

**Access Energy Cooperative**  
A Touchstone Energy® Cooperative

**75 Years**  
ENVIRONMENTAL RESPONSIBILITY • SAFE • RELIABLE • EFFICIENT SERVICE

**Highline Headlines**

75 years of safe, reliable, efficient service and environmental responsibility.

"Access Energy Cooperative is dedicated to exceeding members' and customers' expectations for safe, reliable, efficient service and environmental responsibility."

## Loyal Connections

Loyalty is a prized virtue—to country, family, even the schools we attend. We keep those ties strong throughout our lives. We at Access Energy Cooperative also have loyalties, to the members and communities we serve. We have deep connections here because southeast Iowa is our home, and you are our neighbor.

When you signed up for service with Access Energy Cooperative, you became a member, not a customer—and you **own** a portion of our utility company just like the other 8000 members.

That means we **care** about improving the quality of life in the areas we serve. From helping put up lights at the football and baseball stadiums to sponsoring community events, Access Energy Cooperative invests in the places where you live and work.

Access Energy doesn't **exist** to make profits for distant investors on Wall Street. We exist to provide you with **safe**, reliable, and **efficient** electric service—and doing so in a way that makes things better for future generations. Because electric co-ops operate on a not-for-profit basis, we have no need to increase revenues above what it takes to run our business in a financially sound manner. This structure helps keep your electric bills affordable.

**LOYAL, CONTINUE ON PAGE 6**

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Help us launch our Facebook and Twitter accounts by liking our **Facebook** page and following our Twitter account. We will be using these communication tools to offer you safety and energy efficiency information, as well as update you on what is happening at your cooperative, including things like outages, events and important legislative issues. We look forward to your participation on our page as well. Please ask questions and offer suggestions for ways we can exceed your expectations for safe, reliable, efficient service and environmental responsibility.

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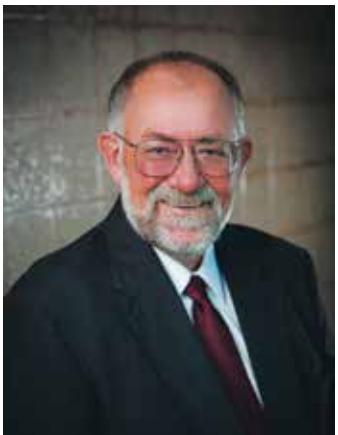
## USDA Grants and Loan Approved for Henry County Projects

Agriculture Secretary Tom Vilsack today announced the selection of organizations in 11 states for loans and grants to support job creation efforts and business development, and to strengthen economic growth in rural communities. "These investments will give rural businesses and local organizations more access to capital and new markets, allowing them to expand and increase **hiring**," Vilsack said.

The \$11.8 million announced today is being provided through USDA's Rural Economic Development Loan and Grant program (REDLG). It provides zero-interest loans and grants to local utilities which then, in turn, lend the **funds** through to local businesses for projects that will create and retain employment in **rural** areas. The program funds business start-up or expansion, business incubators, education and training facilities and equipment, community development assistance, health care and other community projects that support rural jobs even in the **smallest** towns.

This announcement supports 26 projects in 11 states, of which 3 were **USDA, CONTINUED ON PAGE 4**

## Manager's Corner



### General Manager/CEO Robert Swindell

**O**n July 15th your Cooperative completed its 75th year of providing safe, reliable, efficient and environmental responsible service to our membership. As much fun as it is to look back on our success over the seventy-five years, I am more excited about the prospects of the next seventy-five.

The ongoing maintenance and upgrades to our electric plant are an important activity to maintain the reliability we all need and expect.

Each year we inspect ten percent of our poles, replacing the poles that have reached the end of their useful life. We also maintain our right-of-ways on a five-year cycle. On average, we invest almost a half a million dollars on cutting, trimming and spraying our right-of-ways. In addition to these maintenance items, we are in the second year of a ten-year program to replace the remaining sections of line that were built in the 1950's and 1960's.

While we focus on maintaining and enhancing our distribution system, we now are looking ahead to try and anticipate how we supply or generate the power to meet your growing need for electricity. Seventy five years ago a light bulb and water pump were considered cutting edge technology. It's hard to imagine what new technologies we will see in the next decade, let alone in seventy-five years, but I am positive they will require electricity in some form.

We know our traditional source of power: coal, will continue to be under attack from environmental regulations. These regulations will most certainly increase our rates.

At the same time that our cost will

be increasing, we expect the cost of distributed generation, in particular solar, will either stabilize or decline. Our Cooperative owns one of the larger solar arrays in Iowa, so we are becoming very familiar with how they perform. If a significant number get installed in the future, they could very well change the way we operate our electrical system. We currently send power one way, from the generating plants to your meter. If we have a large number of solar systems installed, our system will need to handle electric flows both to and from your home. They may change the way we structure our rates. Our rates now are designed to sell you kilowatt-hours based on our average cost, meaning we charge the same rate on a hot summer day as we do in the middle of a nice autumn night. In the future we may have completely different rates based on the time of year or the time of day.

Just as we have met the challenges of providing safe, reliable, efficient and environmental responsible service across southeast Iowa for the last seventy five years, I'm confident that we will continue this mission for the next seventy five and beyond.

