FREEBORN MOWER
COOPERATIVE SERVICES

Welcome to Freeborn-Mower Cooperative Services

CONGRATULATIONS! You're now a proud new member/owner of Freeborn-Mower Cooperative Services (FMCS) – a business owned by the people it serves.

Use this owner's manual as a guide to your cooperative.

You'll find you receive quality electric service at the lowest possible cost, you elect the Board of Directors and you have access to a variety of services designed to meet your needs. Welcome to the utility that you and other members actually own. By receiving electric service from FMCS, you are continuing the dream begun by the rural friends and neighbors who formed this electric cooperative in 1936. When municipal and investor-owned utilities refused to serve this area because it was too costly to bring power to folks "in the country", local leaders decided to provide the service themselves by forming a cooperative.

Today, our programs reflect a spirit of cooperation forged through a partnership with members. It is a way of doing business that sets us apart from other utilities and it is the foundation for our continued growth and success. This is how we've done business for over 75 years and how we plan to continue encouraging growth and prosperity in the communities we serve, for a brighter future.

Touchstone Energy®
The power of human connections

The Benefits of Membership

True Cost of Service

FMCS operates as an IRS 501(c)12, not-for-profit. Since you own the cooperative, it is self-defeating to make a profit from you.

Capital Credits

FMCS is a cooperative that operates on a not-for-profit basis. Any leftover monies are allocated to each member's capital credit account based on how much that member paid the cooperative for electric service. Each year the Board of Directors determines if and when a portion of capital credits may be returned, while ensuring the cooperative's financial health. If you should move off our service lines, be sure to keep us informed of your current address so that your check may be delivered to you when a capital credit return occurs. The returned capital credits are either applied to your account as a bill credit or a check is issued.

Please find, enclosed, additional documents for your information. We do ask that you please fill out the Critical Load Survey card and return to the Co-op.

Again, welcome to Freeborn-Mower Cooperative Services!

EMPOWERING PEOPLE THROUGH COOPERATION

What makes a cooperative different?

- Owned by the members it serves
- Operated by local management and employees
- Is a not-for-profit organization
- Members contribute to and control the capital of the organization
- Returns profits above expenses to its members
- Helps develop our communities through policies accepted by members

FMCS members have control over assets and operations through voting at the annual meeting and electing members at district meetings to serve on the cooperative's board of directors.

Cooperatives truly are the most democratic form of free enterprise in the country.

FMCS services members in Southern Minnesota (primarily rural Freeborn and Mower Counties) by providing electrical energy through approximately 2000 miles of power lines, both overhead and underground.

Local Accountability

Your cooperative is accountable to you, not to managers or investors who do business from far away. Cooperative employees are people you know. You may see them at worship, sporting events, or grocery stores because they and their families live here too.

One way FMCS gives back to members is to help the communities we serve. Cooperative employees volunteer their time and talents where they can. Here is another way we help:

Operation Round-Up

Through Operation Round-Up, participating FMCS members agree to have their bills "rounded up to the next nearest whole dollar amount". These donations, a few pennies a month, can make a big difference in the lives of many.

This pool of money provides valuable resources to local charitable organizations.

Contributions to Operation Round-Up are tax-deductible.

Applications are available on-line at www.fmcs.coop or at our office. Call Mary Nelson or Dawn Schroeder for additional information.

If you choose to "opt out" of the Operation Round Up Program, please return the enclosed form.

Payment Options

Payments Due **20th** Of Each Month Or Next Business Day.

Pay On-Line

Pay your bill at YOUR convenience. Log-on to www.fmcs.coop and click E-bill. You can make payments with confidence that your transactions are safe. If you need additional assistance in using this service, please call our Member Service Department at (507)373-6421 or (800)734-6421.

Pay By Bank Draft OR Recurring Credit Card

Enroll to draft your bill from your checking account or use your credit card each month. You still receive a paper bill to review, and the bill is automatically withdrawn from your account or your credit card. Forms are available at our office or on our website, www.fmcs.coop for the checking account.

