



# HOW TO READ YOUR CVEC BILL

Ever feel confused about all of the info found on your bill? Here's a quick primer to better understand.

## Front of bill

**ACCOUNT INFORMATION**

11/18/13  
 CUSTOMER NAME: Joe Q. Public  
 CUSTOMER PHONE NUMBER: 434-123-4567  
 ACCOUNT NUMBER: 1-234567  
 POLE NUMBER: AGAE37-8  
 ADDRESS: 100 Rural Road

**Electricity Consumption Data**

| Meter Number         | Current Reading | Previous Reading | Reading | Number of Days | Multiplier | kWh Used |
|----------------------|-----------------|------------------|---------|----------------|------------|----------|
| 14784                | 21168           | 19845            | From To | 30             | 1          | 1323     |
| Average Cost Per Day |                 |                  |         |                |            | 6.19     |

**Important Messages from CVEC**

Please pay the **PAST DUE** balance of \$189.74 on or before 11/30/2013 to avoid **DISCONNECTION** of service. If disconnected, the entire balance plus \$85.00 will be required to reconnect before 4:00 pm.

**Electricity Service Charges**

**Rate Schedule 100**

|                                  |        |
|----------------------------------|--------|
| Total Previous Balance           | 187.01 |
| Payments                         | 0.00   |
| Late Fees                        | 2.73   |
| Past Due Balance                 | 189.74 |
| Distribution Basic Charge        | 25.70  |
| Energy Usage Charge              | 100.59 |
| Distribution Usage Charge        | 35.60  |
| Power Cost Adjustment .00561     | 7.42   |
| Street Light Basic Charge        | 8.18   |
| Street Light Energy Charge       | 4.83   |
| Power Cost Adjustment .00561     | 0.39   |
| Utility Consumption Tax          | 2.12   |
| Nelson County Tax                | 3.00   |
| Total Current Charges            | 185.83 |
| PAST DUE BALANCE DUE by 11/30/13 | 189.74 |
| CURRENT CHARGES DUE by 12/11/13  | 185.83 |

**DISCONNECT NOTICE**

If Total Account Balance Due is not received by 12/11/13 a 1.5% Late Charge will be added to your account.

**AMOUNT DUE 375.57**

| ACCOUNT NUMBER                      | EXPIRES DATE                     |
|-------------------------------------|----------------------------------|
| 1-234567                            | 11/18/13                         |
| <b>PAY PAST DUE BALANCE BY</b>      | <b>PAST DUE BALANCE</b>          |
| 11/30/2013                          | 189.74                           |
| <b>TOTAL CURRENT CHARGES DUE BY</b> | <b>TOTAL CURRENT BALANCE DUE</b> |
| 12/11/13                            | 185.83                           |
|                                     | <b>TOTAL CURRENT BALANCE DUE</b> |
|                                     | 375.57                           |
| <b>AMOUNT ENCLOSED</b>              | \$                               |

**ACCOUNT MESSAGE**

Great News! Western Union now provides free credit card, debit card, and bank draft payment for CVEC members. You can call 800-367-2632 to use the automated system or visit [www.wu.com](http://www.wu.com) and go paperless while you are at it. When paying online, enter the account number without the hyphen (i.e. "1234-001" becomes "1234001"). Once there, enter your account number without the hyphen i.e. 1234001.

**GRAPHIC COMPARISON OF LAST 13 MONTHS OF ENERGY USAGE**

Bar chart showing kWh usage from Nov 2012 to Nov 2013. Usage ranges from approximately 1000 to 1300 kWh.

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**NOTE: PAST DUE DATE IS DIFFERENT THAN THE DATE WHEN THE CURRENT BILL IS DUE.**

**CENTRAL VIRGINIA ELECTRIC COOPERATIVE**  
 P.O. Box 7417, Merrifield, VA 22116-7417  
 800-877-0617 | www.cvec.com

0796200020000003755774174

**JOE Q. PUBLIC**  
 100 RURAL ROAD  
 HOMETOWN VA 00000-0000

**CENTRAL VIRGINIA ELECTRIC COOPERATIVE**  
 PO BOX 7417  
 MERRIFIELD VA 22116-7417

**Distribution Basic**  
 \$5.75/metering & billing and \$19.95/ cost of distribution connection prior to energy usage

**Energy Usage**  
 7.603¢ per kWh

**Distribution Usage**  
 2.691¢ per kWh for cost of distribution system to move energy from substation

**Power Cost Adjustment**  
 Monthly adjustment related to fuel costs

Continued from page 1

but found that the wholesale energy market had changed in that decade. Traditional energy generators were joined by commodity traders and investment bankers. Prices were much higher. The risk was shifted to buyers like CVEC, as was the cost of ancillary services. CVEC negotiated a new contract with Constellation Energy, covering most of its requirements. The contract began in June of 2012 at a higher rate with CVEC being responsible for capacity charges and other items previously absorbed by the seller.

## So how has CVEC adapted to changes in the wholesale energy market?

At the end of the Constellation Energy contract in June of 2015, CVEC will move from a single supplier, that provides most of our energy needs, to a diversified portfolio approach composed of multiple smaller contracts, from a variety of sources, and of various contract durations.

