



PLUGGED

Serving:
Toombs, Montgomery,
Emanuel, Treutlen, Laurens,
Johnson and Tattnall

IN to Altamaha EMC



The Official Newsletter of Altamaha Electric Membership Corporation

Volume 11, Number 6

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home plus

0% Financing for Energy Efficiency Upgrades

Are you using too much energy in your home? Would you like to replace that aging air conditioner or upgrade your insulation and reduce your utility bills?

If you've answered yes to these questions, then Altamaha EMC's HomePlus loan program is a clear choice for you.

The HomePlus Energy Efficient Home Improvement Financing Program is designed to help encourage members to purchase and install energy efficient home improvements. The loan program enables Altamaha EMC members to finance up to \$5,500 in energy efficient improvements at 0%. If needed, an additional \$9,500 is available at 7.5% APR. The loans are made by Georgia Electric Membership Corporation Federal Credit Union which has been serving electric cooperative employees in Georgia for over 40 years.

Some of the eligible items consumers can finance:

- Energy Star rated heating and cooling systems
- Energy Star rated electric water heaters
- Energy Star rated windows and doors
- Insulation and ventilation for home attics, walls, crawl spaces and basements
- Weatherization items - weather stripping, caulking, duct sealing and insulation
- Energy Star rated roof systems

Energy Star requires that the complete heating/cooling system meet requirements. Not all replacement heat pump systems meet the Energy Star requirements. Please ask your contractor to adhere to the Energy Star requirements for HVAC systems.

What are the rates and available loan amounts?

Loan Amount	Minimum Rate	Term
\$1,000 - \$5,500	0% APR 1,2	36 months
\$5,501 - \$7,500	7.50% APR1	Up to 48 months
\$7,501 - \$10,000	7.50% APR1	Up to 60 months
\$10,001 - \$15,000	7.50% APR1	Up to 72 months

- The interest rate is fixed for the life of the loan. For loan amounts over \$5,501, Members who choose to pay their electric bill via bank draft will receive a loan rate discount of 0.50%.
- Closing cost is a flat \$65, payable by check at loan closing.
- Members should speak to their GEMC FCU loan representative for available term options and refer to the loan disclosure for complete loan details and terms.

If you are interested in obtaining more information about the program, contact Van Henriott at 912-526-2118 or toll-free at 1-800-822-4563, ext. 118 or Tammye Vaughn at 912-526-2120 or toll-free at 1-800-822-4563, ext 120.





Effective immediately, Altamaha EMC is no longer charging a convenience fee for payments made using credit/debit cards or e-checks.

To make paying your electric bill easier and faster, we offer a variety of payment options for our members. Choose the one that works best for you. All payments options are now available at no extra charge.

AUTOMATIC BANK DRAFT & CREDIT/DEBIT CARD DRAFT

Have your monthly bill automatically deducted from your checking account or charged to your credit/debit card every month. Call today and speak to a customer service representatives to arrange draft payments.

ONLINE BILL PAYMENT

Pay your monthly electric bill with the ease of your home computer. Simply logon to and click on the **Online Bill Pay** link. Follow the simple steps, typing in your account number, except for the last two digits. (For example, if your account number is 1234501, you will enter 12345.) You will also be asked for a password. The first time you enter the site, use your account number, minus the last two digits, as your password. Online payments can be made using your checking account (E-check) or your credit/debit card.

PAY-BY-PHONE

Using our simple and easy to use automated phone service, you can pay your bill using a credit/debit card or e-check. Remember to have your electric account number available when you call.

LEVELIZED BILLING

Levelized billing brings your highest bills down and your lowest bills up to about the same level

each month. The levelized bill will be based on your average energy use for the most recent 12 months. The bill amount will not be the same each month, but will increase or decrease slightly as your usage pattern changes. The real benefit to you will be to prevent extreme fluctuations in payments due to seasonal increases and decreases in power used.

NIGHT DEPOSIT BOXES

For added convenience after normal business hours, payments can be dropped in the night deposit boxes at our Lyons, Soperton and Swainsboro offices.

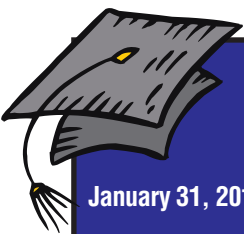
PAY IN PERSON

Our Lyons, Soperton and Swainsboro offices are open for your convenience from 8:00 am to 5:00 pm Monday-Friday. Our customer service representatives will be happy to assist you with payments and questions on your accounts.

MAIL YOUR PAYMENT

Your monthly electric bill contains an envelope that you can use to mail your payment to Altamaha EMC.

For more information on any of our convenient payment options, please call us today at 912-526-8181 or 1-800-822-4563.



SCHOLARSHIP APPLICATION DEADLINE January 31, 2011

January 31, 2011 is the deadline for Walter Harrison Scholarship applications to be submitted to Altamaha EMC.