Bill Pay With Your Bank

Bill payment with your bank is an excellent option, but please be aware most online bill payments can take up to five (5) days for your bank to process the request and mail the check to our cooperative.

Pay By Phone With:

-Credit Card or Debit Card or

-Checking Account Number

Call 877-487-9910 Available 24/7

Pay By Mail

Use the payment return envelope provided with your bill to conveniently mail your payment. When you pay your bill by mail, please make sure you allow time for it to travel through the mail system. We suggest mailing your bill at least five days before the due date to ensure it arrives on time.

Pay In Person

Freeborn-Mower Cooperative Services

2501 E. Main Street

Albert Lea MN 56007

Hours: 7:00 a.m.-3:30 p.m., M - F

The Drive-up has a payment drop box. Payments dropped off by 3:15 will be posted the same day.

Tax Exemption Information

Consumers qualifying for Electric Tax Exemptions can request the form and information. (Visit www.taxes.state mn.us)

Budget Billing (BB)

Pay the same amount for your electric bill eleven months of the year. Balance your budget by paying the rolling average of your last 12 months' electric bills. Each monthly statement reflects the year-to-date amount of over/under payment made. The 12th month, April, is the reconciliation statement. In April, your "true-up" payment amount is adjusted to reflect the difference between the electric usage for which you have paid and what you actually consumed during the year. To qualify for BB, you must have had the account in your name for a minimum of one full year with no outstanding balances due. Contact our Billing Department at (507)373-6421, Ext. 3100.

Gift Certificates available year round!

A gift that gives so much –

Gift Certificates Available

Want to find a gift that you're certain will be used and appreciated? FMCS offers gift certificates for use on electric service accounts. The gift can be made for any dollar amount that you choose. Please come into our office to make the purchase. Our Member Service Representatives will confirm the recipients account information and credit their account.

Gift Certificate

FREEBORN-MOWER COOPERATIVE SERVICES

A gift in the amount of dollars and 00/00 cents

has been applied to the account of

Given by

Date Authorized by

2501 Main Street East
P.O. Box 611
Albert Lea, Minnesota 56007
(507) 373-6421

Not redeemable for cash

FREEBORN MOWER COOPERATIVE SERVICES

Freeborn-Mower Cooperative Services

About Your Bill

Residential Rates & Service Charges

The basic monthly service charge covers what it costs to bring quality energy service to your home, transformer and metering equipment as well as the co-op personnel to support the equipment and the maintenance of the billing data base.

The energy charge is based on a kilowatt-hour (kWh), a measurement of electricity. One kWh runs a 100-watt light bulb for 10 hours.

Other costs you may find on your bill may include the following: Minnesota sales tax, city/county sales taxes, franchise fees, power cost adjustments (pca), and security light charges.

Your Electric Service Bill

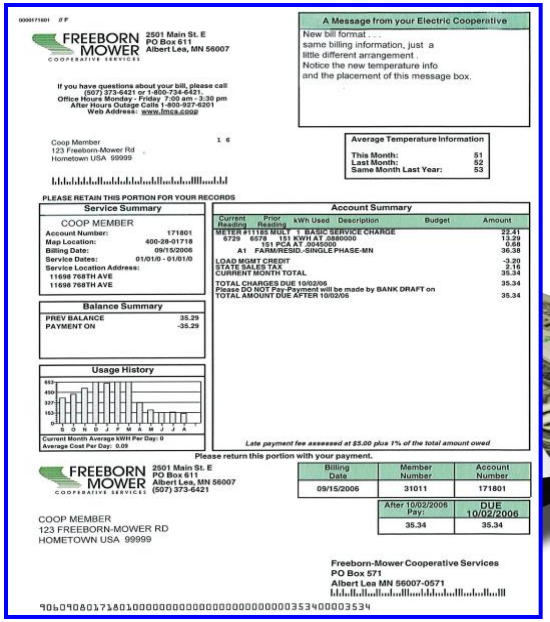
You should receive your electric bill by the 10th of each month. This bill will be for your usage the prior month. Electric bills are due the 20th of each month. Failure to receive a bill does not release you from your obligation to pay.