The Co-op has determined that a diversity of fuel sources, suppliers, geographic locations, and risk profiles will help avoid any sudden, extreme rate increase in the future. Gas, coal, nuclear, wind, and hydro will all be included in the fuel mix powering generators owned by suppliers. Over the past several years, CVEC has established a portfolio of smaller

## Back of bill

**Our Vision is to Improve the Quality of Your Life in a Quietly Impressive Way.**

**Contact Your Cooperative**  
 P.O. Box 247  
 Lovingsville, VA 22949  
 Hours: 8:30 a.m. - 5:00 p.m. Mon-Fri

**CVEC Services**

**Energy Efficiency Information** - Want to reduce your energy consumption and save money? Visit [www.mycvec.com](http://www.mycvec.com) for: An online energy audit - An appliance usage chart to learn where the biggest energy users are in your home - Our Touchstone Home Energy Saver resources - CVEC's Energy Sense E-newsletter and other helpful tools.

**Automatic Payment Option** - is a payment option that allows the amount of the customer's electric bill to be automatically deducted from their bank account. This optional service means that you no longer need to write a check, go to a payment center, or use a stamp to make payment. For your convenience, an Automated Payment Option authorization form is attached below, or a form may be requested by calling 1-800-367-2832 or by visiting our website at [www.mycvec.com](http://www.mycvec.com).

**Automated Phone Pay** - is a payment option that allows you to pay by phone using Discover, Mastercard, Visa or Check-by-Phone. This option may be utilized by calling 1-800-367-2832 and choosing option 2. CVEC has eliminated the Speedpay convenience fee for the benefit of cooperative members.

**Understanding Your Bill**

**Distribution Service** - is the delivery of electricity directly to a home or business. CVEC is regulated by the SCC and is responsible for delivering electricity to customers, as well as maintaining the equipment to distribute the electricity. The charges for delivery of energy and equipment maintenance appear on your bill as Distribution Basic Charge and Distribution Usage.

**Electricity Supply Service** - is the generation and transmission of electricity, (which includes the cost of metering and billing, as well as the cost of providing a distribution service connection prior to any monthly energy usage.)

**KWH** - KWH is a measure of electrical energy (unit of energy) that represents a 1,000-watt unit of energy for one hour.

**Rate Schedule** - is the price used to calculate your electric bill. Our rate schedules can be found on our website, or you may call our office to request a copy.

**Multiplier** - Some meters are programmed to record energy at a slower rate due to the demand needed. Once the readings are obtained, the usage is increased by the programmed rate (multiplier).

**Taxes** - State and Local taxes collected through the Cooperative's monthly bill and remitted directly to the applicable locality and to the State of Virginia.

**PCA** - Power Cost Adjustment is the regulated monthly adjustment to your base cost of energy to balance any over or under recovery of actual wholesale power costs.

**How to Read Your Meter**

1. Write down the value of each dial.
2. Note: The dials alternate directions. You can tell which way the pointers are turning by the sequence of the numbers.
3. When the pointer is between two numbers, please use the smaller digit.

**THIS METER READS: 4-0-5-3-4**

**AUTOMATED PAYMENT OPTION APPLICATION**

I (we) hereby authorize Central Virginia Electric Cooperative to instruct my bank/credit union to make utility payments from my checking account at the financial institution listed below.

I understand that I control my payments and if at any time I decide to discontinue this payment service, I must notify the Cooperative in writing. The Cooperative will remove my account(s) from this plan by the next regular billing cycle.

Payment Point (on my bill): \_\_\_\_\_ Secondary Point (on my bill): \_\_\_\_\_

Address: \_\_\_\_\_

Phone #: \_\_\_\_\_ Date: \_\_\_\_\_ CVEC Account Number(s): \_\_\_\_\_

Financial Institution: \_\_\_\_\_

Signature: \_\_\_\_\_

You must enclose a VOIDED CHECK so we can read the bank type information. You will see the following statement on our monthly billing statement: "(AMOUNT) TO BE DRAFTED ON OR AFTER (DATE)". This will advise you of the date and amount of the next debit.

CVE01-A-500-001

Contact info, website & office hours

Info about CVEC services & payment options

Definitions of terms found on your bill

How to read your meter (if you don't have a new digital meter)

Sign-up form for bank draft autopay

Change of address or phone numbers



**CVEC DELIVERS VALUE:**  
**COMFORT & CONVENIENCE**



CVEC Contract crews will be clearing rights of way in the following areas:

