

MEMBER BENEFITS

Outstanding Service From Caring People



**Rappahannock
Electric Cooperative**

A Touchstone Energy® Cooperative 



Dear New Member:

I am pleased to welcome you as a new member and owner of Rappahannock Electric Cooperative (REC). Being a member of one of the most progressive Cooperative's in the country, you now have the opportunity to participate in its governance and share in its success.

Your Cooperative has a proud history of providing reliable electric service to rural areas throughout Virginia that were once considered too costly to be profitable. Today, even as many of those communities have grown to be regarded as suburban, we remain committed to providing reliable electricity. For over seventy years Rappahannock has built its reputation on four core values:

Service: Our goal – that your electricity is available 100 percent of the time – is our priority; however, should weather conditions or other circumstances make outages unavoidable, our rapid response system gets your power back on as soon as possible.

Integrity: We endeavor to be honest and straightforward in all transactions. We strive to have our actions match our words and to deliver genuine value to members like you.

Respect: We honor each person as a unique individual. We also recognize our responsibility to be ever mindful of the impact our actions will have not only today but also tomorrow.

Caring: We go to extraordinary lengths to meet or exceed your expectations, because we genuinely care about you.

We are dedicated to providing you service excellence, competitive rates and Cooperative membership value. Our friendly, knowledgeable employees are always prepared to assist you. We are delighted that you are a member of Rappahannock Electric Cooperative and look forward to bringing you the benefits of your Cooperative membership.

Sincerely,

A handwritten signature in black ink that reads "Kent D. Farmer". The signature is written in a cursive, flowing style.

Kent D. Farmer
President and Chief Executive Officer

REC's mission is to enhance the lives of our ~~customers~~ ^{members} by providing reliable electric service, dependable products and support to the communities we serve.

Welcome!

Welcome to Rappahannock Electric Cooperative (REC). Now you are much more than a customer of an electric company – you are also an owner of an electric cooperative. This is an introduction to the many benefits that come with being a member-owner. Enclosed you will find essential details about your Cooperative and the services we provide, as well as the processes and procedures we follow. Please take a few minutes to review this information, and do not hesitate to call us if you have any questions or want more specifics.

TABLE OF CONTENTS

Organization and Operation	4
Bill Diagram	6
Your REC Account	7
Changes to Billing Information.....	8
Payment Options	9
Customer Services and Programs.....	11
Right-of-Way Maintenance and Access.....	13
Outage Restoration Procedures	15
Member Concerns.....	17
Locations & Contact Information.....	18

BOARD OF DIRECTORS

Region 1	William M. Alphin
Region 2	Thomas T. Grady
Region 3	Darlene H. Carpenter
Region 4	A. Nash Johnston
Region 5	Frank B. Boxley, Jr.
Region 6	William C. Frazier
Region 7	Richard C. Oliver
Region 8	Linda R. Gray
Region 9	William E. Lane
At-large	William B. Coleman

Regions are defined in the Bylaws. The Bylaws are available at www.myrec.coop.

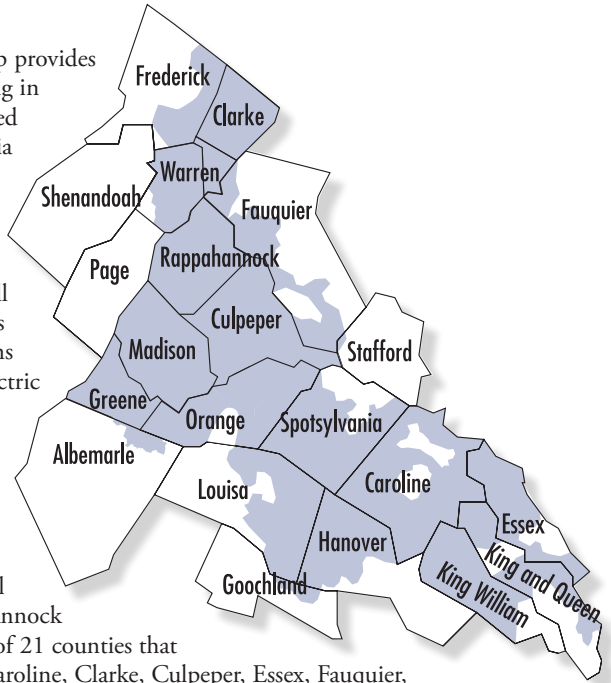
ORGANIZATION AND OPERATION

Membership

Our open membership provides service to anyone living in the service area assigned to REC by the Virginia State Corporation Commission (SCC). The SCC is the state regulatory agency that oversees all utilities, approves rates and monitors the terms and conditions for electric service.

