

NEW MEMBER PACKET



WELCOME TO
DAKOTA ELECTRIC
ASSOCIATION®



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Welcome to Dakota Electric Association®

Dakota Electric Association is a nonprofit, member-owned electric distribution system serving a 507-square-mile territory that includes Dakota County and parts of Scott, Goodhue and Rice Counties. Electric cooperatives like Dakota Electric were started during the 1930s by farmers and their rural neighbors.

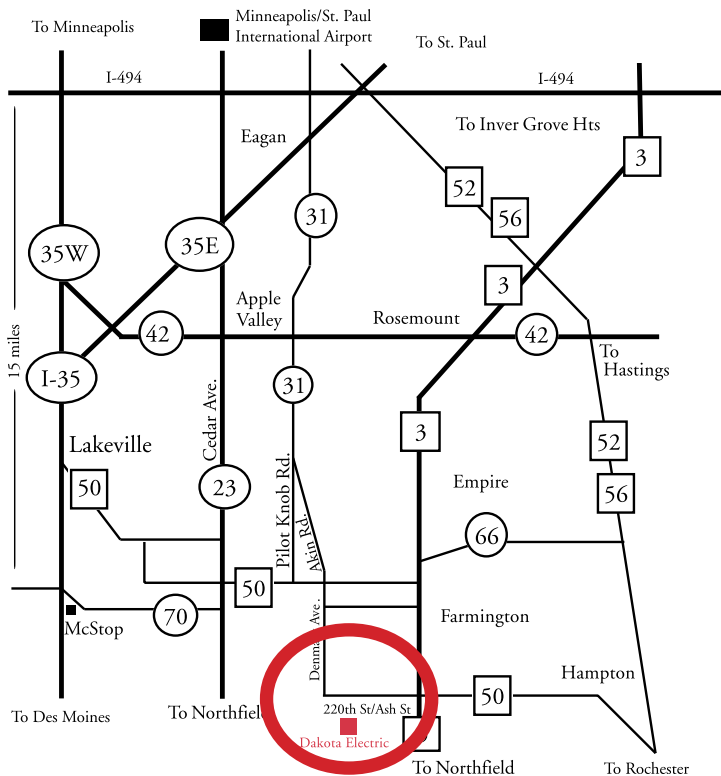
Dakota Electric® is the second largest electric cooperative in Minnesota and is among the 25 largest cooperatives nationally.

When you receive electric service from Dakota Electric, you become a voting member of the cooperative and can participate in the cooperative's business matters. Each year at our annual meeting members are elected to serve on a board of directors. The elected board sets the policies governing the business practices of the cooperative.

Dakota Electric is regulated by the Minnesota Public Utilities Commission (PUC). Sections within this booklet review PUC rules and guidelines regarding service, fees and policies that regulated utilities and their consumers must follow.

Location

Dakota Electric is located at 4300 220th Street West, Farmington, MN 55024.



Dakota Electric Association® and Dakota Electric® are registered service marks of the cooperative.

General Information

Office Hours

Dakota Electric's office is open from 7 a.m. to 4:30 p.m., Monday through Friday. Our general information number is 651-463-6212. Member service representatives are available from 7 a.m. to 7 p.m., Monday through Friday. Members calling long distance should use 1-800-874-3409. Citizens with hearing or speech disabilities may call through their preferred Telecommunication Relay Service.

A drive-up payment window is located at the office. Window hours are 7 a.m. to 7 p.m. Monday through Friday.

The office is closed on New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving, Christmas Eve, and Christmas Day.

Our System Control Center is staffed 24 hours a day, seven days a week, and 365 days a year to respond to power outage and emergency calls.

Important Contact Information

Outage & Emergency Service	651-463-6201 or 1-800-430-9722
Past Due Accounts	651-463-6212
Moving.....	651-463-6212
Bill Inquiries/Energy Use Information	651-463-6212
Tree Trimming.....	651-463-6287
Streetlight Repair	651-463-6287
Conservation & Energy Efficiency Programs	651-463-6243
Residential Energy Audits	651-463-6243
Water Heating	651-463-6243
Electric Heat.....	651-463-6243
Cycled Air Conditioning®	651-463-6212
Commercial Energy Audits	651-463-6243
Capital Credits	651-463-6212
General Information.....	651-463-6212
(Long distance)	1-800-874-3409
Website	www.dakotaelectric.com
Email	customerservice@dakotaelectric.com

Underground Cable Locations: Gopher State One Call

Twin Cities Area.....	651-454-0002
(Long distance)	1-800-252-1166
Website	www.gopherstateonecall.org

Service Requests

1. New service

To request installation of a new electric service, please call 651-463-6247 or 1-800-874-3409, ext. 247. Real estate developers should contact co-op representatives at 651-463-6373 or 1-800-874-3409, ext. 373.

