

Welcome to
***Southwestern
Electric
Cooperative***

MEMBER GUIDE



Your Touchstone Energy® Cooperative 

YOUR ACCOUNTABLE ENERGY PARTNER

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YOUR ACCOUNTABLE ENERGY PARTNER

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Welcome to Your Cooperative

Southwestern Electric Cooperative provides power to more than 24,000 member-owned accounts across the St. Louis Metro East area and Southwestern Illinois.

Our cooperative was formed in 1939 to improve the quality of life for residents of Southwestern Illinois by providing electric service to rural homes, farming operations, and businesses in Madison, Bond, Fayette, and the surrounding counties. The cooperative's board of directors has worked diligently to reduce the cost of service by buying wholesale power at competitive prices so that retail rates remain stable. At the same time, our cooperative works to increase its membership base by promoting residential, commercial and industrial development, thereby spreading out the fixed cost of service.

As a not-for-profit utility, Southwestern Electric is committed to providing high-quality energy services at the lowest possible prices. We are guided by the belief that a member-owned and member-controlled energy company should always operate in the best interests of local families, neighbors and communities.

What is an Electric Cooperative?

An electric cooperative is a not-for-profit, member-owned utility that provides electricity. Electric cooperatives were established by rural pioneers in the late 1930s and early 1940s. Cooperatives like Southwestern Electric brought electricity to rural areas that for-profit, investor-owned utilities wouldn't or couldn't serve. In this way, the co-op improved the quality of life for thousands of rural Americans.

This was made possible by the Rural Electrification Administration (REA), which was created under the executive order of President Franklin Delano Roosevelt in 1935 and the Rural Electrification Act of 1936. The REA made low-interest loans that helped bring power lines to rural areas. The program took off, soon becoming so popular and successful that electric cooperatives became known as "REAs." Eighty years later, electric cooperatives are the primary providers of electricity in rural areas of downstate Illinois.

Cooperatives are governed by a unique form of democracy. Co-op members guide the organization by electing fellow members to the cooperative's board of directors. In turn, the board represents the interests of the membership. Local control through an elected board of directors ensures that each member receives an equal voice in the operation of their electric cooperative. The "one-member-one-vote" concept is not only a right, it's a responsibility.

Find Us On Social Media

For the latest news and notes, follow us on facebook and X. You'll find us at facebook.com/SWECI and x.com/sweci. Search for Southwestern Electric on YouTube and Instagram. Our podcast, Wireside Chat, can be heard on Apple Music, Spotify and anywhere else podcasts are found.



Statement of Objectives

Southwestern Electric Cooperative exists to serve its members in the best manner possible. The cooperative will:

- Strive to provide the best possible service to all members within its service territory.
- Provide energy at the lowest sustainable prices while holding true to the highest standards of service.
- Develop a stable financial structure, maintain a sound organization, and train leadership.
- Promote the safe and efficient use of electricity, electrical appliances, and electrical equipment.
- Work to stimulate and support initiatives that will promote economic development.
- Keep members informed about the organization's operations, plans, problems and progress.
- Develop the democratic process as it applies to members, encouraging their participation in cooperative affairs.
- Ensure that no member shall be barred from participating in the cooperative's democratic process.
- Develop understanding and support of cooperative objectives, plans and programs.
- Provide leadership and cooperate with community and civic groups to foster programs that contribute to the area's development.
- Work to improve the standard of living for all members.

Cooperative Leadership

Board of Directors

The board of directors consists of nine Southwestern Electric Cooperative members — three from each voting district. District 1 includes the co-op’s service territory in Macoupin, Madison, and St. Clair counties. District 2 includes Bond, Clinton, and Montgomery counties. District 3 includes Clay, Fayette, Effingham, Marion, and Shelby counties.