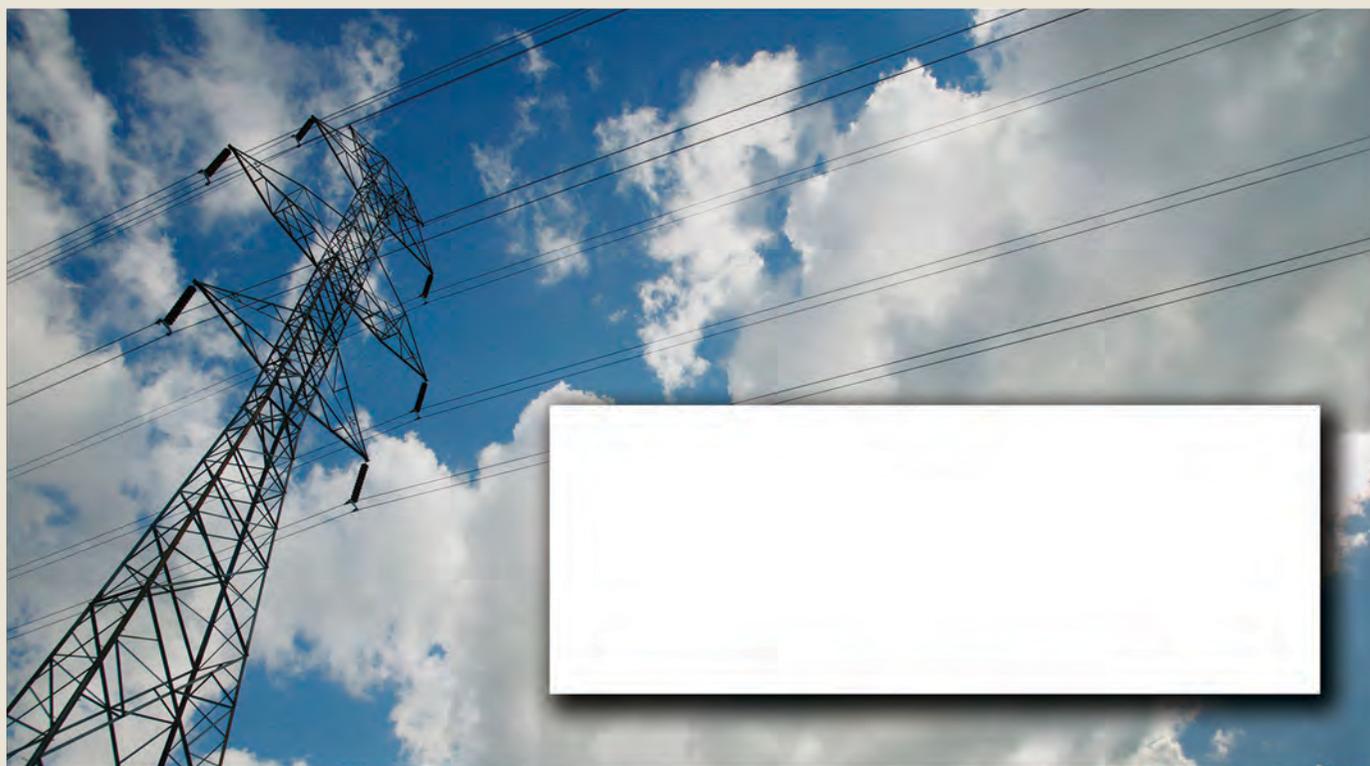
- Oakville
- Concord
- Appomattox
- Roseland
- Tyro
- Montebello
- Kidd's Store

Helicopter trimming:

- Tyro
- Montibello
- Batesville
- Shipman
- Schuyler
- Howardsville
- Coffeetown
- Faber
- Forks of Buffalo

contracts of varied durations with a number of wholesale suppliers with assets in different locations. The Co-op has also acquired a 28-megawatt interest in the output from a natural gas plant, as well as 4 megawatts of wind power and 8 megawatts of hydroelectric produced energy (see chart at the bottom of page 1 for more details).

Utilizing a hedging strategy with risk management controls will permit CVEC to ensure an adequate supply of energy featuring steady pricing well into the foreseeable future. CVEC does anticipate a higher energy cost beginning in June of 2014 due to elevated capacity charges. Members should anticipate about a 1¢ per kilowatt-hour increase for one year. In June of 2015, there will be a slight decrease in rates when energy costs should drop due to the implementation of the diversified energy portfolio. Look for more information in future newsletters. 💡



## SHORT BURSTS

### *Nelson festival*

CVEC will be on-site at the **2014 Nelson Community Day** to be held at **Oakland Museum** on Saturday, April 19. Along with other safety and energy-saving exhibits, CVEC will have the popular “Live Line” demonstration. The festival will include other

community exhibitors, music, artisans, children’s activities, and a variety of wineries and breweries. ♡

### *Red Cross project*

The **Virginia Mountain Region of the American Red Cross** is collecting Comfort Kits for families here at home who are victims of a fire or natural disaster and for troops in the Mid-East. If any CVEC member would like to participate, there are bags with lists of suggested items available in each of our division offices. The filled bags can be returned to CVEC to be sent to the Red Cross. The deadline to return bags is May 30. ♡

### *They're here!*

**Prepaid Service, Summary Billing and Recurring Online Payments** are all now available to CVEC members:

- **Prepaid Service:** “Pay as you Go” electric service
- **Summary Payment:** Pay once for multiple bills online
- **Recurring Online Payments:** Set-up recurring payments online using your debit or credit card.

More info about all can be found on **Products & Services** pages at **www.mycvec.com!** ♡

### STATEMENT OF NON-DISCRIMINATION:

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