



A Touchstone Energy® Cooperative

The Energizer

AUGUST 2026 | STEUBEN RURAL ELECTRIC COOPERATIVE

Coming Soon - A New Look For Your Bill

At Steuben Rural Electric Cooperative, we are always looking for ways to better serve our members and provide information that is clear, helpful, and easy to understand. Beginning in October, members will notice a new look when they receive their monthly electric bill. The updated bill format has been designed to improve readability and help members better understand their electric charges, energy use, and the services provided by their cooperative. While the design is changing, your electric rates and monthly bill due date are not changing. This is simply an update to the layout and information provided to make your billing statement easier to follow.

A Better Way to Understand Your Bill: Your new bill will provide a clearer breakdown of the different charges that make up your monthly statement. Understanding these charges helps members see how electricity is delivered from the power grid to their homes and businesses. The back of your new bill includes an Explanation of Charges section that provides additional details about the various components of your electric bill. Energy charges, state-mandated charges, fixed charges and other charges.

Need Help Paying Your Bill? We understand that there may be times when paying your electric bill becomes difficult. If you are experiencing financial hardship, assistance programs may be available through local agencies. The back of your new bill will include contact information for assistance programs available throughout Steuben, Chautauqua, and Cattaraugus counties.

Questions About Your New Bill? We encourage you to review your new bill when it arrives in October. If you have questions or need help locating information on the new design, please contact Steuben Rural Electric Cooperative at 607-776-4161. Our team will be happy to assist you. To learn more about your new bill design, visit www.steubenrec.coop. Same reliable service. Same commitment to our members. Just a new look for your bill.

Mark Your Calendar! 🎉

Steuben Rural Electric Cooperative is excited to host our **82nd Annual Membership Meeting** on **Saturday, October 17, 2026**.



An official notice of the annual meeting will be mailed in September.

We hope you will take advantage of the benefits of your cooperative membership and **join us on Saturday, October 17, 2026.**



Steuben Rural Electric Cooperative

A Touchstone Energy® Cooperative





A Touchstone Energy® Cooperative

Visit us online at: www.steubenrec.coop
 Office Hours: 7:00am-4:00pm, Mon-Fri
 Bath: (607) 776-4161
 Cherry Creek: (716) 296-5651
 NY Toll Free: (800) 843-3414

Important Messages



Member Name

JOHN DOE

Account #

JANE DOE

999999

Billing Date:

06/15/2026

Current Bill Due Date:

07/05/2026

Previous Balance	\$133.73
Payment Received	-\$135.00
Balance Forward	-\$1.27
Current Charges Due	\$120.45
Total Amount Due	\$119.18

Service Address: 123 ANY ST

Service Description: AMP

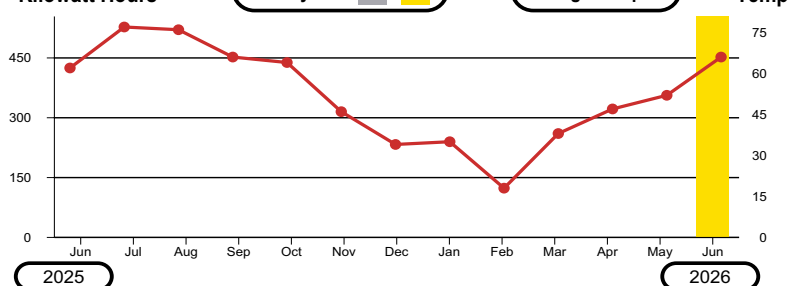
Meter #	Reading Dates From	To	Days	Readings Previous	Present	Mult	kWh Usage	kW Reading	kW Usage	Rate
12345678	05/01/2026	06/01/2026	31	37266	37820	1	554	0.0	0.000	RESIDENTIAL

Kilowatt Hours

Monthly Use

Average Temp

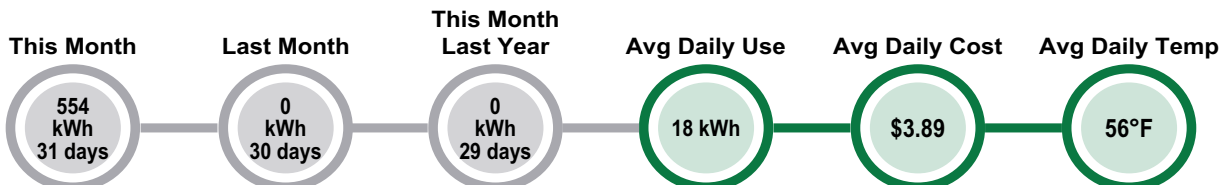
Temp



Current Service Detail

Energy Supply Charge	554 kWh @ 0.080667	\$44.69
Distribution Charge	554 kWh @ 0.055501	\$30.75
NYS CES ZECS	554 kWh @ 0.0019	\$1.05
NYP&A LTA Rider	554 kWh @ 0.0010	\$0.55
Customer Charge		\$30.95
Security Light (Qty: 1)		\$12.46
Total Current Charges		\$120.45