Jerry Gaffner, President	District II
Jared Stine, Vice President	District III
Annette Hartlieb, Secretary	District III
Sandy Grapperhaus, Treasurer	District I
William “Bill” Jennings	District I
Brad Lurkins	District II
Ann M. Schwarm	District III
Marvin Warner	District I
Ted Willman	District II

Cooperative Officers

Bobby Williams, Chief Executive Officer
Victor Buehler, Chief Operating Officer
Nathan Taylor, Chief Financial Officer



YOUR ACCOUNTABLE ENERGY PARTNER

Your Voice in the Cooperative

Member participation is an essential part of cooperative governance. If you have a complaint, concern, compliment, idea or suggestion for the cooperative, please don't hesitate to contact Member Services. Southwestern Electric's CEO and staff will see that every effort is made to satisfy the needs and concerns of the members.

The cooperative also holds an annual meeting, which is the most important event of the year for your member-owned utility. At the annual meeting, members participate in the operation of their cooperative through the election of directors, by voting on bylaw amendments, and by providing a voice and a vote in business important to the cooperative's operation.

Please feel free to contact Susan File, vice president of member services, at (800) 637-8667 or susan.file@sweci.com with your suggestions, complaints, concerns or ideas regarding Southwestern Electric Cooperative. This is your organization; your contributions add to its ability to effectively serve the entire membership.

About Capital Credits

Your electric cooperative is different from an investor-owned utility. Southwestern Electric Cooperative is owned by the people to whom it supplies energy—the members. Capital credits represent each member's ownership stake in the organization. At the close of each fiscal year, the cooperative's margins (revenues in excess of expenses), if any, are allocated to the membership in the form of capital credits.

FAQs About Capital Credits

Q: What are capital credits?

A: Capital Credits are one of the many benefits of cooperative membership. Because Southwestern Electric is a not-for-profit cooperative, it does not accumulate profits. Instead, any revenues over and above the cost of doing business are considered margins. These margins represent an interest-free loan of operating capital by the membership to the cooperative. From these margins the cooperative builds equity with the intention of repaying the member's investment, which is done through the retirement of capital credits.

Q: In the event of a member's death, does the type of membership affect how capital credits are paid?

A: Yes. For individual memberships, capital credits are payable to the member's estate upon said member's death. If the capital credits belong to a joint membership, and one of the account holders dies, the accumulated capital credits will transfer in their entirety to the surviving person's account, and their membership will be converted from joint to individual status.

Q: Why does the cooperative need to accumulate equity?

A: Accumulated equity decreases the need for Southwestern Electric to raise electric rates or borrow money for infrastructure improvements. It also makes it easier for the co-op to absorb costs associated with recovery from devastating events like widespread tornadoes and severe ice storms.

Q: How are capital credits accumulated?

A: Capital credits are allocated to every member who purchased electricity during a year in which the cooperative earned margins. For that year, capital credits are allocated proportionally according to the amount of energy purchased. No special action is required on the member's part in order for capital credits to accumulate.

Q: What is the difference between allocation and retirement of capital credits?

A: In a capital credit allocation, the margins for a particular fiscal year are spread proportionally among the members. The amount of funds allocated to each member's account is based on the amount of electricity the member purchased during that year. These funds are kept on Southwestern Electric's books until they can be retired. Capital credit retirement is the process of returning the accumulated credits back to the members.

Q: Is a general retirement issued every year?

A: Not necessarily. General retirements are issued at the discretion of Southwestern Electric's board of directors. Each year, based on the cooperative's present financial condition and other considerations, the board of directors determines whether to issue a retirement, and if so, in what amount.

Q: Are payouts to estates handled differently from general retirements?

A: Yes. Southwestern Electric Cooperative pays out accumulated capital credits to estates throughout the year, regardless of whether a general retirement has been issued. Any debt owed by the deceased member to the cooperative must be paid in full, and a representative of the estates must complete the claim process in its entirety, before the disbursement may be made.

Q: What happens when capital credits go unclaimed?