Based on academic ability and financial need, the \$1,000 scholarship can be used at any accredited two- or four-year university, college or vocational-technical institute in Georgia. Applicants must reside in the primary residence of an Altamaha EMC member or Altamaha EMC employee, and show proof of acceptance of enrollment in an accredited undergraduate program, full or part time.

To request an application, contact Tammye Vaughn at 912-526-2120 or via email at tammye.vaughn@altamahaemc.com. You can also download the application from our website at www.altamahaemc.com.

ALTAMAHA EMC ACCEPTING APPLICATIONS FOR WASHINGTON YOUTH TOUR

Altamaha EMC is accepting applications from area high school juniors and seniors to compete for an all-expense-paid spot on the 2011 Washington Youth Tour. The week-long once-in-a-lifetime leadership trip offers participants the opportunity to experience our government and history up-close while having fun, making new friends, and gaining leadership skills.

If chosen, the students will become the one of two delegates sponsored by Altamaha EMC who will join nearly 100 teens from other EMCs across Georgia to represent the state during the 2011 Washington Youth Tour to be held June 9-16.

The contest consists of a written test comprised of 50 multiple choice, true-false, fill-in-the-blank and essay questions covering topics such as the history of rural electrification, the basics of how electricity works, electrical safety and the cooperative business model. Students are given a packet of study material several weeks before the contest. The highest scoring individuals on the written test go on to participate in an interview where the winners are then chosen based on personality, leadership qualities, school activities, community service and academics.

The fast-paced, high-energy program is designed to give students a taste of democracy in action, expose them to the nation's rich history through visits to national monuments and museums, and encourage students to become politically aware citizens.

"Arlington Cemetery made me realize we live in a wonderful nation that thousands of individuals are willing to give their lives for, and we should not take freedom for granted," remarked Mara Usry, 2010 Altamaha EMC delegate.

That sentiment, expressed by many former delegates and chaperones, underscores the significance of the program - to participate in an unforgettable week-long journey in the nation's capital that includes face-to-face meetings with state and national leaders, leadership training, and discussions on important issues with students from other states.

The tour begins in Georgia while students get to know each other, learn about Georgia's 42 EMCs and the electric cooperative industry and enjoy a

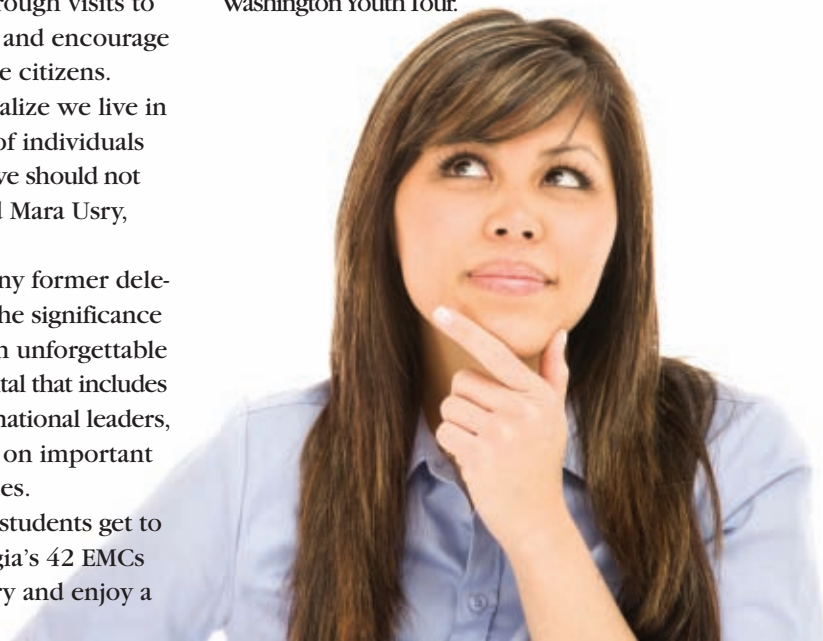
private tour of the birthplace of rural electrification - the Little White House in Warm Springs.

The group then flies to Washington, D.C. to connect with more than 1,500 students from across the country. Plans are in the works to cruise down the Potomac River; lay a wreath at the Tomb of the Unknowns in Arlington Cemetery; meet with Georgia's U.S. senators and representatives; and tour the U.S.

Supreme Court, the Bureau of Printing and Engraving, Mount Vernon, the National Cathedral and Ford's Theatre.

Students will visit memorials honoring Presidents Franklin Roosevelt, Jefferson, Lincoln, and Washington; World War II; the Vietnam and Korean Wars; and watch the U.S. Marine Drum and Bugle Corps and the Silent Drill Platoon perform at the Iwo Jima Memorial as well as spend time at the Smithsonian, Newseum and Holocaust Museums.

Our Youth Tour Coordinator, Tammye Vaughn, will be visiting all of our area high schools during the month of January to promote this year's Washington Youth Tour. Students interested in this once-in-a-lifetime opportunity can obtain additional information by visiting our website at www.altamahaemc.com. Click on the "Community & Education" link to learn more about the 2011 Washington Youth Tour.