Energy Usage Comparison

KEEP
SEND

A Touchstone Energy® Cooperative

9 Wilson Ave
 Bath, NY 14810-1633

PAY YOUR BILL 24/7

PHONE: (800) 843-3414, option 2

ONLINE: www.steubenrec.smarthub.coop

Account Number	999999
Total Amount Due 07/05/2026	\$119.18
Amount With Penalty 07/05/2026	\$120.97

JOHN DOE
 JANE DOE
 123 ANY ST
 ANYWHERE, USA 00000



STEUBEN RURAL ELECTRIC COOPERATIVE, INC.
 9 WILSON AVENUE
 BATH NY 14810-1633



EXPLANATION OF CHARGES

Your electric bill includes several types of charges. Here's what each one covers and why it's important.



ENERGY CHARGES

These charges vary with your energy use.



ENERGY SUPPLY CHARGE

The cost of purchasing electricity and delivering it to SREC's substations. This charge varies each month based on the amount of electricity (kWh) you use.



DISTRIBUTION CHARGE

Covers the variable costs of delivering electricity from our substations to your home or business through local poles, wires, transformers, and related equipment. This charge varies with your energy use.



DEMAND CHARGE (THREE-PHASE COMMERCIAL ONLY)

Based on the highest average amount of electricity (kW) your facility uses during any 15-minute period during the billing month—not the total energy (kWh) used. Managing peak demand helps reduce electric system costs.

STATE-MANDATED CHARGES

Required by New York State.



STATE-MANDATED CHARGES

This section includes taxes, the NYS Clean Energy Standard (ZEC) and NYPA Energy Efficiency Rider. They fund statewide clean energy and efficiency programs and are required under New York law or our NYPA power supply agreement—not established by SREC.

FIXED CHARGES



CUSTOMER CHARGE

A fixed monthly charge that covers the fixed costs of providing electric service to every member, including poles, substations, meters, billing, property taxes, vegetation management, and system maintenance.



SECURITY LIGHT CHARGE (IF APPLICABLE)

Monthly charge for members who lease outdoor security lighting from SREC. Because these lights are not individually metered, the charge is based on the estimated energy use and current energy supply cost.

OTHER CHARGES

Only apply in certain situations.



LATE PAYMENT CHARGE

Payments received after due date are subject to a 1.5% late charge, as provided in SREC's tariff.



RETURNED CHECK FEE:

\$30



TRIP/RECONNECT CHARGE:

\$70

WHERE MY MONEY GOES

SREC is a not-for-profit, member-owned cooperative dedicated to providing safe, reliable, and affordable electric service to rural communities.



Every dollar you pay stays right here in our community and helps cover the cost of providing the electric service you rely on.



MAINTAINING OVER 1,100 MILES OF INFRASTRUCTURE

We build, maintain, and repair thousands of miles of power lines, poles, and equipment to deliver electricity safely and reliably.



OPERATING 8 SUBSTATIONS

Our substations step down high-voltage power so it can be safely delivered to your home or business.



24/7 RESPONSE

Our crews are on call 24 hours a day, 7 days a week, 365 days a year to respond to outages and keep power flowing.



SERVING OVER 6,500 MEMBER-OWNERS

We proudly serve more than 6,500 families, farms, and businesses across Steuben, Chautauqua, and Cattaraugus counties.



YOU ARE A MEMBER-OWNER

SREC is a cooperative, which means you are not just a customer—you are a member-owner. Each member has an equal voice in how the cooperative is run, and our focus is on service, not profit.

FINANCIAL ASSISTANCE

If you are having difficulty paying your electric bill, help may be available. Please contact the agencies below for more information.



STEBEN COUNTY

Steuben County HEAP
607-664-2500
Steuben County DSS
607-664-2000
Catholic Charities
607-776-8085
Salvation Army of Steuben County
607-684-2006



CHAUTAUQUA COUNTY

Dept. of Social Services
716-661-8200
Salvation Army
716-664-4108
United Way
716-483-1561
Community Helping Hand
716-487-1488
Catholic Charities
716-484-9188



CATTARAUGUS COUNTY

Dept. of Social Services
716-373-2065
Salvation Army
716-372-6740
Catholic Charities
716-372-0101



We're here to help. If you are struggling to pay your bill, please reach out early. Many assistance programs have limited funds and can help only if you apply.