A: The co-op makes all efforts of due diligence, in compliance with state statutes and mandated guidelines, to locate the member, and/or the member's heirs, when capital credits go unclaimed. If, after such due diligence is performed, the member cannot be located, the capital credits are declared permanent equity and remain on the cooperative's records until the member and/or heirs can be identified and found.

Q: How do I find out if there are any unclaimed capital credits owed to me?

A: Southwestern Electric Cooperative publishes a list of members with unclaimed capital credits on its website, sweci.com. You can also call the co-op's office at (800) 637-8667, during regular business hours (Monday through Friday, 8 a.m. – 4:30 p.m.) to see if any unclaimed credits may be owed to you.

Paying Your Bill

Because of the cooperative's not-for-profit structure, it is essential that all members pay their bills on time. If a member fails to meet his/her financial obligation to the co-op, the rest of the membership will eventually have to make up the difference through higher rates. If you will not be able to pay a particular bill by the due date, please contact Southwestern Electric as soon as possible. We may be able to work out a payment arrangement to prevent your electric service from being disconnected.

Southwestern Electric Cooperative offers a variety of payment options, including levelized billing, Pay-As-You-Go, electronic bill payment, and the ability to pay by automatic draft, credit or debit card, SWEC IL app or over the IVR.

Levelized Billing

Southwestern Electric Cooperative offers a Levelized Billing option to help members avoid substantial changes in the amount of their electric bill from one month to the next. Levelized Billing effectively flattens out the peaks and valleys that come with seasonal changes in your electric usage, making it easier for you to forecast your bills and plan your budget. When you sign up for Levelized Billing, your bill will be based on a rolling 12-month average. To qualify, you must have at least 12 months of billing history at your current service location and no more than one late payment during the past 12 months. For more information, visit sweci.com or call (800) 637-8667 to speak to one of our member service representatives.

Payment Options

- Southwestern Electric Cooperative accepts VISA, MasterCard, Discover and American Express.
- Automatic Payment (Auto-Pay): Automatically deduct the monthly amount due from your checking/savings account or charge your debit/credit card. Enroll online at sweci.com, through our SWEC IL app, or call (800) 637-8667 to speak to one of our member service representatives.
- Electronic Bill Payment: Pay your bill online at www.sweci.com or by using our SWEC IL app. We accept payments by debit/credit card and electronic check. You can opt out of receiving a paper bill under My Account > Manage Alerts.
- By Phone: Using debit/credit card or electronic check.
- Through Your Bank Bill Pay Center: Please note that this method may take up to 7 days for payments to post to your electric account.
- Mail: Check or money order.
- In Person: At our Greenville office (same-day posting).
- Alternative Payment Locations (posting may take up to 3 days)
 - St. Elmo Warehouse: 2117 East 1850 Avenue.
 - St. Jacob Warehouse: 10031 Ellis Road.
 - Vandalia Farm Bureau: 1125 Sunset Drive.

The All-Electric Advantage

All-electric homes are clean, safe and efficient. You don't have to worry about carbon monoxide because there's no combustion. If you opt for an air-to-air heat pump or geothermal system, you're choosing from among the most energy efficient heating and cooling systems on the market. For tips on how to make your home more energy efficient, contact Julie Lowe, energy manager, at (800) 637-8667 or julie.lowe@sweci.com.

Pay-As-You-Go Program

As an alternative to our conventional billing arrangement, Southwestern Electric offers the Pay-As-You-Go option to all residential account holders. The Pay-As-You-Go option allows co-op members to more closely control their electricity costs by purchasing electricity at their convenience.



Program participants can monitor their daily usage and customize their payment schedule. Each payment appears as a credit on the member's account, and the balance—reflecting energy used and payments made over the past 24-hour period—is updated daily. There is no penalty for allowing funds to run out, but electric service becomes subject to disconnection when the account balance reaches \$0.00.

With Pay-As-You-Go, the member is not required to establish credit or make a security deposit. Furthermore, the account is not subject to fees for late payment, delinquency, or reconnection of service.

