

Horry Electric Cooperative, Inc.

www.horryelectric.com

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(to report power outages only)

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Horry Electric Cooperative, Inc. is a non-profit, member-owned organization providing information and energy-related services on a fair and equitable basis.



Your Touchstone Energy® Partner

Looking out for you

WE HAVE BEEN DOWN A LOT of roads in our search for a financing option for members. Our goal was to find



something or put something together that would not involve a long, drawn-out process for members or contractors; would not be a financial risk to the membership and would not add to administrative costs.

We wanted something that would be affordable, simple and quick.

Thanks to a partnership with Conway National Bank (CNB), an equal housing lender, an affordable financing option for eligible energy-efficient home improvements is now available. Eligible products include high-efficiency electric heat pumps, air-duct systems and insulation.

Getting started

Homeowners must have a minimum of 18 months of service with a good payment history in order to apply. In the case of mobile homes, the mobile home must be permanently attached to the land of the homeowner.

To get the loan process started to see if you qualify, simply call Horry Electric Cooperative at (843) 369-2211 and speak to one of our service or our energy management representatives. If the requirements are met, you'll be provided a loan application to complete and send to CNB for pre-approval.

The process is easy

Once we get the signal from CNB that the loan application has been pre-approved, we'll perform a quick home evaluation and supply you with an Approved Contractor list from which

to choose for your recommended energy-efficiency home improvement.

The next steps include getting the contractor to run a Manual J calculation and work up a bid on the project. All bids must be submitted along with the Manual J calculation to Horry Electric for review and approval. It will then go to CNB for final approval so the contractor can get started on the job.

Once the job is completed, we'll do a final inspection. If it passes the test, we'll notify CNB to issue the check to the contractor.

Here's the deal

The maximum loan amount is \$7,500. Rates and terms based on the maximum are:

48 mth 185.73/month APR 8.745%

72 mth 137.99/month APR 9.747%

Offer is subject to credit approval.

Rates, current as of this day, are subject to change.

All loans are secured with a UCC-1 and payment in full is required if the property is transferred. The loan principal can be paid at any time without penalty. CNB will keep a copy of the contractor's bid on file and will also need a copy of the homeowner's insurance policy.

Stay tuned!

Look for details about this program on horryelectric.com and on our Facebook page!

James P. "Pat" Howle

Executive Vice President and CEO

She's a pacesetter

More members find out what Patricia Myers has known for years: Pay-as-you-go is the way to go

HEC LAUNCHED Advance Pay in 2011 and, today, more than 3,500 co-op members participate. Patricia Myers was one of the first to go “pay-as-you-go.”

“It’s much more convenient when you’re on a budget,” she says.

Advance Pay takes away the uncertainty of the monthly bill.

“I pay a certain amount a week,” Myers says. “If it gets down to \$15, they’ll let me know to put more money on there. It’s very easy. It’s better than having to pay so much at one time.”

Own your energy use

What Advance Pay adds is control: Members can better budget their energy dollars and monitor their power use. Myers says her family has become more energy conscious: “They cut the lights off and when they’re not using something, they unplug it.”

Participants can get regular updates on their use by phone or at MyUsage.com. “If you go online they tell you the daily use so you can basically total it yourself,” Myers says. “It works out really well.”

Avoid higher fees

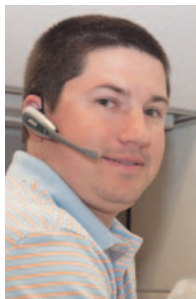
HEC service representatives like Dusty Rogers are

seeing an uptick in Advance Pay sign-ups as members cope with the sluggish economy. Many like how Advance Pay lets them avoid certain fees, he says. For instance, members with existing accounts can often avoid paying higher deposits for a new service by switching to pay-as-you-go.

Advance Pay is popular with members who are paid in cash, such as waitresses, he adds. “You’ve got the freedom to pay however you want to,” Rogers says. “There’s no due date. Whenever you’re experiencing extra cash, just drop it by.”

As long as the member maintains a credit balance on his/her account, he notes, he/she doesn’t have to worry about disconnection. If there is a deficit, service is automatically disconnected. It remains disconnected until the outstanding balance and a minimum credit balance of \$10 is paid.

Advance Pay participants avoid reconnection and late fees that members with regular monthly billing would face. That’s because Advance Pay participants’ meters are equipped with a device that allows HEC to remotely disconnect and reconnect service. As Rogers



Dusty Rogers

Patricia Myers has a green thumb—as the banana tree plants in her yard near Loris show. Using Advance Pay keeps her budget a little greener, too.



WALTER ALBRECHT

notes, “It helps members and it helps us. We don’t have to have a truck on the road.”

As Myers recalls, “The after-hours reconnect fee is much higher!”