We're Different *We're Looking Out for You*

Cooperatives, like Altamaha EMC, are different from other business you deal with. We're different because we're *Looking Out for You*. Now, more than ever, that's important because we need to work together to keep your electric bills affordable.

Congress did not pass a comprehensive climate bill last year. However, this month the U.S. Environmental Protection Agency began regulating greenhouse gasses—an action made possible by a 2007 Supreme Court decision, followed by rulings allowing the EPA to use the Clean Air Act to curb carbon emissions. Policies dealing with coal ash, even more stringent controls on other power plant emissions, and state renewable energy requirements could also lead to higher costs. It's hard to predict the future, but one thing seems certain: government regulations are going to increase the cost of doing business.

New regulations won't be the only culprit. Prices for fuel, materials, and equipment will continue to rise. Although the recent economic slump and corresponding drop in electricity use provided some much-needed breathing room, soon we will need to build new power plants, requiring a significant, long-term investment of time and money.

We're committed to keeping you informed about policy changes that will impact your electric bill through channels like this monthly newsletter, Georgia Magazine, and our website. We're going to do everything we can to keep your electric bills affordable.

To accomplish that, we're controlling costs through innovation. Our energy efficiency programs like the HomePlus Energy Efficiency Home Improvement Financing Program can help you manage your energy use. We also offer home energy audits to make sure you're getting the best value out of the energy you use every month.

Deploying state-of-the-art solutions, like our automated meter infrastructure system, helps us control operating costs and improve service reliability. Nationally, cooperatives are meeting members' power needs with a diverse fuel mix, including renewable energy.

While we're affordable and innovative, above all else we're member focused. No matter what comes our way we'll continue to put you, our members, first. Altamaha EMC is member controlled and locally operated. As a member, you have a voice in how your co-op operates.

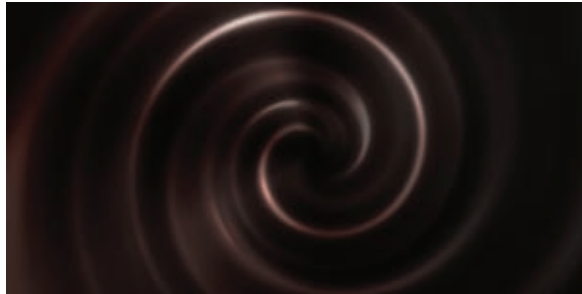
Member control means we are accountable to those we serve, and are dedicated to assisting our communities—your money stays at work close to home. Costs are rising for all of us, but when it comes to your electric bill our rates are set simply to cover the cost of doing business, not to generate profits for distant stockholders. In fact, as a not-for-profit organization, we give money back to you in the form of capital credits when our revenues exceed costs.

The bottom line? We exist only to serve you and meet your needs for safe, reliable, and affordable power.

As you can see, we're different. We're working together to keep your electric bills affordable. We're controlling costs through innovation. And we're continuing to put you, our members, first. No matter what the future brings, one thing is certain — We're looking out for you.



Member **RECIPES**



Chocolate Turtle Bars

14 graham crackers
2 sticks butter
1 cup packed brown sugar
1 cup chopped pecans
Kosher salt, to taste
12 ounces dark chocolate, finely chopped

Preheat oven to 350 degrees F. Line a rimmed baking sheet with parchment, wax paper, or silicone mat. Arrange graham crackers in a single layer on the lined baking sheet. Set aside. In a saucepan, place the butter, brown sugar, pecans, with a pinch of salt and bring to a boil. Boil for 2 to 3 minutes, stirring constantly. Pour the butter mixture evenly over the graham crackers. Bake for 15 minutes. Remove and set aside. Melt chocolate and pour over the toffee-covered graham crackers, spreading evenly. Lightly sprinkle salt over the top. Chill completely in the refrigerator for about 30 minutes. Cut into bars.

Easiest Ever Truffles

One can chocolate fudge frosting
One cup powdered sugar
One teaspoon extract (choose your favorite flavor)

Mix all ingredients in a bowl until smooth. Shape into one inch balls. Refrigerate 30 minutes. Sprinkle or roll each ball in cocoa, serve.

Tip: You can also add a half cup chopped nuts for extra taste and crunch.

—From the kitchen of Anita Shepherd

Each month, our newsletter features recipes submitted by our members. If you have a favorite recipe and would like to share it with other readers in the Altamaha EMC service area, send a copy, complete with name, address and daytime phone number to: Tammye Vaughn, Altamaha EMC, P.O. Box 346, Lyons, GA 30436. Each month, a recipe will be selected for publication. The member who submitted the featured recipe will be given a \$10 credit on their next Altamaha EMC bill. Due to limited space, not all recipes received will be featured. Recipes printed in *Plugged In* are not independently tested; therefore, we must depend on the accuracy of those members who send recipes to us.