Neighbors. Power. Community.

Help Us Keep Your Contact Information Current

☐ Please Update My Contact Information

Mailing Address _____

City _____ State _____ Zip _____

Email _____

Phone _____

☐ Comments

Sign up Today for



Paperless Billing

Save time, money, and trees -- go paperless!



Outage Information

Track the status of planned outages.



Energy Use Data

Track your monthly, daily, and hourly usage.



Address and phone number changes

New address or phone number? SmartHub makes updates easy!

Capital Credits

Your piece of the pie!

** A perk of being a member-owner of your community cooperative*



Understanding Your Capital Credits

One of the unique benefits of being a member of Steuben Rural Electric Cooperative is participating in our Capital Credits program. Unlike investor-owned utilities, electric cooperatives are owned by the members they serve. That means when the cooperative has margins remaining after all operating expenses, debt obligations, and reserves have been met, those margins belong to the members. Capital credits represent each member's ownership in the cooperative.

What Are Capital Credits?

Because Steuben Rural Electric Cooperative is a not-for-profit electric cooperative, any revenue remaining after operating expenses and financial obligations have been met is considered a margin. Rather than being distributed to outside investors, these margins are allocated back to members as capital credits based on the amount of electricity each member purchased during the year. 18902

These allocated funds help provide the working capital needed to maintain, improve, and expand the cooperative's electric system, ensuring reliable service for all members.

Allocation vs. Retirement

Many members ask about the difference between allocated and retired capital credits.

- Allocation is your share of the cooperative's annual margins. The amount allocated is based on your electric usage and the revenue you contributed during that year.
- Retirement is when a portion of those allocated capital credits is returned to you in the form of a capital credit refund check.

How Are Capital Credits Retired?

Each year, SREC's Board of Directors reviews the cooperative's financial condition to determine whether a capital credit retirement can be made. Capital credits are retired using the First-In, First-Out

(FIFO) method, meaning the oldest capital credits are returned first.

Currently, SREC is retiring capital credits on approximately a 25- to 30-year rotation cycle. Once approved by the Board, retirement checks are typically mailed to current and former members during the month of October.

If You Move, Don't Forget About Your Capital Credits

If you move off SREC's system, your capital credits remain on file until they are fully retired. To ensure you receive future capital credit checks, please keep your mailing address and contact information up to date with the cooperative.

Capital Credits and Estates

In the event of a member's death, SREC's Board of Directors allows capital credits to be retired early and paid to the legal representative of the member's estate. Estate retirements are paid at a discounted present-value rate and require an application and supporting documentation.

Applications for estate retirements are available at both SREC offices. To be considered for payment in the current year, completed applications and required documentation must be submitted by March 31, subject to Board approval.

Unclaimed Capital Credits

Each year, SREC maintains a list of unclaimed capital credits. If you see your name or recognize the name of a family member, friend, or former neighbor on the list, please contact the cooperative at 607-776-4161 or 1-800-843-3414. Your assistance helps ensure members receive the benefits they have earned through cooperative membership.

For additional information about capital credits please contact SREC or visit our website at www.steubenrec.coop.

SCHOOL CAREER DAYS



SREC Employees Participate in Local School Career Days

Steuben Rural Electric Cooperative (SREC) employees enjoyed spending time with students throughout our service territory this spring and summer by participating in several local school Career Day events. These opportunities allowed us to share information about the cooperative, introduce students to careers in the electric utility industry, and provide a hands-on look at some of the equipment and tools used to keep the lights on for our members. Our employees always look forward to meeting students, answering their questions, and helping them learn about the important work performed by electric cooperative employees.

Campbell-Savona Elementary Career Day – May 21

Joe and Marissa from the Line Department met with Kindergarten students at Campbell-Savona Elementary School. They introduced themselves and explained their roles at Steuben Rural Electric Cooperative. Students learned about the bucket truck and how line workers use it during their daily responsibilities. Joe and Marissa also showcased several tools used on the job and demonstrated some of the bucket truck's features, including its lights and sounds, which were a big hit with the students.

VEW Elementary Career Day – June 5

Joe and Marissa from the Line Department, along with Jen from Member Services, visited third-grade students at VEW Elementary School. The team shared information about their careers at SREC and discussed the important work involved in providing safe and reliable electric service. Students had the opportunity to see tools used by line workers and learn about the bucket truck through demonstrations of its features and capabilities.

