

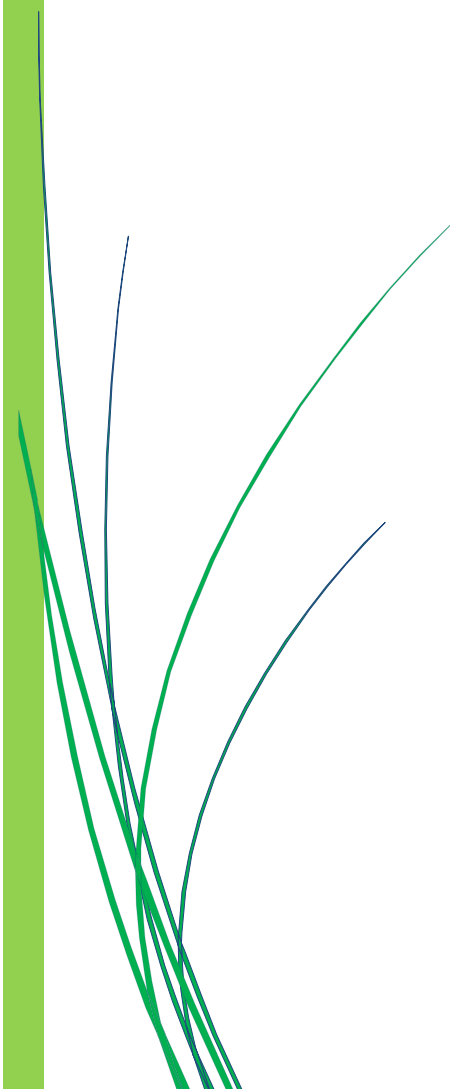


**Northwestern Rural Electric Co-operative Association, Inc.**

22534 STATE HWY. 86 | PO BOX 207 | CAMBRIDGE SPRINGS, PA 16403 | 1-800-352-0014 | FAX 814-398-8064 | NORTHWESTERNREC.COM

# Electric Rates

Effective January 1, 2026



**TABLE OF CONTENTS**

TABLE OF CONTENTS.....	1
STANDARD RESIDENTIAL AND FARM NON-COMMERCIAL.....	2
INTERRUPTIBLE (DUAL METER) SINGLE PHASE .....	3
ELECTRIC HEAT RIDER - RESIDENTIAL .....	5
SMALL COMMERCIAL: SINGLE-PHASE.....	7
LARGE POWER .....	8
LARGE POWER - CP OPTION .....	10
LARGE POWER - OVER 1,000 KVA .....	12
DISTRIBUTED GENERATION RIDER.....	14
POWER COST ADJUSTMENT CLAUSE.....	16
PRIVATE OUTDOOR LIGHTING SERVICE .....	17

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**STANDARD RESIDENTIAL AND FARM NON-COMMERCIAL**

**AVAILABILITY**

To all residential and farm non-commercial single-phase service requiring a 50 KVA or less transformer. Not available to service for single-phase motors in excess of 10 HP or an electrical device with a potential load in excess of 20 kW. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**MONTHLY RATE**

Generation & Transmission:	\$ 0.07480	per kWh
Distribution:	\$ 0.04468	per kWh
Service Availability:	\$ 45.00	

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$45.00.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the due date shown on the billing statement.
2. A late fee will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½ %) of the unpaid balance or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

**TEMPORARY DISCONNECTION**

If a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's established rules and regulations.

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

**Applicable Billing Rate Codes: RESD1 & NTMTR**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**INTERRUPTIBLE (DUAL METER) SINGLE PHASE**

**AVAILABILITY**

Available to single-phase service requiring a 50 KVA or less transformer. Customers taking service under this tariff are presumed to have consented to energy interruptions during peak loading periods. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**MONTHLY RATE**

Generation & Transmission:	\$ 0.07480	per kWh	Standard
	\$ 0.03644	per kWh	Interruptible
Distribution:	\$ 0.04468	per kWh	Standard
	\$ 0.03784	per kWh	Interruptible
Service Availability:	\$ 50.00		

