



**West River Electric
Association, Inc.**

Your Touchstone Energy® Cooperative 

"Powering You For A Brighter Future"

MEMBER BENEFITS GUIDE





Unlock the
benefits of
membership.
Everything you
need to know,
all in one place.

Our Mission

“To serve our members’ best interest.”

Our Vision

“We will be a high-performing co-op.”

WELCOME NEW MEMBER!



Dear WREA Member,

Welcome to West River Electric (WREA)! On behalf of the Board of Directors, management and employees of West River Electric Association, I warmly welcome you to our cooperative family.

Our Mission is to serve our members best interest and as a member-owner, your satisfaction and well-being are at the heart of everything we do. This handbook provides essential information about the benefits you receive as a cooperative member-owner. We hope it will be a valuable resource throughout your membership journey.

Being a High Performing Cooperative depends on the support and participation of the member-owners. Your feedback and suggestions are invaluable as we continuously strive to provide excellent electric service. Please, do not hesitate to respond to a survey or call our team with any questions or concerns.

Sincerely,

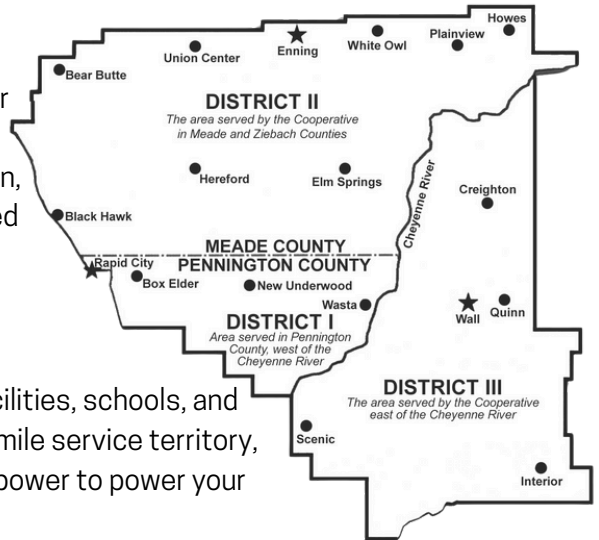
A handwritten signature in black ink that reads "Robert Raker". The signature is fluid and cursive.

Robert Raker
CEO/General Manager

At WREA you are not a customer, you are a **MEMBER**.

West River Electric Association (WREA) is a not for profit electric cooperative serving six counties in western South Dakota; Pennington, Meade, Haakon, Ziebach, Jackson and Oglala Lakota. Headquartered in Wall, SD, since 1939, WREA prioritizes providing safe, reliable, and affordable electric service while putting our members best interests first.

From powering homes, businesses, healthcare facilities, schools, and now even some vehicles across its 4,500 square mile service territory, West River Electric is here ensuring you have the power to power your day at the flip of a switch.



As democratically governed businesses, electric cooperatives are organized under seven guiding principles, anchoring them firmly in the communities they serve and ensuring they are closely regulated by their consumers.

7 Cooperative Principles

1 Voluntary and Open Membership

Cooperatives are voluntary organizations open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2 Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in democratic manner.

3 Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefitting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4 Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5 Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so that they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

6 Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7 Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.



IF YOUR POWER GOES OUT

While we work hard to provide safe, reliable electric service to our members, we cannot guarantee uninterrupted power.

When an outage does occur, we focus on restoring service as efficiently and safely as possible.



**Report an Outage through
SmartHub or by calling our office.**

**With our 24- hour dispatch center, we are
always here to take your outage calls.**

WALL: 605-279-2135

RAPID: 605-393-1500



Outage Updates

**Stay up-to-date on the outages in
your area via text or our Facebook
page.**



Online Outage Map

**Track ongoing outages as we restore
them.**

Billing Options

Enjoy the convenience of multiple billing options. The choice is yours. Your electric bill is calculated based on your electricity usage over the previous 30 days.



MONTHLY BILLING

Each month you will receive a detailed electric statement showing your meter readings, electric usage, and charges. Depending on which bill cycle you are will determine your due date. Currently there are four cycles.



BUDGET BILLING

Budget billing helps you avoid unexpected electric bills by providing a fixed monthly payment. On the budget billing program, your billing statement will have the actual KWH used and the actual dollar amount. It will then state **pay only budget billing amount**. Your budget bill amount will be recomputed twice a year. Once in July and then again in December. On your July statement, there will be the full amount due. At this time, the bill is brought to a zero balance and your new budget amount will appear on your August statement. This process will happen again in December.