Erwin Valley Elementary Career Day – June 12

Joe and Marissa from the Line Department and Bryant, SREC's General Manager, met with Kindergarten students at Erwin Valley Elementary School. They introduced themselves and explained how SREC serves local communities. Students learned about the bucket truck, saw various tools used by line workers, and enjoyed demonstrations of the truck's lights, sounds, and other features.

Dana Lyon Middle School Career Day – June 23

Joe and Scott from the Line Department participated in Dana Lyon Middle School's Career Day, meeting with students in grades 6 through 8. In addition to introducing themselves and discussing their careers at SREC, students participated in an interactive BINGO-style activity that encouraged them to ask questions about careers, job responsibilities, and the electric cooperative industry. This engaging format helped students learn more about the many career opportunities available within a rural electric cooperative.

Steuben Rural Electric Cooperative was proud to participate in these educational events and connect with students across our communities. We appreciate the opportunity to help young people explore future career possibilities while sharing the important work performed by electric cooperative employees every day. Giveaways were provided to all students who participated in the Career Day activities, helping make the experience both educational and memorable.

STOP OVERPAYING TO HEAT & COOL YOUR HOME

Upgrade to the Most Efficient Duel-Fuel Heat Pump on the Market.



The Well-Connect Duel Fuel Geothermal System

Designed specifically for rural homeowners, Well-Connect delivers ground-source efficiency for a fraction of the cost of traditional geothermal systems. Well-Connect provides high efficiency heating & cooling regardless of the temperature outside. Unlike all other heat pumps that switch between fuel sources, Well-Connect runs both together, automatically optimizing performance and savings.

- Works WITH your existing furnace
- Patented simultaneous operation = maximum efficiency
- No expensive full geothermal install required
- Installs in as little as ONE DAY

Premium Performance Without the Premium Price

Get geothermal-level performance at
the cost of an air-source system

\$7,000 SREC/NYSERDA Rebate

Plus a 25% NY State Income Tax Credit

WELLCONNECT® Hybrid Geothermal

wellconnectgeo.com

(607) 290-3559



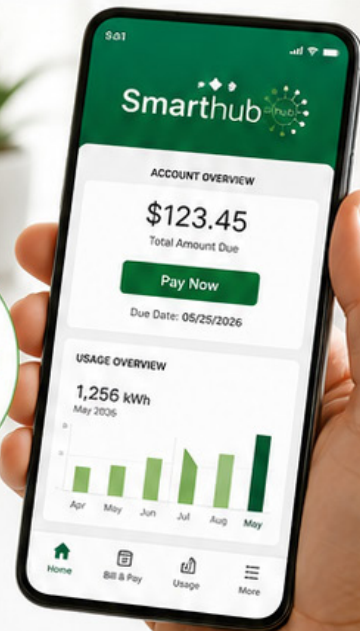
DON'T WAIT!
ONLY 62
REBATES LEFT



GET TO KNOW SMARTHUB: YOUR UTILITY DASHBOARD

SmartHub is a comprehensive, user-friendly platform designed to simplify and enhance the way members engage with **Steuben Rural Electric Cooperative**.

Created for electric cooperatives, SmartHub offers a range of features that empower members with control, insight, and convenience in managing their utility accounts.



Here are a few features that make SmartHub a great resource for our members:



1 ACCOUNT MANAGEMENT:

SmartHub provides seamless access to account information, allowing members to view their current balance, track payment history, and make secure online payments. This feature ensures that members can stay up-to-date with their account status at all times.



2 DETAILED USAGE INSIGHTS:

One of SmartHub's most valuable features is detailed usage tracking. Members can monitor electricity use daily, weekly, or monthly through easy-to-read graphs and charts. This real-time data helps identify patterns, understand peak usage times, and find ways to save energy and lower costs.



3 OUTAGE REPORTING AND NOTIFICATIONS:

SmartHub makes it easy to report outages and get real-time updates. Members can report outages through the app. This feature improves communication and helps ensure timely responses.



4 CUSTOMIZED ALERTS:

Members can set up personalized alerts and notifications in SmartHub for various account activities, such as billing reminders, payment confirmations, and high usage alerts. These customized notifications help members stay on top of their account management and energy consumption.



5 MOBILE ACCESSIBILITY:

With the SmartHub mobile app, members can access their account information and features from their smartphones or tablets. This mobility ensures that members can manage their utility services on-the-go, providing greater flexibility and convenience.



