February 2017

A monthly publication of North Arkansas Electric Cooperative

Loans fund home improvements

North Arkansas Electric Cooperative has an Energy Efficiency Conservation Loan Program that allows you to borrow money from the cooperative at low interest to improve the energy efficiency of your home.

All loans require an application process, which does include a credit check.

Currently, the interest rate for these fixed-rate loans is 3 percent; however, this rate is subject to change.

Below are types of loans available:

- Air Source Heap Pumps —
 All air source heat pump loans require a SEER rating of at least 14 and an HSPF of 8.2 with an amortization schedule for eight years. Board approval is required for loans exceeding \$20,000, and electric backup is required.
- Geothermal Heat Pumps All geothermal heat pump loans will have an amortization schedule for 12 years. Board approval is required for loans exceeding \$20,000, and electric backup is required.
- Weatherization Weatherization loans can apply toward Energy Star windows, Energy Star doors, insulation (ceiling, floor or wall) with minimum requirements meeting the Arkansas Energy Code and electric water heaters with efficiency of 91 percent or greater. The amortization schedule is five years with a required minimum loan of \$500.

Energy Efficient Lighting —
 Energy efficient lighting loans
 will cover LED installations with
 an amortization schedule for
 five years. The minimum loan
 amount is set at \$500 with no
 maximum amount set at this
 time

You can have more than one loan and can combine weatherization measures with a heat pump loan.

The EECL application may be picked up at NAEC offices and is available at www.naeci.com/credit-application.

For more information, please call NAEC at 870-895-3221.



An Energy Efficiency Conservation Loan can pay for weatherization measures, including insulation in walls.

Youth Tour applications available

North Arkansas Electric Cooperative will send four high school juniors to the nation's capital on the Electric Cooperative Youth Tour this summer.

The all-expense-paid trip will be held June 9-15 and will include tours of major sites in and around Washington, D.C., including the U.S. Capitol; the museums of the Smithsonian Institution; the Newseum; and Jefferson, Lincoln, Martin Luther King Jr., Vietnam, Korean and World War II memorials.

The Youth Tour is sponsored by the Electric Cooperatives of Arkansas and will include teenagers from each co-op in the state. The group will travel to Washington and return to Little Rock by air.

Once in Washington, the students will join approximately 1,700 others from across the country. They will learn about our government and electric cooperatives while improving their leadership skills.

Applicants must be high school juniors, and their parents or guardians must be NAEC members.

Visit www.naeci.com/youth-tour for an application. NAEC must receive applications by March 15.

Please contact Tori Moss at 870-895-6210 or tmoss@naeci.com with any questions.

Scholarship applications due to NAEC by April 14

North Arkansas Electric Cooperative's member-funded Operation Round Up® program awards thousands of dollars in scholarships to local graduating seniors each year.

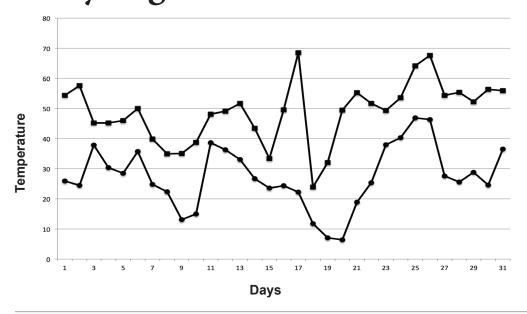
An application for the 2017 scholarship program is available to download as a PDF at www.naeci.com/operation-round-up-scholarship. Applicants must return the typed application to NAEC by April 14. They must include their high school transcript and three letters of recommendation.

To be eligible for the scholarship program, high school seniors must graduate at the end of the 2017 school year, and their parents or guardians must be NAEC members. Applicants also must have a high school grade point average of 3.0 or higher on a 4.0 scale through the first semester of their senior year. The scholarship must be used to attend any accredited institute of higher learning on a full-time basis. For more information, please contact Tori Moss at 870-895-6210 or tmoss@naeci.com.





Daily Highs & Lows — December 2016



Average Daily High:

48.8 compared to 58.2 in 2015

Average Daily Low:

27.3 compared to 33.7 in 2015

Total Rainfall Amount:

1.22" compared to 7.72" in 2015

Warmest Day:

Dec. 17, 68.5 degrees at 11:30 a.m.

Coolest Day:

Dec. 20, 6.4 degrees at 5:30 a.m.

Look for label to save energy

Purchasing Energy Star-certified appliances and electronics is a great way to save energy in your home. To choose the right products, consider your energy-saving goals and how you use energy in your home.

Do you wash multiple loads of laundry each week? Investing in an Energy Star-certified washer could save you around \$45 on your utility bill each year. Some of the top-rated large washers come from LG and Samsung. To learn more, search for "Most Efficient 2016" at www.energystar.gov.



Home computers can use a large amount of energy. If all computers in the U.S. were Energy Star-certified, we would save more than \$1 billion in energy costs per year. If you can't buy a new Energy Star-certified computer, consider updating your computer's power management setting.

The larger the TVs get, the more energy they use. Energy Starcertified TVs are, on average, 25 percent more efficient than conventional models. LG, Samsung and Vizio top the list in 2016.

Efficiency Tip of the Month



A crackling fire in the hearth warms the house, but don't let it heat up your electric bill.

Caulk around the fireplace hearth, and keep the damper closed when a fire is not burning.

Also keep safety in mind when using a fireplace. The chimney should be cleaned regularly to avoid chimney fires.

— U.S. Department of Energy

Feedback Request

North Arkansas Electric Cooperative abides by seven cooperative principles. The first principle of voluntary and open membership describes how 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.

As a member-owned co-op, NAEC wants your input.

If you have questions, comments or concerns regarding the operation of NAEC, please send them to Messenger; P.O. Box 1000; Salem, AR 72576 or e-mail info@naeci.com.

Names will be withheld upon request, but all letters should be signed. Letters will be considered for publication in *The Messenger* or *Arkansas Living*.

Right-of-Way Locations

West Tree Trim Crews: Lakeview area