PAPERLESS BILLING

If you check your email more often than your regular mail, paperless billing is for you! You will receive an email each month when your statement is available for view. Download the SmartHub app and select your statement preference under the Settings Tab.



PREPAID BILLING

Take the stress out of due dates and avoid late fees. With Prepaid billing you won't have to pay any deposits and you won't receive any late fees. You're getting the same rates as you would on monthly billing. Your balance is calculated on a daily basis letting you to know how much credit you have on your account every day. Once your balance is down to \$25.00 credit, you will be notified via phone. There is no charge if you accidentally let your credit run out. Simply make a payment and your power will be restored shortly.



PAYMENT OPTIONS

We know everyone pays bills differently. Pick your favorite way to handle yours.



1. MOBILE APP

Join thousands of users on the SmartHub App for instant access to your account from anywhere. View balances, pay bills, report outages, track usage, and set notification preferences - all from your smartphone.

2. PAY BY PHONE

Pay via credit card or check using the automated phone system 605-791-6555.

3. ONE-TIME PAYMENT

Pay your bill online via www.westriver.coop! Click the link "One-Time Payment" button at the top, enter your account number, last name on the account, and enter payment information.

4. MONEYGRAM

Under the My Account; Payment Options tab on our website: www.westriver.coop, choose the "Moneygram" option, and follow the directions.

5. SMART PAYMENT

In SmartHub, choose the "Bill and Pay" option, then "Pay by Cash." Select a local retailer closest to you and pay your bill while you get groceries, gas or more! Use the barcode in SmartHub at checkout and watch the payment be posted to your account right away!

6. AUTOPAY

The most convenient way to pay! Set up deductions from your bank account or card electronically. You can sign up by using SmartHub or by contacting our offices. (Prepaid accounts excluded of this service.)

7. DROP BOX

Our drop box is located out front at both of our locations and is checked daily during business hours.

8. OFFICE

Pay in person at both of our locations.

9. MAIL

Mail payments to either office. Contact information can be found on the back.

Understanding YOUR BILL-FRONT

Our monthly bills are designed to make sure you understand everything about your account; including your charges and energy consumption.

Our office locations, phone numbers and website.

Account breakdown:



West River Electric Association, Inc.
Your Touchstone Energy® Cooperative
PO Box 412
Wall, SD 57790-0412



Visit us at:
www.westriver.coop

Wall Office
1200 W 4th Ave
PO Box 412
Wall, SD 57790-0412
(605) 279-2135

Rapid City Office
3250 E Hwy 44
Rapid City, SD 57703-4726
(605) 393-1500

24-Hour Automated Attendant: (605) 791-6555

4 1439

JANE DOE
1234 ANY STREET
WALL SD 57790-0000



Account Number	12345600	Page 1 of 2
Statement Date	03/28/2025	Due Date 04/21/2025

BILLING SUMMARY		Cycle # 4
Previous Balance	\$	266.00
Payment 03/20/25	\$	266.00CR
Balance Forward	\$	0.00
Current Charges	\$	309.17
Other Charges & Credits	\$	0.83
Amount Due	\$	310.00

Balance forward amounts listed above in the "Billing Summary" may be subject to immediate disconnect.

A 1.50% finance charge may be added to all unpaid balances.

Messages

Teacher Scholarships are a great way to help fund your classroom needs. Apply today if you are a teacher on WREA service. The Heat Season ends on April 30th. Please leave your heat breakers on year-round to allow for monitoring.

Billing details and Payment options available.

Billing Dates: Electric bills are due and payable as of the "Statement Date" printed on the first page of this bill. Charges are deemed past due if payment is not received at our office by the "Due Date" printed on the first page of this bill.

Past Due Status: If the bill is not paid by the "Due Date" a Disconnect Notice will be mailed out. An interest charge of 1.5% per month may be charged on all accounts not paid within 30 days of the "Statement Date".

Payment Options:
ONLINE at www.westriver.coop - you can click on the "Pay Now" button to pay your bill or the "Smart Hub" logo to register your account, view bill and get usage information.
PAY BY PHONE - Call (605) 791-6555, follow the prompts
SMART HUB APP for your mobile devices - you will have to first sign up for "Smart Hub" on our website. Then download the app from your App Store. Available for iOS and Android devices.
AUTO PAY - The most convenient way to pay. Each month, payment will be deducted from your checking or savings account or charged to your credit card. You can sign up for this service by using "Smart Hub" on our website or contact the office (Prepaid accounts excluded).

Please place this stub in window of return envelope.
Please Do Not Staple

Our office should receive this amount by 5:00PM on the due date stated.