## Rural Utilities Service: Still a Great Need for the Nation

**A**s of year-end 2012, electric co-ops had invested more than \$150 billion to build critical infrastructure spanning 75 percent of the United States. This network includes 66,500 miles of bulk transmission lines and 2.5 million miles of distribution lines—42 percent of the nation's total. Co-ops also own all or part of 200 power plants with a combined installed capacity of more than 50,000 MW. These generate roughly 5 percent of U.S. electricity capacity, distribute 10 percent of all kilowatt-hours sold, employ more than 70,000, and pay more than \$1.4 billion annually in state and local taxes. The linchpin behind these numbers, and the key to helping electric co-ops "keep the lights on" in some of the most sparsely populated and rugged regions of America for more than seven decades, has been a small amount of support through the federal Rural Utilities Service (RUS). Of course, federal assistance for electric utilities is not unique. For-profit, investor-owned utilities (IOUs), receive tax breaks, while city-owned municipal electric systems are able to issue tax-exempt bonds.

Even though Access Energy Cooperative was originally formed using loans from the RUS (REA back then), we are no longer a borrower from the RUS. Access Energy funds all of our activities through private funding. But there are many cooperatives who do still rely on funding from RUS to keep the lights on.

In short, RUS electric loans do not cost taxpayers a single penny. Coupled with strong and innovative management and local, consumer governance, electric cooperatives have used RUS financing to build and maintain electrical networks capable of serving consumers across even the most remote terrain. More importantly, RUS loans have allowed electric cooperatives to keep rates affordable—a significant consideration because household incomes in co-op service territories are 11 percent lower than the **national** average, and one person in six served by co-ops lives in poverty.<sup>1</sup> With electric co-ops anticipating about \$6 billion in capital needs annually over the next five years to upgrade aging infrastructure, connect new consumers, and ensure reliable supplies of wholesale power, Ganley points out that RUS loans will continue to assist co-ops. "The unique, long-standing relationship between electric cooperatives and RUS helps ensure that all Americans, no matter where they may live, have access to a vibrant electric grid able to meet twenty-first century demands."

## COOPERATIVE INFORMATION

### Access Energy Cooperative

1800 West Washington Street  
P.O. Box 440  
Mount Pleasant, Iowa 52641

**Phone:** 319.385.1577

**Toll free:** 866.242.4232

**Fax:** 319.385.6873

### Website:

[www.accessenergycoop.com](http://www.accessenergycoop.com)

### Email:

[contactus@accessenergycoop.com](mailto:contactus@accessenergycoop.com)

### HOURS:

Monday-Friday  
(closed Saturdays, Sundays,  
& Holidays)

Office: 7:30 a.m. to 4:00 p.m.

Payments can be placed in the dropbox under the flag pole.

### After Hours Emergencies call:

319.385.1580  
or 800.452.7819

Visa and Mastercard accepted.

**General Manager/CEO:** Robert Swindell

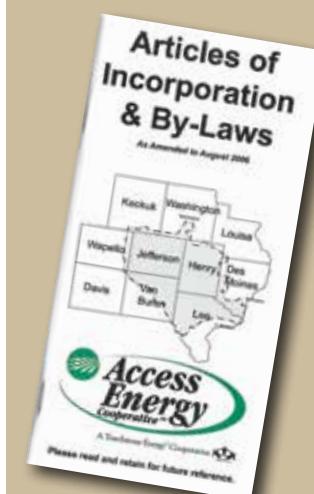
**Editor:** Kimberly Brumbaugh

**Assistant Editor:** Cheryt Wibben

### Officers and Directors:

Marvin Holtkamp	District 3 President
Ronald Campbell	District 2 Vice President
Jerry Barker	District 2 Secretary
Larry White	District 2 Treasurer
Donald Atwood	District 1 Director
Joseph Heckethorn	District 1 Director
Fred Hickenbottom	District 1 Director
Marvin Newton	District 3 Director
Victor Pierrot	District 3 Director

## Cooperative By-laws Available



In compliance with Title VI of the **Civil Rights Act** of 1964, copies of the bylaws of Access Energy Cooperative are available to anyone interested, either members of the Cooperative or the general public, at the reception counter of the headquarters office at 1800 West Washington, Mount Pleasant or by visiting our website at [accessenergycoop.com](http://www.accessenergycoop.com). If you wish a copy of the Cooperative's Bylaws please let us know by calling 866.242.4232.

# Home Energy Audits

No matter the age of your home, it could benefit from an energy audit. Access Energy Cooperative offers free home energy audits conducted by our energy advisors. But you can get started on your own in finding low-cost solutions that could save money on your monthly electric bill.



First, ask yourself a simple question: Does my home feel drafty and cold in the winter, or stuffy and hot in the summer? If yes, then it probably experiences air leakage. To track down where those spots are, start with the usual suspects—like damaged seals around doors and windows.

If you see daylight or feel air, then apply caulk and weather stripping to keep outdoor air where it's supposed to be. But don't forget spots you might not immediately think of, like recessed canister lights and electrical outlets. Outlet insulation kits can be purchased for as little as \$2, and you can fix up your canister lights with some caulk around the edges.

