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**MISSION STATEMENT**

Blue Ridge will be a competitive, quality provider of energy and other services, maintaining its history of integrity and adapting to the challenges of a changing world. While exercising leadership in the community, the organization's focus will be on exceeding customer expectations.

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A Touchstone Energy® Cooperative

## Bank draft grows in popularity



**IN PREPARING FOR** the cooperative's March board meeting, one particular detail from the various departmental reports attracted my attention. Our member service department's report summarized the various methods members were

utilizing in paying their power bills. Among other options, the list included bank drafts. As of the end of February, the report revealed, 5,957 co-op members had selected bank draft for remitting their payments each month.

Somewhere in the recesses of my memory, I recalled that, as of May 31, 2016, an even 5,000 members were having their bank accounts drafted. Within a period of 21 months, that number had grown an impressive 12 percent. This automatic means of paying one's power bill continues to increase in popularity.

### A canceled check copy

For those who might be interested in bank draft, a very simple set-up process is involved. Providing our member service folks with a canceled check copy and filling out a short form are all that are needed to complete this one-time transaction. The member will continue to receive a copy of the power invoice each month, but remembering to pay the bill will no longer be a concern.

I would also mention that from now through June 30, anyone applying for bank draft will receive a \$20 bill credit. On the facing page, the application form is reproduced. Once it's completed, it can be mailed, physically conveyed, or submitted online to your local co-op office.

### Two other programs

While I'm on this subject, I want to highlight two other programs that are designed to lessen the stress of paying that monthly electric bill. The newest of these programs—Budget Billing—establishes the same, identical payment amount each month for an entire year. At the end of the 12 months, the invoice amount would be adjusted, up or down, for the next 12-month cycle. This adjustment would be based on the billing history recorded in the year that had just ended. For the purposes of instituting a household financial plan, Budget Billing could be the right move for many Blue Ridge members.

A similar program—Levelized Billing—has been a long-time and favored member option. Under this program, a member would pay a 12-month rolling average of the electric bill. Unlike Budget Billing, the monthly amount would not be the same each time. However, the averaging action would keep the month-to-month billings roughly on par with one another.

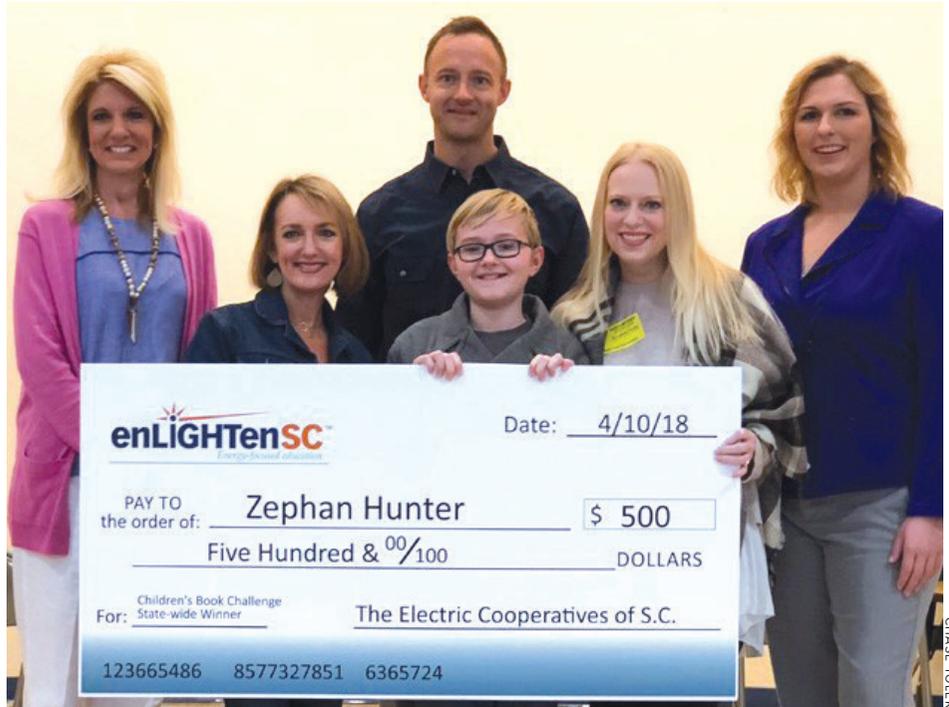
Both Budget Billing and Levelized Billing are offered as pathways for members to avoid the impacts of the high kilowatt-hour consumption in the winter and summer seasons. We're here to help and would welcome the opportunity to answer any questions you might have.