2. Moving

To have an existing account put into your name, call 651-463-6212 or 1-800-874-3409, ext. 212.

3. Upgrading service

Consult with Dakota Electric service representatives at 651-463-6247 or 1-800-874-3409, ext. 247 prior to designing or making alterations to electrical installations.

4. Line and facility relocation

Contact Dakota Electric at 651-463-6247 or 1-800-874-3409, ext. 247 if you are planning a project that may necessitate relocation of Dakota Electric's facilities.

5. Temporary service

The member receiving temporary service will be charged the regular rates applicable to the service rendered. Contact Dakota Electric at 651-463-6247 or 1-800-874-3409, ext. 247.

Membership Equity

The equity of an electric cooperative is owned entirely by the members of the cooperative. Members contribute the equity by paying their bills and generating margins each year (money left over after expenses are paid). Each year these margins are allocated to each member-owner based on how much electricity you purchased from Dakota Electric. The equity is returned to members over time through the payment of capital credits. Capital credits are also known as patronage capital or owners' equity.

Each year the board of directors reviews Dakota Electric's financial position and determines whether it is financially prudent to pay capital credits.

Annual Meeting

Dakota Electric members meet annually to elect board members and discuss the business of the cooperative. Reports are presented by the president, treasurer, Great River Energy director, attorney and the president/CEO.

Look for more information about the annual meeting in our *Circuits* newsletter and on Dakota Electric's website at dakotaelectric.com. For additional information about the meeting, please call member services at 651- 463-6212.

Power Outages

If your electricity goes out, check your fuses or circuit breakers. If they are okay, take a moment to check if your neighbors' homes or nearby street lights are also without power.

To report an outage, you can:

- Call 651-463-6201 or 1-800-430-9722;
- Visit dakotaelectric.com/report-an-outage

During severe weather, a power outage could be widespread and prolonged. The telephone lines may be extremely busy during major outages, and you may be routed to our automated answering system. The system can answer and process up to 32 calls at the same time. There is no need to call again unless your neighbor's lights come back on and your service has not been restored.

If the outage affects a large number of members, we will post updates on Facebook (facebook.com/DakotaElectric) and Twitter (twitter.com/DakotaElec). You can also view the outage map at dakotaelectric.com/report-an-outage.

Continuity of Service

Dakota Electric Association will work to provide continuous service but does not guarantee an uninterrupted or undisturbed supply of electric service. The Cooperative will not be responsible for any loss or damage resulting from the interruption or disturbance of service for any cause other than gross negligence of the Cooperative. The Cooperative reserves the right without previously notifying the member to temporarily interrupt service for construction, inspection, repairs, emergency operations, shortages in power supply, safety and State or National emergencies. The Cooperative will not be liable in any event for any loss of profits or other consequential damages resulting from the use of service or any interruption or disturbance of service.

In-Home Life Support Equipment

If someone in your household depends on in-home life support equipment, please notify us immediately. Dakota Electric maintains a record of members who use critical life support systems, and to the extent practical, Dakota Electric gives consideration to medical emergency status when restoring service. Because some interruptions in service are unavoidable and in some cases may last longer than some members can be without power, we urge members with special medical needs to make necessary arrangements for backup power for any vital life-support equipment.

Members with special life support needs must complete a Certification of Special Medical Needs document, certified by a medical professional confirming the medical emergency, and return it to Dakota Electric Association. To obtain a Certification of Special Medical Needs document, contact Dakota Electric at 651-463-6212.

Members can return completed Certification of Special Medical Needs by mail or fax.

Mail to:

Dakota Electric Association
Attn: Leads
4300 220th Street West
Farmington, MN 55024

Fax to:

651-463-6256

Members are urged to contact Dakota Electric if the medical situation no longer exists.

Disputes

If you receive a notice of disconnection and you dispute the bill or the service, Dakota Electric will investigate your complaint and report the results to you to correct the problem. Service will not be disconnected during the investigation or before you receive a written report of the results.

Members must pay the bill in full when they receive the findings of the utility. If a dispute is not satisfactorily resolved, you must submit the entire payment but may designate the disputed portion to be put in escrow. To submit a payment in escrow you must complete the “escrow payment form” provided by Dakota Electric, and explain, in the space provided, why no resolution could be reached.

