

YOUR GUIDE TO A BRIGHTER FUTURE



MISSION STATEMENT

Coast Electric Power Association is a not-for-profit, member-owned electric cooperative that exists to provide our member-owners superior service and dependable electricity at the lowest possible price, and to improve the economy and quality of life in our community.

YOUR GUIDE TO DEPENDABLE ELECTRIC POWER

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POWER | PERFORMANCE | PEOPLE

Coast Electric Power Association members enjoy the convenience and comfort of electricity. Today, the power we provide does more than light a room... We help you reach out across the world to chat with a friend... We serve you 24 hours each and every day... and we are your neighbors.



Making A Difference in Your Life!

THE SEVEN COOPERATIVE PRINCIPLES

1ST PRINCIPLE: VOLUNTARY AND OPEN MEMBERSHIP

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

2ND PRINCIPLE: DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members who actively participate in setting policies and making decisions. Men and women serving as elected representatives are accountable to the general membership. In primary cooperatives, members have equal voting rights - one member, one vote.

3RD PRINCIPLE: MEMBERS' ECONOMIC PARTICIPATION

Members contribute to, and democratically control the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. 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; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4TH PRINCIPLE: 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.

5TH PRINCIPLE: EDUCATION, TRAINING AND INFORMATION

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

6TH PRINCIPLE: COOPERATION AMONG COOPERATIVES

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

7TH PRINCIPLE: CONCERN FOR COMMUNITY

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

DEAR MEMBER

We're proud to welcome you to Coast Electric Power Association. When you signed up for electric service with us, you became a member of one of the fastest growing electric cooperatives in the state and nation. Our cooperative's history dates back to 1937 when we began with 50 members on 25 miles of line. Today, Coast Electric serves more than 77,000 members on approximately 6,700 miles of line.

Our company operates as a not-for-profit, member-owned cooperative business. This makes us unique from other electric utilities. We take pride in serving our members and strive to make your dealings with us pleasant and convenient. Our goal is to be your electric provider of choice. This is the cooperative way of doing business and it is our commitment to you.

MANAGEMENT TEAM



Left to Right

ROBERT J. OCCHI

Executive Vice President and CEO

RON BARNES

Marketing and Public Relations Vice President

SCOTT BROWN

Engineering Vice President

PATRICIA GULLETT

Executive Assistant

DAVE HENSLEY

Eastern Division Operations Vice President

JOHN HOLSTON

Financial and Administrative Services
Vice President

GUY JOHNSON

Economic Development Vice President

CLEMENT LADNER

Safety and Compliance Vice President

LOUIS LEE

Pearl River County Operations Vice President

BRUCE MARIE

Purchasing/Procurement Vice President

STEVE PITZER

Western Division Operations and
Special Projects Vice President

MARILYN SEFTON

Human Resources Vice President

BOARD of DIRECTORS

Democratic and local control are the hallmarks of cooperatives. Representing specific districts as determined by the association bylaws, members of the board of directors are local residents and members of Coast Electric Power Association.