Service Territory

Our broad service territory ranges from the Blue Ridge Mountains to the tidal waters of the Rappahannock River. We serve parts of 21 counties that include: Albemarle, Caroline, Clarke, Culpeper, Essex, Fauquier, Frederick, Goochland, Greene, Hanover, King and Queen, King William, Louisa, Madison, Orange, Page, Rappahannock, Shenandoah, Spotsylvania, Stafford and Warren. In addition, your Cooperative maintains offices in Front Royal, Bowling Green, Culpeper and Fredericksburg.



Board of Directors

A member-owner-elected Board of Directors governs your Cooperative and sets policies for its successful operation. The Board of Directors also hires the president, who oversees the administration of those policies and REC's day-to-day activities.

There are 12 director positions, one elected from each of the nine regions, and three positions from the service area at-large. Each director must be an REC member and, except for the at-large directors, live in the area that he or she represents. Directors serve three-year terms. Any member of the Cooperative may nominate a candidate for the board by submitting a nomination petition signed by 25 or more members. Complete rules governing the election of directors are stated in the Bylaws.

Annual Meeting

Every August, all REC member-owners are invited to attend the annual meeting. During this event, member-owners elect the Board of Directors and vote on other issues. In addition, the Board of Directors and the CEO review the previous year's operations and discuss your Cooperative's plans for the future.

Capital Credits

As an owner of REC, you receive a share of any margins that remain after expenses are paid. Your share of margins is proportional to the amount of electricity you purchased and is assigned to you in the form of Capital Credits. The accumulated value of your Capital Credits represents your ownership equity in REC. A portion of the Capital Credits is reinvested in your Cooperative to continue building and improving the electrical system. The remainder is returned to you in the form of a General Retirement. More detailed information about Capital Credits can be found in the Bylaws.

Taxes and Financing

Since your Cooperative is a not-for-profit organization, REC does not pay income taxes. We do, however, pay other taxes, as well as bill for and collect several taxes for state and local governments.

Your Cooperative secures financing for major building projects and other capital improvements from a number of sources. Our primary lender is the Rural Utilities Services, an agency of the United States Department of Agriculture. We also obtain loans from several commercial institutions, primarily the Cooperative Bank and the Cooperative Financial Corporation.

Rates

The SCC approves the rates REC charges for electric service. Because profit is not our primary goal, your Cooperative concentrates on providing reliable service at the lowest possible cost. Any changes in our terms and conditions of service, or proposals for rate changes, are communicated well in advance to every member-owner through *Cooperative Living*, as well as through various local newspapers. The complete schedule of rates and fees, explained in REC's "Terms and Conditions of Service," is available upon request.

Providing Power

REC does not generate its own electric power. Rather, your Cooperative is an electric distribution entity, which means we buy electricity wholesale and distribute it to you, our member-owner. Wholesale power costs account for about 70 cents of every dollar spent on electricity. The remaining 30 cents is used to operate the business and pay for labor, equipment, supplies, taxes and interest expenses associated with operating your Cooperative and delivering your electricity.

Bill Diagram



Enroll in Operation Round Up® information on back Address Change form on back Request for information form on back

1 Account Number: 000000000
2 Previous balance due immediately
3 Current Charges due 03/30/09
TOTAL AMOUNT DUE: \$211.00

1
 John Customer
 Jane Customer
 1000 Main Street
 Anytown VA 22737-0000

PO Box 34849
 Alexandria VA 22334-0849



0 0000000000 0000000000 00000000 0

AMOUNT ENCLOSED _____

PLEASE DETACH AND RETURN THE ABOVE PORTION WITH YOUR PAYMENT

PAGE 1



Quick Payment Options

Call us 24 hours a day, 7 days a week
 or visit www.myrec.coop

Phone Numbers:

540-898-8500 804-633-5011
 540-825-8373 540-622-2001

4 Protect your valuable appliances for only 20 cents per day. REC's HomeGuard surge protection protects at the meter and the outlet, no store bought protector does that. Call today to upgrade your surge protection. 800-851-3275.