Also look where walls meet the ceiling. Cobwebs mean you've got drafts. Next, peek into the attic and inspect the crawl space or basement for sufficient insulation—how much you need depends on your climate. Check out the insulation calculator from the Oak Ridge National Laboratory at [www.ornl.gov/~roofs/Zip/ZipHome.html](http://www.ornl.gov/~roofs/Zip/ZipHome.html). Keep in mind insulation won't do its job well if you don't have a proper air barrier working in tandem. That means all joints and cracks must be sealed between your living space and insulation.

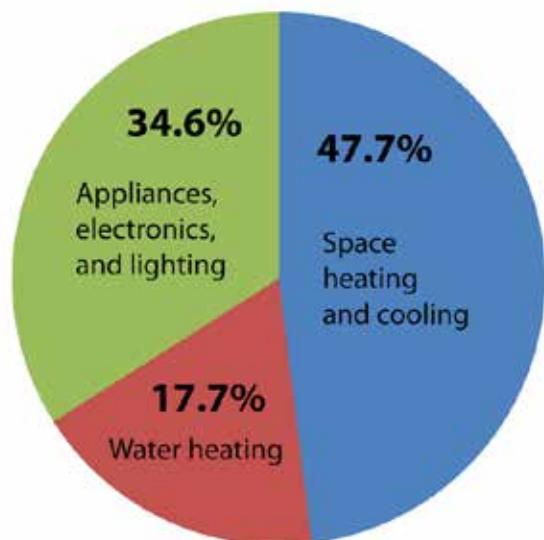
Finally, look to your light fixtures. Compact fluorescent lightbulbs (CFLs) are up to 75 percent more efficient than traditional incandescent bulbs, and they've come a long way in light quality, design, and affordability. You can purchase CFLs in a variety of shapes and hues. They cost more upfront, but you'll make your money back in less than nine months and, after that, they start saving money. Make sure to purchase a CFL that's rated by ENERGY STAR, the U.S. Environmental Protection Agency's program that denotes products meeting specific energy efficiency criteria. ENERGY STAR-rated CFLs will typically last 10 times longer than a traditional incandescent bulb producing the same amount of light.

LEDs—light-emitting diodes—are in the next wave of residential lighting. An ENERGY STAR-rated model is estimated to use only a quarter of the electricity consumed by traditional bulbs and can last for 25 years. As with many new technologies, the up-front cost for an LED bulb is still much more than even a CFL, but prices are expected to drop as new products are developed.

To learn more about ways to reduce your electric bill, visit [www.accessenergycoop.com](http://www.accessenergycoop.com) or call us at 1-866-242-4232 and ask about our free home energy audit program.

Sources: Magen Howard; EnergySavers.gov, Eastern Illini Electric Cooperative, EnergyStar.gov

## How Americans Use Energy



New data from the U.S. Energy Information Administration shows that heating and cooling still accounts for the largest amount of electricity consumption in American homes. But as we use more and more electronic gadgets, that segment is closing the gap.

Source: U.S. Energy Information Administration

## Take Control & Save

A Cooperative Effort for Energy Efficiency

# Energy Efficiency Rebates & Programs

## ENERGY EFFICIENT APPLIANCES

- \* Energy Star® Room Air Conditioner.....\$ 50
- \* Water heater (Electric only; At least 90% efficient) .....\$100

## HEAT PUMPS

- \* Air to Air Source - at least 16.5 SEER (w/Elec. Resist.) .... \$100 per ton
- \* Mini-Split Air Source - at least 16.5 SEER ..... \$250 per ton
- \* Dual Fuel Source - at least 16.5 SEER (gas back up) ..... \$250 per ton
- \* Ground Source - at least 19.1 EER
  - \* replacing existing ground source unit..... \$400 per ton
  - \* new & replacing other heat source type ..... \$750 per ton

## ALTERNATIVE ENERGY SOURCES .....\$250 per KW

- \* Capped at capacity. Access Energy Cooperative owns any carbon credits generated.

## HOME WEATHERIZATION INCENTIVES .....Up to \$500 maximum

- \* Incentives are available to those who choose to make energy saving improvements recommended by Access Energy Cooperative following a FREE energy audit conducted by us.
- \* Improvements must be completed in recommended order by AEC.

## BUSINESS LIGHTING REBATE

- \* Must have at least 10 eligible fixtures at a commercial, industrial or ag business member's account of Access Energy Cooperative.
  - \* Fluorescent T-5 and T-8 lighting systems with electronic ballasts
  - \* LED (light emitting diode) and LED exit signs
  - \* Occupancy Sensors
- \* Bulbs and fixtures must be evaluated by AEC to determine eligibility based on an audit of existing lighting prior to any installation of new equipment. A knowledgeable employee from the business needs to be present to guide AEC through the initial walk-through lighting audit.
- \* Total rebate amount is limited to \$30,000 per member per year and will not exceed 40% of the total equipment cost.

## FREE ENERGY AUDITS & REBATE FOR IMPROVEMENTS

- \* Conducted by a qualified Access Energy Representative
- \* Blower door test to check for air leaks and gaps
- \* Inspect insulation, doors, windows, lighting, appliances, and much more
- \* Weatherization improvements suggested at audit are eligible for incentive up to \$500

## LOW INTEREST LOANS

Access Energy Cooperative has ERC low interest loans available for the cost of materials and labor for energy efficiency home improvements in new or existing structures. For more details see our website.