Left to Right
HANCOCK COUNTY
GIL ARCENEAUX
JAMES BALDREE
JAMES GINN



HARRISON COUNTY
GORDON LEE
CHARLES LOPEZ
GORDON REDD



PEARL RIVER COUNTY
RICHARD DOSSETT
FRANK MCCLINTON
DOUGLAS MOONEY



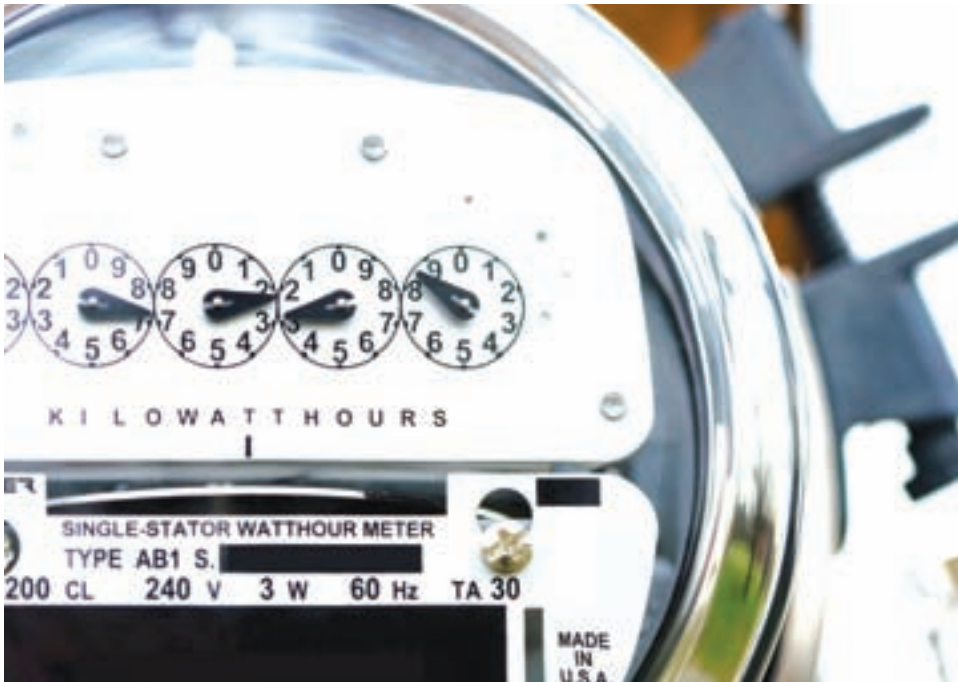


MEMBER SERVICES

At Coast Electric, it's important for us to respond to our members' needs by offering a variety of programs and services. Listed below are only a few of the many services that we offer our members at no charge. For a full listing of services, visit our Web site at www.coastepa.com

- **COMFORT ADVANTAGE** – a recognized standard for energy efficient construction and quality products for the home. (Find more information on page 16 of this guide)
- **TODAY IN MISSISSIPPI** – a monthly newspaper filled with information about new services, policies and programs, plus a variety of human interest stories and features. Delivered directly to your home monthly.
- **RESOURCES and PROGRAMS** for schools, civic and community organizations.
- **BOOKLETS and BROCHURES** on saving energy, hurricane preparedness, heat pumps and more.

WE ENCOURAGE YOU TO TAKE ADVANTAGE OF THESE CUSTOM-DESIGNED SERVICES.
THEY ARE AVAILABLE TO COAST ELECTRIC MEMBERS AT NO COST,
SO GIVE US A CALL TODAY AT 877-7MY-CEPA



METER READING & BILLING

- All billing is processed through a program called route or district billing. Coast Electric's service territory is divided into specific geographic districts. Your particular meter reading date and bill due date has been established based on the district in which you live. This method enables us to issue your bill within two to three days after the meter is read.
- All charges are considered due and payable upon billing. All accounts not paid by the bill DUE DATE are subject to late fees and/or disconnection.
- Bills may be paid at any Coast Electric office or at **www.coastepa.com**. Most offices are equipped with night deposit boxes. We ask you to please use a check or money order when paying your bill. We cannot be responsible for cash sent through the mail. Additionally, we have added payment drop boxes in the following locations for your convenience: Diamondhead Rouse's Super Market, Country Corner Grocery in Long Beach and the Bernard A. Mutter III Operations Center in Kiln.
- Also, please write your member number in the memo section of your check. This simple step greatly speeds processing and helps us serve you better.
- A variety of payment programs designed to suit your individual needs are offered on page 14.

FOR YOUR SAFETY

We strive to provide service under the safest conditions possible. As our member, you can help us with these efforts by following these important safety guidelines:

- Please immediately report to us any unsafe conditions or possible safety hazards.
- Contact us if you see any downed or dangling power lines, leaning poles, or trees, limbs or any other object which is entangled in the lines.
- If any object such as a CB, TV antenna or a satellite dish falls or is in danger of coming into contact with electric lines, call our service department immediately.
- Use caution with metal ladders, long metal poles, boat masts or other similar objects. These items become lethal when they come in contact with power lines and other pieces of electrical equipment.
- Do not place basketball goals, signs, bird houses, antenna systems, construction equipment or other items near our poles, lines and facilities. These obstructions hinder reliable electric service and are a hazard to our employees, yourself and the general public.



QUESTIONS ABOUT ELECTRICAL SAFETY
CAN BE MADE TO COMPLIANCE OFFICER CLEMENT LADNER
AT 228-363-7231 OR TOLL FREE 877-769-2372.