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$50.00.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the due date shown on the billing statement.
2. A late fee will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½%) of the unpaid balance or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**DEFINITIONS AND PROVISIONS**

1. Interruptible – shall refer to the service that is interruptible by the Cooperative via the Load Management System.
2. Standard – shall refer to the service that is not interruptible by the Cooperative.
3. The Cooperative may interrupt at any time but will normally interrupt during peak loading periods via the load management system. This will be signaled to the consumer by a Demand Response Unit (DRU) and electrical consumption so metered.
4. Temporary Disconnection – if a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's established rules and regulations.
5. Service location requires electric thermal storage (ETS) or automated non-electric backup heat for rate eligibility, subject to approval by the Cooperative.

**EFFECTIVE DATE**

Commencing with bills issued on or after January 1, 2026.

**Applicable Billing Rate Codes: INT1, INT2 & INT3**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**ELECTRIC HEAT RIDER - RESIDENTIAL**

**AVAILABILITY**

Available to any full-time residential member taking single-phase service through one meter under the residential and farm non-commercial single-phase rate schedule, where electricity is the primary source of heating/cooling and an electric water heater approved by the Cooperative is used for domestic water heating. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**RATE AMENDMENT**

Generation & Transmission: \$ 0.07480 per kWh

Distribution:

<u>Winter (October through May)</u>		<u>Summer (June through September)</u>	
First 1,000 kWh	\$ 0.04468	First 1,000 kWh	\$ 0.04468
Next 3,000 kWh	\$ 0.01168	Next 400 kWh	\$ 0.01168
Balance of kWh	\$ 0.04468	Balance of kWh	\$ 0.04468

Service  
Availability: \$ 45.00

**CONDITIONS AND PROVISIONS OF SERVICE**

1. Electric space and water heating systems must be verified by the Cooperative. Periodic checks of the installed facilities will be made by Cooperative representatives to verify continuing compliance with the Cooperative's requirements.
2. The Cooperative may interrupt at any time but will normally interrupt during peak loading periods via the load management system. This will be signaled to the consumer by a Demand Response Unit (DRU) and electrical consumption so metered.
3. A Demand Response Unit (DRU) shall be mounted on the heating system and on the water heater.
4. Electrical load to be affected under this rate shall be isolated by the member so as to facilitate DRU operation. Such wiring accommodation is the member's responsibility and must meet National Electrical Code requirements.
5. To qualify for the Summer Rate, the member must have an Air Source Heat Pump installed that is cycled to meet the Cooperative's requirements.
6. Eligibility is determined on an individual request basis.
7. Application of this Rider does not transfer automatically to successive owners.
8. Temporary Disconnection – if a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's rules and regulations.
9. Multiple Dwellings – Service to more than one dwelling unit served through a single meter shall not be billed on this rate.

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**THE NORTHWESTERN RURAL ELECTRIC CO-OPERATIVE ASSOCIATION, INC.**

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$45.00.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the due date shown on the billing statement.
2. A late fee will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½ %) of the unpaid balance or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

**Applicable Billing Rate Codes: RESCP & RSHS**

For more information, call Northwestern Rural Electric Co-operative Association Toll-free at 1-800-352-0014.
---

**SMALL COMMERCIAL: SINGLE-PHASE**

**AVAILABILITY**

Available to single-phase commercial service requiring a 50 KVA or less transformer. Not available to service for single-phase motors in excess of 10 HP or an electrical device with a potential load in excess of 20 kW. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**MONTHLY RATE**

Generation & Transmission:	\$ 0.07601	per kWh
Distribution:	\$ 0.04654	per kWh
Service Availability:	\$ 50.00	

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$50.00.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the date shown on the billing statement.
2. A late fee will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½ %) of the unpaid balance or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

**TEMPORARY DISCONNECTION**

If a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the established rules and regulations.