The “escrow payment form” is a three-part form: one copy is kept by Dakota Electric; one copy is for you; and one copy is sent by you to the Minnesota Public Utilities Commission, where it is considered the same as the filing of an informal complaint against Dakota Electric.

Member Complaints & Procedures

Dakota Electric follows guidelines for service and quality of service set by state law and regulations of the Minnesota Public Utilities Commission for dealing with member complaints. For more detailed information please inquire about Minnesota Public Utilities Commission regulations 7820.0300 and 7820.2700 to 7820.3000.

During normal working hours, Dakota Electric has representatives available to assist you with questions or complaints.

If a complaint cannot be resolved immediately, a Dakota Electric employee shall attempt to contact you within five working days of your first call, and once every 14 days thereafter to advise you of the status of the investigation. Contacts will continue until the complaint is resolved or Dakota Electric informs you of the results of the investigation and its conclusion in the matter, or until you file a written complaint with the Public Utilities Commission or the courts.

The Minnesota Public Utilities Commission regulates this utility and is available for mediation upon written request. Contact them at:

Minnesota Public Utilities Commission

Consumer Affairs Office

121 Seventh Place East, Suite 350

St. Paul, MN 55101-2147

Email: consumer.puc@state.mn.us

Phone: 651-296-0406 or 1-800-657-3782

Billing Information

Meter Reading & Estimated Billings

Normally, a meter reader or an automated meter reading device reads your meter each month. The term “month” means the period between two consecutive meter reading dates and is as close as possible to 30-day intervals.

In some instances, Dakota Electric may send estimated bills without reading meters. Estimated bills will be based on the normal consumption for a corresponding period during the preceding months.

Only in unusual cases will more than two consecutive estimated bills be rendered.

If an estimated bill appears abnormal after an actual meter reading is obtained, the bill for the entire period may be recalculated to reflect the actual use during the entire period.

Meter Testing

Dakota Electric:

1. Will test any member’s meter promptly upon request and payment of, or agreement to pay, a meter test charge. If the meter is found to be more than two percent fast, the test fee will be refunded, and billing adjustments made.
2. Will make a written report of the requested meter test results to the member.

Bill Collections

Your electric bill will show the amount due and the date that payment is due to avoid late payment charges. Please return the bottom portion of your bill with the monthly payment to ensure the correct account is credited.

If payment is not received before the next bill is printed, 1.5 percent of the unpaid balance or \$1.00, whichever is greater, will be added on the next electric bill.

Any over-payments are credited to your next electric bill, or refunded upon request.

Budget Billing

Budget Billing allows residential members to equalize monthly payments. Your budget payment amount is reviewed annually and, if necessary, adjusted to reflect your average energy usage or changes in the cost of electricity. At the end of each year, any under- or over-payment is factored into the next year’s monthly budgeted amount. To enroll in budget billing, call 651-463-6212 or visit dakotaelectric.com.

Payment Options

For more information on our payment options, please visit dakotaelectric.com. You may also call 651-463-6212 or 1-800-874-3409, ext. 212.

1. QuikPay

QuikPay online billing offers members the convenience of viewing and paying their bill online.

2. Pay by Credit Card

Dakota Electric offers payment by credit card, debit card or electronic check 24 hours a day online or by telephone at 1-888-935-4850. Convenience fees may apply.

3. Electronic Funds Transfer

Dakota Electric offers Electronic Funds Transfer (EFT). Enrollment in this plan allows members to pay their bills by automatic electronic funds transfer from any bank, savings and loan or credit union checking or savings account they designate.

4. By Check

Dakota Electric accepts checks for payment of electric bills. If a question arises as to the validity of a personal check, cash or money order may be required. Second party checks will not be accepted. If a check is returned for insufficient funds or any other reason, a service charge may be assessed and the account status will be the same as if no payment had been made. If a payment is made by personal check in order to avoid service termination, and the check is returned for insufficient funds or any other reason, service may be disconnected after a 24-hour notification.

5. In Person

Payments are accepted in Dakota Electric's lobby between 7 a.m. and 4:30 p.m., Monday through Friday and at the drive-up window between 7 a.m. and 7 p.m., Monday through Friday.

6. By Mail

Members can mail payments to Dakota Electric, P.O. Box 64427, St. Paul, MN 55164-0427. For your convenience, a return envelope is provided with your monthly statement. Please enclose the bottom portion of the billing statement with your payment.

7. Drop Box

For your convenience, Dakota Electric maintains a drop box at the Farmington headquarters. Payments received in the drop box are applied the next working day.

Electric Rates

To view Dakota Electric's current residential and commercial rate schedules, visit dakotaelectric.com.