Account#:	12345600
Due Date:	04/21/2025
Amount Due:	\$310.00

JANE DOE
1234 ANY STREET
WALL SD 57790-0000

WEST RIVER ELECTRIC ASSN., INC.,
PO BOX 412
WALL SD 57790-0412



Understanding YOUR BILL-BACK

Bills are prepared monthly, reflecting an average of 30 days of electric use and are due and payable upon receipt.

“Previous” and “Current” reading are the dates for which you are billed.

Each electric meter has a unique number that identifies your service.

The Rate describes the type of service.

Base charge is a fixed charge that helps the co-op recover expenses of maintaining the system.

Account 12345600 JANE DOE

Page 2 of 2

LOCATION: 1234 SERVICE DESCRIPTION: 1234 ANY STREET RATE: 020-Urban Residential

Meter Reading Details

Meter 82577048

Current Reading 03/25/2025 31,980

Previous Reading 02/25/2025 29,521

Master Meter Usage 2,459

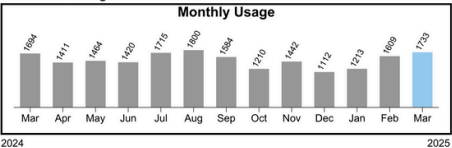
Less Heat Meter Usage 726

Total Billed Usage 1,733

KW Demand Reading 03/25/2025 14.016

Total KW Usage 8.736

Monthly Usage



Detail Of Charges

Base Charge \$34.00

KWH Revenue 1,733 KWH x 0.1195 \$207.09

Power Cost Adjustment 1,733 KWH x 0.0057 \$9.88

SD State Tax 4.2% \$12.46

Rapid City 2% \$5.02

Total This Meter \$263.43

Days Srvd KWH/Day Cost/Day Avg High Avg Low

This Month 28 62 \$8.96 55 28

Last Month 31 52 \$7.20 31 6

Last Year 29 58 \$7.69 50 23

LOCATION: 1234 SERVICE DESCRIPTION: 1234 ANY STREET RATE: 008-Urban Resident Sub Heat Meter

Meter Reading Details

Current Reading 30,063

Previous Reading 29,337

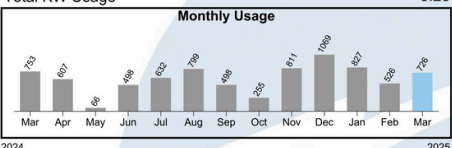
Total Usage 726

Total Usage 726

KW Demand Reading 5.280

Total KW Usage 5.280

Monthly Usage



Detail Of Charges

KWH Revenue 726 KWH x 0.060 \$43.56

Power Cost Adjust-Heat 726 KWH x 0.003 \$2.18

Total This Meter \$45.74

Days Srvd KWH/Day Cost/Day Avg High Avg Low

This Month 28 26 \$1.56 55 28

Last Month 31 17 \$1.02 31 6

Last Year 29 26 \$1.43 50 23

Other Charges and Credits

Operation Round Up (Location: 1234) \$ 0.83

This chart shows the total days you were billed, your kWh average per day, approximate costs per day, and the average temperatures.

If the Cooperative’s average cost of wholesale power varies more than 0.5 mill from the previously forecasted average wholesale cost, a corresponding increase or decrease may be applied to this line item.

This institution is an equal opportunity provider and employer.


Outages: To report outages, check your fuses, circuit breakers and equipment first. Check with your neighbors to see if they are out of power also. You may be charged for the service call if the trouble is on your side of the meter.



24-HOUR EMERGENCY SERVICE NUMBERS:

Rapid City area (605) 393-1500
Wall & Enning area (605)279-2135

TO REPORT DOWNED POWER LINES, FIRST CALL: 911
THEN CALL THE ABOVE LISTED NUMBERS



Teacher scholarships are available for K-12 classrooms to help with a class project, supplies or fulfill a class need. Visit our website to apply.

CAPITAL CREDITS

HOW DO I EARN CAPITAL CREDITS?

By simply being a member-owner.

In the spring of each year we allocate our margin, or profit, from the previous year. Our profit is the excess of our revenue over our expenses.

We then give that back to our membership, you, on a percentage basis, based on your patronage. Patronage is the total of all your electric bills for one year.

HOW ARE CAPITAL CREDITS RETIRED?

Each year, your board of directors decide if and how much will be able to be retired and paid back to you.

If you have an active account with us, the retirement will be shown as a credit on your October electric bill. If you are no longer on service with us, and the amount you are going to receive back is over \$10.00, a check will be issued and sent in the mail. It is always good to keep us updated on any address changes.

