

POWERTalk

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Michigan Country Lines

Much To Be Thankful For



Bill Scott
Great Lakes Energy
President/CEO

As another year winds down, I reflect on the bad storms that brought hurricane-like destruction in some parts of our service area in 2018. What I will remember most is the spirit and heart shown by

Great Lakes Energy employees and members during this time of trouble.

I'm thankful for the Great Lakes Energy team of employees who brightly shine when skies are dark and foreboding. Lineworkers, field workers and office employees joined together to get the power back on as quickly

and safely as possible when dangerous storms ripped through our service territory.

I'm thankful for the patience and understanding of the many Great Lakes Energy members who, despite being without power, took the time to tell us they're grateful for the hard work and long hours our employees spent fighting the storm.

The most difficult question for us to answer when a major storm knocks down lines throughout our 26 county service area is "when will my power be back?" Our hundreds of miles of power lines cross rivers, swamps, dense forests and hills. GLE workers walk through miles of rugged terrain in search of downed lines. This takes more time at night because finding something in the dark is more difficult. In a big storm, there could easily be hundreds of locations where wire is down. Before we can tell you how long before the power is back, we have to locate the problems, which can take

many hours in the worst of conditions. Bad weather with poor visibility, downed wires tangled up in limbs and brush, roads and trails blocked by fallen trees, and many broken utility poles are just some of the challenges we face.

That's why it's important you have an emergency plan for handling situations where you may be without power for an extended time. That's particularly critical in the winter months when loss of power often means loss of heat in the home as well.

I encourage you to visit the federal Homeland Security website, [dhs.gov/how-do-i/prepare-my-family-disaster](https://www.dhs.gov/how-do-i/prepare-my-family-disaster), for information that can help get you started on a plan. In addition, visit our website, [gtlakes.com/safety-tips](https://www.gtlakes.com/safety-tips), for more electric-specific safety information. You'll be thankful you have a plan the next time a big storm rolls in.

Shop For Less This Season

Do your holiday shopping and save with the Co-op Connections® card available free to Great Lakes Energy members.

Use the Co-op Connections® discount card at participating area businesses. Here are just a few of the many discounts available:

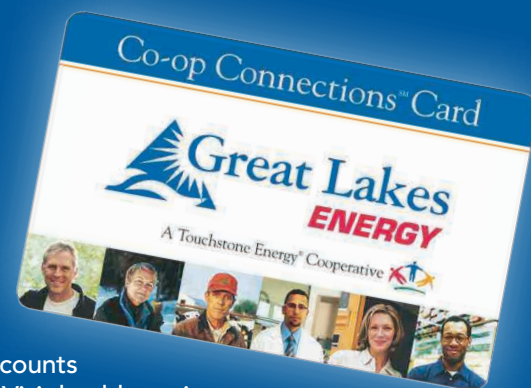
- Shaggy's Copper Country Skis, Boyne City – \$25 off purchase of any new skis and/or free edge sharpening with purchase of ski waxing service.
- Old Hamlin Restaurant, Ludington – 10 percent off purchases of \$7.50 or more.
- Carter's Babies and Kids, Grand Rapids – 20 percent off purchases of \$40 or more.

Find bargains online or use your Co-op Connections® card at participating businesses, which includes valuable offers from national merchants, too.

In addition, save up to 85 percent on prescription drugs and refills at participating retailers. Other healthy savings discounts are available, too. Visit [healthysavings.coop](https://www.healthysavings.coop) for more information.

Review the discounts by visiting our web site, [gtlakes.com](https://www.gtlakes.com), or use the Co-op Connections mobile app. Visit the App Store and search for Co-op Connections.

Don't have a card or Internet access to the list of discounts? Simply call us at 888-485-2537, ext. 8957, and start saving today.





Tell us how we're doing!

You could win a \$25 gift of energy

We'd like to hear from you. Have you had a positive interaction with a GLE employee? Tell us about it and you could win a \$25 gift of energy.

Contact us with specific details of the interaction, including the employee name, by phone, mail or email. You can also share the feedback through an online form or on our Facebook page. We'll print all of your great comments in our employee newsletter. Employees who are recognized will be entered in a quarterly, random prize

drawing. Plus we'll award the member who submitted the winning employee's feedback a \$25 gift of energy!

We also welcome any suggestions or concerns with our service. While we won't print these in our employee newsletter, we will work with you to resolve your concern as quickly as possible.

Share your feedback today.

Please be specific and include the employee name.

888-GT-LAKES | glenergy@glenergy.com
gtlakes.com/honorroll | facebook.com/greatlakesenergy



We're Keeping the Lights On

Reliable service means fewer power outages. We're making improvements to provide you with better service.