Energy Resource and Tax Adjustment

Minnesota law allows the Minnesota Public Utilities Commission (PUC) to authorize the automatic pass-through of changes in certain expenses.

You will notice a line item on your electric bill that reads "Energy Resource and Tax Adjustment." The amount listed on this line reflects changes in cost for wholesale power, conservation program spending and resulting savings, and net changes in property taxes.

Each month the amount appearing on this line will vary according to the amount of energy you consumed that month.

If you wish to know the cost and calculations of the factors that were used to develop the Energy Resource and Tax Adjustment appearing on your electric bill, you may contact a Dakota Electric member service representative at 651-463-6212 or 1-800-874-3409, ext. 212.

Charge for Service Calls

When Dakota Electric sends a crew to a member's premise on a service call and they find the trouble is not with Dakota Electric's equipment, a service charge may be billed to you. Every effort will be made to clarify the problem by telephone before Dakota Electric makes a trip to the location.

Notice of Disconnection

Dakota Electric sends disconnection notices by first class mail. The notice provides a specific date when payment must be received to prevent service from being disconnected.

Disconnection of Service

A final attempt to contact the member at the place of service will be attempted. If no contact is made, or if contact is made but no payment agreement reached, service may be disconnected.

Dakota Electric may disconnect service to any member, without notice, for unauthorized use of Dakota Electric equipment, or in the event of tampering with the cooperative's equipment.

If an order to disconnect service has been issued and the cooperative employee arrives at the premise, he/she must accept payment of the delinquent bill, or the member must set up a payment plan that is mutually agreeable and takes into consideration the financial circumstances of the household. Payment will be necessary to avoid terminating service.

Reconnection of Service After Disconnection for Non-Payment

If service has been disconnected because of non-payment of the electric bill, service charges based on the cost to restore service will be assessed before service is restored. This cost will be higher if reconnection is required after business hours. Reconnections will be completed Monday – Friday, 8 a.m. to 7 p.m. Reconnection requests received after 7 p.m. will be completed on the following business day.

If service has been disconnected, payment must be in the office before the order will be given to restore service. Cash, money order or credit card payment will be required. A member may be required to pay all past due energy billed, a deposit and reconnection fee before service will be restored.

Deposits

Dakota Electric will not require a deposit or a guarantee of payment based on income, home ownership, residential location, employment tenure, nature of occupation, race, color, creed, sex, marital status, age, national origin, or any other criterion that does not show a relationship to the ability of the customer to pay for service.

If your service has been disconnected because of non-payment, it is Dakota Electric's policy to collect a deposit equal to an average of two months' electric bills. This deposit will be assessed and must be paid prior to the time service is restored, unless under Cold Weather Rule protection.

If you leave Dakota Electric's service area and have an unpaid balance, a deposit equal to an average of two months' electric bills of the previous occupant may be charged if you return and request service. This deposit is in addition to full payment of your previously unpaid balance.

If you maintain a good payment record for 12 consecutive months, the deposit will be refunded per Minnesota rules 7820.4500, subpart 1. All deposits are reviewed monthly.

Deposits plus interest will be applied to final bills of members leaving Dakota Electric's service area; any credit balance will be refunded to the member.

Per Minnesota rule 7820.4500, subpart 2., Dakota Electric Association may accept, instead of a deposit, a contract signed by a guarantor satisfactory to the utility whereby payment of a specified sum not exceeding the deposit requirement is guaranteed.

Credit History

The Minnesota Public Utilities Commission defines "Good Credit" as "A Customer who, within the last 12 months, has not had their service disconnected for non-payment of a bill and has not been liable for disconnect for non-payment of a bill which is not in dispute, will be considered to have established good credit."

Dakota Electric will not use any credit reports that do not reflect the purchase of utility services to determine your past credit history without your written permission. Any credit report used will be mailed to you for your review. If you refuse the use of a credit report (other than a utility credit report), Dakota Electric's review of your credit history will not be affected.

Consumer Protection under the Cold Weather Rule

Some members find it hard to pay their utility bills in the winter. The State of Minnesota set up the Cold Weather Rule to protect residential, heat-affected members, who are unable to pay their utility bills, from disconnection of service between October 15 and April 15.

Avoiding Disconnection

The Cold Weather Rule does not forbid winter shutoff. If you receive a shut-off notice this winter, you must act promptly and call Dakota Electric at 651-463-6212 to apply for Cold Weather Rule protection and set up a payment plan.

