www.4riverselectric.com 620-364-2116 or 800-748-7395

Northern District 2731 Milo Terr. Lebo, KS 66856

Southern District 9346 Jewell Rd. Fredonia, KS 66736

Payment Center 2501 W. 18th Ave., Ste. B Emporia, KS 66801

4 RIVERS ELECTRIC COOPERATIVE

Blectric

A Touchstone Energy Cooperative

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FROM THE MANAGER

Your Co-op is at Work for You

We are all experiencing upheaval and uncertainty with the challenges from the COVID-19 virus. Schools and daycares are closed, creating challenges for those employed outside of the home, and many businesses have had to close their doors temporarily. Nothing I can write here will be new to anyone who has followed the news. What I can write about is what 4 Rivers has been doing.

For those who may not know, magazine articles must be written well in advance of the mailing to all of you. While I write this report in early April, the response to COVID-19 changes daily making this information a bit dated. The first thing we did was postpone the annual meeting. We canceled the gathering prior to the federal and state mandates due to a concern for our members who may be at elevated risk.

Next, steps were taken to keep our employees safe and make sure we would be able to serve our members in case an employee was exposed to the virus. We closed our offices to the public. We stopped employee travel between our north and south districts. Any employee who is able was asked to work from home. Those who continued to work in the offices were to shut their doors and maintain a 10foot distance between themselves and other employees. Common areas are

to be sanitized after use. Line crews were segregated from each other. We staggered arrival times to keep crews from getting materials at the same time, etc.

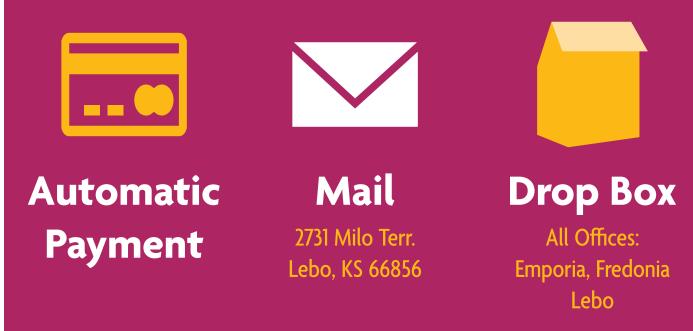
We have temporarily suspended the disconnection of service due to non-payment, though bills and phone notification of overdue accounts will continue to be sent to our members during this time. As of this writing, Gov. Laura Kelly has directed utilities to suspend disconnections through May 1. At 4 Rivers Electric, we have extended that moratorium until May 31. I encourage our members who have been financially harmed because of COVID-19 and are having difficulties paying their 4 Rivers Electric bill to call our office and speak to one of our representatives about a payment plan.

As things change, please visit our website www.4riverselectric.com. SmartHub is a great option to monitor your usage, outages and pay your bill. We encourage you to sign up for SmartHub notifications to receive information electronically, even if you're not quite ready to go paperless yet. If you need help logging in to SmartHub, please give us a call for assistance. We are still here for our members during this time — even at a distance.



Dennis Svanes

Manage Your Account –



We realize during this unprecedented time members are facing financial hardships due to COVID-19related issues like loss of income, illness, as well as state and county orders for citizens to stay home for extended periods of time.

We are here for our members and will not be disconnecting your service this month. If you cannot pay your bill on time, please call our office at 620-364-2116 or 800-748-7395 to discuss utility payment options.

Members can keep an eye on their daily usage with the free SmartHub app available for Apple and Android devices or by signing in to SmartHub via our website, 4riverselectric.com. Every little bit helps during this time, including partial payments made using one of many available payment methods.

Phone

With the recent implementation of our Interactive Voice Response (IVR) system, you can access your account at any time by calling 620-364-2116 or 800-748-7395. When you call, you have the option to access your account (press 1), speak to a representative (press 2 or just stay on the line) or dial by extension (press 9 + ext #). By pressing 1 to access your account, you have further options to inquire about your account, make a payment or update your phone numbers and payment methods.

SmartHub

Download the SmartHub app for Apple or Android devices and manage your account, make payments, monitor usage, check balances or update your information. The app is free and easy to use. If you have trouble logging in, please call our office Monday-Friday 8 a.m.-4:30 p.m. One of our representatives will be happy to walk you through the setup. You can also access SmartHub online through our website 4riverselectric.com. Under "My Account," click "Pay My Bill with SmartHub" to login to your account. You can also select "Pay As A Guest" to pay your account without logging in, using only your account number.

Automatic Payment: Using SmartHub, you can set up your account to automatically draft your bank account or debit/credit card on the 15th of every month. The other date option for recurring payments is the 25th of the month, but a member must call our office to change their payment to that date. You can start or stop auto payment on an account at any time.

Even at a Distance



Online with SmartHub

4riverselectric.com

Pay by Phone

620-364-2116 or 800-748-739 Online with Your Bank

Sent from your bank to us

Mail

Payments can be mailed to 2731 Milo Terrace, Lebo, KS 66856.

