



YOUR SHARE OF THE MARGINS

Capital credits represent your ownership in Jackson Electric Cooperative and are one of the most unique and rewarding benefits you enjoy as a member.

Unlike investor-owned utilities that maximize profits to pay dividends to shareholders, not-for-profit electric cooperatives provide members with "at cost" electric service. At the end of each year, after all operational expenses have been covered, a portion of any excess funds are returned back to the members in the form of capital credits.

This check represents your portion of the \$400,000 capital credit retirement authorized by the Jackson Electric Cooperative Board of Directors for 2016.

The amount you receive is based on your length of membership with the cooperative and the amount of electricity you purchased during the period.

ABOUT JACKSON ELECTRIC COOPERATIVE

Jackson Electric Cooperative is a not-for-profit rural electric cooperative established in 1937. Today, the cooperative serves more than 6,200 members mainly in Jackson County. Service also extends into La Crosse, Trempealeau, Clark, Eau Claire, and Monroe counties.

Jackson Electric Cooperative is governed by a member-elected board of directors from nine director districts. They are responsible for setting guidelines, overseeing the financials, and planning the future direction for the cooperative.

The cooperative is owned by the members it serves. It is important for members to actively participate in the operation of the cooperative. Members can be involved by voting for your director at district meetings and attending the annual meeting in March.

If you have questions about your capital credit allocation or retirement, please contact our office.



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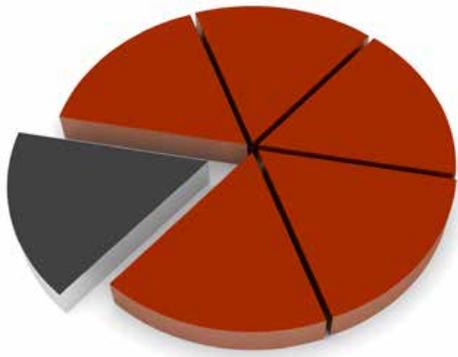
IN A CO-OP, EVERY MEMBER GETS A PIECE OF THE PIE

HERE'S YOUR SLICE OF THE \$400,000 CAPITAL CREDIT RETIREMENT FOR 2016

You are receiving this capital credit retirement because you're more than just a customer, you're an owner of the cooperative. Learn more about capital credits inside!



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THE DIFFERENCE

Allocation vs. Retirement

An **allocation** is made annually for each member, based upon the amount of electricity you purchased the previous year. An allocation is your share of the amount of net margins Jackson Electric Cooperative sets aside into a separate account to be used as operating capital for reliability improvements and maintenance over a period of years. Typically, you receive a Notice of Allocation in September.

A **retirement** is the amount you receive in the form of a capital credit check. It is a percentage of your total capital credit balance. The amount retired is decided annually by the board of directors based on the financial needs of the cooperative.

IMPORTANT REMINDERS

If you move...

If you move from Jackson Electric Cooperative's service lines, please be sure to contact our office with your new address so we can continue to send to you any capital credit retirements you are eligible to receive in the future.

In the event of death...

When a member passes away, the capital credit account is available for estate retirement. The representative of the estate should contact our office.

HOW CAPITAL CREDITS WORK

Cooperative members share in the ownership, construction, maintenance, and prosperity of Jackson Electric Cooperative. When financial conditions allow, every member gets a piece of the pie. Here is how your membership pays you back:

