



Why does CEC promote energy efficiency?

As you've read our articles and energy-saving tips, you may have wondered why an electric utility would encourage their customers to use less electricity. After all, isn't Citizens Electric in business to sell electricity? Doesn't CEC want to sell more, so they can make more money?

Actually, that's not the case. Citizens Electric truly wants members to become more energy efficient, so we can reduce the amount of power supply we need to buy and keep our costs under control. In addition, using and generating less electricity is better for the environment, which is important to our nation and our world.

You see, even though Citizens Electric is investing in generation (through Wabash Valley Power Association), we must also buy electricity from the wholesale power market. Since the supply of electricity isn't growing as quickly as America's appetite for it, the cost



of power supply has increased considerably. During peak times when electricity is at the greatest demand, market prices can soar.

So, we are encouraging our members to seal and insulate their homes to become more energy efficient. Reducing the amount of power supply we have to buy from market benefits all of our members.

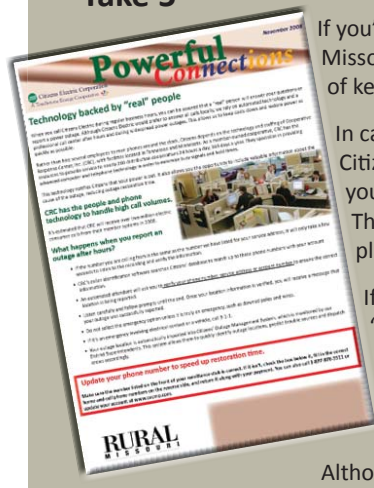
As a not-for-profit cooperative, Citizens Electric exists for the sole purpose of serving the needs of our members. Unlike investor-owned utilities, we're not in business to reap profits for shareholders. We want to help our

members improve the comfort of their homes and make the most of their energy dollars. That way, they can keep more of their hard-earned money while improving their quality of life.

For additional information on ways to save on your electric bill, call our office or go to www.cecmo.com

Before you pitch the Rural Missouri Magazine.....

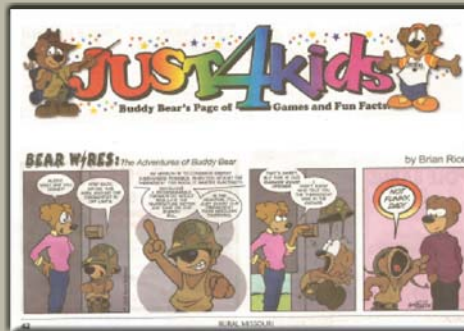
"Take 5"



If you're like most consumers, your mailbox is crammed with junk mail every day. You may even toss the Rural Missouri Magazine that comes every month without ever reading a word. Stop! This monthly publication is our way of keeping you informed about topics that relate directly to you.

In case you didn't know, the front and back pages are specific to Citizens Electric, and they contain important information about your co-op, your rates, energy-saving tips and electric safety. The inside pages feature news about the electric industry and places of interest throughout Missouri.

If you don't have time to read the entire magazine, please "take 5" to read the front and back pages. In addition, the Buddy Bear page located toward the back of the publication contains games and fun facts for kids. They'll look forward to learning more about electricity every month.



Although the entire Rural Missouri is not available online, Citizens' pages can be viewed at www.cecmo.com.



A gift that keeps on giving

If you're looking for the perfect Christmas gift, consider giving your time and a little effort to help seal up someone's home.

Did you know that if all the air leaks in the average American home were added together, it would be equivalent to a three foot hole? That's like having an open window year round!

By donating your time, a few tubes of caulk, some plastic window kits and weather-stripping, you can help a neighbor or family member lower their energy bills and be more comfortable. That's a gift that's priceless.

For more information, download Energy Star's do-it-yourself guide to home sealing at www.energyadvisor.coop or contact Citizens Electric at (877) 876-3511, Ext. 119.



Protecting you from identity theft

Citizens Electric has always been protective of our members' personal information. Now our security safeguards have become even tighter due to the Federal Trade Commission's Red Flags Rule.

This new federal regulation requires all creditors to implement policies and procedures to prevent identify theft. This means that members will be required to prove their identity before they can obtain

service, account information or make changes to their accounts. This practice is already common in the banking and credit card industries.

Account information will only be given to the member(s) listed on the account and any other parties the member has authorized. Therefore, if your account is currently under the name of someone who is no longer responsible for the bill, you

should contact our office. And if we need to add another person (spouse) as a contact on your account, please let us know.

Although this may cause an added burden for our members, please understand that we are protecting your identity and following federal guidelines. For additional information about the Red Flags Rule, go to www.ftc.gov.

Common culprits of increased electric bills

One of the most common complaints our Customer Service Representatives receive is, "There must be something wrong with my meter." While it's not impossible, it's very unlikely as meters are like people: They move slower as they get older, not faster.

Before you blame your electric meter, please consider the following:

1. Check the number of days in the reading period. Due to the holidays or weather, the reading period could be longer than the previous month.
2. Review the graph on your bill. How does this month's usage compare to previous months?
3. Did you have company or were children home from school which could account for using more hot water, more cooking, more laundry, using the dishwasher more frequently, using electronic equipment (TVs, computer games, etc.) and opening the refrigerator door more frequently?
4. Did you keep the temperature a little warmer in the house to accommodate guests?
5. If you have an electric well pump, it will also operate more if there are additional people in the household.



6. What was the temperature during the usage period? Consider temperature, wind, cloudy versus sunny days, and rainy days that cause the furnace to operate more.
7. If it was rainy, do you have a sump pump that may have been operating?
8. Even if your heating source is something other than electricity, your electric bill can be impacted by electronic ignition and electric blower fans on your furnace.
9. Were space heaters, electric blankets or mattress pads or water beds used? A space heater used 8 hours each day can cost around \$32 per month.
10. Have you added another refrigerator, freezer, TV or other electronics?
11. Were outside doors opened more frequently due to increased traffic in your home or pets?
12. Was the flue closed completely when the fireplace was not being used?
13. Did you recently replace an appliance because the old one quit working? If so, the old appliance could have drawn a lot of amperage prior to its demise.
14. Don't forget that Christmas lights not only add to the holiday spirit, they also add to your electric bill.

Sign Up for Auto Pay!

Take the worry out of paying your bill on time

Join nearly 3,000 members who are already taking advantage of this convenient payment option.

It's easy to enroll! Just fill out the form on the right to get started. Once your request has been processed, a message will print on your bill stating "TO BE PAID BY DRAFT."

Complete this form, attach with the proper documentation and mail to:
Citizens Electric Corporation - Billing Dept. - P.O. Box 311 - Ste. Genevieve, MO 63670

Please print the following information:

Your Name: _____ CEC Account # _____
Select One: Checking *attach a blank check* Savings *attach a deposit slip*
Bank Name: _____ Bank Address _____
Type of Credit Card: VISA MasterCard Discover AmEx
Account Number _____ Expiration Date _____
Name on front of card _____
Last three digits on back of card _____ (located in the signature block)

This authorization will remain in full force and effect until Citizens Electric Corporation has received a written and signed notification from me of my desire to terminate or change the instructions contained herein. Said written notification of termination or change shall be delivered to Citizens Electric Corporation before the first of the month of the next regularly scheduled transaction.

Member Signature _____ Authorization Date _____