Drop Box

Payments can be left in the secure drop boxes at any of the 4 Rivers locations: Emporia, Fredonia or Lebo (BETO junction).

Bank Payment

Most banks have a bill-pay service where you can schedule them to pay your electric bill each month. If you set this up with your bank, they will debit your bank account and mail a check directly to 4 Rivers for you. These payments are still subject to late fees if not received by the due date each month.

Budget Billing

One alternative to traditional billing is budget billing. You may have heard this type of billing called "even payment plan" or "level billing." This option gives members a more consistent payment each month by considering an account's usage history and fees. The account is assessed twice per year, and the payment amount is updated to reflect any changes to the usage/fees to avoid a large credit or balance on any accounts.

Prepaid Billing

Another option is prepaid billing, meaning that you can pay on your account at your convenience throughout the month toward your usage. No deposits are required, and you have an up-to-date total on how much power you've purchased each day. When the traditional monthly bills are issued around the 10th of the month, prepaid accounts are "trued up" with the current power cost adjustment. Account balances can be checked via SmartHub or by calling us.

4 Rivers Electric will continue to support our members through the pandemic and want to make the process as easy as possible. Please reach out to our representatives if you are having trouble paying your bill as a result of pandemic issues. We can make payment arrangements and can review the payment and billing options that may benefit you. We're in this together — even at a distance.

2020 Youth Tour Canceled

Unfortunately, due to the COVID-19 pandemic, the National Rural Electric Cooperative Association has canceled all in-person events through June 24, including the 2020 Electric Cooperative Youth Tour. This marks the first time in over 50 years that a delegation of students was not sent by the nation's electric cooperatives to Washington, D.C., for Youth Tour.

Since we are unable to provide the Youth Tour experience to our essay contest winners this year, 4 Rivers Electric is extending a college scholarship to those students to further their education after high school. Whether that is trade school, junior college or a university, we want these youth leaders to pursue knowledge and experiences to benefit our communities, and we are excited to see what their futures hold.

Tips for Managing Energy Use During COVID-19

As American families and businesses transition to remote work, they may see a surge in home energy use — and in upcoming electric bills. Simple money-saving steps can help lower monthly electric bills without jeopardizing safety or comfort.

"America's electric cooperatives understand the increased financial hardships facing families and businesses due to the economic impact of COVID-19," said Jim Matheson, NRECA CEO. "While many electric cooperatives have temporarily suspended disconnections for non-payment, consumers are still responsible for those bills when the pandemic has passed. It's important for families to be mindful of their energy use and consider adjusting certain habits to avoid higher costs later on."

Recommended energy saving tips:

Program your thermostat to maximize energy savings. Setting your thermostat one degree lower when heating or one degree higher when cooling can reduce energy use by up to 5%.

- Do full loads of laundry. Washing a full load at a time saves energy. Using cold water also saves energy; however, during this pandemic, the Centers for Disease Control recommends using the warmest appropriate water setting per the manufacturer's instructions and to dry items completely.
- Air dry dishes. This step can cut your dishwasher's energy use by up to 50%.
- Substitute LEDs for conventional light bulbs. Lighting can amount to up to 12% of monthly energy use. LED bulbs can cut lighting costs by 75%.
- Unplug appliances and electronics when not in use. Small appliances and electronics use energy even when not in use. When powered on, game consoles, televisions and similar electronics are responsible for up to 12% of energy use.

For more energy saving tips visit touchstoneenergy.com/efficiency from Touchstone Energy, dedicated to helping electric cooperatives better engage and serve their members.

MEMORIAL DAY We will be CLOSED

In observance of the Memorial Day holiday on Monday, May 25, our office will be closed.



Outdated wiring and overloaded circuits are the most common causes of electrical fires. Check the following areas of your home to ensure your home's electrical safety is up to par.

ELECTRICAL OUTLETS:

Faulty electrical outlets are a leading cause of home fires. As outlets age, so do the wires behind them that



you can't see. Loose, damaged or warmto-the-touch outlets should be repaired or replaced.

ELECTRICAL WIRING:

Outdated wiring is another common cause of electrical fires. Frequently tripped breakers, flickering lights



and burning smells are clear warning signs. Homes older than 20 years may not be able to handle today's increased power load. If you suspect your home's wiring is outdated, contact a qualified electrician.

OVERLOADED CORDS

AND OUTLETS: Extension cords are not permanent solutions. If your big-screen TV, computer and other



electronics are plugged into one extension cord, it's time to call an electrician and install additional outlets.

OLD APPLIANCES: Older

appliances are more likely to have loose or damaged wiring, which means they're more likely to catch fire.

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Check older appliances for damage and determine if it's time to upgrade or replace. Also check to ensure you're using appliance-grade outlets. A qualified electrician can help with installation.