For more information on our Pay-As-You-Go program, visit sweci.com or call (800) 637-8667 to speak to one of our member service representatives.

Cooperative Services

Economic Development

Your cooperative works closely with community development groups to encourage economic development and bring new jobs to our area. Southwestern Electric is a member of the St. Louis Regional Commerce and Growth Association, the Southwestern Illinois Leadership Council, National Rural Economic Development Association, Madison County Community Development, and various local chambers of commerce. For more information, contact Andrew Jones, vice president of business development & marketing, at (800) 637-8667 or andrew.jones@sweci.com.

Energy Management

The cooperative's energy manager can provide suggestions on how to lower your heating and cooling bills. To learn more, contact Julie Lowe, energy manager, at (800) 637-8667 or julie.lowe@sweci.com.



Energy Meters

Southwestern Electric Cooperative offers electricity usage monitors (also known as “energy meters”) for members to borrow. Each active accountholder is entitled to borrow one energy meter, at no charge, for up to 30 days. Members must call ahead to reserve the monitors and arrange for pick-up. To request a meter, contact Julie Lowe, energy manager, at (800) 637-8667 or julie.lowe@sweci.com, Monday - Friday, 8 a.m. - 4:30 p.m.

Energy Resource Conservation (ERC) Loans

Southwestern Electric Cooperative offers Energy Resource Conservation (ERC) Loans to help members improve the energy efficiency of *existing homes* and other qualified structures. ERC loans are not offered for new construction projects. The loans are available at 5% interest to qualifying members. For details, contact Susan File, vice president of member services, at (800) 637-8667 or susan.file@sweci.com.

Incentive Rates

Incentive rates are available to help you lower your overall costs of energy. These include the co-op's “electric heat” rate, farm rate, grain drying rate, and lifeline rate.

Outdoor Lights

The cooperative rents out outdoor lights on a monthly basis. For details, call the Engineering Department at (800) 637-8667.

The Southwestern Magazine

The Southwestern is your cooperative's award-winning monthly magazine. In addition to providing information on how to use electricity safely and efficiently, the magazine highlights matters of interest to Southwestern Illinois residents.

Cooperative Programs

Energy Efficiency Rebate Program

Southwestern Electric Cooperative offers rebates on your purchase of high efficiency heat pumps, geothermal systems, electric water heaters and smart thermostats.* Rebates will be applied as a bill credit upon receiving the completed rebate application and proof of purchase. Program information and rebate forms are available on our website at sweci.com. You can email your completed application and proof of purchase to julie.lowe@sweci.com, or mail it to: Julie Lowe, Energy Manager, Southwestern Electric Cooperative, 525 US Route 40, Greenville, IL 62246. You're also welcome to drop off your materials at our Greenville office. **Terms and conditions apply.*

Identity Theft Prevention

Southwestern Electric has established an Identity Theft Prevention Program aimed at detecting, averting, and mitigating against theft of personal information from its members. The program was created in response to strict guidelines imposed by the Federal Trade Commission (FTC). Most notably, these FTC regulations prohibit Southwestern Electric from disclosing certain secure account information to anyone other than the primary account holder or an authorized user. If you have questions about the Identity Theft Prevention program or establishing an authorized user on your account, call (800) 637-8667 to speak to one of our member service representatives.

Operation Round Up

Operation Round Up (ORU) is a charitable program entirely funded and governed by co-op members like you. If you enroll in ORU, the cooperative will round your monthly electric bill up to the nearest even dollar amount. The leftover change is then placed into a fund that makes contributions to nonprofit and community organizations throughout Southwestern Electric's service territory. For information about Operation Round Up, contact Susan File, vice president of member services, at (800) 637-8667 or susan.file@sweci.com.



Scholarships

Southwestern Electric Cooperative's Scholarship Program offers financial assistance to students from member families. Students may use the scholarship funds to attend any accredited university, college or vocational school in the U.S. Applications are made available annually in the fall. For more information about the Scholarship Program, contact Susan File, vice president of member services, at (800) 637-8667 or susan.file@sweci.com.