Account Name: John Customer
 Jane Customer
 Account Number: 0000000000

Billing Date: March 5, 2009
3 **TOTAL AMOUNT DUE: 211.00**

5 Account Summary

Account balance on last bill: 329.81
 Payments received as of 03/05/09: -211.00
 Previous balance due immediately: 118.81
 Current Charges due 03/30/09: 246.74

12 Budget Summary: PLEASE NOTE NEW BUDGET PAYMENT AMOUNT.

Payments applied as of 03/05/09: -211.00
 Budget previous balance due immediately: 0.00
 Budget Current Charges due 03/30/09: 211.00

6 **TOTAL ACCOUNT BALANCE 365.55**

11 **TOTAL BUDGET BALANCE 211.00**

Billing Detail 1000 Main Street **SDID # 000000000-00000000**

Meter No. - 00000000 Rate Schedule A-U Residential Service - See Page 2 for schedules

7	Service	From	To	Energy Readings Present	Previous	kWh Used	No Days	Meter Multiplier	Reading Method
		02/03/09	03/03/09	4555	4368	1,870	28	10	Regular

REC Current Charges

8 **Regulated Charges:**
 Distribution Delivery **a** 55.07
 Electricity Supply Service **b** 102.08
 Wholesale Power Cost Adj **c** 80.82
 Virginia Consumption Tax 2.77
 County Tax 3.00
Total REC Regulated Charges 243.74

9 **Unregulated Charges:**
 Individual Outage Notification 3.00
Total REC Unregulated Charges 3.00

Total Current Charges 246.74

10 **History**

Mo & Yr	kWh
MAR-08	2600
APR-08	2090
MAY-08	1610
JUN-08	1210
JUL-08	1170
AUG-08	1450
SEP-08	1560
OCT-08	1010
NOV-08	1090
DEC-08	1270
JAN-09	1710
FEB-09	3000

13 →

1. Your Account Information
2. Due Date
3. Total Amount Due
4. Messages
5. Account Summary
6. Total Account Balance
7. Electricity Consumption Data
8. Regulated Charges
 - a. Distribution Delivery
 - b. Electricity Supply Service
 - c. Wholesale Power Cost Adj.
9. Unregulated Charges
10. Usage History
11. SDID #
12. Budget Summary
13. On the Back
 - a. Change of Address
 - b. Request More Information
 - c. Operation Round Up®
 - d. Contact Information
 - e. Current Rate Schedule
 - f. Glossary of Terms
 - g. New Programs/Services Available for Members

YOUR REC ACCOUNT

Electric Bill

Each month your electric bill is mailed to you a few days after the meter is read. There are approximately 30 days in each billing cycle. The majority of our new territory will be on a 60-day billing cycle until advanced metering equipment is installed. Billing cycles may vary depending upon the number of days in the month. Should circumstances ever require REC to estimate electricity usage during a billing period, it will be clearly marked on your bill.

See the Payment Options section to decide which payment method is most convenient for you.

Billing Inquiries

Because there are different factors that can affect your electric usage, it is not unusual for your bill amount to vary. Weather extremes, increased use of electricity because of added appliances, holiday activities, more people in the household and changes in the costs of fuels used to generate electricity (Wholesale Power Cost Adjustment) can impact your bill. However, if you feel there is an error in your electric bill, please contact us immediately.

Your Cooperative offers a variety of energy-saving products and services that can help you manage your energy costs. Please refer to the enclosed HomeResources brochure for more information.

CHANGES TO BILLING INFORMATION

Legal Responsibility

For your financial protection, please notify your Cooperative well in advance if you plan to move or transfer the legal responsibility of paying your electric bill. Otherwise, you may be held responsible for the cost of service supplied until we are notified. You may request that service be discontinued by calling, writing, visiting our Web site, or speaking in person with a customer service representative. To enable us to schedule our field work efficiently, please provide us with at least one business day's notice for your disconnect.

