



Did you know?

Capital Credits

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Because Jo-Carroll Energy is a member-owned cooperative, we charge what it costs to provide you service and give back the rest. That's right ... you and the rest of our members own the cooperative. You share in our success.

Jo-Carroll Energy does not earn profits like an investor-owned utility. Any revenues over and above the cost of doing business are called "margins."

We share those margins with the members we serve in the form of capital credits. It's one of the benefits of being a co-op member.

It's the cooperative difference!

*See your bill for your allocation amount.
If you do not see a message, there
were no margins to allocate.*

Your allocation is not a credit on this bill.

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Jo-Carroll Energy

Your Touchstone Energy® Cooperative 

How Capital Credits work.



When you or your business establishes service with Jo-Carroll Energy (JCE), you become a member and owner. Money comes in when members pay their energy or fiber internet bills.



JCE calculates if the money collected for the year is more than the costs of operation. If there is more revenue than expenses, it's called a margin.



JCE allocates margins to each member based on the amount each member paid for energy or fiber internet that year. It is added to your capital credit account. This usually occurs in the spring of each year.



Member equity, capital credits, is used to help fund needs such as line construction, transformers, trucks, inventory or other equipment.



Each year, the JCE board evaluates the financial condition to determine if we can retire or refund capital credits. If so, your investment in the co-op is then returned as a bill credit or a check. This usually occurs in December.

Margins for electric, natural gas and fiber internet are allocated separately.

If you leave the JCE service area, your capital credits remain on the books in your name and member number until they are retired.

You should ensure that Jo-Carroll Energy always has your current mailing address.