Specific requirements apply to individual rebates.  
For more information on rebates, low interest loans or to schedule a free energy audit call 385.1577 or 1.866.242.4232 or visit our website at [www.accessenergycoop.com](http://www.accessenergycoop.com).

# Propane Summer Fill & Pre-Purchase Programs

We are taking orders for Summer Fills and Pre-Purchase Contracts. Here is how our programs work:

## SUMMER FILL

Take advantage of the current lower prices by having your tank filled now. Pay for it within 10 days after delivery and receive our 10-cent per gallon discount. Program ends August 31st.

## PRE-PAY CONTRACT

This program allows you to control the price you pay for propane from now

through April 1st of next year. To take advantage of this offer, call and tell us how many gallons you want to lock in by September 30th. We offer two payment options:

- Full Pay: Pay for your entire contracted gallon order in 10 days and receive our lowest price.
- 3-Pay: If you prefer, for a small additional cost per gallon, there is the option of paying in **three** consecutive monthly installments.

Call 1-866-242-4232 and talk to one of our Customer Service Representatives for details on any of our programs.

## What is the Fixed Facilities Charge on my Bill?

The fixed facilities charge is a fixed charge for each account based on a **rate** classification that covers the costs associated with providing a meter and service to the location. It includes costs such as meter installation and maintenance, as well as administration costs. Fixed facilities charges vary by rate class, as they are determined by the costs for each rate class individually according to the expenses that apply to that class of service. The fixed facilities charge is similar to your monthly charge for phone service, cable service, or water service.

## Access Helps Move House to New Location

Crew members raised the line for a house on Old Highway 34 for it to be relocated just down the road.



  
Touchstone Energy®  
Cooperatives of Iowa  
sponsoring the Iowa State Fair's  
4H Exhibits Building

Nothing compares to the satisfaction of ownership in your local electric cooperative, the place for innovation, accountability, integrity and commitment to community.

Visit our energy efficiency booth  
and register to win a gift card.

# Celebrating 75 Years

Still providing safe, reliable, efficient service... because we care.



Cost to install a pole in 1940  
\$27.43



Cost to install a pole today  
over \$2000

## USDA, CONTINUED FROM PAGE 1

awarded to projects submitted by Access Energy Cooperative. A \$495,000 loan and \$300,000 grant were approved to create a pass-through loan for the Henry County Health Center to buy equipment for the surgical and medical departments. The fund will create three jobs and help retain 300 positions. Access Energy Cooperative also secured a \$300,000 grant to establish a pass-through loan fund to buy land for the Wayland Industrial Development Corporation's new industrial park.

USDA and Access Energy Cooperative are equal opportunity providers and employers. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).

## Hydropower: Time-tested Renewable Energy

Today, hydropower provides about 80,000 MW of capacity in the United States—enough to power more than 25 million average homes—and accounts for about 75 percent of all renewable electricity used by co-ops.

But how does it work? Simply, hydropower converts the natural energy of moving water to mechanical energy, using a water wheel or its modern-day equivalent, a turbine, **attached** to a generator.

With highly efficient turbine-generators doing the job formerly performed by water wheels, electricity flows in a number of ways:

- **Impoundment:** When most people think of hydropower, dams come to mind. By plugging a river and amassing water in a reservoir, its flow (and the resulting electricity) can be better controlled and generated as needed.
- **Diversion:** Water is channeled away from a river, typically near natural falls, down to generators at the falls' base. This can be done without any visible impact to the natural course of a river. In fact, this kind of generation was used to bring electricity to Buffalo, New York, from Niagara Falls in the late 1800s.
- **Pumped storage:** This method essentially uses off-peak electricity to make electricity for use during times of high consumption. Two reservoirs are filled, one typically uphill from the other, with an electric pump/generator in between. At night, when demand is low and electricity is less expensive, water from the lower reservoir gets pumped uphill. During the day, when demand for power increases, that water is released down through the generator to make electricity.

More than 600 electric co-ops across the country purchase power from 134 federally owned and operated dams, most of which were built between the late 1930s and early 1960s. Despite the incredible importance of these resources, maintenance has lagged in recent years and created room for improvement.

Electric co-ops are making efforts to address this problem, advocating that the government set aside funds to repair and maintain dams and the turbines inside them. Researchers are also looking to create more efficient and fish-friendly ways of generating hydropower. Careful studies of aquatic environments have given dam operators a better idea of how to simulate a natural river downstream.

A 2012 report from the U.S. Department of Energy (DOE) revealed many of the nation's dams hold untapped power. Roughly 2,500 dams provide conventional and pumped-storage hydropower in the United States. But the vast majority of dams—some 80,000, ranging from 4-ft. to 770-ft. high—are non-powered. DOE analyzed 54,391 of them.

Locks and dams on the Ohio, Mississippi, Alabama, and Arkansas rivers—facilities owned and operated by the U.S. Army Corps of Engineers—offer the most untapped potential. The top 10 sites alone could provide approximately 3,000 MW.

Sources: U.S. Department of Energy, NRECA



**Know what's below  
Call 811 before you dig.**



## Local Teens Win Trip to Washington D.C.

Claire Dupruis of Burlington and Dayton Elliott of West Burlington recently participated in the Electric Cooperative Youth Tour program in Washington, D.C., sponsored by Access Energy Cooperative. They spent six days at our nation's Capitol with 33 peers from Iowa.