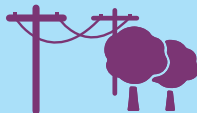
More Power Line Protection Devices



New Technology

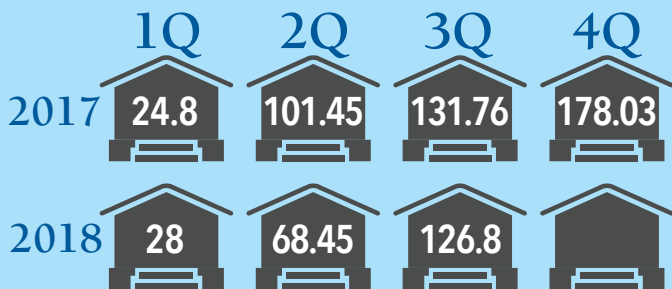


Major Power Line Improvements



Aggressive Tree Maintenance

AVERAGE OUTAGE MINUTES YEARLY COMPARISON



Our Yearly Goal:
Under 166.3 Minutes

Holiday Office Hours

Great Lakes Energy offices will be closed for the holidays on the following dates:

Thanksgiving - Thursday, Nov. 22 and Friday, Nov. 23

Christmas - Monday, Dec. 24 and Tuesday, Dec. 25

New Year's Day - Tuesday, Jan. 1, 2019

Although business offices will be closed, Great Lakes Energy emergency staff will remain on hand to serve you in case of outages. Please call 888-485-2537 to report an outage.

From our family to yours, have a happy and blessed holiday season!

Report Outages Online

Members can report an outage and view status updates online at gtlakes.com, or through our mobile app. Search for Great Lakes Energy on the App Store.

Your information is instantly transmitted to GLE's outage management system. When it is possible to estimate restoration time, the information will appear in real time on your computer or mobile device. Members using either option will also receive an automated call when their power is restored.

- You can continue to call 1-888-485-2537 to report an outage, too.
- Do not report your outage by e-mail or on social media, as such messages are not monitored 24 hours a day.
- Visit Storm Central on gtlakes.com to view current outages.



Your Touchstone Energy® Cooperative

Looking Out for You

1323 Boyne Avenue, P.O. Box 70
Boyne City, MI 49712

WEB: www.gtlakes.com

TEL: 888-GT-LAKES

FAX: 231-582-6213

Great Lakes Energy is an equal opportunity provider and employer.

Winter Protection Plan

The Winter Protection Plan protects eligible senior and low-income members from service shutoffs and electric bill payments during the winter months (November 1 – March 31). Enrollment begins Nov. 1. To participate, you must agree to the terms of the Winter Protection Plan for the upcoming heating season. If you are an eligible low-income member, your utility service will remain on from November 1-March 31, if you pay at least 7% of your estimated annual bill each month, and you make monthly payments of 1/12 of any past due bills.

When the protection period ends you must begin to pay the full monthly bill, plus part of the amount you owe from the winter months when you did not pay the bill in full. Participation does not relieve members from the responsibility of paying for electricity, but does prevent shut-off during winter months.

You qualify for the plan if you meet at least one of the following requirements:

- › are age 65 or older,
- › receive Department of Human Services cash assistance, including SSI,
- › receive Food Assistance,
- › receive Medicaid, or
- › household income is at or below the 150% of poverty level based on the income guidelines (*contact us for guidelines*)

Senior citizen members (65 or older) who participate in the Winter Protection Plan are not required to make specific payments to ensure that their service will not be shut-off between Nov. 1 and March 31. However, seniors are encouraged to pay whatever they can during the winter so they will not have large, unmanageable bills when the protection ends.

How to Enroll:
Call 888-485-2537.

HOME HEATING CREDIT

You can apply for a Home Heating Credit if you meet the income guidelines or qualify based on alternate guidelines including household income, exemptions, and heating costs. If you qualify, you may receive assistance to help pay your winter heating bills. Forms are due by Sept. 30.

Forms are available from the Michigan Department of Treasury, online, or wherever tax forms are provided.

Contact: Call the Michigan Department of Treasury 517-636-4486 or visit michigan.gov/treasury.
The filing deadline is September of each year.

CRISIS ASSISTANCE PROGRAM

State Emergency Relief Program (SER): You do not have to be a DHS client to apply for help with a past due bill, shutoff notice or the need for deliverable fuel through the SER. This program, available Nov. 1–May 31, provides most of its utility assistance during this crisis season. However, limited assistance is available outside the crisis season. If you receive a DHS cash grant, you may vendor part of it towards heat and electric bills.

Contact: Your local DHS or call the Home Heating Hotline, 855-275-6424 or visit mibenefitsaccess.org.