Accounts not paid by the due date are subject to late fees and/or disconnection.

Comparing Bills

When you compare electric service bills to a neighbor's bill, it is like comparing apples to oranges. Families do not have the same habits, appliances, family sizes, home structure, etc. A more accurate guide is to track your use by comparing your own bills in the same month, but in different years. Consider any FMCS rate adjustments, additional services you have added and climate or living habit changes.

If you have any questions in regards to your bill or electric service, please call our Member Service Department at (507) 373-6421 or (800) 734-6421, Extensions #3100 or #3145.



FREEBORN MOWER COOPERATIVE SERVICES
2501 Main St. E
PO Box 611
Albert Lea, MN 56007

If you have questions about your bill, please call
(507) 373-6421 or 1-800-734-6421
Office Hours Monday - Friday 7:00 am - 3:30 pm
After Hours Outage Calls 1-800-927-6201
Web Address: www.fmcs.coop

Coop Member
123 Freeborn-Mower Rd
Hometown USA 99999

A Message from your Electric Cooperative

New bill format . . . .
same billing information, just a
little different arrangement .
Notice the new temperature info
and the placement of this message box.

Average Temperature Information

This Month:	51
Last Month:	52
Same Month Last Year:	53

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS

Service Summary

COOP MEMBER

Account Number:	171801
Map Location:	400-28-01718
Billing Date:	09/15/2006
Service Dates:	01/01/0 - 01/01/0
Service Location Address:	
11698 768TH AVE	
11698 768TH AVE	

Balance Summary

PREV BALANCE	35.29
PAYMENT ON	-35.29

Usage History

Current Month Average kWH Per Day: 0
Average Cost Per Day: 0.09

Account Summary

Current Reading	Prior Reading	kWh Used	Description	Budget	Amount
METER #11185 MULT 1 BASIC SERVICE CHARGE					32.41
6729	6578	151	KWH AT .0880000		13.29
		151	PCA AT .0045000		0.68
		A1	FARM/RESID.-SINGLE PHASE-MN		36.38
LOAD MGMT CREDIT					-3.20
STATE SALES TAX					2.16
CURRENT MONTH TOTAL					35.34
TOTAL CHARGES DUE 10/02/06					35.34
Please DO NOT Pay-Payment will be made by BANK DRAFT on					
TOTAL AMOUNT DUE AFTER 10/02/06					35.34

Late payment fee assessed at $5.00 plus 1% of the total amount owed

Please return this portion with your payment.

FREEBORN MOWER COOPERATIVE SERVICES
2501 Main St. E
PO Box 611
Albert Lea, MN 56007
(507) 373-6421

Billing Date	Member Number	Account Number
09/15/2006	31011	171801

After 10/02/2006 Pay:	DUE 10/02/2006
35.34	35.34

COOP MEMBER
123 FREEBORN-MOWER RD
HOMETOWN USA 99999

Freeborn-Mower Cooperative Services
PO Box 571
Albert Lea MN 56007-0571

Freeborn-Mower Cooperative Services prides itself on helping customers use energy wisely. Below are some of the services we offer to help our members with their energy efforts.

Energy Optimization Services

Energy Audits

Our new "Comfort Plus Homes" program is a residential energy inspection for existing homes. This program will focus on your home's current insulation value and air tightness. We will also check the efficiencies of the air conditioner, furnace and water heater. There is a charge for the inspection, but that will be offset by the free compact fluorescent light bulbs you will receive to help cut down on your lighting costs. Call today to schedule your inspection.

Energy Star Appliance Rebates

FMCS provides rebates for Energy Star certified dishwashers, clothes washers, dehumidifiers, freezers, window air conditioners & refrigerators. You will need to provide a copy of your sales receipt, a copy of the Energy Star Label and a completed rebate form to receive our bill credit. Forms can be found on our website at www.fmcs.coop or at our office.