**JIM LOVINGGOOD**  
President and CEO

# Local young author takes top state award

**ARE YOU SMARTER** than a 5th grader? It made us stop and think once we saw the work of young author and illustrator Zephan Hunter. EnlightenSC, an educational initiative of The Electric Cooperatives of South Carolina, recently sponsored the SC Children's Book Challenge for 5th grade students across the state. Students were asked to research what electric cooperatives are, why they were formed, discuss a topic on energy, and include illustrations in blank hardcover books. The creativity started from there.

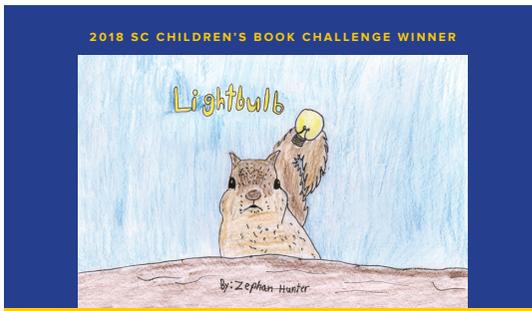
With a total of 54 books submitted to Blue Ridge, the reading began. The creativity and writing ability of this age group were very impressive. After a period of reading, scoring and discussing, there was a clear winner. Zephan



CHASE TOLIER

presentation, as well as Zephan's 5th grade classmates. The celebration was complete with balloons, photos and the presentation of a \$500 check for the grand prize. His book is in the process of being published and will be shared with each electric cooperative in South Carolina.

**5th grader Zephan Hunter, center, is all smiles as he holds the check for his prize winning book. Pictured L to R: Amy Childress of Blue Ridge Electric; Cindy Whittemore, 5th grade teacher at East End Elementary; Matthew and Elizabeth Hunter, Zephan's parents; and Courtney Epting of The Electric Cooperatives of SC and the SC Children's Book Challenge.**



Lightbulb, by Zephan Hunter, was selected as the winner of the 2018 Children's Book Challenge, sponsored by EnlightenSC—an educational initiative of The Electric Cooperatives of South Carolina. The competition challenges fifth-grade students to write and illustrate stories that focus on the impact of electricity in his or her life, communities and the history of our state.



Hunter, from East End Elementary, was selected as the local winner. For that achievement, he received a \$50 cash prize. However, it did not stop there. Winners from each participating electric cooperative in South Carolina also chose a winner. The local winners from each cooperative were sent to the EnlightenSC group for an overall state winner to be selected.

On Tuesday, April 10, Zephan was recognized at East End Elementary in Easley, SC, for his winning book, *Lightbulb*. Zephan's parents, Matthew and Elizabeth Hunter, joined us for the

### Bank Draft Authorization Form

Blue Ridge Co-op Account Number(s) \_\_\_\_\_

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Name of Bank \_\_\_\_\_  Checking  Savings

**A VOIDED CHECK MUST ACCOMPANY THIS FORM**

Please mail this form and a voided check to:  
 Blue Ridge Electric Cooperative, Inc. ATTN: Amy Duke  
 PO Box 329 · Westminster, SC 29693

\*Signature \_\_\_\_\_  
 Phone # \_\_\_\_\_

\*I hereby authorize Blue Ridge Electric Cooperative to draw drafts against my account for payment of my electric bill(s). I further authorize the bank to pay these draws from my account. This draft is to remain in force until my intent to withdraw is given in writing or by phone to Blue Ridge Electric Cooperative and the bank at least 30 days prior to the presentation of a draft or revoked by Blue Ridge Electric for two dishonored drafts within a year.

You will continue to receive your electric bill each moth. A message will appear on your monthly electric bill stating TO BE PAID BY DRAFT. Once this message appears on your statement, your bill will be drafted 3-4 business days prior to your Due Date.