Bye, bye bills

Control when you pay and how much

Participating Advance Pay members don’t get a monthly bill from HEC. Daily account history is made available at MyUsage.com and can be obtained at any time by phone, toll-free, at 1 (877) 775-5870 or at (843) 369-2211, which is a local number.

Notifications in advance of going into a credit deficit are set up when a member signs up for Advance Pay. Participants control when they pay and how much. They can make weekly or biweekly payments.



They are solely in control of and responsible for maintaining a credit balance, managing the account and updating alert settings so they don’t risk disconnection. Alerts can be delivered via telephone, text message or email.

To initiate an Advance Pay account, members and new applicants are required to have a \$5 membership fee, a \$5 application fee, a \$20 connect fee and \$50 that is applied as a beginning balance on the account. Deposits held on the accounts of existing members will be applied to any outstanding balance and any remaining credit will be applied to the purchase of future energy use. Only members with residential, single-phase service are eligible to participate.

Call (843) 369-2211 for details. Information is also available at HorryElectric.com.

Pay your electric bill on time, every time —without writing a check!

THE BANK DRAFT PROGRAM from Horry Electric Cooperative makes it easier to pay your bill on time and to keep track of drafts. When you sign up for this program, Horry Electric will automatically draft your checking or savings account for the amount of your monthly electric bill. You'll still receive monthly statements showing kilowatt-hour usage and the amount due, but you won't have to write a check.

The best part is that you won't ever

have to worry about your payment getting to Horry Electric on time. Your account will not be drafted until the actual due date indicated on your bill. If that date falls on a bank holiday, it will be drafted the following business day. As with writing a check, all you have to do is make sure there is adequate money in your account. Otherwise, it will be processed as a return check and additional charges will be applied.

Simplify your life! Just fill out and send us the form below. It may take a few days to process your request; so continue to pay your bill until 'Bank Draft' appears on it. After that, you'll never have to remember to write a check to Horry Electric to pay your electric bill again! ☺

If you have any questions about Bank Draft, contact us at 369-2211.



You can mail or bring by your completed authorization form. **You'll need to include a VOIDED check so we can obtain the correct bank account number and ABA/Transit number.** Please allow five working days for your authorization form to be processed. Authorization forms can also be found on the back of your monthly electric bill.



BANK DRAFT AUTHORIZATION

Date: _____ Bank: _____

Address: _____ City/State/ZIP: _____

CONSUMER'S CONTACT INFORMATION

Contact Name: _____

Phone # _____ Best Time for a CSR to Contact You: _____ AM _____ PM _____

Horry Electric Cooperative, Inc. : I hereby authorize and direct you until further written notice to honor and charge to my bank account **DRAFTS** drawn on my ☐ checking ☐ savings account and payable to **Horry Electric Cooperative, Inc.** in the amount of the monthly statement rendered on the account(s) listed below.

HORRY ELECTRIC MEMBER ACCOUNT NUMBER(S)

1. _____ 2. _____
3. _____ 4. _____

HEC shall not be liable for returning any such drafts unpaid if the balance in my account is insufficient to pay the same upon presentation.

Signature: _____

Type or print full name: _____

I Want to KNOW.

Decisions being made in the nation's capital will impact your electric bill in the future. Stay tuned to the latest news with email updates from your local electric cooperative manager.

**Return this form
with your next power bill
and get connected TODAY.**

PLEASE PRINT

Name: _____ Account Number: _____

Email: _____

Horry Electric Cooperative, Inc.

Your Touchstone Energy® Partner 

I authorize my local electric cooperative to alert me regularly about developments in Washington, D.C., and other important cooperative news.

Get out and vote!

If co-op members don't vote, electric co-ops won't count

AS THOMAS JEFFERSON said, "We in America do not have government by the majority. We have government by the majority who participate."

Participation in our democracy starts with voting. With the general election coming up Nov. 6, you have a say in your government. The results can also affect your electric co-op—and your electricity costs.

How? Government regulations impact your power bill. For example, as the Environmental Protection Agency (EPA) moves forward on regulating greenhouse gases, electric cooperatives want to ensure that American families and small businesses nationwide benefit from any legislative or regulatory changes.

Help educate lawmakers about energy issues

Already, Horry Electric is absorbing power-cost increases. Unless our elected officials can influence the EPA to craft fair, sensible regulations, we may have to pass more cost increases on to you.

Fueling efficiency

Other electricity industry issues can affect you. For instance, co-ops support the use of a wide range of fuels to generate power. Diversity helps maintain a reliable and affordable electric supply for consumers.

While coal is a significant source of power for electric co-ops, we also support the development of and currently use many generation



The challenges we face with our lawmakers for the future are immense.

resources, including wind, solar, biomass, hydro, nuclear and natural gas. Many co-ops are investing in massive energy efficiency—sometimes called "the fifth fuel"—to curb demand and avoid the need to build expensive new generation.