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

**Applicable billing rate codes: SCSP**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.



**LARGE POWER**

**AVAILABILITY**

Available to any single-phase service with transformer capacity greater than 50 KVA and all three-phase services up to 1,000 kVA; upon election by any small commercial or public authority consumer for a minimum of 12 consecutive months. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**MONTHLY RATE**

Generation & Transmission:	\$ 0.04770	per kWh	Energy
	\$ 21.00	per kW	NCP Demand
Distribution:	\$ 0.00604	per kWh	Energy
	\$ 6.00	per kW	NCP Demand
Service Availability:	\$ 125.00		

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$125.00 plus \$0.50 per KVA.

**DETERMINATION OF BILLING DEMAND**

The Non-Coincident Peak (NCP) Demand shall be the maximum demand established by the consumer for any fifteen (15) minute period during the billing month.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the due date shown on the billing statement.
2. A service charge will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½%) of the unpaid balance, or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

THE NORTHWESTERN RURAL ELECTRIC CO-OPERATIVE ASSOCIATION, INC.

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

**SPECIAL PROVISIONS**

A. **TEMPORARY SERVICE**

Temporary service shall be supplied in accordance with the foregoing rate except that the consumer shall pay in addition to the foregoing charge, the total cost of connecting and disconnecting service less the value of materials returned to stock. A deposit, in advance, may be required for the full amount of the estimated bill for service.

B. **LIGHTING**

Kilowatt and kilowatt-hour reading(s) of separately metered lighting and circuit(s) shall be added together to obtain the total usage for billing purposes under this rate.

C. **SERVICE METERED AT PRIMARY VOLTAGE**

Where service is metered at the primary distribution voltage, the demand and energy for billing purposes shall be discounted by two percent (2%).

D. **DELIVERY POINT**

Secondary and/or primary metering will have a set delivery point through switching and/or protective devices.

E. **TEMPORARY DISCONNECTION**

If a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's established rules and regulations.

**Applicable billing rate codes: LGPWR**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**LARGE POWER - CP OPTION**

**AVAILABILITY**

Available to any single-phase service with transformer capacity greater than 50 KVA and all three phase services up to 1,000 kVA; upon election by any small commercial or public authority consumer for a minimum of 12 consecutive months. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time. The consumer may as an option elect to receive generation and transmission service based upon the following prices:

Generation:	\$ 0.03364	per kWh	Energy
	\$ 17.67	per kW	CP Demand*
Transmission:	\$ 17.14	per kW	CP Demand*
Distribution:	\$ 0.00599	per kWh	Energy
	\$ 6.00	per kW	NCP Demand
Service Availability:	\$ 125.00		

*\* CP Demand rates may change from time to time in accordance with the Cooperative's Generation and Transmission Service Provider.*

**MINIMUM MONTHLY CHARGE**

The minimum monthly charge shall be \$125.00.

**DETERMINATION OF BILLING DEMAND**

The Non-Coincident Peak (NCP) Demand shall be the maximum demand established by the consumer for any fifteen (15) minute period during the billing month. The Coincident Peak (CP) Demand in each billing month shall be the consumer's 60-minute demand coincident with the system peak determined in accordance with the Allegheny Electric Cooperative's wholesale power tariff currently in effect.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the due date shown on the billing statement.
2. A service charge will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½%) of the unpaid balance, or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**POWER COST ADJUSTMENT**

The energy usage is subject to the Power Cost Adjustment Clause, Schedule "PCA."

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

THE NORTHWESTERN RURAL ELECTRIC CO-OPERATIVE ASSOCIATION, INC.

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

**SPECIAL PROVISIONS**

A. **TEMPORARY SERVICE**

Temporary service shall be supplied in accordance with the foregoing rate except that the consumer shall pay in addition to the foregoing charge, the total cost of connecting and disconnecting service less the value of materials returned to stock. A deposit, in advance, may be required for the full amount of the estimated bill for service.

B. **LIGHTING**

Kilowatt and kilowatt-hour reading(s) of separately metered lighting and circuit(s) shall be added together to obtain the total usage for billing purposes under this rate.

C. **SERVICE METERED AT PRIMARY VOLTAGE**

Where service is metered at the primary distribution voltage, the demand and energy for billing purposes shall be discounted by two percent (2%).

