



MESSAGE FROM THE GENERAL MANAGER

It's a matter of (co-op!) principles

For me, this is a time of year for reflection, and topping my list of things I'm grateful for is our wonderful community. I know I speak for all Guernsey-Muskingum Electric Cooperative employees when I say that we are thankful to be in such an incredible place. We are fortunate to live in the same place where we work, which makes our ties to this community that much stronger.

You may recall that last month, my column touched on the first three cooperative principles. This month, I'd like to tell you about the remaining four principles, which are essential to the co-op business model and benefit all members of the co-op.

Autonomy and Independence

The fourth principle, Autonomy and Independence, means that the co-op operates in an autonomous way that is solely directed and guided by its members, reflecting the values and needs of our local community. This means the co-op is not being influenced by leaders or shareholders several states away. Instead, the co-op is led by the local members it serves.

Education and Training

The fifth principle, Education and Training, focuses on enhancing the knowledge of co-op employees and board members, which enables them to contribute to the development of the co-op.

Our co-op makes a commitment not just to individual professional and personal growth for our employees and board members, but to the future of the co-op and the high quality of service our members expect and deserve.

We also strive to inform our members (that's you!) and the public about the mission and operations of the co-op. In fact, that's why you receive this magazine every month, so we can share the latest co-op news and updates, as well as energy efficiency and safety tips.

Cooperation Among Cooperatives

Cooperation Among Cooperatives is the sixth principle and fosters the way that co-ops work together to address bigger challenges. While this principle applies to all types of cooperatives, it is especially relevant in the energy industry. In our case, we put this principle into action after major storms and disasters that cause widespread power outages.

When this happens, we call on nearby co-ops to come to our aid and assist with restoration efforts — and we extend the same help to them when they need us.

In addition, because we are part of the national electric co-op network, we can connect and collaborate with other electric co-ops to tackle industry-related challenges, like cybersecurity and an ever-changing energy landscape.



Brian Hill
GENERAL MANAGER/CEO

Concern for Community

The seventh principle, Concern for Community, is essential to who we are as cooperatives. We serve our community not only by being an essential service but by helping to power our local economy. Whether through economic development, volunteering, or donating to local causes, we invest in this community because it's our home too.

I think you'll find that most cooperatives bring good people together to make good things happen in the community. We hope you feel that way about us, your local electric co-op.

On behalf of everyone at Guernsey-Muskingum, we're thankful for your membership, and we hope you have a wonderful Thanksgiving.



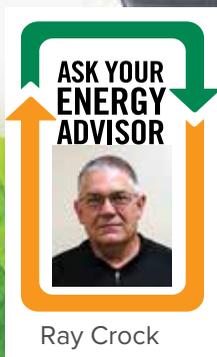


Perform your own energy walk-through

You go to the doctor once a year for a checkup; it's smart to do the same thing for your home with a home energy assessment to help diagnose and stop waste. That's the best medicine to help make your home more comfortable and efficient.

Little bits of energy waste add up, so making sure all the systems in your home are working at peak efficiency matters.

- Set your water heater temperature at 120 F, which is hot enough for comfortable showers without wasting energy.
- Energy-efficient LED lighting uses less energy and lasts longer than conventional incandescent bulbs.
- Use a programmable thermostat to set home temperatures forward or back while you're asleep or away to save up to 10% on your heating and cooling costs.
- Electronics continue to use energy even when they're fully charged or turned off. Use advanced power strips to stop these vampire loads from feasting on your electricity.
 - Purchase ENERGY STAR-rated appliances and electronics to save on energy and water use.
 - Seal cracks and gaps around your home with caulk or expanding foam. This acts as a windbreak for your home, helping the insulation work up to its full potential.
 - Check insulation levels; make sure they're up to at least minimum recommendations.
 - Ductwork exposed in unconditioned spaces, like attics, should also be air-sealed and insulated. This will keep you from heating and cooling the great outdoors.



Ray Crock

Smart energy savings around your home really add up to making your home more comfortable and efficient.

CO-OP NEWS

Geothermal

We have a \$300 energy credit to help pay for the most efficient underground heating, cooling, and hot water system available today. To be eligible, the geothermal unit must be ENERGY STAR-rated and have a radio-controlled switch installed on the unit and on the electric water heater of at least 40-gallon capacity. Over 280 of our members are using geothermal.

Dual Fuel

If you install a new add-on electric heat pump with a fossil-fuel backup and have an electric water heater of at least 40-gallon capacity, you are eligible for a \$300 energy credit. Radio-controlled switches must be installed on both the heat pump and water heater. Please call your cooperative for details. Over 890 members are using Dual Fuel.



Cool Returns

Are you having a new electric heat pump with electric resistant heat backup installed? Allow your cooperative to install a radio-controlled switch and receive a \$100 energy credit. Over 170 members are using Cool Returns.

ENERGY STAR

Did you buy a new ENERGY STAR refrigerator, freezer, or central air conditioner? We may have a \$100 energy credit for you. Call member services for details.