Each year in June, an action-filled week provides **high** school students opportunities to learn first-hand what it is like to be involved in politics, community service and today's pressing issues in the energy industry. Students met their elected representatives in the U.S. House and Senate, saw historic **sites**, and met nearly 1,600 students from across the country who participated in their state's Youth Tour program.

The Electric Cooperative Youth Tour has been a joint effort of local electric co-ops, such as Access Energy Cooperative, their statewide co-op associations such as the Iowa Association for Electric Cooperatives (IAEC), and the National Rural Electric Cooperative Association (NRECA), based in Arlington, Va., for 48 years.

"I have learned so much about this great country and have also made a

few amazing friends along the way," said Elliott.

In addition to taking in the sights of the nation's capital, all the state groups convened for National Youth Day, sponsored by NRECA, to learn from public figures and other inspirational speakers. This year's Youth Day agenda included Mike Schlappi, a four-time Paralympic Medallist and two-time world Champion Wheelchair Basketball champion. Schlappi shares his inspiring message for every American, young or old: "Just because you can't stand up, doesn't mean you can't stand out."



Above: Dayton Elliott and Claire Dupruis in Washington, D.C.



Left: 2013 Youth Tour students from Iowa.



### Energy Efficiency *Tip of the Month*

When shopping for a new appliance, consider lifetime operation **costs** as well as the up-front purchase price. Refrigerators last an average of 12 years, clothes washers about 11, and dishwashers about 10. Check the Energy Guide label for the appliance's estimated yearly operating cost, and look for ENERGY STAR units, which usually exceed minimum federal standards for efficiency and quality. To learn more, visit EnergySavers.gov.

Source: U.S. Department of Energy

# Electrical Safety

The current economic downturn has inspired more homeowners to tackle do-it-yourself projects than ever before. Faced with declining home values and aging properties, homeowners in some cases may choose not to pay for the services of a licensed electrician.

However, most of us don't have the training or experience needed to safely perform electrical work, which increases the risk of injury and electrocution and potentially introduces new dangers. Working with electricity requires thorough planning and extreme care—**cutting** corners can be a costly mistake.

For example, electrical outlets cause nearly 4,000 injuries every year. And each year, more than 19,700 people are hurt by ceiling fans that are improperly mounted or incorrectly sized.

The Electrical Safety Foundation International (**ESFI**) strongly recommends hiring a qualified, licensed electrician to perform electrical work in your home. However, if you decide to do it yourself, consider the following important safety tips:

- Make an effort to learn about your home electrical system so that you can safely navigate and maintain it.
- Never attempt a project that is beyond your **skill** level. Knowing when to call a professional may help prevent electrical fires, injuries, and fatalities.
- Always turn off the power to the circuit that you plan to work on by switching off the circuit breaker in the main service panel.
- Be sure to unplug any lamp or appliance before working on it.
- Test the wires before you touch them to make sure that the power has been turned off.
- Never touch plumbing or gas pipes when performing a do-it-yourself electrical project.
- **IMPORTANT:** A license is not required for an owner of property performing work on the owner's principal residence, if such residence is an existing dwelling rather than new construction and is not larger than a single-family dwelling, or farm property. New construction of a dwelling would require the electrical work to be performed by a licensed electrician. An inspection would be required for all new electrical installation regardless of whether a license is required.

For more tips on treating electricity with care in the home and workplace, visit [www.esfi.org](http://www.esfi.org).

Source: Electrical Safety Foundation International

## LOYAL, CONTINUED FROM PAGE 1

We take our jobs seriously, but we also take our community roles seriously, too. That's why we offer scholarships to college-bound students, and send two high school students to Washington, D.C., every summer to learn about history and government, help put up Christmas lights in very small towns, and even help improve public campground facilities.

We don't participate in these activities only because we feel it is nice to do, or even just the right thing to do. We do it because we remain loyal to our members, our neighbors, our home—and a mission to make life better in the areas we serve.

## The 7 Cooperative Principles

- 1. Voluntary and Open Membership** Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.
- 2. Democratic Member Control** Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Elected representatives (directors/trustees) are elected from among the membership and are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized in a democratic manner.
- 3. Members' Economic Participation** Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.
- 4. Autonomy and Independence** Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.
- 5. Education, Training, and Information** Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.
- 6. Cooperation Among Cooperatives** By working together through local, national, regional, and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.
- 7. Concern for Community** Cooperatives work for the sustainable development of their communities through policies supported by the membership.

# Respecting Your Privacy & Confidentiality

**A**t Access Energy Cooperative, we recognize that a key element of the member/cooperative relationship is the trust that you place in us to respect the privacy and confidentiality of your personal information.

As we continue to be committed to improving and expanding our services and delivery channels, and providing you with the highest quality of service, we recognize our customers' needs and desires to preserve your privacy and confidentiality. While personal information about you is fundamental to our ability to efficiently provide you with quality service, your privacy is also very important to us.