HOW to REPORT SERVICE PROBLEMS



During regular office hours, we ask you to call your local Coast Electric office using the phone numbers listed on the next page. To contact us after normal office hours, on weekends or holidays, please use our toll free numbers.

■ 877-7MY-CEPA

THESE NUMBERS ARE YOUR CONNECTION FOR REPORTING TROUBLE AFTER REGULAR WORKING HOURS.

When a major outage occurs and large numbers of members are without electricity, our dispatchers may be unable to personally answer all the incoming calls. In this situation, our automatic call handling system will be activated. You will be prompted through the reporting process by an electronic voice. The system automatically matches your telephone number with your electric service address and trouble orders are printed.

AUTOMATED CALL HANDLING SYSTEM IMPROVES OUR RESPONSE

The automated answering system is capable of handling more calls more quickly. More than 600 calls per hour can be answered with this computerized system.

When you call us, you will be prompted through the system. The system will attempt to verify your phone number and service address. You may choose to leave a message by remaining on the line.



IN CASE of POWER OUTAGE

Coast Electric has one of the best reliability records in the state and nation. Most power outages occur unexpectedly due to uncontrollable factors such as lightning, high winds and heavy rains.

BEFORE CONTACTING US TO REPORT A POWER OUTAGE, PLEASE CHECK THE FOLLOWING:

- Check to see if your neighbor has power.
- Turn off all major electrical appliances that were on, especially home computers, televisions, DVD players and your central heating/cooling unit.
- Check for blown fuses or tripped breakers in your switchbox panel.
- If fuses and breakers are okay, please call your local Coast Electric office.

BAY ST. LOUIS	228-363-7000
BILOXI	228-388-3109
GULFPORT	228-832-1761
KILN	228-363-7000
PICAYUNE	601-798-5013
POPLARVILLE	601-795-2361

After regular business hours, nights, weekends and holidays please call **877-7MY-CEPA.**

FEES & CHARGES

Coast Electric Power Association has established its member fees and charges based on the reasonable and customary standard for our industry and local area. Fees are subject to change at the discretion of the Board of Directors of Coast Electric Power Association in accordance with the service rules and regulations.

- **MEMBERSHIP FEE** – Because we operate as a cooperative business, each member becomes a member-owner by paying this fee when they request service. Fees are subject to change at the discretion of the Board of Directors of Coast Electric Power Association in accordance with the service rules and regulations.
- **MEMBER DEPOSIT** – A refundable deposit will be required on each account with Coast Electric, unless member's credit history warrants waiver of the deposit. For additional information on specific deposit amounts, please visit www.coastepa.com.
- **SERVICE CHARGE** – A non-refundable service charge is required on all new service connections or transfers of service. A service charge is also required when service is moved from one location to another, or for service calls* when the cause of a service problem or outage is not related to Coast Electric equipment and the service call is conducted during regular hours, 8 a.m. until 4 p.m. Monday through Friday. When a service call is made after regular office hours, Monday through Friday, on weekends and holidays, additional charges will apply. (*For example, when the outage is caused by a blown fuse.)

- **POWER DIVERSION FEE** – When there is evidence that a member has altered their electric service connection in a way that prohibits proper recording of electric usage, an investigation fee may be charged to the account in addition to an estimated amount for un-metered electricity.
- **METER TEST FEE** – If a member requests the association to test the calibration of their meter and the meter is found to be registering properly, a meter test fee will be assessed. If the calibration is found to be incorrect, the member will not be assessed this fee and the account will be adjusted for any inaccurate readings.
- **COLLECTION FEE** – Required when Coast Electric personnel visit the service location to collect a past due bill.
- **RECONNECTION CHARGE** – Required when service is disconnected for non-payment and reconnection made during regular hours, 8 a.m. to 4 p.m., Monday through Friday. When reconnection is performed after regular working hours, on weekends and holidays additional charges will apply.
- **TROUBLE-CALL** – Charged when service personnel are dispatched to the service location during regular hours, 8 a.m. to 4 p.m., Monday through Friday, to investigate service or outage problems which are not related to Coast Electric’s equipment or facilities. When service is conducted after regular working hours, on weekends and holidays, additional charges will apply.
- **REINSPECTION FEE** – Charged when a second visit is made to the service location to connect service.
- **RETURNED CHECK FEE** – Charged to member accounts when a check is returned to Coast Electric because it was not honored by the bank from which it was drawn. On the third occurrence of a returned check, the account will be considered a credit risk to the association. This will require that the member pay their bills in cash or credit card for a 12-month period to re-establish satisfactory credit.
- **LATE PAYMENT FEE** – Accounts not paid by the delinquent date are subject to fees for the additional processing.
- **OUTDOOR LIGHTING** - For your safety and convenience, we can install pole lighting at your home or business. It costs just pennies a day to have bright, dependable light for a walkway, driveway or yard. Installation and monthly fees can be found on our website at www.coastepa.com or by contacting any Coast Electric office.