Name, Address & Phone Number Changes

Any changes to your personal information, such as updating your phone number, may be made on the back of your bill, over the phone, by mail or in person. In addition, you can update your phone number and/or e-mail address using Web self-service available through REC's Web site. Please make sure your mailing address is correct on your bill. This ensures that account refunds and membership correspondence are being properly sent to you. Also, it is important that your phone number be kept current with REC. A good phone number allows you to quickly report your power outage through the automated system.

Payment Due Dates

Bills are due and payable in full when you receive your statement. However, a grace period is given and the due date is noted on each month's billing statement. Amounts not paid by this date are considered past due. To maintain a good credit rating, avoid late payment charges and avoid security deposits, we encourage you to pay your bill within the allotted time. Failure to receive a bill does not relieve you of the responsibility of making timely payments. If you do not receive your bill, please contact our office as soon as possible.

Late Charges

When your payment is not received by the due date indicated on the bill, a late charge is added to your next month's bill. If you received a late charge and have already sent in your payment, call us. We will be happy to check and make sure your payment has been received and credited to your account.

PAYMENT OPTIONS

Mail

Please use the return envelope and payment stub included with your bill to send your check or money order payments to us by mail. **Please do NOT send cash through the mail or put cash in the night deposit box.** Cash payments may be made at any of our four offices Monday through Friday between 7:30 a.m. and 5:30 p.m. For your convenience, you may make after-hours payments using the night deposit box available at each office location.

For even greater convenience, consider one of the following four payment options:

1. Auto Pay

Our check-less payment plan offers both convenience and savings. Sign up for Auto Pay and have your payment automatically deducted from your bank account on the due date. You will no longer need to remember to make a payment, plus you'll save time and postage.

2. eBill

If you prefer to use the Internet to receive, view and pay your electric bills online, you can do so by signing up for eBill. This free service makes it easy for you to pay your bill whenever and wherever you are. It also lets you view up to 12 months of previous bills whenever you like. For more information on how to enroll in this service, visit www.myrec.coop.

3. Express Pay

ExpressPay makes paying your bill quick and easy either by pressing option 2 when you call by phone or by visiting our Web site at www.myrec.coop. You may make a payment with a credit card, debit card, or check at anytime. The payment-processing center does add a convenience fee to your payment for this service.

4. Budget Billing

Your Cooperative designed this monthly payment program to help residential members plan for their monthly bills in an affordable manner. Once you have signed up for this service, you will no longer need to wonder how much you will be paying per month on electricity. Instead, your budget billing amount will be based on the monthly average of your past 12 months' bills. To sign up for Budget Billing, your account must have a zero balance. Call us or visit www.myrec.coop for more information.

5. Western Union

Visit the REC Web site to find Western Union payment locations in your area.

Non-Payment of Overdue Accounts

If your bill is over 25 days past due, you will receive a written notice of disconnection in the mail. Your immediate attention is required to avoid interruption of service. Should REC need to send a Cooperative representative to your location to collect a past-due bill, you will be charged a collection fee. Our customer service field representatives will not accept cash in the field. If service is disconnected, a reconnection charge is added to the amount required to reactivate your service. In addition, a security deposit may be billed to your account. If service is reconnected after normal business hours, an after-hours connection fee is also applied.

Please contact us if unexpected circumstances create a problem that will prevent you from paying your bill before the past-due date indicated.

Actions Resulting in Discontinued Service

Your Cooperative may refuse to connect, reconnect or continue service for violation of any of its rules and regulations, including:

- theft of electricity
- the appearance of current theft devices on the member's property
- unsafe conditions
- immediate hazards

Disconnection of service does not release you from financial obligations to REC.

Returned Check Charge

Unpaid checks, returned by your bank to this Cooperative, will result in a charge being added to your account and in possible disconnection. If you have two or more returned checks, we will require that you pay your monthly electric bills with cash, money order or credit card. In addition, a security deposit may be billed to your account. After good credit is re-established with our company, your account payment and security deposit restrictions will be reviewed.

Option to Shop

You have the right to choose to purchase your electricity supply service from a state licensed Competitive Service Provider (CSP). Should you choose this option, the CSP provides only the generation portion of your electric service, while REC continues to deliver the electricity, read your meter and provide billing services.

Opting Out

In compliance with Virginia Rules Governing Retail Access to Competitive Energy Services, your Cooperative provides licensed and registered CSPs with member information such as your name, address and energy usage patterns. You may request to have your information withheld by calling your Cooperative toll-free at 800-552-3904.