ARE CAPITAL CREDITS PAID OUT EARLY?

No. The only way capital credits are paid out early is in the event of a death of a member (estate retirement.) In that case, capital credits would be paid out at a discounted amount to the personal representative of the estate or the joint member.

They are discounted because of the present value of money. Like a CD at a bank, if you take the money out early there is a cost to you, which would be the discounted amount.

WHAT ARE CAPITAL CREDITS USED FOR?

- Working capital to keep the co-op financially sound and to allow for emergencies, such as storm damage.
- Provide dependable and reliable service by keeping our equipment in good, working condition.
- Retire debts and build equity in the co-op.

CAPITAL CREDIT ALLOCATION TYPES

Generation and Transmission:

-These are portions of our margins that come from our power supplier, Basin Electric. They are a cooperative just like us, and we are members or theirs. These are kept track of separate from our capital credits.

CO-OP: Cooperative:

-These are WREA's allocated margins of the cooperative.



POWER SUPPLY

West River Electric Association is part of one of the nation's largest, most sophisticated power supply networks. We provide electric service at cost-based rates to over 20,000 meters. We can meet your electrical needs from small residential to large commercial, institutional or industrial.

Your electricity comes from clean coal-fired power plants in North Dakota and Wyoming, hydroelectric dams on the Missouri River and a peaking plant in Vermillion, South Dakota. Wind turbines, solar, natural gas fired turbines, nuclear and waste heat recovery units are also part of the mixture.



Basin Electric Power Cooperative

Basin Electric, a member-owned regional cooperative headquartered in Bismarck, North Dakota, is where West River Electric gets most of our electricity. Basin's coal-fired power plants rank among the lowest cost producers of electricity in the nation.

Visit www.bepc.com to learn more.



Hydro-Electric Plants

Six Missouri River dams, operated by the federal government's Western Area Power Administration (WAPA), provide renewable power to West River Electric and other utilities in the central and western states.

Visit www.wapa.gov to learn more.



Green Energy

Basin Electric is a recognized leader of wind energy development in the upper midwest. They own Prairie Winds to develop wind projects in the Dakota's, and through joint projects and purchased power agreements, wind energy has become a great part of Basin Electric's portfolio.





COMMITTED TO YOU

*Values are the foundation of every Touchstone Energy Cooperative's service to its members. As your Touchstone Energy Cooperative, West River Electric Association focuses on these five values- **Safety, Accountability, Integrity, Innovation and Commitment to Community.***

SAFETY

Safety is at the forefront of anything West River Electric Association is involved in. We invest in ensuring our employees and members go home every night and the public is made aware of how to keep themselves safe.

ACCOUNTABILITY

Since our members own the cooperative, together, you chart the course for the business. You have a voice in running the cooperative; we're small enough to listen and close enough to notice the needs of a single member. Our employees are committed to meeting high standards of member satisfaction.

INTEGRITY

The West River Electric Association business model puts you first. We're a not-for-profit cooperative delivering energy to you at affordable rates.

INNOVATION

West River Electric Association offers new solutions and state-of-the-art technology to meet your needs.

COMMITMENT TO COMMUNITY

We put time, money and expertise to work supporting the local economy and strengthening community relationships. We invest in community and economic development projects; we educate students about electrical safety and the environment; and our employees donate time and many man hours volunteering in various organizations within the communities we serve.

STAY CONNECTED

Wall Office

1200 W Fourth Ave

PO Box 412

Wall, SD 57790

Phone: 605-279-2135

Fax: 605-279-2630



Wall, SD Office

Rapid City Office

3250 E Hwy 44

Rapid City, SD 57703

Phone: 605-393-1500

Fax: 605-393-0275



Rapid City, SD Office

Enning Outpost

17518 Hwy 34

Enning, SD 57737

Phone: 605-791-6639

Fax: 605-985-5366



Enning, SD Outpost

Office Hours

Monday-Friday

7am-5pm



info@westriver.coop



www.westriver.coop



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WEST RIVER ELECTRIC ASSOCIATION, INC.

Statement of Non-Discrimination

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail:

U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410;

(2) fax:

(202) 690-7442; or

(3) email:

Program.Intake@usda.gov

At West River Electric Association, the individual responsible for non-discrimination compliance is Liliya Stone, 605-279-2135 or hr@westriver.coop


WREA is an equal opportunity provider, employer, and lender.

CO-OP COUNTRY:

*The connection that makes
communities stronger.*



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Association, Inc.**

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"Powering You For A Brighter Future"