Electric vehicle chargers

Level 2 electric vehicle charges may be eligible to receive a \$250 energy credit. Call us for more information.

Water heaters

Need a new water heater? We offer a 50-gallon Vaughn tank or an 85-gallon Marathon tank at rebated prices with free delivery. We also have \$75 or \$125 energy credits for you if you purchase a tank somewhere else. Give us a call for details.

Radio-controlled switch

What a deal! If you don't already have a radio-controlled switch (RCS) for your electric water heater of at least 40-gallon capacity, please call, and we will install one at no charge. Over 5,600 GMEC members have an RCS on their water heaters. The switch entitles you to a discount and free maintenance (except cleaning), including parts and labor, on your electric water heater. Some exclusions apply; call us for details.

GenerLink

We want you to use your portable generator safely. Call the member services department at GMEC and ask about GenerLink. GenerLink eliminates the use of extension cords and other connections that can be dangerous to members and linemen. Over 200 members currently have a GenerLink installed at their homes.

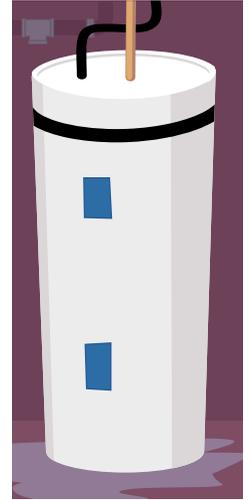
Meter reading

You can enter your meter readings online at our website, www.gmenergy.com. You can also mail your readings or call us 24 hours a day with meter readings.



Bill pay

You can pay your bill online through SmartHub or by clicking the "Pay Bill Now" button on our website, www.gmenergy.com. You may also pay by phone by calling 844-206-7873.





GUERNSEY-MUSKINGUM ELECTRIC COOPERATIVE CURRENTLY SPEAKING

Energy Efficiency | Tip of the Month

Fall is the perfect time to prep your home for the upcoming winter chill. One of the best ways you can save energy and stay comfortable is to caulk and weatherstrip areas that typically need sealing. Start by sealing around windows and doors. Seal plumbing, ducting, and areas where electrical wiring comes through walls, floors, and ceilings for additional energy savings. Source: www.energy.gov




VETERANS DAY
Honoring all who served

Veterans Day is Nov. 11.

Guernsey-Muskingum Electric thanks all veterans and their families for their sacrifices.



HAPPY THANKSGIVING

Guernsey-Muskingum Electric Cooperative's board of directors and employees wish all members a happy Thanksgiving.

COOPERATIVE

Holiday hours

Office closed for the Thanksgiving holiday
Thursday, Nov. 25 and Friday, Nov. 26

Office closed for the Christmas holiday
Thursday, Dec. 23 and Friday, Dec. 24

Office closed for the New Year's holiday
Friday, Dec. 31

Is your name and account number here?

If it is, call the cooperative's office and receive a FREE home change-out to LED lightbulbs (limit six bulbs). Thanks for reading the local pages of *Ohio Cooperative Living* magazine.

85-0025-20-01.....Mike Dosch
 #95-0003-03-01.....Janis R Beal
 #72-0059-09-03.....Kathryn S Conley
 #68-0466-19-03.....Carl W Martin

#52-0225-10-04.....Teresa L Keener
 #57-0187-15-01.....Donald D Berger



GUERNSEY-MUSKINGUM ELECTRIC COOPERATIVE, INC.

CONTACT

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OFFICE

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New Concord, OH 43762

OFFICE HOURS

Monday-Friday, 7:30 a.m.-4:30 p.m.

This institution is an equal opportunity provider and employer.

ELECTRIC RATES

Farm and Home Service rate schedule R-1*
 Service Availability Charge — \$24/mo.
 First 500 kWh/month — 12.669¢/kWh
 Over 500 kWh/month — 11.345¢/kWh

Net Metering Residential R-1 NM*
 Service Availability Charge — \$42/mo.
 First 2,000 kWh/mo. — 11.145¢/kWh
 Over 2,000 kWh/mo. — 11.345¢/kWh
 Seasonal Residential Service rate schedule S-1*
 Service Availability Charge — \$384/yr.
 First 800 kWh/yr. — 20.269¢/kWh
 800 to 6,000 kWh/yr. — 11.145¢/kWh
 Over 6,000 kWh/yr. — 11.345¢/kWh
 (Minimum annual charge — \$384/yr. for service between March 1, 2021, and Feb. 28, 2022)

Commercial Service rate schedule C-1*
 Service Availability Charge — \$26/mo.
 First 1,500 kWh/mo. — 13.069¢/kWh
 Over 1,500 kWh/mo. — 11.345¢/kWh

*Rider T — Kilowatt-Hour Tax applies to all rate schedules and must be added to the rates shown.

First 2,000 kWh/mo. — 0.465¢/kWh
 Next 13,000 kWh/mo. — 0.419¢/kWh
 Over 15,000 kWh/mo. — 0.363¢/kWh

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General Manager/CEO
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Counsel

