


Member News

For Members of Carteret-Craven Electric Cooperative

Your Touchstone Energy® Cooperative 

\$20,000 in Scholarships

Awarded to Local High School Students

JULY 2003

Five local high school students have been selected as Carteret-Craven Electric Cooperative's 2003 scholarship recipients. A panel of judges, community leaders and former educators, selected five very qualified students to receive a \$1,000 scholarship, renewable for up to four years. The criteria for selection included; financial need, grade point average/SAT scores, and extracurricular activities/work.

This year's winners were selected from each of the four local high schools with the fifth recipient being the next highest applicant. Scholarship funds are made available through the Carteret-Craven Electric Foundation, which administers money received from members through Operation RoundUp®, a program where member's electric bills are rounded up to the next whole dollar. This year's winners are as follows:



Casey O'Berry

Casey O'Berry, daughter of Mickey and Nancy McCaskey of Newport, is a student at Croatan High School. She is President of FCA, co-editor of the yearbook, and captain of the percussion section at Croatan. During her busy schedule, she maintains a 4.1 GPA. Casey plans to attend Liberty University this fall.

Nicole Notargiacomo, daughter of Stephen and Amy Notargiacomo, is a student at Havelock High School where she is a cheerleader. She is active at church and has volunteered at Camp Seagull as well as tutored younger students. Nicole plans to attend Western Carolina University where she will study Dentistry.



Nicole Notargiacomo

Crystal Compton is the daughter of Walter and Leigh Compton of Morehead City. She attends

West Carteret High School where she plays softball, basketball, and volleyball. Crystal maintains a 4.1 GPA, works hard with her church's youth choir and youth group while working a part-time job. She plans to attend UNC Chapel Hill to study Psychology.



Crystal Compton

Kimberly Murrell, daughter of



Kimberly Murrell

William and Doris Murrell, is a student at East Carteret High School where she has received several scholastic achievements during her high school career. Involvement in school clubs consists of SADD (Students Against Destructive Decisions), Student Council, and BETA (an academic achievement association). Kimberly plans to attend UNC Chapel Hill this fall to study Pharmacology.

Shana Falgout is the daughter of Richard Falgout and Crystal Bird, stepdaughter of Kenneth Bird. She has maintained an impressive 4.6 GPA during her school career at Croatan High School. She is active in school clubs such as FBLA (Future Business Leader of America, BETA, Interact, and SADD. Shana plans to study Chemistry when she goes to UNC Chapel Hill this fall.



Shana Falgout

This scholarship program is made available through the efforts of everyone working together to achieve a common goal – giving back to our communities. Special thanks to every Carteret-Craven member who allows their electric bill to be rounded up to the next whole dollar each month, which funds this special program. □

Craig Conrad
Executive Vice President & General Manager



In a day when it seems that a dollar buys less and less, the men and women working at your local electric cooperative are doing what they can to make sure you get the most out of every dollar you spend on electricity.

Member education is one of the primary goals of your electric cooperative. Wasting energy not only costs you money - it forces your utility to buy more power from generating plants, adding to the cost of operating the system and adding to your electric bill. This publication and other literature provided by Carteret-Craven regularly carry information to help keep your electric bill as low as possible.

Whether it is a tip on energy efficiency in your home, insulating your water heater, or just changing the return air filters, we want to help you get the most efficient use on the electricity you buy.

That's what makes energy conservation a partnership between you and your electric cooperative. While you work at home to keep your power bill low, the co-op is working to put the latest technology in place to improve the electric distribution system that brings power to you every day.

Another important part of your co-op's commitment to you is safety education. Electricity is such a normal part of our life that it is easy to forget that it can be dangerous if improperly used. We want to remind you to play it safe by installing child safety plugs in unused outlets, exercise care when using electric tools near water, or having underground cables marked prior to digging around your home. Electric co-ops also provide important information to local schools to help teach children about electrical safety. Our Director of Community Relations Bill Ward is available for demonstrations and lectures to schools, civic groups, or community clubs. Topics include electric safety for both children and older adults, hurricane preparedness, the cooperative business model, and special training for fire and rescue.

More than 60 years ago, your electric cooperative was created to provide power for its people and local communities - not to provide profits to out-of-town investors. Regardless of how much electricity you use, Carteret-Craven will do everything it can to help you get the most out of your power dollar. □

To show our gratitude to the men and women of our military for protecting our freedom, we welcomed home troops from the 24th MEU on Memorial Day by arranging two bucket trucks with their booms crossed, along with the American flag, and a sign that read,

"Welcome Home, Troops!"



