

## Automatic Drafts Can Draw from Checking Accounts, Credit Cards and Debit Cards

How much easier would your life be if you opened your next electric bill and seeing that it has already been marked "PAID"?

It happens every month to customers who have signed up for VEC's Automatic Draft payment plan using their checking account, or their Visa or MasterCard credit or debit card. These customers don't have to worry about checks, stamps, or extra trips to the VEC Customer Service Center. If they are on vacation or traveling for any reason, they don't have to worry about whether or not their electric bill has been paid on time.

Sounds easy, doesn't it?

If you're interested in taking the stress and hassle out of paying your electric bill, signing up for VEC's Automatic Draft is quick and easy.

Customers with accounts in good standing are eligible. Each month you will continue to receive your bill, but it will be marked "Paid By Bank Draft" or "Paid by Credit Card Draft." When you see one of these messages you can rest assured that your bill will be taken care of automatically.

The amount due will be drafted approximately two days before the actual due date.

### Checking Account Draft

To have your electric bill automatically drafted from your checking account you'll need to fill out and sign a Draft Authorization Card and supply VEC with a voided check. You can do this at your local VEC office, or you can call to have the form sent to you so you can return the form and voided check by mail. You can also download the form from the VEC website at [www.vec.org](http://www.vec.org), fill it out and sign it and mail it back to VEC along with your voided check.

### Credit or Debit Card Draft

VEC accepts Visa or MasterCard credit and debit cards for the Automatic Draft program. To have your bill automatically drafted from your credit or debit card, you'll also need to fill out a Draft Authorization Card and VEC will need to get a copy of the front of your card. You can accomplish this by going into your local VEC Customer Service Center or you can phone to have the authorization card mailed to you. You can also download the authorization card at [www.vec.org](http://www.vec.org). If you have the form mailed or download it from the website, you'll need to fill it out, sign it, and mail a photo copy of the front of your card back to VEC.

The mailing address to use is:

Volunteer Energy Cooperative  
Attention: Accounting Department  
P.O. Box 277  
Decatur, TN 37322

### The Fine Print

Electronic deductions will continue automatically from the time you sign up until you request that the deductions discontinue, you discontinue your electricity account, your credit/debit card expires, or your checking account changes.

Due to federal "Red Flag" rules to prevent identity theft VEC can no longer sign up new automatic draft customers over the telephone. However, customers who can answer security questions can change the details of their draft payment plan or add new accounts to the automatic draft payment plan over the telephone.

Upon the expiration of the credit/debit card, customers will need to re-submit a Draft Authorization Card and photocopy of the front of their new credit/debit card. VEC will make every effort to notify customers whose credit/debit cards are about to expire.

Customers who discontinue their Automatic Draft Payments for any length of time must re-submit the Draft Authorization Card and voided check or credit/debit card photocopy to re-enroll in the program.

## VEC Offers College Scholarships

Volunteer Energy Cooperative (VEC) wants to reward students who have used their time and talents to benefit their local communities. VEC's Lillard-Shadow scholarship program rewards academic and community service achievements by awarding four \$2,000 scholarships to students who will graduate from high schools in VEC's service area in the spring of 2014.

The scholarships honor J.W. Lillard and Willis A. Shadow, two community leaders who spearheaded efforts to bring electric power to Decatur and Meigs County in the 1930s, forming the organization that would become Volunteer Energy Cooperative. Mr. Shadow and Mr. Lillard were instrumental in improving the lives and livelihoods of thousands of residents through electric power.

Four awards of \$500 per semester each (renewable for up to four semesters) will be presented to spring 2014 high school graduates whose parents or guardians are VEC electric customers. Applications will be judged by an independent panel based on each student's community service activities and citizenship - 40%; written communication skills - 20%; financial need - 25%; and academic achievement - 15%.

Scholarship applications are available at any VEC Customer Service Center or from high school counselors in the VEC service area. Applications are also available online at [www.vec.org](http://www.vec.org).

