



Capital Credits:

Your *Ownership* in Henry County REMC



What are Capital Credits?

When you receive electricity from Henry County REMC, you're more than a customer - you're a **member-owner**.

- **Capital Credits** represent your share of the co-op's ownership, also called member equity.
- Each year, if revenue exceeds expenses, we have a **margin**.
- Margins are allocated to members based on electricity usage.
- Over time, as finances allow, these allocations are **retired** (paid back) to you.

How Do You Receive Them?

- Active members >>> Retired Capital Credits appear as a bill credit. *Certain business accounts may receive a check.*
- Inactive members with a valid mailing address who are owed more than \$30 >>> Receive a check.
- Inactive members who are owed less than \$30 in total capital credits >>> May request a check.
- Invalid address less than \$30 >>> Held until claimed.

Special Situations - *Discounted at about 6% (on a sliding scale) for any CC less than 30 years old*

- Estates - Capital Credits are available to surviving heirs upon a member's death, but must be requested by the heir. The account must be inactive, and required documentation must be provided.
- Under \$100 - Any inactive member owed less than \$100 total in capital credits.
- Dissolved Businesses - May receive Capital Credits after verification.
- Bad Debt - Capital Credits may be applied to outstanding balance of a former member.

Unclaimed Capital Credits

If we can't reach you:

- We publish a legal notice in the *Courier Times*.
- Names are published on our website for 60 days.
- After 60 days, unclaimed funds become a **gift to the co-op**.

Why It Matters

Capital Credits are one way your cooperative is **different** from an investor-owned utility:

- We return profits to you, our **members**.
- They reflect your stake in a **locally owned, not-for-profit** utility.
- They help keep your co-op financially **strong**.

Remember

Your share of the co-op's success grows with your electricity use and is returned over time. If you have any questions about Capital Credits or any other cooperative topic, please give us a call at 1-800-248-8413. We are here to help!



Scan the QR Code or visit www.hcremc.com/member-services/capital-credits to learn more.