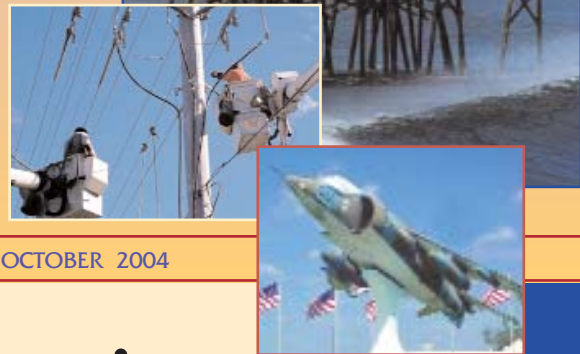


# MEMBER

*From Cedar Island to Cedar Point  
and many places in between*

# News



A newsletter for members of Carteret-Craven Electric Cooperative

OCTOBER 2004

## Programs make bill paying easier

Summer heating, winter cooling, vacations away from home or holiday entertaining. These are just a few of the things that can dramatically change your monthly electric bill.

Why not take the guesswork out of your bill with our Equalizer Payment Plan?

Your monthly electric bills are totaled for the year and then divided into twelve equal payments. For new accounts, we estimate monthly usage. Either way, you can have peace of mind in knowing exactly what your electric bill will be each month.

We periodically check the account to make sure the amount you are paying does not differ greatly from your actual usage. If it does, then we will let you know in time to make an adjustment that won't hit you all at once at the end of 12 months.

Coupled with our new PowerPay 24 online payment system or the tried and true Bank Draft program, bill paying has never been easier.

PowerPay 24 is a great way to reduce mail, check and postage costs. Payments are on time and don't have to be mailed. It reduces paper

and processing costs for the cooperative; and that saves members' money, too.

If you sign up for online bill paying, you will continue to receive bills in the mail. The convenience for you is in being able to pay by electronic check or credit card at your convenience, day or night, at the computer. Your payment will be posted immediately, and you will receive a confirmation e-mail. Security is guaranteed by VeriSign.

In addition to paying your bill, with PowerPay, you can check your account and sign up for a variety of other services we offer.

One of the most popular services is Automatic Bank Draft, a free payment program. We draft your monthly payment from your checking or savings account on a specified draft date. If you are on the equalizer plan, too, you will know exactly how much is drafted and plan your budget accordingly.

For more information about Equalizer, PowerPay24, Automatic Bank Draft and more, visit us on the Web at [www.carteretcravenelectric.coop](http://www.carteretcravenelectric.coop) or call 252.247.3107 and speak to one of our customer service representatives.

### *on the web*

**To pay your bill online, sign up for PowerPay 24.**

**Go to:**

[www.carteretcravenelectric.coop](http://www.carteretcravenelectric.coop)



## RoundUP® Rally slated for this month

Our members have reason to celebrate this month. Your Operation RoundUP® contributions over the past 5-plus years have totaled \$1 million in charitable giving that has helped hundreds of your friends, neighbors and fellow members in need.

We are going to celebrate that landmark with a bit of fanfare, including the presentation of the check that puts your collective RoundUp dollars over the \$1 million mark in giving. And you are invited. Check local newspapers or our Website at: [www.carteretcravenelectric.coop](http://www.carteretcravenelectric.coop) for details.

Cooperative members volunteer to have their electric bills rounded up to the nearest dollar each month, which averages about \$6 per year and no more than \$11.88 per year for each member. Collectively, however, that small change adds up, and has a significant impact on those less fortunate.

*inside-out*

## PowerPay 24 is cost-conscious, convenient

Cooperative principles guide our business decisions every day, and top among those is member satisfaction.

One comment we see often in our customer satisfaction surveys is that our members want their electric bills to go down. We take these comments seriously, too. We are constantly looking for cost-saving measures in our operation and improvement in our service to you, the member-owner of the cooperative.

Our new online bill payment program, **PowerPay 24**, does both. As more and more members become accustomed to doing business on the Worldwide Web, adding online bill paying was a logical move to meet those members' needs.

Additionally, **PowerPay 24** saves in

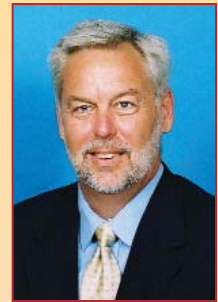
operating costs. As more people sign up for the service, the costs of handling payments goes down. Fewer payments sent through the mail, means less time employees have to spend opening the envelopes, sorting the payments and posting them on our computer system.

**PowerPay 24** gives members two online payment options, electronic check (drafted by computer from your checking or savings account) or credit card. When you post your payment online, you will get immediate notification that the bill has been paid. The information is automatically entered into our accounting system, which is the most efficient way for the cooperative to process payments.

If you already use a credit card to pay by telephone, you can do the same thing with **PowerPay 24**, and in less time, too.

If you pay your bill through an online banking service, your bank writes the cooperative a check and sends it through the mail. Several days may pass between the time you authorize payment and when we receive and process the check, which is not nearly as efficient as direct payment on **PowerPay 24**. Eliminating the third party (your bank) guarantees your payment is received on time and streamlines the processing for us.

Even with new technology, or perhaps because of it, we are still committed to our founding principles and continue to provide our members with reliable electricity at a better than competitive rate.



**Craig Conrad**  
CEO & General Manager

**You've got the Power!**

[www.carteretcravenelectric.coop](http://www.carteretcravenelectric.coop)

**P<sup>24</sup> POWER PAY**

**carteret-craven electric cooperative**

# Outstanding school employees honored

Tears, hugs, kisses and congratulations filled Newport Middle School gymnasium recently as winners of Carteret County Public School System's 2004-2005 Employees of the Year were announced.



*Bill Ward, far right, gives personalized briefcases to the top five Carteret County Public School employees.*

The cooperative hosted the nominees and winners at the early August reception.

Employees from all county public schools were nominated in May for these awards. The candidates were interviewed by committees made up of community members, previous award winners, school board members and business leaders.

Wanda Fowler was selected as Principal of the Year; Beth Lanning was named Assistant Principal of the Year; DeeDee Phillips was named Teacher of the Year; Nancy Moore was selected as the Certified Employee of the Year; and Donald Johnson was named the Classified Employee of the Year.

"This is just one way the cooperative shows support for our schools and the outstanding educators in the county," said Craig Conrad, CEO and general manager at Carteret-Craven.

## Change clocks, change batteries

When you change your clocks on Oct. 31 for Daylight Saving Time, remember to change the batteries in your smoke detectors. Smoke detectors are the first line of defense against deadly fires and can double your chances of survival.

Battery-powered smoke detectors should be checked at least once a month and should get new batteries every six months. The Daylight Saving Time changes in the fall and spring are good reminders that it's time to replace the battery.

"A lot of people are guilty of taking the battery out," said Emerald Isle Assistant Fire Chief Don Askew. "Maybe they burned some food and smoked up the kitchen or borrowed the battery to put in a child's Christmas toy."

According to fire officials, one-third of all residential fires occur in homes where smoke detectors are not operational because the batteries are dead, disconnected or have been removed.

"Working smoke detectors save lives," Assistant Chief Askew said.

## GET A SAFEGUARD LIGHT AND EXTEND YOUR DAY



As summer comes to a close and the hours of daylight get fewer, you can extend your outdoor play with an automatic Safeguard Light.

**Call 252-247-3107 or 1-800-682-2217 or make a request via our Website at [www.carteretcravenelectric.coop](http://www.carteretcravenelectric.coop).**