### THE INFORMATION WE COLLECT

Access Energy Cooperative will receive and retain information about customers through:

1. Information we receive from you on applications or other forms;
2. Information about your transactions

3. Information we receive from a consumer-reporting agency.

### THE WAY WE USE INFORMATION

Access Energy Cooperative will use a collection of non-public personal information to that which is necessary to maintain and administer financial services. This information will not be shared with outside parties unless:

1. The information is provided to help complete a customer initiated transaction (such as reporting agencies, document processing companies, etc.)
2. The customer has requested it;
3. The disclosure is required by law (e.g. subpoena, investigation of fraudulent activity, etc.)
4. The disclosure is required by banking regulation (e.g. Fair Lending Reporting Act, Home Mortgage Disclosure Act).

When customer information is provided to

any of the third parties mentioned above, that third party must agree to adhere to privacy principles that provide for keeping such information confidential.

### LIMITING EMPLOYEE ACCESS TO INFORMATION

Access Energy Cooperative limits employee access to customer information to those with a business reason for knowing such information. All employees are educated on the importance of confidentiality and customer privacy. Any employee that violates the financial privacy of our customers will be subject to appropriate disciplinary measures and possible termination.

### INFORMATION PROTECTION VIA ESTABLISHED SECURITY PROCEDURES

Appropriate physical, electronic, and managerial procedures to safeguard and secure information are put in place to prevent unauthorized access, maintain

data accuracy, and to ensure the correct use of information.

### MAINTAINING ACCURATE INFORMATION

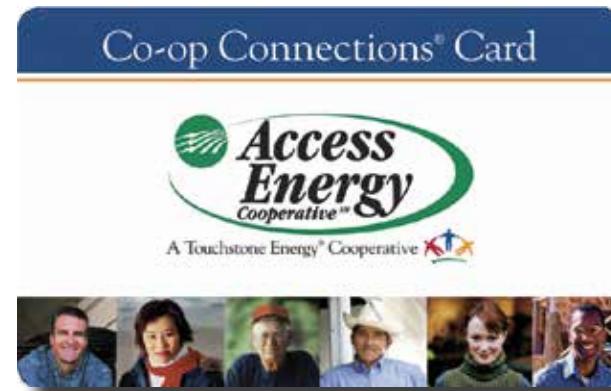
Access Energy Cooperative has established procedures so that our customers' financial information is accurate, current and complete in accordance with reasonable commercial standards. Requests to correct inaccurate information in a timely manner will be responded to in a timely manner.

### QUESTIONS?

We at Access Energy Cooperative value our customer relationships. We want you to understand how we use the information you provide us with and our commitment to ensuring your personal privacy. If you have any questions about how Access Energy Cooperative protects your information, please contact us at 1.319.385.1577 or toll free at 1.866.242.4232.

# Coop Connections Card Area Discounts

All American Tree Service, New London  
 Amy Becker Photography, Mt. Pleasant  
 Any Wear Apparel, Mt. Pleasant  
 Bel-Capelli Salon & Tanning, Denmark  
 Bezoni's True Value, Mt. Pleasant  
 Brown's Shoe Fit Co., Mt. Pleasant  
 Curves, Mt. Pleasant  
 Dollar Plus, Inc., Keosauqua  
 Dotty's Sewing Nook, Fairfield  
 Elegance by Design, Ottumwa  
 Freedom Foam Insulators, Fairfield  
 Full Sea Productions, Ottumwa  
 Hotel Manning, Keosauqua  
 Iris City Cleaners & Laundry Company, Mt. Pleasant  
 Ladies Workout Express, Fairfield  
 McDonalds, Mt. Pleasant  
 Misty's Malt Shop, Keosauqua



Mount Pleasant Tire & Service, Mt. Pleasant  
 NATEL, Fairfield  
 Oakwood Nursey & Garden  
 Riverbend Pizza & Steakhouse, Keosauqua  
 Salon Pro 34, Mt. Pleasant  
 Shaeffer Memorial Golf Course, Fort Madison  
 Snap-on, Ottumwa  
 The Bronzing Depot Tanning & Beauty Salon, Salem  
 The Full Effect Salon, Fairfield  
 The Guitar Farm, New London  
 The Shear Advantage, Mt. Pleasant  
 Total Connexions, Mt. Pleasant  
 Trendy Looks, Montrose  
 Triage Duct Cleaning, Mt. Pleasant  
 Village Cup & Cakes, Keosauqua  
 Whitetail Country Estates, Washington

## Practice Safety with Gasoline Dispensing Facilities

**O**ne of the most common safety violations found near electricity lines is the location of the gasoline dispensing facilities on the farmstead in relation to the meter pole or farm buildings.

The National Electrical Code shows the requirements your farm wiring system should follow. One section of the wiring code covers the requirements for electrical equipment and wiring for all voltages in locations where fire or explosion hazards may exist due to flammable gases or vapors, flammable liquids, etc.

Because of the hazard that exists in the vicinity of gasoline dispensing

facilities, and especially the hazard to Access Energy Cooperative personnel wherever there is a possibility of electric sparks or arcing igniting flammable vapors, the commission is suggesting that electric utilities not permit the installation of meter poles or service entrances within 20 feet of a gasoline dispensing barrel or tank, or within three feet of any point that could be reached by a gasoline dispensing nozzle. In addition, it is recommended that existing installations with less than the required clearances be modified to provide the required clearances.