When the Power Goes Out

Electric service is one of your most dependable purchases. There are times, however, usually due to the acts of nature, when your service will be interrupted.

When the lights first go out, consult with your neighbors to see if you're the only one without electric service. If you are, check your electrical box for a tripped circuit breaker or blown fuse. If this doesn't solve the problem, or if your neighbors are also without power, report your outage using the SWEC IL app (see opposite page), or call Southwestern Electric Cooperative at (800) 637-8667. Please be prepared to give the operator your name, address, telephone number, and Southwestern Electric account number.

Please do not use e-mail or social media to contact the cooperative during an outage or other emergency. The co-op's telephone lines are monitored around the clock, but its e-mail and social media accounts are not.

Helpful information needed to report service disruptions:

- Do you only momentarily lose power?
- Do your lights get brighter and/or dimmer?
- Does the problem affect the entire house or just a portion of it?
- When did you first notice the disruption?
- How often does the problem occur?
- Do you notice the disruption when a major appliance kicks on (e.g., your lights dim when the air conditioner kicks on)?
- Does the problem seem to be storm-related (wind, rain, lightning, etc.)?

Interactive Voice Response System

In early 2012 Southwestern Electric Cooperative launched an interactive voice response (IVR) system to enhance the co-op's outage response and communication efforts. The IVR, which is seamlessly integrated with Southwestern Electric's outage management system, allows members to report and check the status of power outages more quickly and efficiently than ever before. The IVR offers a convenient, automated option for those who choose to use it and shorter on-hold waiting times for those who do not. This system also allows the cooperative to send outage updates via automated voice message to a telephone number of the member's choosing.

Updating Your Contact Information

Southwestern Electric Cooperative must have valid contact information on file for its interactive voice response (IVR) system to function at maximum capability. Benefits of updating your contact information include:

- Faster deployment of line crews during outage situations, which can result in shorter outages;
- The ability to receive updates, upon request, on outages affecting your account;
- Advance notification of planned outages and line maintenance affecting your account;
- Instantaneous recognition of your account by the IVR and online bill-payment systems;
- Service disruption notifications explaining any ongoing power-quality problems; and
- Advance notification that the account balance is getting low (for members enrolled in the Pay-As-You-Go program only).

To update your contact information, please call the cooperative's toll-free number, (800) 637-8667, during regular business hours (Monday – Friday, 8:00 a.m. – 4:30 p.m.) and report the relevant information to a member service representative. Members can also update their information online at www.sweci.com or by using our SWEC IL app available on the App Store or on Google Play.

Identifying Power Quality Issues

Members are asked to speak to a dispatcher, rather than using the Interactive Voice Response (IVR) system, for reporting power-quality issues. Several of the most common power-quality issues are listed below.

Blink: A momentary loss of power, often mischaracterized as a “surge.” Blinks happen when power is lost for a short period (1-15 seconds), and then restored. Blinks are commonly the result of protective equipment operating to clear a temporary fault.

Partial Power: Power is lost to part of a residence. When there is partial power, typically the 240-volt appliances, such as electric dryers, electric stoves and water heaters, do not work.

Voltage Sag: A brief decrease in voltage. Voltage sags can cause lights to dim when a motor starts or an air conditioner begins operating.

Voltage Swell: a brief increase in voltage. Voltage swells can cause lights to brighten as a result of a bad neutral connection or a large and sudden decrease in loading.

Automated Meter Reading

Southwestern Electric accounts are connected to an Automated Meter Reading (AMR) system. AMR offers Southwestern Electric precise trouble-shooting capabilities, streamlined billing and engineering procedures, and savings in time and money.

Cooperative meters are sealed for safety purposes and to prevent tampering. If a meter seal is found broken without authorization, the member will be assessed a penalty of at least \$250, and will be back-billed for estimated lost revenue and incurred damages.