CUSTOMER SERVICES AND PROGRAMS

Your Cooperative exists to serve you, the owner. Our primary responsibility is to bring you reliable, safe and affordable electric service. While delivering electricity is the most important thing we do, we also believe excellent customer service means delivering more than is expected. The following is a brief overview of just a few of the many value-added services offered by your Cooperative.

Caring Card – Third Party Notice

Our Caring Card service is available to help Cooperative members who may need assistance in remembering their payment due date. With the member's permission, this program notifies a designated person if the bill is forgotten. The reminder may help you avoid possible disconnection of your service.

To participate in the program, you can visit www.myrec.coop and fill out the appropriate form. Another option is to send REC written permission that a billing notice should be sent to the person of your choice, such as a friend, relative or clergyman.

LifeLine

LifeLine enables REC to be aware of member-owners who are medically dependent on electrically powered equipment. Although we give priority to the restoration of electric service to these members whenever reasonably possible, being a registered LifeLine member does not guarantee your electric service will not be interrupted. If you are a registered LifeLine participant, please remember to contact REC when an outage occurs at your location. To become a LifeLine participant, contact REC to request an application.

Even as a LifeLine participant, there is a possibility that you could be without service for an extended period when severe damage strikes our electrical system. To assist you in your planning process for meeting any medical need, the Cooperative will attempt to call you if we believe an outage will last longer than five hours. As additional protection, REC will provide local emergency services coordinators with the names and addresses of LifeLine participants so that they will be aware of your medical needs.

To keep our records up-to-date, as well as the records of local emergency services organizations accurate, program participants are required to submit a new LifeLine information form every 12 months. REC will send you a reminder and a new form each year. If your situation changes and you no longer need LifeLine, please notify us so we can provide priority service restoration to others who may be facing life-threatening circumstances.

Reporting an Outage

The fastest way to report your outage is by choosing Option 1 on our automated telephone system. Follow the recorded instructions to enter the phone number of the outage location and verify the name on the account. Information you provide through the automated system is entered into our dispatch computers. Crews will be out as soon as possible to restore your power. Please remember that making repeated calls prevents those who have not reported their outage from getting through. To report an outage, call 800-552-3904.

HomeResources Products and Services*

Be sure to review the enclosed HomeResources brochure to learn about additional products and services available through REC. For more detailed information, please fill out and detach the business reply card included in the brochure and drop it in the mail. We also invite you to visit www.myrec.coop or call our toll free products and services number at 800-851-3275.

Free Water Heater Repair*

Your Cooperative can help you make water heater headaches a thing of the past with Free Water Heater Repair. REC offers free repairs on the electrical components of your electric water heater. Just call 800-851-3275 to receive details and enroll in our Free Water Heater Repair program. Once you are enrolled, should you have a water heater problem, a single call to REC delivers a trained technician to your home to identify the problem and make electrical repairs. Labor and electrical parts are free.

Generator Transfer Switches

A portable generator makes life easier when seasonal storms leave you without power. That is why your Cooperative now offers three sizes and types of transfer switches that make it quick and easy to connect your portable generator. The switch, installed at the electric meter outside your home, requires no rewiring and eliminates the need for multiple extension cords or an interior sub-panel. When seasonal storms strike, simply start your portable generator and connect the power cord from the transfer switch to the generator. You have the flexibility to choose, and alternate, which circuits in your electrical panel you want to power – based on the size of your generator. Please call us at 800-851-3275 to learn more.

ION*

Individual Outage Notification or ION, is a system that lets your Cooperative know when there is a power outage at your location. If your power goes out – when you are out of town, away at work or even in the middle of the night – ION notifies REC's dispatch center and service crews are sent as needed. To learn more, or to sign up for this service, call 880-851-3275.

* Not available in all areas.

RIGHT-OF-WAY MAINTENANCE AND ACCESS

Trees growing near overhead power lines are both a liability and a safety concern. Falling trees and limbs are not only the most frequent cause of power outages; they are also a leading cause of momentary blinks. In addition, a tree touching a power line can conduct electricity and create the potential for electrical hazard, fires and property damage. For these reasons, trimming and cutting trees adjacent to power lines is essential to providing you with safe, reliable electric service.