Horry Electric Cooperative and its sister co-ops across South Carolina have taken a leading role in helping



consumers embrace energy efficiency, as our leaders in Washington know. We are particularly focused on demand-side management applications that allow us to reduce the need for the building of new, expensive generation. Large-scale efficiency efforts have helped S.C. co-ops avoid bearing the cost of our power providers building half of a nuclear unit at four billion dollars.

Our strength: YOU!

Horry Electric publishes *South Carolina Living* to keep members informed on these issues. Members also have the option of signing up for the CEO to Member Email program, which was first introduced to members in April of 2011. A sign-up form is located on page 20A of this edition of *South Carolina Living*.

Co-ops' strength starts with you voting. It continues, after the election, with you advocating for your co-op—meaning for yourself and your fellow members. We hope to hear from you, at the polls and via email. ☺



HOW IS YOUR WATER HEATER DOING?

THE AVERAGE LIFE of a water heater is between 6 and 10 years. If your water heater has been around that long, it might be time to start thinking about replacing it. **Before it kicks the bucket.**

"If you're a member of Horry Electric Cooperative and you're ready to replace your existing water heater, you need to know about our H₂O Select program," says Eddy Blackburn, marketing analyst for the cooperative.

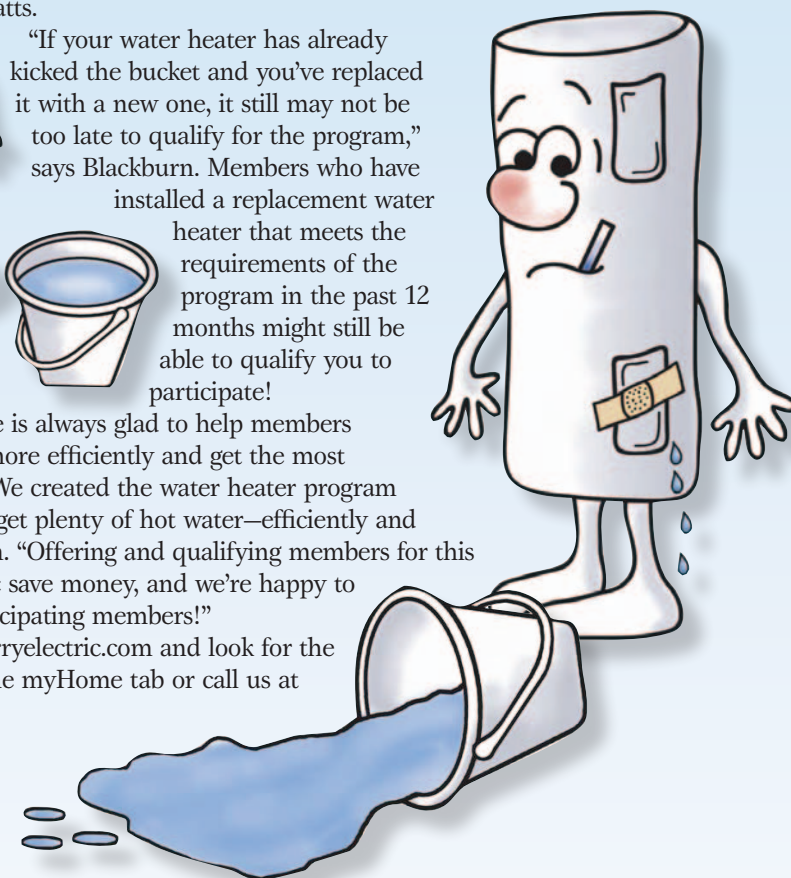
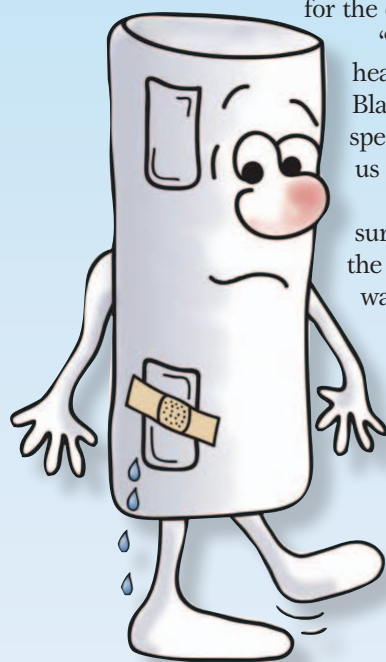
"We're offering rebates of \$250 for a minimum 80-gallon electric water heater or \$125 for a minimum 50-gallon electric water heater," says Blackburn. "All you have to do is make sure the water heater meets the specifications of our program, sign the participation agreement and allow us to install a load management device on the unit."

To make sure the process goes smoothly, members will need to make sure a 4-by-4-inch metal junction box is wired to the tank and verify that the upper and lower elements are not more than 4,500 watts.