Going Solar? Contact Southwestern!

Harnessing the Sun

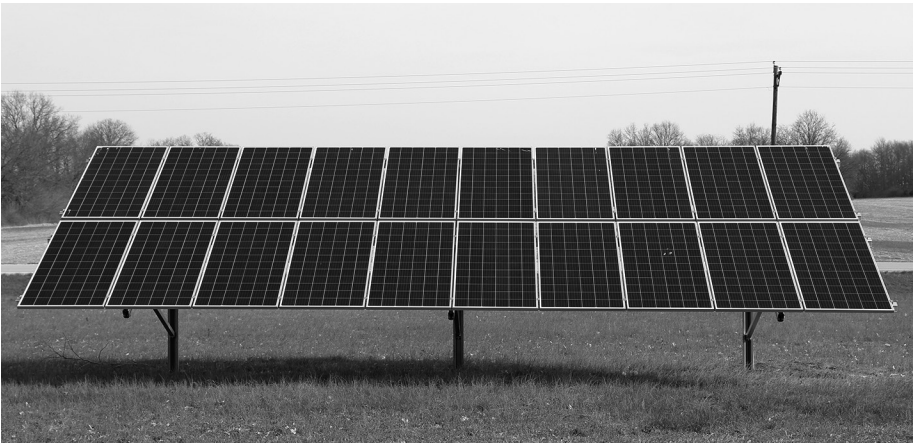
Generating solar power is a complex undertaking. You want your system to meet safety specifications and technical standards that protect your family, home and community. We'll help you interconnect your array with Southwestern Electric's power grid safely and efficiently.

Solar Safety

Your solar array will be connected to Southwestern Electric Cooperative's distribution system. At times, your array may deliver energy to the grid using our power lines. We'll work with you to ensure your array interacts safely with Southwestern Electric's distribution system.

Contact Southwestern Electric

Our team will help you prevent delays and avoid unnecessary expenses. For more information, contact Julie Lowe, energy manager, at (800) 637-8667 or julie.lowe@sweci.com.

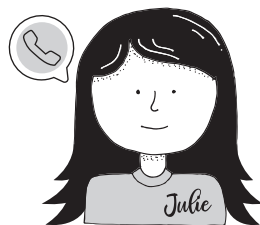


Residential Charger EV Rebates

Southwestern Electric offers a \$200 bill credit to members who install new Level 2 electric vehicle (EV) residential chargers. All brands are eligible. For more information, contact Julie Lowe at 800-637-8667 or julie.lowe@sweci.com.



Steps to Solar Commissioning



1 Contact Julie Lowe, energy manager, at 800-637-8667 or julie.lowe@sweci.com for our information and commissioning packet.

2 Contact your installer and insurance agent. Ask your installer to send a one-line diagram and certificate of insurance. Speak with your insurance agent to confirm you have appropriate coverage. They're welcome to send those documents to Julie Lowe at Southwestern Electric. Or if you'd like to review them, they can send them to you, and you can pass them along to Julie.

3 After your one-line diagram is approved by Southwestern Electric, you'll receive a \$500 invoice to cover the installation of your new dual register electric meter, a system inspection, and your array's interconnection to the grid. If your installer will be paying this invoice on your behalf, we'll send the invoice directly to them.

4 After installation is complete, contact us to schedule your system's on-site review and commissioning.

5 Our commissioning team will visit your site. We will inspect your system to verify it meets our safety specifications. A team member will review a memorandum of understanding with you. You'll sign this document for our files. Note: If you won't be present for commissioning, please schedule a meeting to review and sign the memorandum beforehand. After your system passes inspection, you go live! Your array is connected to Southwestern's distribution system.

6 We'll send you and your installer a certificate of completion. Your installer will submit this document for you, so you can receive your solar renewable energy credits (SRECs).

7 Every three years, we'll visit your system to confirm it's connected properly, well-maintained, and that your safety signs are in place.