LOW-INCOME HOME WEATHERIZATION

You may be able to receive help with weatherizing your home to reduce energy use if you meet low-income eligibility guidelines (200% of poverty guidelines) and funding is available. Weatherization may include caulking, weatherstripping, and insulation.

Contact: Your local Community Action Agency for details. Visit mcaaa.org to find one in your area.

MEDICAL EMERGENCY PROTECTION

You are protected from service shut-off for non-payment of your electric bill for up to 21 days at a time, not to exceed 63 days, if you have a proven life threatening medical emergency. You must provide written proof from a doctor that a medical emergency exists.

Contact: Great Lakes Energy at 888-485-2537.

SHUT-OFF PROTECTION FOR MILITARY ACTIVE DUTY

If you or your spouse have been called into active military duty you may apply for shut-off protection from your electric or natural gas service for up to 90 days. You will still be required to pay, but we will help you set up a payment plan.

Contact: Great Lakes Energy at 888-485-2537.

MICHIGAN VETERANS TRUST FUND EMERGENCY GRANT PROGRAM

The Trust Fund provides temporary assistance to veterans and their families facing a financial emergency or hardship including the need for energy assistance.

Contact: Michigan Veterans Trust Fund at (517) 284-5299 or Michigan.gov/dmva.

You may be able to receive help with weatherizing your home to reduce energy use

Connect With Us
Great Lakes Energy
888-485-2537
gtlakes.com

Great Lakes
ENERGY
Your Touchstone Energy Cooperative



Payment AND Assistance GUIDE

Helpful Programs for
Paying Your Electric Bill

Visit gtlakes.com or call 888-485-2537

We're
**Looking
OUT For
YOU**

Payment assistance is available for Great Lakes Energy members through many resources and programs listed here. You may be eligible for more than one program. Please contact us for more information at 888-485-2537 or for specific resources, contact the agency listed.

Please note that some restrictions and eligibility requirements may apply for all programs listed.

Manage Your Payment Method

AUTOMATIC PAYMENT

We offer an Automatic Bill Payment program where you never have to mail your payment in again. Your electric bill can be automatically deducted from your checking or savings account or charged to your credit/debit card on the due date. This makes it more accurate than paying with a check, when you never know when your payment will be deducted from your bank account. With Automatic Bill Payment, you will get the security of knowing that your payment will never be late. It's easy and reliable and best of all, there's no charge for this service.

How To Enroll: Call 888-485-2537 or login to your account at gtlakes.com.

BUDGET BILLING

If your electric bill fluctuates greatly from month to month, you can take control with our tailor-made Budget Billing plan. With Budget Billing, your electric bill will stay roughly the same every month year-round despite changes in the weather. Your monthly payment is based on the previous year's energy use at your current residence. To be eligible for budget billing we must have 12 months of billing history and your account balance must be zero at the time of enrollment. Your account is balanced each year in August.

How To Enroll: Contact us at billing@glenergy.com with your request, name, daytime phone number and account number. You can also call us at 888-485-2537.

You may be eligible for more than one program.

Call 2-1-1 for information and referral services for energy bill payment assistance

PRE-PAID BILLING

Manage your energy usage on a daily basis with GLE's new flexible pre-paid billing. Simply pay for your energy how and when you choose; your consumption is billed and deducted daily. You're billed using current rates and fees. Monitor your usage online or by phone to stay aware of how much electricity you use. We'll notify you if your balance is low. Your service is remotely disconnected if the account balance is depleted and reconnected when a payment is received. There are no late fees, no reconnect fees and no deposits with this program.

How To Enroll: Call 888-485-2537. Some restrictions apply.

OTHER PAYMENT OPTIONS

We accept most credit cards and also accept payment by check over the phone or online. E-billing is also available.

More Information: Call 888-485-2537 or visit gtlakes.com to pay online.

Past Due Accounts

TROUBLE PAYING YOUR BILL?

If you are unable to pay your bill in full, call us to make payment arrangements. If your account remains unpaid after the due date, it is considered delinquent and our usual collection procedures, including notice of intent to discontinue service, will begin.

We accept payments over the phone or online 24 hours a day. **To make a payment online visit gtlakes.com.**

DISCONNECT NOTICE

Great Lakes Energy will print past due amounts and/or a delinquent notice on your monthly bill. If you receive this notice, please contact our office immediately to arrange payment. If your service is shut off, additional fees may apply.

2-1-1 REFERRAL LINE

One simple call to 2-1-1, a free community health and human services information and referral service, connects eligible residents with energy payment assistance help and much more.

Call 2-1-1 for information and referral services for **energy bill payment assistance** and other health and human service needs. Calls are confidential and answered 24 hours a day, 7 days a week.

Contact: Dial 2-1-1 or visit 211.org.

Connect With Us
Great Lakes Energy
888-485-2537
gtlakes.com