"If your water heater has already kicked the bucket and you've replaced it with a new one, it still may not be too late to qualify for the program," says Blackburn. Members who have installed a replacement water heater that meets the requirements of the program in the past 12 months might still be able to qualify you to participate!

Horry Electric Cooperative is always glad to help members explore ways to use energy more efficiently and get the most out of their energy dollars. "We created the water heater program to give participants a way to get plenty of hot water—efficiently and conveniently," says Blackburn. "Offering and qualifying members for this program helps Horry Electric save money, and we're happy to pass those savings on to participating members!"

To find out more, visit horryelectric.com and look for the H₂O Select program under the myHome tab or call us at (843) 369-2211. ☎



We'll pay you to stay in hot water!

Rebates of \$125 and \$250 for qualifying installations with a load control device.

Horry Electric Cooperative, Inc.

Statement of nondiscrimination

Horry Electric Cooperative, Inc. is the recipient of Federal financial assistance from the Rural Utilities Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture, which provide that no person in the United States on the basis of race, color, national origin, sex, religion, age, or disability shall be excluded from participation in, the admission or access to, denied benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Abigail Lewis, human resources coordinator. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or write USDA, director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410; or call, toll free, (866) 632-9992 (voice). TDD users can contact USDA through local relay or the Federal relay at (800) 877-8399 (TDD) or (866) 377-8642 (relay voice users). USDA is an equal opportunity provider and employer. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.



Your Touchstone Energy® Partner

'Whatever he did, he had to do the best'

BY WALTER ALLREAD

OUR AUGUST STORY, "More than a name on The Wall," recognized a fallen Vietnam War veteran, Sgt. Leland M. (Lane) Chestnut of Conway.

We interviewed the sergeant's sister, Sonya Chestnut, who shared memories, newspaper clippings and



Lane Chestnut

photos of her late brother, who died on a mission into Cambodia in the war's waning days. We got an even better sense of who Lane Chestnut was after the story appeared in print: *South Carolina Living* received a

letter, shared at top right, from his widow, Horry Electric member Dianne Chestnut Harbin. We later visited Dianne at the Hall of Heroes, located at her place of employment, Sands Resorts in Myrtle Beach. We also met their daughter, Jodi Chestnut Clack, who was born two months before her father died, at her job at Life Care Center Columbia.

As her mother's letter points out, Jodi has her father's blue eyes. Jodi



Jodi Clack with a photo of herself as a baby with her father's medals, which was featured in our August story, "More than a name on The Wall."

notes, "My son Logan has the blue eyes, too." She and her husband, Randy, also honored her father by naming their daughter Breanna Lane.

Our story pointed out that the sergeant never got to meet his daughter but, as Jodi says, "I may have not known him but, in a way, I did. My mother, my grandparents, my aunts and uncles, they all told me about him. I grew up knowing the whole story. I spent time with the Chestnut family just about every weekend."

A few days later at the Hall of Heroes, Dianne showed us Lane's

Dear HEC

Veteran's widow appreciates article

Thank you so much for the article ("More than a name on The Wall," August's *South Carolina Living*). Lane Chestnut was my husband and the father of our daughter, Jodi. He was a wonderful man and he loved our country. He still lives in my heart and in the blue eyes of his daughter. The article gave her another glimpse of the father she never got to meet.

God Bless,
Dianne Chestnut Harbin
Loris

legal name on the scale copy of The Wall. She noted, "We only had six months together before he was drafted. We had been married a year and 11 months when he got killed. He was a person who, whatever he did, he had to do the best. He had extended [his tour of duty] by six weeks.

"He didn't really get frightened until they started going into Cambodia," she says. "The last letter I got was with his personal effects. He said that he was going into an area that he was really scared of."

She adds that Lane was killed on May 10, Mother's Day 1970. Dianne was notified at the bank where she worked at the time. "I thought my whole world had ended," she says. "You know, 22 years old with a two-month-old baby girl."

She later remarried and her second husband, Dave Harbin, an Air Force veteran, "was an excellent stepfather to Jodi," Dianne notes. She adds that Lane's family "adopted Dave," too. The Chestnuts were always supportive, she says. "I love them all."

Family support meant a lot, says Dianne, who remembers something else about those early days with Jodi: "When she would stand up in the crib, she used to make my mom's and my hair stand up, because she'd coo at somebody who wasn't there," she says. "I often wondered if God let him see her." ☺



Standing beside a scale copy of The Wall at the Hall of Heroes at the Sands Resorts, Dianne Chestnut Harbin points to Lane's name, inset. At right, a *Stars and Stripes* article she found recently in the Hall's reading library. Dated May 11, 1970, it's about the mission, a day earlier, during which Lane was killed.



WALTER ALLREAD