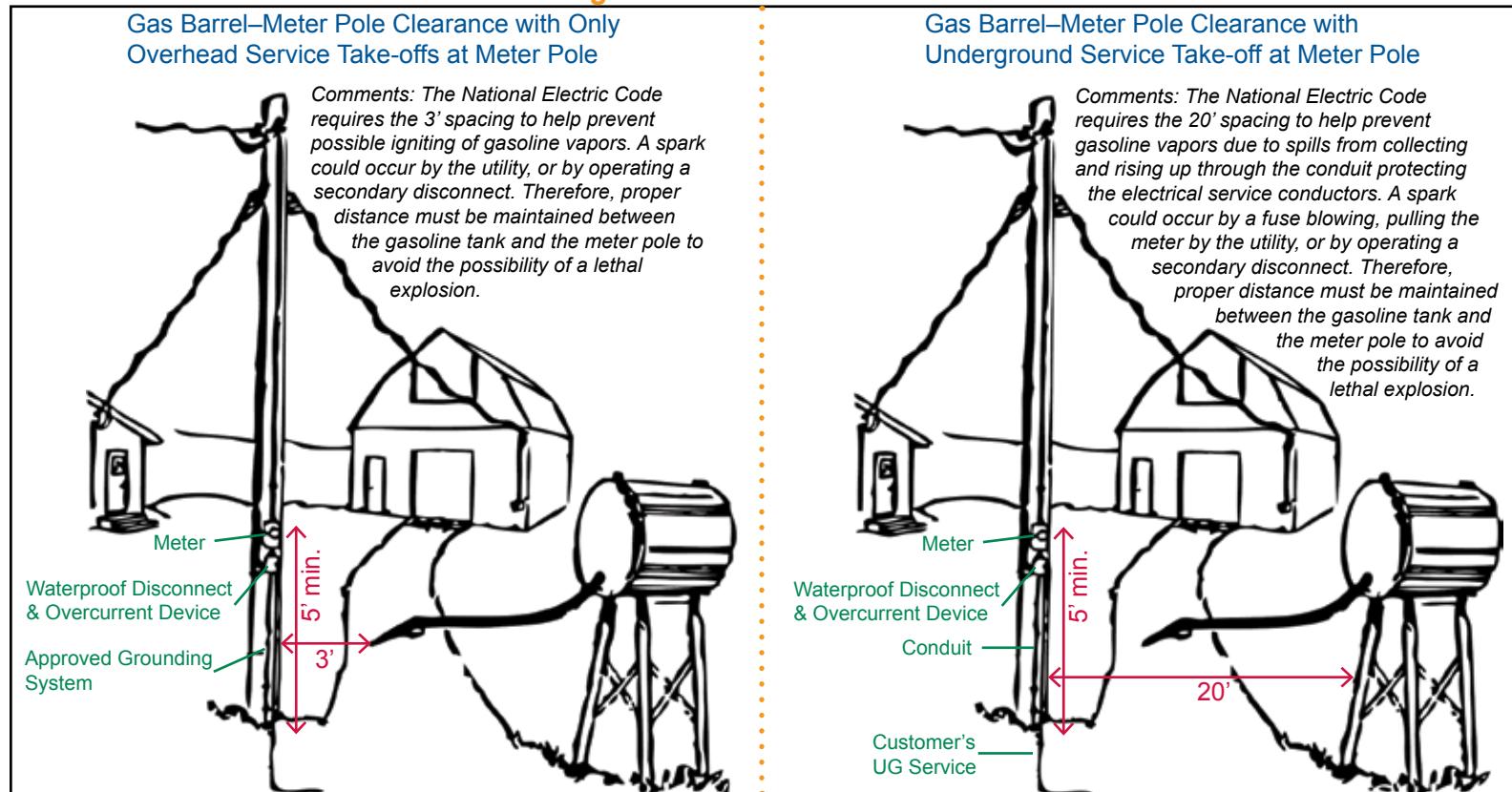
For Access Energy to change the location of existing meter poles would be quite costly. Therefore, we are asking every member to check to make sure their gasoline dispensing facilities are located 20 feet from the meter pole.

The end of the dispensing nozzle should not be within 3 feet of the meter pole.

If the commission personnel check Access Energy's electric lines and find a violation of this requirement, we have no choice but to disconnect your electricity until the hazard is corrected.

In addition to these location requirements, please make sure your gasoline dispensing facilities are electrically bonded to the electrical ground of the farm wiring system. Install a ground rod at your gasoline tank and connect the tank to the ground rod and to the farm wiring ground.