Don't Mix

Water and electricity



Did you know that water is an excellent conductor of electricity? The same is true for any object that is soaked or is made up of water, which includes the human body.

Outdoor Water Safety

It is important to be careful around water, especially this time of year when people spend a lot of time in swimming pools, the ocean, and intercoastal waterways. July is one of the hottest times of the year, which makes it a popular time for boating, fishing and swimming. While partaking in any water-related activities, follow these guidelines to ensure your safety this summer:

- ⚓ Play and work safely around docks and piers. Do not work with power tools or appliances near docks, water or if standing on wet ground.
- ⚓ Do not run any wiring across waterways that boats may run across.



Many sailboats have masts of 30 feet or more made of highly conductive material.

- ⚓ Watch for electric lines near docks. Don't swing booms or poles near them.
- ⚓ Don't get your fishing line caught on power lines or around docks and marinas.
- ⚓ Never touch wires or switches when you are wet.

Indoor Water Safety

Water inside the home is just as dangerous as water outside. Here is a helpful checklist on how to be safe around water in your sinks, showers, and bathtubs:

- ⚓ Don't touch appliances like radios, TVs, hair dryers or curling irons with wet hands. Keep them away from showers, sinks, and tubs.
- ⚓ Make sure outlets are protected by a Ground Fault Circuit Interrupter (GFCI). This device is used to protect you from electrical shock.
- ⚓ Check small appliances such as hair dryers, curling irons, and electric razors regularly for damaged or frayed areas on their cords. Keep the number of electrical appliances in your bathroom to a minimum. □

Keeping Score • *Facts About Your Credit Scores*

Who's keeping score? The credit industry is. Every time you apply for a new credit card, a mortgage, an insurance policy, or job, your application is judged in part on your credit score.

What is a credit score? It is a three-digit number that lenders use to objectively measure your creditworthiness. The score indicates whether you are likely to repay your debt or not. A high score means you're likely to repay and the opposite is true for a low score.

What factors are taken into consideration for my credit score? Payment history for previous debt. How many times you've been late or how recent were those late payments? Total debt

shows how many credit cards have balances owed on them or how close they are to their limits? Length of credit history shows if you are an emerging consumer or someone who has paid bills on time for 10 years. New credit displays recent activity which may indicate a change in your life such as a divorce or loss of job. The last is credit mix. Creditors want to know if you have a "healthy mix" of credit.

Who uses my credit score? Lenders are the primary – but not only – users of credit scores. Employers, landlords, and even utility companies like Carteret-Craven check credit scores to evaluate applicants. With respect to Carteret-Craven,

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We add **value** to the **energy** you purchase by providing the following services:

- PowerGuard surge equipment
- Bankdraft payment option
- Equalizer payment option
- When you call, you reach a person 24 hours a day, seven days a week.

Call today for information about these value-added services.

(252) 247-3107 or (800) 682-2217

www.carteretcravenelectric.coop

Service Rules and Regulations

The Cooperative announces new line extension policies in effect as an effort to hold down the cost of power. Information about these changes can be found at www.carteretcravenelectric.coop or please call (252) 247-3107 to request information.



Bright Ideas

Attention Educators:

Bright Ideas is a special grant program offered by North Carolina's Electric Cooperatives designed to fund creative and innovative classroom projects. Since the program began, Carteret-Craven EC has awarded over \$108,000 to local educators. You may apply for a Bright Ideas grant online any-time. If you have questions, please contact Bill Ward, Director of Community Relations, at (252) 727-2251 or go to www.carteretcravenelectric.coop.

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members use the product or service first then pay their bills. We check your credit history to get an indication of whether new members can pay their bills on time.

Residential customers have three options available in avoiding paying a deposit when applying for new service; they can submit a letter of credit from another utility, have a guarantor co-sign for the new service, or display a good credit rating. Carteret-Craven asks this of new members in an effort to reduce bad debt which can ultimately affect the entire membership through an increased cost of electric service. It is our

goal to minimize and control costs for our membership to keep the cost of electric service as low as possible.

Useful online resources

- National Foundation for Credit Counseling www.nfcc.org
- HSH Associates: A General Guide to Credit Grades www.hshassociates.com/bcd-specs.html
- Equifax/FICO Partnership www.equifax.com

Information for this article provided by America's Credit Unions™ www.cuna.org.