6 PAPERLESS BILLING:

SmartHub supports paperless billing options, allowing members to receive and pay their bills electronically. This environmentally friendly feature not only reduces paper waste but also streamlines the billing process, making it faster and more efficient.



7 SECURE COMMUNICATION:

The platform includes secure messaging features, enabling members to communicate with member service representatives directly through SmartHub. This is another avenue for members to easily connect with our team to help answer any questions they may have.

We encourage any of our members who are not currently set up on SmartHub, to give it a try.

683500

*It is a **FREE** service offered through SREC for the convenience of our members!*

THE TRADING POST

• **FOR SALE:** 1977 Oldsmobile with a 6-cylinder Ford motor. Call 607-527-8891 or 607-438-7520 for more information.

• **FOR SALE:** Brand new Generac GP5500 generator, never used and always stored indoors under cover. It features four 120V outlets and one 240V outlet. Originally paid \$594, asking \$500 or best offer. Call 607-527-3037 and leave a message.

• **FOR SALE:** Try beef burger the way it's supposed to taste. Grass-fed, no hormones, no antibiotics, no added fat - no nuthin. Only \$5.00 per pound at Kevin Saxton Farm. Call 585-728-5243 to order today.

• **FOR SALE:** Red Lion Engine-Driven Aluminum Transfer Pump, 6.0 HP @ 4,000 RPM. Includes hoses. Used only twice, asking \$200; Heavy-Duty Craftsman Table Saw, 3/4 Horse-

power. Includes an extra motor, asking \$100.00; Men's Levi 505 Jeans, five pairs available. Size 38x34, asking \$15 per pair. Call 716-296-8119 for more information.

• **FOR SALE:** Gould V20 Water Pressure Tank, manufactured January 2020. Clean and has not been used for the past two years. Includes brass tee and stand, asking \$200; 1968 John Deere 110 Garden Tractor, powered by a Kohler K181 engine. The engine has a camshaft issue and is not currently running. Always garage kept with new belts and no rust, asking \$700. Call 607-359-3116 for more information.



HOLIDAY CLOSINGS

September 7 - Labor Day
October 12 - Columbus Day
November 11 - Veterans Day
November 26 - Thanksgiving
November 27 - Thanksgiving
December 24 - Christmas Eve
December 25 - Christmas Day

BOARD OF DIRECTORS

District 1 - James McCormick
District 2 - Janice Hoad
District 3 - Edward Borkowski
District 4 - Walter Longwell
District 5 - Gerald Chase Jr.
District 6 - Gordon Foster
District 7 - Robert Nichols
District 8 - Randy Stankey
District 9 - William Moss III

SPOT YOUR ACCOUNT

To reward our loyal newsletter readers, we've hidden five (5) account numbers in this issue. Each hidden account number is spelled out numerically (for example: 123456).

If you find your account number, contact the cooperative by the end of the month to claim your \$10 bill credit.



Keep your eyes open—you could be one of our lucky winners!

The Trading Post – Submission Rules: Only members of SREC may submit ads for the Trading Post. To be published in the August newsletter, all ads must be submitted by July 24th. You can submit your ad by mailing it to Steuben Rural Electric Cooperative, 9 Wilson Ave, Bath, NY 14810, or by emailing kcleveland@steubenrec.com. All ads must be typed or printed clearly and include your name and account number. Ads will not automatically repeat; they must be resubmitted for each issue. The Cooperative reserves the right to edit material for content or space. Ads are published in the order received, and publication cannot be guaranteed. 934600 Disclaimer: Items in the Trading Post are published at the request of our members. SREC does not endorse, recommend, or assume responsibility for the products advertised.

Third Party Notification: In accordance with the provisions of the New York Codes, Rules and Regulations, Steuben Rural Electric Cooperative is required to permit a residential member to designate, in writing a third party to receive a copy of every notice of discontinuance of service to the member, provided that such third party indicated in writing a willingness to receive these notices, please contact the main office at (607) 776-4161 for a copy of the applicable paperwork.



OFFICE INFORMATION

BATH OFFICE



9 Wilson Avenue,
Bath, NY 14810



Phone:
(607) 776-4161 or (800) 843-3414



Office Hours:
Monday–Friday, 7:30 a.m.–4:00 p.m.



5966 South Rd,
Cherry Creek, NY 14723



Phone:
(716) 296-5651 or (800) 883-8236



Office Hours:
Monday–Friday, 7:00 a.m.–3:30 p.m.