QUESTIONS & ANSWERS

Coast Electric operates as an electric cooperative. When you requested your service, you became a member of the association. Here are some important facts, information and answers to questions you may have regarding your membership.

- **Q. WHY DO I HAVE TO BECOME A MEMBER TO HAVE ELECTRICITY?**
A. Because Coast Electric is chartered and incorporated under Mississippi law as a not-for-profit cooperative; the charter requires that each person receiving electric service from the association be a member.

- **Q. DOES MY MEMBERSHIP GIVE ME SPECIAL RIGHTS AND PRIVILEGES?**
A. Yes. Coast Electric is owned by the members it serves. This means you and all other members are owners of the cooperative. You have voting privileges and use them to elect members to represent you on the board of directors. In addition, you receive capital credits which are your ownership equity in the association.

- **Q. HOW ARE MY CAPITAL CREDITS EARNED AND RETURNED?**
A. Each member earns capital credits when yearly revenues exceed operating costs. The amount you earn is based on the amount of electricity you have used. When financial conditions permit, a portion of a member's capital credits are returned. Through 2009, more than \$25 million has been paid to current and former members.

- **Q. ARE MY MEMBERSHIP AND DEPOSITS REFUNDABLE?**
A. Yes. When you discontinue your service, the membership fee and deposit are credited to the final bill or refunded if all charges are paid.

- **Q. DOES THE COOPERATIVE OPERATE UNDER CERTAIN GUIDELINES OR RULES?**
A. Yes. Coast Electric was incorporated under Mississippi State Law. The organization works under the restrictions of its governing bylaws and service rules and regulations. **Copies of existing bylaws can be obtained from any office or at www.coastepa.com.**



THE COOPERATIVE DIFFERENCE

Coast Electric is governed by a nine-member board of directors. These individuals are the company's members, just like you. Three directors are elected each year by members at the annual membership meeting held in the fall. Each director represents a specific district as described in the association's bylaws and serve three-year terms.

The board meets monthly to develop policies; establish and review budgets; organize long-range planning and chiefly govern the cooperative. They place the responsibility of day-to-day operations under the CEO and his staff.

As a Coast Electric member, you have several unique benefits not available to other utility customers. Four distinct advantages are:

- You receive service at cost because we operate on a not-for-profit basis.
- You have local control because the board of directors are from within the company's service area.
- You have the right to participate through voting memberships because you are a member-owner of the business.
- You earn capital credits because in a cooperative, net margins are shared among all the members.

PAYMENT PLANS

TO MEET YOUR INDIVIDUAL NEEDS



■ ELECTRONIC FUNDS TRANSFER PAYMENT PLAN

When it is time to pay your electric bill, you can waste time writing a check and searching for a stamp or you can relax, knowing your bill is automatically being paid from your checking account. Sounds great? It is! The electronic funds transfer payment plan is the most convenient way to pay your electric bill; and it gives you the security of knowing your electric bill will be paid on time – without the hassle of mailing a check!

■ LEVELIZED PAYMENT

This program allows you to pay approximately the same amount on your electric bill each month. Monthly charges are based on the actual 12-month use for your home. By averaging your bills throughout the year, your monthly bill will remain about the same year round.

■ ELECTRIC CHARGE (Credit Card Payments)

When unexpected expenses hit your budget, you can use your Visa, Mastercard or Discover to pay your Coast Electric power bill.