Right-of-Way Maintenance

Whether you call it right-of-way maintenance, line clearance or tree trimming, the goal is the same: to ensure that power is delivered safely and reliably to the members of Southwestern Electric Cooperative. By keeping rights-of-way clear, your cooperative's line crews are working to reduce outages and improve recovery times after storms.

Like you, Southwestern Electric Cooperative is sensitive to the health and appearance of trees that shelter our yards and countrysides. That's why we strive to balance the need for clean, reliable rights-of-way with the health and aesthetics of trees planted near power lines. Trimming methods can have a substantial effect on the long-term health and appearance of your trees. Improper cutting techniques can promote decay and "sucker growth"—a condition in which dozens of small limbs sprout from a single area and steal nutrients from larger, more robust limbs.

That's why our line-clearance crews follow methods prescribed by the National Arbor Society and use trimming techniques designed to keep our distribution system safe and reliable while protecting the health and appearance of any trees that border our right-of-way.

Here's how you can pitch in:

- Help us identify potential problems. If you notice trees or limbs that may interfere with our power lines, please call the cooperative at (800) 637-8667.
- Survey your surroundings before you trim or cut down a tree. Contact Southwestern Electric before proceeding if you believe your work might cause any part of the tree to come in contact with a power line.
- If your tree trimming causes any part of the tree to fall into a power line, stop at once! Stay clear, keep others away from the area, and call Southwestern Electric Cooperative immediately so we can safely address the situation.
- If you're planning to plant trees, avoid planting them under or near power lines. Shrubs, hedges and other plants should also be kept away from utility poles.
- Always call 811 before digging. That's the number for the Illinois One-Call service, also known as JULIE. JULIE will provide free location and marking of underground utility lines, up to the metering point, allowing you to dig safely. It's simple, it saves lives, and it's the law.



Low Income Home Energy Assistance Program

For many Illinois households, energy costs place a continuing stress on the family budget. Some households are forced to make painful decisions regarding which bills to pay and which necessities to live without. The Low Income Home Energy Assistance Program (LIHEAP) is designed to help eligible low-income households pay for winter energy. LIHEAP will provide a one-time benefit to eligible households to be used for energy bills. The amount of the payment is determined by income, household size, fuel type, geographic location and available funding.

An overdue bill or cutoff notice isn't required, you don't have to own your home or pay energy bills directly to qualify, and your fuel doesn't have to be natural gas or electricity, in order to receive assistance.

Emergency assistance may be available if your household is disconnected from an energy source needed for heating and/or a delivered-fuel supplier has refused to deliver, and the tank contains 10% or less. Assistance for reconnection will only be provided to households that have made a good faith effort to maintain their energy services, or can pay a portion of the amount owed for reconnection.

Step 1: Application. Call (877) 411-WARM for the name and number of the Local Community Action Agency that serves your area. Tell your service agency that you want to apply for LIHEAP funding. If you're homebound, special accommodations can be made to assist you in applying. The worker who takes your application will explain the program requirements, type of assistance available, and your rights under the program.

When you apply for assistance, take the following with you:

- Proof of gross income from all household members for the 30-day period prior to application date,
- A copy of your current heat and electric bills (if you pay for your home energy directly), and
- Proof of Social Security numbers for all household members.

If a member of your household receives Temporary Assistance for Needy Families (TANF), you must bring their Medical Eligibility Card. If you rent, bring proof of your rental agreement that states your monthly rent amount.

Step 2: Notification. The agency will determine if you're eligible based on the information provided. You'll be notified of eligibility status within 30 days. The agency will also notify your energy provider of your participation in the program if you have an energy bill.

Step 3: Payment. If you're eligible, the local agency will make the appropriate payment to your energy provider(s) on your behalf or, in some cases, directly to you. LIHEAP funds may also be used by accounts using the Pay-As-You-Go option.

For more information on this program, visit IllinoisLIHEAP.com or call the toll-free hotline, (877) 411-WARM.



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