Load Management

Load Management works by controlling certain electrical devices (such as electric water heaters and air conditioners) during periods of high demand for electricity.

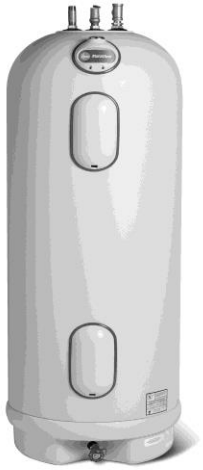
Energy Improvement Financing

When you have a cost-effective energy improvement to make, FMCS does not want the up-front cost to be a large hurdle. FMCS provides financing up to $5,000 for energy improvements. (restrictions apply).

Water Heater Program

FMCS has developed a water heater program for its members. The program features the Marathon water heater, but also includes high-efficiency electric water heaters of 80 gallons or more.

See our web site or contact our Energy Services Department for more information.



Dual Fuel Heating

The Dual Fuel program uses electric home heating coupled with an automatic back-up fossil fuel heat source to provide continuous comfort in your home. The electric portion of the heating system is controlled off when FMCS enters periods of peak electrical demand and your back-up source take over during those hours. The electric heat is billed at a lower kWh rate for assisting with this Load Management program.

For more information on any of these services, please call our

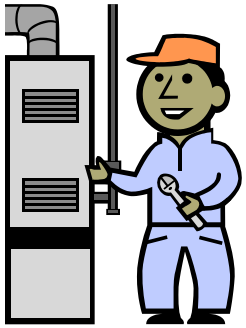
Energy Services Department

(507) 373-6421 EXT. 3116

Tips For Energy Savings

Heating/Cooling

- Set thermostats to 68° in winter and 78° in summer. Each degree you set below/above these suggested setting reduces costs an additional 3 percent for heating and 4 percent for cooling.
- Do not lower standard heat pump thermostats lower than you can tolerate on cold nights because you will offset any energy savings later when you turn the heat up excessively.
- Clean or replace air filters monthly.
- Insulate your duct systems with a minimum of 2" insulation. Seal leaks using foil tape or mastic paste. Check for air leaks around joints and connections, etc.
- Have air conditioners/heat pumps serviced periodically by a qualified professional to ensure proper operation.



Water Heater/Water Use

- We recommend setting the thermostat to 120°F. (Always use extreme caution when adjusting temperature settings. Prior to making any adjustments, turn off power to the water heater).
- Take showers instead of baths.
- Electric water heaters usually have two heating elements, so make sure both are working.
- Install a good quality, low-flow shower head to reduce water consumption by approximately 50 percent.
- Wrap exposed hot water pipes with foam tube insulation.
- Wash dishes in a full sink, not with running water.

Dishwashers

- Scrape or wipe dishes first to avoid rewashing.
- Air dry whenever possible.
- Keep drains and filters clean so the dishwashers will work efficiently.

Refrigerators and Freezers

- Position refrigerator away from heat source.
- Set refrigerator temperature to 38°F/40°F and freezer to 0°F/30°F.
- Check door seal to ensure that is seals tightly.
- Regularly vacuum or dust the cooling coils on the bottom or back of the equipment.

Kitchen Ranges and Ovens

- Use self-cleaning systems while the oven is still hot from baking.
- Bake multiple dishes at once.
- Keep range tops clean and reflectors shiny.
- Keep pot lids on and cook with little water.

Microwave Ovens

- Defrost foods in refrigerator.
- Keep the oven clean.
- Use one dish for cooking, serving and eating to save dishwashing costs.

Washers and Dryers

- Use cold water to save water heating costs.
- Always do full loads in washer and dryer.
- Presoak heavily soiled laundry.
- Clean filters regularly.

Electrical Safety Check-up

- Keep cords away from heat & water.
- Never use appliances when you are wet or on a wet surface.
- Always use moisture-resistant appliance cords outside.
- Use power tools with durable, grounded or double insulated cores.
- Teach your children not to fly kites near power lines.
- Never touch fallen electric wires, they may be energized.
- Never use any type of metal equipment (i.e. an aluminum ladder) near power lines.
- Show your family where the main fuse or circuit breaker is located.