■ ONLINE BILL PAYMENT

Pay your bill and access account information by logging on to www.coastepa.com.

■ RECURRING CREDIT CARD PAYMENT

Have your payment charged automatically to your credit card each month. Sign up at www.coastepa.com.

■ TIME-OF-USE RATE

By reducing your electric use during peak times, you have the opportunity to decrease your annual energy costs – without reducing the overall amount of electricity you use. Sign up at any Coast Electric office or visit www.coastepa.com for an on-line application.

Coast Electric

SUPPLIES YOU WITH MORE THAN
DEPENDABLE ELECTRIC POWER.

WE BRING YOU THE COMFORT ADVANTAGE!

If you are interested in more information about
these programs contact any Coast Electric office,
call toll free 1-877-769-2372 or visit www.coastepa.com.



COMFORT ADVANTAGE PROGRAMS



- **NEW HOME PROGRAM** When planning to build your new home, it's smart to consider energy efficiency. Heating and cooling represents 42%-50% of your total electric use. This program will give you the proper insulation and other weatherization techniques you need to ensure your home is energy efficient and has the Comfort Advantage.
- **EXISTING HOME PROGRAM** If your existing air conditioning/heating system is not the proper size or is less than a 10 SEER (Seasonal Energy Efficiency Rating), replacing it with an energy efficient heat pump system can pay big dividends. Contact your local residential energy management representative to learn how you can receive an incentive for upgrading to a heat pump system.
- **ENERGY EFFICEINCY FINANCE PROGRAM** Replace that inefficient air conditioning/heating system, upgrade your insulation or add a back-up generator to your existing home. Coast Electric offers low interest home improvement loans for existing residential homes. Contact your local residential energy management representative for more details. **Financing not available for mobile homes or rental property.*
- **SURGE HELP PROGRAM** Lightning strikes are among the top home owner's insurance claims in South Mississippi. The Surge HELP warranty offers you repair/ replacement protection for all the electronics and appliances on your property. With Surge HELP there is no equipment to install or maintain. With warranty coverage from \$1000 per year for only \$4.95 per month to \$5000 per year for as little as \$12.95 per month you can have peace of mind that comes with Surge HELP.
- **PERSONAL POWER SYSTEMS** Now you can own the back-up power system that is suited for your needs. Coast Electric, in partnership with Bay Motor Winding Inc., offers you top quality whole house generators. Bay Motor Winding is an Electrical Apparatus Service Association (EASA), certified member and also an Electrical Generating Systems Association (EGSA), member. Ask your local residential energy management representative for more information and financing options through Coast Electric.

Visit www.coastepa.com for Complete Details
on Comfort Advantage Programs

For more information about
Comfort Advantage contact the
residential energy management
representative in your area



MARK WALLACE
Director of Residential
Energy Management

18020 Highway 603
Kiln, MS 39556
228-363-7305
228-363-7805 Fax

HANCOCK COUNTY
CLAY SWEET

1005 Highway 90
Bay St. Louis, MS 39521
228-363-7261
228-466-5849 Fax



HARRISON COUNTY
PHILLIPPE MICHEL

14082 Highway 49
Gulfport, MS 39505
228-539-5720
228-831-1025 Fax



PEARL RIVER COUNTY
SCOTT WHITE

6375 Highway 11 North
Picayune, MS 39466
601-798-3480
601-798-3161 Fax



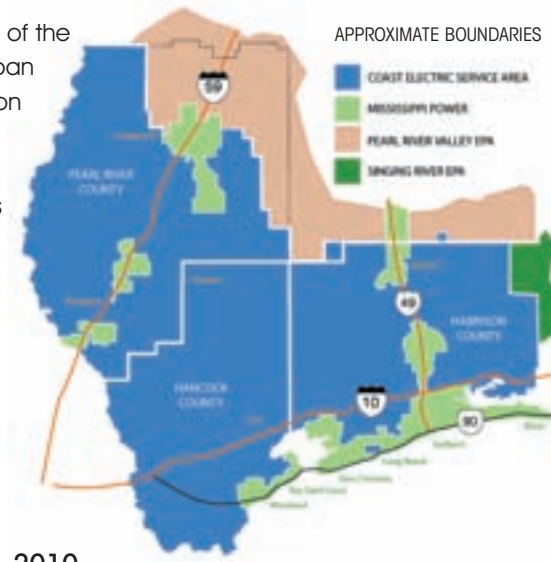
Coast Electric Power Association operates under the guidelines of the association’s bylaws. Complete copies can be obtained from any company office or on the Web at www.coastepa.com.