Scheduled Maintenance

Your Cooperative maintains a regular schedule for tree trimming and managing the rights of way beneath overhead power lines. Right-of-way work is performed by Cooperative personnel, as well as contractors hired by REC. Your cooperation with this necessary and important work benefits many and is greatly appreciated.

Landscape Planning

You can do your part to help keep rights of way clear by carefully planning your landscaping. Trees and shrubs need to be planted beyond the minimum clearance of 20 feet on either side of the power line. In addition, keep the mature height in mind when choosing your tree. Small trees, such as dogwoods and fruit trees, are good choices. If you have underground electric service, please keep plants and shrubs at least three feet from electrical equipment enclosures; access to these enclosures must remain unobstructed.

Your Electric Meter

Residential electric meters are read on the same day of each month through a remote meter reading system* that uses the power lines to deliver usage information to our office. Periodically, REC will physically read your meter to ensure accuracy and to inspect the Cooperative's facilities serving your property. For safety reasons, meters must be easily accessible to REC personnel.

Accuracy

The SCC requires that all meters be tested and be accurate within two percent of true kilowatt-hour usage. Your Cooperative tests meters on a rotating schedule and finds most meters to be very accurate and seldom the cause of a high bill. If you are concerned about the accuracy of the meter at your location, REC will test your meter once within a 24-month period at no charge. A fee is applied if more frequent testing is required.

* Not available in all areas.

Tampering

Tampering with a meter is very dangerous and illegal. If you need your electric meter moved or disconnected, you must call your Cooperative and make arrangements for trained REC personnel to perform the procedure. Failure to do so may result in disconnection of service, criminal prosecution and loss of ownership rights in the Cooperative. Use of power not properly registered on the meter, current diversion and other illegal practices relating to electric service are costly and will not be tolerated.

Property Access

When you request service on your property, you must grant an easement agreement to REC. This easement allows your Cooperative clear access for constructing and maintaining electric service to you and other REC members. This easement also grants your Cooperative the right to rebuild remove or improve electric equipment, and to keep easements clear of trees, shrubs and other obstructions. Transformers, poles, lines, meters and other electric facilities installed on or adjacent to your property remain the property of REC. In addition, it is your responsibility to provide access to these facilities and exercise care to protect them. If there is damage arising from mistreatment, you may be held responsible for the cost of repairs or replacement.

Employee Identification

All REC employees carry a photo identification card that verifies they are employees of your Cooperative. For your protection, please ask to see this identification if an REC employee calls on you. If you suspect someone is falsely claiming to be a Cooperative employee, please notify us immediately at 800-552-3904.

Underground Electric Lines

Underground power lines serve some locations. For your safety, state laws requires that you call Miss Utility, a free service that locates and marks underground utility installations, before you dig or perform any excavation work on your property. Simply call Miss Utility by dialing 811, three working days before you plan to dig. A representative will come to your property and mark the location of any underground utility lines.

OUTAGE RESTORATION PROCEDURES

If Your Power is Off:

1. Check your home's breaker panel (and any outdoor disconnects) to make sure the outage is not due to a tripped breaker.
2. Call your neighbors to see if their power is off. This will help you determine whether the problem exists within your home or on our lines.
3. If you determine the problem is outside your home, call REC. Please have the following information available when you call: account name, street address, home phone and cause of power outage (if you know it).
4. Call any time your power is off; do not assume that others have reported the outage.
5. Once you make the report, please avoid calling again unless an emergency arises. Crews will be out as soon as possible and extra calls prevent those who have not yet reported their outage from getting through.

Note: If you call when there are widespread outages, our automated outage reporting system may answer your call. Please listen carefully and follow all directions.

Automated Reporting System

When a major outage occurs and thousands of calls are coming into our offices at one time, you may experience a busy signal or get a telephone network recording. Although it may seem longer, it takes an average of 75 seconds to gather important information about the cause of the outage, such as a tree on the line or a broken wire.

The fastest way to report your outage is through our automated telephone system. Follow the recorded instructions to enter the phone number of the outage location and verify the name on the account. Information you provide through the automated system is entered into our dispatch computers. Crews will be out as soon as possible to restore your power.