**All application materials must be completed and delivered to VEC's Corporate Office in Decatur no later than 5 p.m. Eastern Time on March 7, 2014.**

## Major Upgrades at VEC Substations Increase Capacity and Enhance Reliability

VEC has rebuilt or made major improvements to 23 of the 33 substations that VEC operates since 2003. Following is a list of the major enhancements that have been performed at substations to increase system capacity and reliability over the past 10 years:

Year	County	Substation	Improvement
2003	Polk	Benton	New Substation
2003	Cumberland	Campbell Junction	New Substation
2004	Bradley	Hopewell	New Substation
2005	Hamilton	Wolftever	New Substation
2006	Bradley	South Bradley	New Substation
2007	Cumberland	Fairfield Glade	New Substation
2008	Cumberland	Crab Orchard	Re-Built substation increasing capacity
2008	Putnam	Monterey	Added transformer capacity & new breaker bay
2009	Bradley	Hiawasse	New Substation
2009	Hamilton	North Ooltewah	New Substation
2009	Bradley	Tasso	New breaker bays
2010	Polk	Ocoee	New Substation
2011	Rhea	Spring City	New circuit and added breaker capacity
2011	White	Ravenscroft	Increased transformer capacity
2012	McMinn	Spring Creek	Added transformer capacity & new breakers
2012	McMinn	Riceville	New Substation
2012	Pickett	Byrdstown	New Substation
2013	McMinn	Athens	New 69 kV breaker & new 13 kV breaker
2013	Cumberland	Lantana	More than doubled transformer capacity
2013	Cumberland	Mayland	Increased transformer capacity
2013	Bradley	McDonald	New Breakers
2014*	Hamilton	Georgetown	New Substation
2014*	Fentress	Grimsley	New Substation

\*Under construction - planned to go into service in 2014

## Preparations Helped VEC and Customers Weather New Record for Peak Demand

The new year got off to a frigid start as the Tennessee Valley was hit by the lowest temperatures that have been recorded in 20 years on January 7th and 8th. Those frigid temperatures also prompted a new record for electricity consumption across Volunteer Energy Cooperative's 17-county service area.

The highest previous demand for electricity across our system occurred in January of 2009 when we moved 634.5 megawatts of electricity. This January's event shattered that mark as our peak demand reached 729.4 megawatts. We exceeded our previous record by 15% - or roughly enough electricity to run an entire city the size of Athens, Tennessee.



Rody Blevins  
President/CEO  
Volunteer Energy  
Cooperative

### Emergency Preparations & Vigilance Kept Interruptions to a Minimum

The preparations we made immediately preceding the event and the system upgrades that we have made over the past 10 years made a tremendous difference in keeping interruptions to a minimum.

Over the past 10 years VEC has spent more than \$30 million building new substations and making major renovations to other substations. These improvements include building two new substations in Polk County (Benton Substation and Ocoee Substation); two new substations in Cumberland County (Campbell Junction Substation and Fairfield Glade Substation); three new substations in Bradley County (Hopewell Substation, South Bradley Substation, and Hiawasse Substation); two new substations in Hamilton County (Wolftever Substation, and North Ooltewah Substation); one new substation in McMinn County (Riceville Substation); and one new substation in Pickett County (Byrdstown Substation).

The major renovations we've completed at substations to increase our system capacity and improve reliability include completely rebuilding our Crab Orchard Substation in Cumberland County; increasing transformer capacity and installing



The new Byrdstown Substation that served Pickett County was completed in 2012.

a new breaker bay at Monterey Substation in Putnam County; installing new breaker bays at Tasso Substation in Bradley County; adding a new circuit and additional breaker capacity at Spring City Substation in Rhea County; increasing transformer capacity at Ravenscroft Substation in White County; adding transformer capacity and new breakers at Spring Creek Substation in McMinn County; and adding a new

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