OUTLINED IN THE SPECIFIC INDEX ARE THE BYLAWS PERTAINING TO

ARTICLE I	Members
ARTICLE II	Membership suspension and termination
ARTICLE III	Meetings of members
ARTICLE IV	Directors
ARTICLE V	Meetings of directors
ARTICLE VI	Officers
ARTICLE VII	Contracts, checks and deposits
ARTICLE VIII	Non-profit operation
ARTICLE IX	Access to association records
ARTICLE X	Sale or lease of assets of the association
ARTICLE XI	Miscellaneous

Coast Electric serves 90% of the land mass in rural and urban areas of Hancock, Harrison and Pearl River counties.

The tri-county area covers the most southern portion of Mississippi bordering the Gulf of Mexico.



COMPANY HIGHLIGHTS 2010

Active meters in place _____	77,685
Members per mile of line _____	11.52
Miles of line _____	6,709
Average monthly KWH usage per residential member _____	1,265

■ INTERRUPTION AND LIABILITY

The association will endeavor to furnish continuous service but does not guarantee uninterrupted service and is not liable for any damage which the member may sustain by reason of the failure or partial failure of the power, failure or reversal of phases, or variation in service characteristics whether caused by accident, repairs, storms or incurred by the use of any service wiring connection, instruments, service or appliances installed by or for the member; nor is the association liable for damages that may be incurred due to the presence of the association's property on the member's premises.

In the case of three-phase service required by the member, the installation and maintenance of adequate relays with circuit breakers to protect against single-phase conditions and phase reversal are desirable and their installation and maintenance is the responsibility of the member.

■ SERVICE REQUIREMENTS

Complete information on electrical specifications for temporary service, underground service and new construction is printed in the Service Requirement Booklet. For a copy of this booklet, contact your local Coast Electric office or visit www.coastepa.com.

■ HARASSMENT POLICY

We are committed to providing you with top-quality service and member relations. We will not tolerate any type of harassment of our members by our employees or by contractors working for this association on your behalf. If you feel that you have been subjected by a representative of Coast Electric Power Association to any type of harassment that affects you as a member of this association, you should report the activity in writing to Marilyn Sefton, Vice President of Human Resources. An investigation into the allegations will commence immediately. All resulting interviews and statements will be kept confidential and on a need-to-know basis.

■ STATEMENT OF NONDISCRIMINATION

Coast Electric Power Association is the recipient of Federal financial assistance from the Rural Utilities Service, an agency of the U. S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, and the Age Discrimination Act of 1975, as amended. In accordance with Federal law and the U. S. Department of Agriculture's policy, Coast Electric is prohibited from discriminating on the basis of race, color, national origin, sex, religion, age or disability. (Not all prohibited bases apply to all programs).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue SW, Washington, D.C., 20250-9410, or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.



YOUR GUIDE TO A BRIGHTER FUTURE

BERNARD A. MUTTER III, SERVICE CENTER (HEADQUARTERS) ■ 18020 Hwy. 603 ■ Kiln, MS 39556 ■ 228-363-7000

BAY ST. LOUIS OFFICE ■ P.O. Box 2430 ■ Bay St. Louis, MS 39520 ■ 228-363-7000 ■ 877-7MY-CEPA

HARRISON COUNTY DISTRICT OFFICE ■ 14082 Hwy. 49 N. ■ P.O. Box 3302 ■ Gulfport, MS 39505-3302 ■ 228-832-1761

BILOXI BRANCH OFFICE ■ 920 Cedar Lake Road, ■ Suite S Biloxi, MS 39532 ■ 228-388-3109

PEARL RIVER COUNTY DISTRICT OFFICE ■ 6375 Hwy. 11 N. Picayune, MS 39466 ■ 601-798-5013

POPLARVILLE BRANCH OFFICE ■ 4679 Hwy. 53 P.O. Box 551 ■ Poplarville, MS 39470 ■ 601-795-2361



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