Communications

County Lines Newsletter

Each month you will receive a copy of FMCS's County Lines Newsletter. Watch your mail for your copy – packed full of great information! This publication is also available on line at www.fmcs.coop. If you do not wish to receive a copy by mail, please contact our office during business hours.

Website

Visit our website for the most up to date information about your cooperative! www.fmcs.coop

Visit Us On Facebook

Additional Services Provided

Break Free From Dial-up!
High-Speed Internet

Wild Blue Packages/exede by ViaSat
Call 866-567-1919

Protect your most crucial information, data and cherished photographs for total peace of mind.

Data Back-up & Storage Service
Call 507-373-6421

Protecting What You Value Most
Home & Small Business Security Systems
Medical Alert Systems

Owned and operated by local cooperatives,
Heartland Security offers you competitive rates, exceptional service and superior equipment.
Call Today: 888-264-6380

Malware Protection
Secure your computer.
SecureIT eliminates viruses, spyware and pop-ups by utilizing the latest firewall and anti-virus technologies.

Call 507-373-6421 for more information.

Call Before You Dig – It's the Law.

Digging in your yard and hitting an underground utility can cause serious injury or death. Always call 811 before you dig. This one free, easy call gets your utility lines marked and helps protect you from injury and expense. Call at least 72 hours before you plan any digging projects. Visit www.call811.com for more information.

During a Storm

If you experience a power outage, please call our office. If you experience an outage after our business hours please call the answering services at (800) 927-6201. Restoring power after a major outage is a big job that involves much more than simply throwing a switch or removing a tree from a line. Our main transmission lines, substations and the main distribution lines from the substation must be repaired first in order to ensure power delivery down the line. Next, crews repair the lines that bring power to the greatest number of members. After larger pockets of members have power, crews repair service lines to individual homes. Please be patient, we will restore your service as fast as we can.

On occasion, we have scheduled outages to do maintenance to our lines. If you have equipment that would be affected by these outages, please fill out the enclosed green card and mark which type of equipment or operation that would be affected.

Touchstone Energy ® Cooperative

FMCS is one of more than 600 electric membership co-ops in 44 states that belong to Touchstone Energy Cooperative. These co-ops collectively deliver power and energy solution to more than 17 million members every day. To be a member of Touchstone Energy, FMCS agrees to operate with high standards of service to all members. These standards include integrity, accountability, innovation and commitment to community.

You may see national advertising promoting the Touchstone Energy brand and the unique ways co-ops serve members locally.

Touchstone Energy®
The power of human connections

Would You Like To Contact Us?

507-373-6421 or 800-734-6421

General Email: memberservices@fmcs.coop

Ext. 3100	Deb Kolling	Senior Member Service Rep.
Ext. 3104	Dawn Schroeder	Communications Assistant
Ext. 3105	Pam Wasmoen	Mapping Technician
Ext. 3108	Judy Jensen	Payroll/Financial Accountant
Ext. 3109	Lori Read	Compliance & Training Coordinator
Ext. 3110	Jim Krueger	President & CEO
Ext. 3111	Larry Underdahl	Director of Operations
Ext. 3112	Ross Peterson	Assistant Director of Operations
Ext. 3114	Jay Neitzell	Director of Technical Services
Ext. 3115	Robyn Joel	Accountant
Ext. 3116	Mike Murtaugh	Director of Energy Services
Ext. 3117	Angie Kolker	Controller
Ext. 3118	Mary Nelson	Executive Assistant/Communications
Ext. 3120	Greg Peterson	Warehouseman
Ext. 3124	Jason Koopal	Master Electrician / Meter Technician
Ext. 3126	Micki Rayman	Administrative/Member Service Rep
Ext. 3145	Mary Thompson	Member Service Representative
Ext. 3147	Larry Enderson	Custodian/Maintenance

Enjoy your new membership with Freeborn-Mower Cooperative Services!