment Plan** - MCEC averages your past usage and projected future energy costs, then bills you for that amount monthly. Because your bill remains the same each month, you can anticipate the amount you owe making budgeting easier than ever before. Any member with an acceptable payment and credit history can participate.
- **Easy Pay** - Call 803-749-6500 or toll-free 888-850-6770 to pay your bill using Visa, MasterCard, Discover credit cards or your debit card without incurring a fee. You can choose to make a one-time payment or to use this option every month. You will need to have your account number as well as your credit or debit card number available. MCEC receives notification as payments are made.
- **In Office** - You can always pay your bill at either of our offices by visiting the lobby and using your preferred method of payment.

For more information about these programs call or visit us online.

Member Services: 803-749-6400

Fax: 803-749-6466

www.mcecoop.com



Lexington Office
254 Longs Pond Road
Lexington, SC 29072

or

Dutch Fork Office
7524 Broad River Road
Irmo, SC 29063



A Cooperative Partnership with you... our members.



UNDERSTANDING YOUR BILL



Do You Have Questions About Your Bill?

Prior to June 2016, all MCEC power bills contained one main line item called the "Electric Charge." Our current bill format now itemizes the traditional "Electric Charge" so that each member can understand how the components add up.

1. What is the account charge?

The account charge replaced the basic facilities charge which has always been a portion of the "Electric Charge" total. The account charge recovers MCEC's cost to have your account active and available to deliver energy. It is not related to kWh (kilo-watt-hours) use. The account charge includes member services, billing systems, phone and computer systems and other costs that we incur even if the member uses zero energy (kWh) in a billing cycle. The residential account charge is \$0.90 per day.

2. What is the energy kWh charge?

The energy charge is the same kWh charge you have traditionally seen on our bill which is the number of kWh's registered by your meter during the billing period. The residential kWh charge is \$0.047 per kWh. Prior to the current billing structure, this charge averaged over \$0.11 per kWh.

3. What is the On-Peak/demand kW charge?

Our entire Electric System (grid) all the way from the generating stations to your meter must be built or constructed to deliver power (or serve the electrical load) on the hottest or coldest moment any day of the year. The amount of power flowing through the electric grid at any given time is referred to as the demand (kW) or load on the grid. Roughly 50% of all cost incurred by MCEC is attributed to our ability to deliver the amount of power our members demand (kW). Approximately 50% of the monthly wholesale power bill that MCEC receives is determined by MCEC's highest one hour of demand (kW). The rates are structured so that your individual bill more closely reflects the way MCEC incurs cost.

The revenue for the On-Peak charge has always been included in the "Electric Charge" and was collected through the per kWh charge. The difference between the current \$0.047/kWh and the prior charge averaging over \$0.11 per kWh is where the revenue was collected with the old rate structure.

4. The On-Peak charge is based on the highest ONE hour of electricity use (kWh/hour = kW) during the billing cycle On-Peak hours. The residential On-Peak charge is \$12 per kW for that one hour. As a reminder, the On-Peak hours are as follows:

Winter On-Peak hours: 6 a.m. – 9 a.m. November 1 through March 31

Summer On-Peak hours: 4 p.m. – 7 p.m. April 1 through October 31

Through the On-Peak hours, members have more control over the cost of their electric bill by choosing to make small changes to reduce usage during peak times to lower their On-Peak demand charge.

5. Why do I have a subdivision light charge?

Subdivision lighting is installed during the initial construction of each subdivision. The subdivision light charge recovers the energy (kWh) used by the lights and the ongoing operation and maintenance of the lights. This allows the costs of the lights to be shared by the homeowners in the subdivision based on a ratio of one light per four lots or one light per six lots depending upon neighborhood design.

6. What does the CR stand for?

CR – stands for credit, meaning that you received a credit on your bill.

7. Operation Round Up®

Voluntary contributions from MCEC members who round up their bill amount to the nearest dollar help those in our community facing catastrophic situations get back on their feet. Small change helps change lives.

8. What is a multiplier?


Some meters use a multiplier to determine the final actual usage. The difference between the present and previous reading on the bill is multiplied by the multiplier factor to determine the total usage. A typical residential meter has a multiplier of one.

9. Why did I receive a past due or final notice when I have already paid my bill?

When your bill is generated, we use the most current data from your account to calculate your payment amount. A payment on your account made between our print date and the day you receive your bill in the mail will not be reflected. If "FINAL NOTICE" is noted anywhere on the bill, then your power is in danger of cut-off if not paid by the due date noted on bill. The cut-off is also dependent upon your MCEC credit rating and payment history. If you have questions/concerns regarding your bill, you are encouraged to contact Member Services at 803-749-6400 and we will be glad to assist you.

10. Messages from MCEC

Important messages from your co-op will appear here monthly.



PO Box 669
Lexington, SC 29071

Office Hours: 8 a.m. to 5:00 p.m. Monday - Friday
Telephone: (803) 749-6400 Toll-Free: (888) 813-8000
Easy Pay: (803) 749-6500 or (888) 850-6770
Visit us online at www.mcecoop.com

Account Number: 12345678901

Member: YOUR NAME		Amount Due
PREVIOUS BALANCE	\$185.00	\$389.10
TOTAL PAYMENTS	\$0.00	Due Date
PAST DUE - DUE IMMEDIATELY \$185.00		09/14/16
CURRENT MONTH CHARGES	\$204.10	

Messages from MCEC

- ** Friendly Reminder ** Our records indicate a Past Due Balance of \$185.00 has not been paid. Please pay promptly to preserve your A credit rating.
- See what you are missing - download SmartHub today!

Meter Number	Previous Reading	Present Reading	Reading Dates	Energy Usage	On-Peak/Demand Usage
99999999	49867	51583	07/22 to 08/22	1716	8.352

Explanation of Current Charges
Statement Date 08/25/16
Usage Period 07/22/16 to 08/22/16


Account Charge	\$27.90
Energy Charge	\$80.65
On-Peak/Demand Charge	\$100.22
Subdivision Lighting	\$3.10
Misc Credit	\$8.58CR
Operation Round Up	\$0.81
CURRENT MONTH CHARGES	\$204.10

Number of Days: 31
On-Peak Occurred: 08/07/2016 6:00 PM - 7:00 PM
Average Cost Per Day: 6.68

Service Address: 123 YOUR STREET
Service Description: HOUSE
Location: 914-99-999
Rate Schedule: Residential/Farm Service
Multiplier: 1.0

PLEASE READ BACK OF BILL FOR OTHER IMPORTANT INFORMATION

PLEASE DETACH BOTTOM PORTION AND RETURN WITH YOUR PAYMENT



MID-CAROLINA ELECTRIC COOPERATIVE, INC.
Your Touchstone Energy® Cooperative


Account Number: 12345678901

Location: 914-99-999


	Amount Due
	\$389.10
	Due Date
	09/14/16

1234567890170003920000207000018500

Statement Date: 08/25/16
Account Name: YOUR NAME
Service Address: 123 YOUR STREET
ANYWHERE, USA 29063



MID-CAROLINA ELECTRIC COOPERATIVE INC
PO BOX 669
LEXINGTON, SC 29071-0669



Amount Paid _____

CHECK THIS BOX TO RECORD CHANGES ON BACK