D. **DELIVERY POINT**

Secondary and/or primary metering will have a set delivery point through switching and/or protective devices.

E. **TEMPORARY DISCONNECTION**

If a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's established rules and regulations.

**Applicable billing rate codes: LGPCP**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**LARGE POWER - OVER 1,000 KVA**

**AVAILABILITY**

Available to any large power service with a transformer capacity greater than 1,000 KVA. Service is subject to the rules and regulations of the Cooperative as they currently exist or may be amended from time to time.

**TYPE OF SERVICE**

Three-phase, 60 hertz, at standard primary or secondary distribution voltages.

**MONTHLY RATE**

Generation:	\$ 0.03364	per kWh	Energy
	\$ 17.67	per kW	CP Demand*
Transmission:	\$ 17.14	per kW	CP Demand*
Distribution:	\$ 0.00599	per kWh	Energy
	\$ 7.00	per kW	NCP Demand
Service Availability:	\$ 125.00		

*\* CP Demand rates may change from time to time in accordance with the Cooperative's Generation and Transmission Service Provider.*

**MINIMUM MONTHLY CHARGE**

The minimum monthly distribution charge shall be \$125.00 plus \$.50 per KVA.

**DETERMINATION OF BILLING DEMAND**

The Non-Coincident Peak (NCP) Demand shall be the maximum demand established by the consumer for any fifteen (15) minute period during the billing month. The Coincident Peak (CP) Demand in each billing month shall be the consumer's 60-minute demand coincident with the system peak determined in accordance with the Allegheny Electric Cooperative's wholesale power tariff currently in effect.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the date shown on the billing statement.
2. A service charge will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½ %) of the unpaid balance, or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**EFFECTIVE DATE**

Commencing with the bills issued on or after January 1, 2026.

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**SPECIAL PROVISIONS**

- A. **TEMPORARY SERVICE**  
Temporary service shall be supplied in accordance with the foregoing rate except that the consumer shall pay in addition to the foregoing charge, the total cost of connecting and disconnecting service less the value of materials returned to stock. A deposit, in advance, may be required for the full amount of the estimated bill for service.
- B. **METERING AT PRIMARY VOLTAGE**  
Where service is metered at the primary distribution voltage, the demand and energy for billing purposes shall be discounted by two percent (2%).
- C. **LOCAL FACILITIES AND DELIVERY POINT**  
The option to buy local facilities in lieu of the facilities charge will be evaluated on a case-by-case basis and will have a set delivery point through switching and/or protective devices.
- D. **LIGHTING**  
Kilowatt and kilowatt-hour reading(s) of separately metered lighting and circuit(s) shall be added together to obtain the total usage for billing purposes under this rate.
- E. **TEMPORARY DISCONNECTION**  
If a member requests a disconnection and reconnection of service at the same location within a 12-month period, that consumer shall be required to pay a charge equal to the rate minimum for each intervening month(s), plus a reconnection fee as specified by the Cooperative's rules and regulations.
- F. **POWER FACTOR**  
The Power Factor must be maintained at 95% to avoid penalties. Penalties will be calculated on a case-by-case basis.

**Applicable billing rate codes: LPO1K**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

## **DISTRIBUTED GENERATION RIDER**

### **AVAILABILITY**

To all Cooperative services. Subject to the established rules and regulations of the Cooperative, the aggregate capacity of member's Distributed Generation systems (DG) may be limited by the Cooperative's system, substation area and/or circuits.

### **APPLICABILITY**

Applicable to all members of the Cooperative. The member's DG must:

1. be owned, operated, leased, or otherwise controlled by the member;
2. be operated in parallel with the Cooperative's distribution system;
3. have a nameplate capacity no greater than 25 kilowatts (kW) for residential members; and
4. be primarily intended to offset part or all of a member's electric generation requirements.

DGs that qualify under this service rate are solar photovoltaic or other solar energy, solar thermal energy, wind power, hydropower, biomass, and bio-digester gas and fuel cells as defined in Pa. Act 213 (Alternative Energy Portfolio Standards Act of 2004).

