

THEY'RE HERE!



Capital credit
retirements with
this month's bill!

JCE Board of Directors approves retirement of more than \$1.5 million in capital credits!

Being a co-op member has benefits. Unlike investor-owned utilities, cooperatives like Jo-Carroll Energy share excess revenue back with the consumer-members we serve in the form of capital credits. It's one of the things that sets co-ops apart.

This December, Jo-Carroll Energy will retire over \$1,500,000 in capital credits to approximately 23,000 members and former members who will receive a check or bill credit for their capital credits.

Active members who receive capital credits up to \$599.99 will see this as a bill credit on their December statement. Active members with retirements of \$600 or more and all inactive members receive checks. Minimum check amount is \$10; any amount less than \$10 is held in the member's name until the minimum is reached.


We are proud to support our members and communities by putting money back into the pockets of those we serve!

The JCE board and staff thank you for being a member. We wish you and your family the very best this holiday season.



Jo-Carroll Energy

Your Touchstone Energy® Cooperative 

 Jo-Carroll Energy Your Touchstone Energy® Cooperative		Call Toll Free: 1-800-858-5522 Capital Credits are a benefit of co-op membership! Your share is shown as a credit on this bill. Look for CAP CR Retirement Credit. Read more in this month's bill insert.
Service Information Account Number: 12345678 Name: CARROLL JOE Service Type: Electric Location: 12345678 Service Address: COOPERATIVE WAY Rate/Cycle: 72/120 Meter Number: 12345678 Bill Type: Levelized Present Reading: 41253 11/25/15 Previous Reading: 40608 10/27/15 Multiplier: 1 Total Energy (kWh): 645		
Electric Account Summary Prior Balance \$154.67 Payment(s) Received -\$144.00 Past Due \$10.67 Total Current Charges \$92.37 Total Due 01/01/16 \$132.00 After Due Date Pay \$132.00 DRAFT SCHEDULE 01/01		
Other Charges/Credits Cap Credit Retirement Credit -\$7.76 Community Solar Credits -\$2.31 State Tax \$2.06 Energy Assistance Care Fund \$0.20 Renewable Energy Charge \$0.05 Total Current Charges \$92.37		
Purchased Energy Costs Energy Charge 645 X 0.0282900 \$18.25 Generation Charge 645 X 0.0425000 \$27.41 Transmission Charge 645 X 0.0201900 \$13.02 Power Cost Adjustment 645 X -0.014400 -\$9.29		
Distribution Costs Facility Charge \$28.50 Member Service Charge \$4.50 Delivery Charge 645 X 0.0275000 \$17.74		

Capital Credits amount

Invoice Bills	
Other Charges/Credits	
Miscellaneous Charges:	-\$20.47
IL Tax:	\$6.03
Municipal Franchise Tax:	\$0.00
Yard Light(s):	\$0.00
Load Management Credit:	\$0.00
Account Summary	
Unpaid Balance	\$470.65

Appears with Miscellaneous Charges

Look for your Capital Credits

retirement amount as a bill credit on your December statement!

Receiving capital credits is a unique aspect of being a cooperative member and owner. Capital credits represent your investment in Jo-Carroll Energy.

Your retirement is based on energy purchased in 1996 and/or through 2020, and is a direct benefit of your cooperative membership in Jo-Carroll Energy. This amount is for the total credits you earned in 1996 plus 5% of all remaining credits earned from 1997 through 2020, at a discounted rate. Capital credits are based on how much energy you purchased during those years.

How Capital Credits Work.



When you or your business establishes service with Jo-Carroll Energy, you become a member.



Jo-Carroll Energy carefully tracks how much energy (or broadband services) you purchase from the co-op.



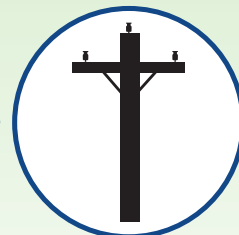
In years that Jo-Carroll Energy earns positive margins, you are allocated your portion of the previous year's margins based on the amount of services purchased.*



Your investment in the co-op is returned.



Each year, the Jo-Carroll Energy board evaluates the financial condition to determine if we can "retire" or refund capital credits.



Over the years, your investment is used to fund capital needs such as power line construction, transformers, trucks, inventory and other equipment.



The cooperative carefully tracks the allocations in your accounts as your investment in the co-op.

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