In case of an outage call:

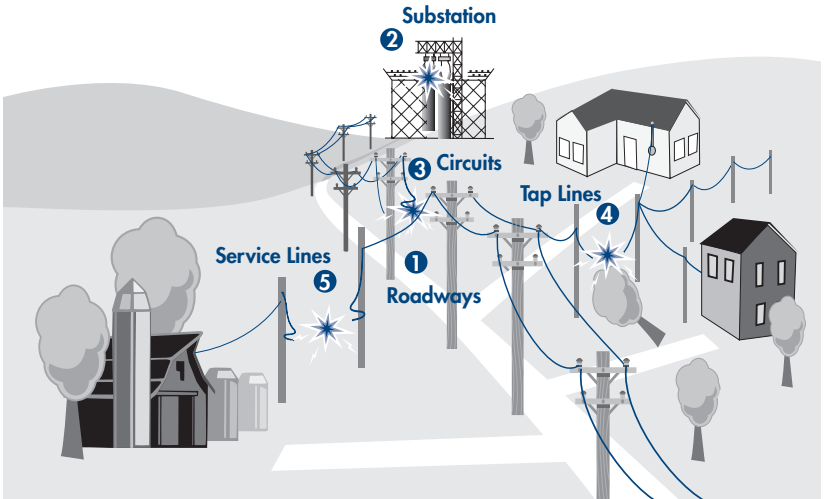
Blue Ridge	540-622-2001, option 1
Bowling Green	804-633-5011, option 1
Culpeper	540-825-8373, option 1
Fredericksburg.....	540-898-8500, option 1
Toll-free:.....	800-552-3904, option 1

Outage Restoration Process

Your call to report an outage is important. Our goal is to restore service as safely and quickly as possible. When you call your Cooperative, we record your outage and any damage you report. Your information, along with information received from other Cooperative members, is entered into our outage management system. A computer program compiles the information and then summarizes the outage pattern. This helps us locate trouble areas quickly and dispatch repair crews efficiently.

Once crews have been dispatched, these are the power restoration steps we follow:

1. Our first priority is public safety. REC crews will be sent to remove power lines from roadways first.
2. After that, substation power is restored, if necessary. This will often restore power to many members.
3. Next, the major distribution circuits are repaired. If energy cannot be distributed over these lines, your home cannot receive power.
4. Tap lines are the lines that carry power to groups of homes from the distribution circuits.
5. Finally, individual service lines are repaired.



MEMBER CONCERNS

Statement of Nondiscrimination

Rappahannock Electric Cooperative is the recipient of Federal financial assistance from the Rural Utilities Service (RUS), an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VII of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age, or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Carolyn White, director of Human Resources. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above and/or file a written complaint with this organization or with the Secretary, U.S. Department of Agriculture, 1400 Independence Avenue, S.W., Washington, DC 20250; or the Administrator, Rural Utilities Service, 1400 Independence Avenue, S.W., Washington, DC 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

Member Complaint Procedure

Because your Cooperative exists to serve you, our member-owner, Cooperative policies are designed to provide the best service to the most members at the lowest, practical cost.

Part of this service is an established member complaint procedure that includes local and toll-free telephone numbers (printed on the next page) to make it easier for you to make inquiries or register complaints. Our complete member complaint procedure is on file at all three Cooperative offices. In addition, should you want to request a personal consultation, designated personnel are always available during regular business hours to receive inquiries.

LOCATIONS & CONTACT INFORMATION

General Offices

P. O. Box 7388
247 Industrial Court
Fredericksburg, VA 22404-7388
540-898-8500



Blue Ridge Office

137 Kelley Court
Front Royal, VA 22630-7266
540-622-2001



Bowling Green Office

P.O. Box 308
14380 Fredericksburg Turnpike
Bowling Green, VA 22427-0308
804-633-5011



Culpeper Office

P.O. Box 392
601 Madison Road
Culpeper, VA 22701-0392
540-825-8373



Products & Services

800-851-3275

E-mail Address

office@myrec.coop

Toll-Free

800-552-3904

Web Site

www.myrec.coop

MEMBER BENEFITS

Outstanding Service From Caring People



**Rappahannock
Electric Cooperative**

A Touchstone Energy® Cooperative 

P.O. Box 7388
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800.552.3904