DGs must meet or exceed the standards and requirements of the National Electric Code, the National Electric Safety Code, the Institute of Electrical and Electronics Engineers, Underwriters Laboratories, and Pennsylvania Public Utility Commission, as well as the Cooperative's Policy on DG, Safety and Interconnection requirements for DG Production and local requirements.

The member must have an executed and approved Distributed Generation Interconnection Agreement as well as a Power Purchase Contract with Allegheny Electric Cooperative (AEC) to sell excess energy produced by the member's DG to AEC.

### **TYPE OF SERVICE**

60 hertz, at standard secondary distribution voltages.

### **COOPERATIVE MONTHLY BILLING**

The Cooperative will bill the member monthly according to the applicable rate schedule. Excess generation will be paid at Allegheny Electric Cooperative's avoided cost rate, consumption will be charged at the Cooperative's current retail rate. There is no "virtual net metering" to any other accounts, and no generation exceeding total usage at the DG location shall be credited or used against, or transferred to, in any manner or form, any other accounts or electric services.

**THE NORTHWESTERN RURAL ELECTRIC CO-OPERATIVE ASSOCIATION, INC.**

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the date shown on the billing statement.
2. A service charge will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½ %) of the unpaid balance, or \$1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with the Cooperative's rules and regulations.

**EFFECTIVE DATE**

Commencing with the bills issued on or after May 1, 2023.

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.



**POWER COST ADJUSTMENT CLAUSE**

Generation and transmission energy charges noted on all applicable Cooperative rate schedules contain the embedded average cost of wholesale power purchased by the Cooperative from its Generation and Transmission service provider. Should the Cooperative determine at any time that its cost of purchased power is or will become more or less than the embedded amount, the Cooperative may apply a corresponding price adjustment to energy usage to compensate for the difference.

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.

**PRIVATE OUTDOOR LIGHTING SERVICE**

Type of Lamp	Size	Unmetered Usage	Metered Usage
Light Emitting Diode (LED)	48 - 50 Watts	\$ 11.31	\$ 8.48
Light Emitting Diode (LED)	73 Watts	\$ 18.34	\$ 13.80
High-Pressure Sodium *	100 Watts	\$ 11.31	\$ 8.48
High-Pressure Sodium *	250 Watts	\$ 18.34	\$ 13.80
Mercury Vapor	175 Watts	\$ 12.48	\$ 8.58
Mercury Vapor	400 Watts	\$ 21.22	\$ 16.24

Installation includes an automatically operated lighting fixture mounted on a 2' arm, attached to existing Cooperative-owned poles.

**TERM**

The term of service shall be a minimum of one year and thereafter until termination is requested by the member.

**TERMS OF PAYMENT**

1. Bills will be issued monthly. The actual billing date will depend upon the applicable bill cycle. Full payment should be received in the Cooperative office by the date shown on the billing statement.
2. A penalty fee will be added to any unpaid amount after the due date. That charge shall be one and one-half percent (1½%) of the unpaid balance, or \$ 1.00, whichever is greater.
3. Collection of unpaid amounts will be made in accordance with established rules and regulations.

**SPECIAL PROVISIONS**

1. When one or more pole(s) is/are required, each pole will be installed at the member's expense.
2. Underground wiring will be installed at the member's expense.
3. Repairs and lamp replacement will be performed during regular working hours only, and as soon as practicable after receiving notice of failure.
4. A charge of \$160.00 will be made for the relocation of each light with a pole involved. A charge of \$60.00 will be made for the relocation of each light from an existing pole to an existing pole.

**\* Only LED will be installed on all new connections and shall replace existing High-Pressure Sodium and Mercury Vapor fixtures.**

**EFFECTIVE DATE**

Commencing with the bills issued on or after April 1, 2023.

**Applicable billing rate codes: SL99**

For more information, call Northwestern Rural Electric Co-operative Association  
Toll-free at 1-800-352-0014.