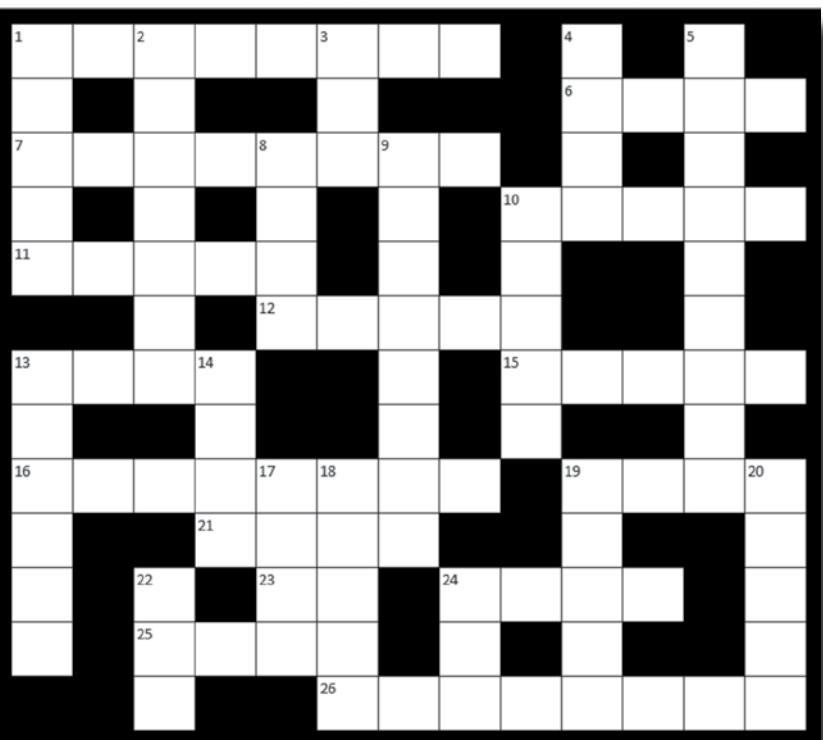
### Overhead and Underground Meter Pole Clearance for Gas Barrels



# Win \$25 By Learning About Your Cooperative!

**A**ccess Energy Cooperative members can win \$25 by completing the crossword below correctly. Members may clip out their answers and send them by August 30, 2013, to: Access Energy Cooperative, Attn: Crossword Puzzle, P.O. Box 440, Mount Pleasant, IA 52641. Most of the answers are bold and highlighted elsewhere in this issue of the Highline Headlines. If more than one person answers all of the questions correctly by the deadline, a drawing will be held to determine the winner. Only one prize will be given for the crossword puzzle.

Name \_\_\_\_\_  
Address \_\_\_\_\_



Last month's winner is Robert & Dianna Jones of Wever.

**Do you have something you would like to sell? Do you know of an event in southeast Iowa you would like to see posted on our website calendar?**



Go to our website  
[accessenergycoop.com](http://accessenergycoop.com)  
to submit your  
event or post  
your item to sell  
in our classified  
section.

Or call us at  
866.242.4232 and we  
can do it for you.

## ACROSS

- 1 Like us on this and learn more about your cooperative
  - 6 We exist to provide this type of service
  - 7 Household incomes in rural areas tend to be lower than this average
  - 10 In compliance with this Act, our By-laws are readily available to you upon request
  - 11 Never attempt an electrical project that is beyond this level
  - 12 CFLs can last up to 25 of these
  - 13 Each year Access Energy sends two students from this school level to Washington DC
  - 15 You can take the option to pay for your propane summer fill in this many payments
  - 16 These lights can house sneaky air leakage in your home
  - 19 Fixed facilities charges are based on this classification
  - 21 "These investments will give rural businesses and local organizations more access to capital and new markets, allowing them to expand and increase hiring," Vilsack \_\_\_\_.
  - 23 Foot
  - 24 We do this about the quality of life in the communities we serve
  - 25 We offer these energy audits to our members and propane customers
  - 26 The USDA loan and grants will help support rural jobs even in these towns.
- DOWN**
- 1 These will be lent to local businesses for to help create and retain jobs in our area
  - 2 Doing this to corners when working with electricity can be a very costly mistake
  - 3 When you become a member of Access Energy Cooperative, you do this to a portion of the business
  - 4 Electric Safety Foundation International
  - 5 We exist to provide this type of service
  - 8 Rebates are available \_\_\_\_ on electric water heaters that meet the qualifications
  - 9 The modern version of a water wheel for hydropower is a turbine \_\_\_\_ to a generator
  - 10 When shopping for new appliances, consider these for the lifetime operations
  - 13 The USDA loans and grants will allow local businesses to increase this in our communities
  - 14 CFLs come in a variety of these
  - 17 Access Energy Cooperative is dedicated to exceeding members' and customers' expectations for this type, as well as efficient and reliable service
  - 18 Youth tour students see many of these in Washington DC
  - 19 The USDA loan and grants will help create and retain jobs in this area
  - 20 We don't do this to make a profit, we do it to serve your needs
  - 22 Compact fluorescent lightbulb
  - 24 Certified Public Accountant

The featured recipe winner who submitted this recipe will receive a \$10 electric bill credit. Check out our recipe section at [www.accessenergycoop.com](http://www.accessenergycoop.com) for a new recipe or to submit your favorite recipe. Or mail us your recipe and we will post it for you.



## Banana Split Dessert

From the Kitchen of Mary Jane Davidson

3 c. graham cracker crumbs  
1 3/4 c. margarine  
2 c. powdered sugar  
2 eggs  
1 1/2 tsp. vanilla  
2 c. crushed pineapple, drained  
7 bananas, sliced  
Cool Whip  
1 c. nuts  
Maraschino cherries

Combine graham crackers and 3/4 c. margarin. Press in bottom of 9x13 pan. Mix powdered sugar, eggs, 1 c. margarine and vanilla, and spread on top of graham cracker layer. Next layer pineapple and banana. Top with Cool Whip, nuts, and cherries. Refrigerate overnight.

[www.accessenergycoop.com](http://www.accessenergycoop.com)