Your service will be subject to disconnection without further notice if you do not make the agreed upon payments. If you cannot keep your original payment plan, call Dakota Electric immediately and make a new payment plan to avoid disconnection.

Reconnection

If your power is disconnected on October 15 when the Cold Weather Rule takes affect, you can have your power reconnected by calling Dakota Electric at 651-463-6212 to set up a payment plan. You must keep your payment plan to avoid future disconnection. Call Dakota Electric immediately if you cannot keep your payment plan and make a new payment plan to avoid disconnection.

Payment Agreements

If your household income is:

- At or below 50 percent of the state median income, you are not required to pay more than ten percent of your monthly household income.
- More than 50 percent of the state median income, you may make a payment plan with Dakota Electric Association.

Most Cold Weather Rule payment plans last until April 15 unless you make other arrangements with Dakota Electric. Your service could be shut off if you have a past-due balance on April 15 and do not make and keep a new payment plan.

Right to Appeal

If you and Dakota Electric cannot agree on a payment plan, you have ten days to appeal to the Public Utilities Commission. The Commission will help you set up a payment plan, and your service will stay on during the appeal process.

Notice of Proposed Shut-Off

If you receive a Shut-Off Notice, you will also receive:

- Information on your rights and responsibilities
- Information on ways to reduce energy use
- A list of agencies that can help pay utility bills
- A list of weatherization providers

Third Party Notice

Third Party Notice applies to all members and is designed to notify the members and a third party, such as a friend, relative, church or community agency, that a shut-off notice has been sent. The third party can receive and give information about the member and arrange payment plans with Dakota Electric for the member. The third party is not responsible for payment.

Programs and Services

Energy Conservation Programs

Dakota Electric offers several money-saving conservation programs to our residential, commercial and industrial members. You can get more information about these programs by visiting dakotaelectric.com or calling 651-463-6243 or 1-800-874-3409, ext. 243.

Helping Neighbors®

Since 1994, Dakota Electric has participated in the Helping Neighbors® program. Proceeds from this program are directed to local fuel assistance agencies and will help area residents meet their monthly energy bills. Members may choose to make a monthly contribution. The donation amount will appear on your monthly bill. One-time donations can be made by check at any time. Donations to this program are tax deductible. Donation cards will be sent out once a year. If you would like to receive more information on this program, please call 651-463-6212 or 1-800-874-3409 or visit dakotaelectric.com and enroll online.

Gopher State One Call

Homeowners and businesses planning to dig during landscaping or construction are required to call Gopher State One Call at least two working days before digging, so the center can alert utility companies which may have pipelines or cables buried in the area.

Failure to call is a misdemeanor that can result in liability to the utility companies for damages, if any result. Anyone disrupting utility facilities and service will be liable for the cost of any lost product under the law.

The phone call to Gopher State One Call is free and the locations service is free. The number is 811, 651-454-0002 or 1-800-252-1166. The center's regular hours are 7 a.m. to 5 p.m. Monday through Friday. Calls pertaining to genuine emergencies are accepted at any time, 365 days per year.

Tree Trimming

If a tree or shrub appears close to a power line, do not attempt to prune it yourself. Call Dakota Electric at 651-463-6287 or 1-800-874-3409, ext. 287, or e-mail trees@dakotaelectric.com for assistance and recommendations.

Property owners can help Dakota Electric maintain line access and clearance by planning ahead and following the guidelines established by the cooperative, which in turn, increases the safety and reliability of your electric service. Contact Dakota Electric at 651-463-6287 or 1-800-874-3409, ext. 287 for your free copy of the "Planting and Pruning Guide."

Street Lights

Dakota Electric is responsible for maintaining more than 15,000 street lights throughout the service territory. If you notice a streetlight is damaged or not working, we encourage you to report it during business hours by calling 651-463-6287 or 1-800-874-3409, ext. 287 or e-mail streetlights@dakotaelectric.com. If you notice a damaged or fallen streetlight after business hours, please call our 24-hour outage and emergency service line at 651-463-6201.

Email

Dakota Electric may email you periodic updates on cooperative news, special events and promotions. You can opt out of this communication at any time.

Publications & Information

Dakota Electric members receive *Circuits* newsletter each month as part of their annual membership. Dakota Electric publishes *Circuits* monthly, and it contains information about energy-saving programs, current events and issues at the cooperative. Reading this publication will help keep you up-to-date about issues facing your cooperative. Current and previous issues of *Circuits* can also be viewed on our website at dakotaelectric.com.

Your monthly bills may contain inserts about energy conservation programs or other important member-related information. Look on your bill for special messages from Dakota Electric regarding programs and activities.