

Michigan

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MANAGER'S MESSAGE

Unclaimed Capital Credits

If I gave you a check for \$5, \$25, or \$50, what would you do? I believe you would cash it and put the money to good use, especially if it was your money in the first place.

Essentially, Cherryland Electric Cooperative (CEC) has been doing this for years in the form of periodic capital credit "retirements."

Now, as we enter our 75th anniversary year, more and more individuals have moved on. But, CEC still has a responsibility to try tracking past patrons and return their money to them.

These people, who no longer have an active electric account, are sent a check because the cooperative has no other avenue. Increasingly, these checks are not being cashed or returned with an undeliverable address. So, what happens then?

Section 3139 of the Michigan Non-profit Corporation Act states that "any refunds of patronage capital, deposits and fees of members not claimed within five years after reasonable notice has been given to the member's last known address shall remain the property of the corporation. If any such refund is not claimed by the member within the 5-year period, the member shall have no claim to the refund. MCL 450.3139(6)."

When originally written, Cherryland's bylaws did not specifically address the situation wherein someone would be given money and the funds went unclaimed. So, these unclaimed funds have been put in a permanent equity account. This benefits all co-op members by improving the cooperative's overall financial condition. Thus, there has been no adverse impact to simply following state law.

Today, however, in the spirit of fiscal responsibility, your cooperative's board is seeking to change the bylaws (see specific language at the end of this article and in the cover wrap of this magazine) to grant them authority to possibly do more with these unclaimed funds if they deem it necessary or more beneficial to members.

The bylaws change does not guarantee that something will always be done with the unclaimed funds. As the cooperative has grown, the financial condition has

continued to improve to a point where there may be opportunities to re-insert the unclaimed money into the community for activities such as youth scholarships, energy conservation measures, or similar activities that your board of directors deems beneficial to all members.

Capital credits are retired with the intent of benefiting co-op members. While leaving unclaimed funds on the bal-

ance sheet does benefit every member, the proposed bylaws change will allow the board to consider options that may have a greater benefit to both members and the local economy. Options and opportunities simply do not exist under our current bylaws language.

How much money are we talking about? On average, 10 percent of every capital credit retirement has gone unclaimed in recent years. Therefore, when \$1 million is given back to co-op members, typically \$100,000 remains unclaimed after five years.

This bylaws change would simply be another "tool in the toolbox" for your board to use to benefit members and better manage the fiscal responsibilities of your cooperative.



Tony Anderson
General Manager

Amendment to Article VIII, Section 5: Unclaimed Capital Credits

"As allowed by law and after reasonable notice has been given, the Cooperative may retain capital credits retired and paid to a patron or former patron, but not claimed by the patron or former patron within five (5) years of retirement and payment. The Board of Directors, by its resolution and the application of sound cooperative principles, shall have the power to determine the use of the unclaimed capital credits."



Cherryland's Modern Family

Editor's Note: This is the fifth in a series of stories about Cherryland's 75th anniversary. This story looks at the "new," younger Cherryland family.

Heather Durocher appreciates the fact that Cherryland Electric Cooperative is observing its 75th year of business in 2013, but as a young wife and mother, she's too busy to spend much time thinking about it.

Heather and her husband Joe, both graduates of Traverse City Central, were born 40 years after Cherryland began business. So, they are too young to remember the first lights coming on and how electricity changed lives so drastically for people who grew up without it.

But they *are* typical of the "new" Cherryland family. They pay their bill online. They use electricity in a lot of different ways and are trying to learn more about saving energy...and money.

Heather is a journalism instructor at NMC and a freelance writer; Joe owns and operates Bay Area Disposal and their children are all active in school: Emma, 12; Andrew, 10 and Alex, 7.

"We're a fairly busy family—there's just no way around that with three kids and two working parents," Heather says. "Our kids enjoy activities like soccer, track, softball and running local races—but we also value down time and just being together as a family."

In all of those scenarios, Heather adds, they use energy.

"We use lights, showers, curling irons, hairdryers, kitchen appliances, TV and video games," she says. "And in the winter, we've got space heaters in the kids' rooms and we also have humidifiers going in a couple of our larger rooms. Oh, and we have a wireless fence for our two dogs. That draws energy, as well."

Even before kids came along, Heather says she and Joe used a lot of energy. Now, with three kids, they've seen a spike in that usage.

"I think we use energy mostly in the same ways, but now there's more of

us," she says with a smile. "Technology advances also mean we're using more energy. We all have something, whether it's a smart phone or a handheld video game system. We don't have all of the latest and greatest—no iPad or other tablets—we definitely have devices around. We're probably even more aware now of lights being left on in rooms and making sure to turn them off—and we've tried to teach our kids to be aware of this."

But, she's also looking for more ways to save money on energy use. "This is an area we probably could improve upon," she says. "We try to use CFL lightbulbs whenever possible. We'd like to see LED bulb prices come down, then we might use more of those."

Besides trying to save energy, she and Joe have found ways to save time by doing things like paying their electric bill online. "We do like having this option," she says. "It's convenient. It's automatically deducted from our account."

Like many Cherryland members, she's also aware that Cherryland is more than just an energy supplier.

"I know that Cherryland is committed to the community and gives back in numerous ways. That's cool to see, and it's inspiring," she adds. "We like being part of a co-op that was created by the community for the community."

She also says her family was lucky during the monster March storm of 2012 that caused widespread outages throughout northern Michigan.

"I suppose we take having electricity for granted because people our age have always had it in our lives," she says. "We were fortunate during the March storm last year that we didn't lose power. However, good friends of ours did and they have two young kids. So we were thankful to have been able to help them out."

"It's during times like those, when you don't have electricity, you quickly realize just how wonderful it is."



'Powering Up' With People

Understanding the Cooperative Difference



This is the first installment in a series on the cooperative principles.

One in four Americans belongs to a cooperative.

Cooperatives are found in many industries. For instance:

- Over 900 electric co-ops serve 42 million Americans in 47 states.
- According to the National Cooperative Grocers Association, 30 percent of farmers' products are marketed through more than 3,000 farmer-owned cooperatives in America.
- In banking, 10,000 credit unions provide financial services to 84 million members across the nation.

The word is out that the cooperative model works. But what makes cooperatives different?

It's a matter of principles (seven, to be exact).

The cooperative movement traces its roots to a group of weavers in Rochdale, England, in 1844.

As the mechanization of the Industrial Revolution forced more and more skilled workers into poverty, these tradesmen decided to band together to create their own food store, selling items they could not otherwise afford. The group was guided by a set of principles drawn up by one of its members, Charles Howarth.

When introduced into the U.S. by the National Grange in 1874, these "Rochdale Principles" fueled a cooperative explosion.

These seven principles upon which electric co-ops were founded—democratic member

control, members' economic participation, and concern for community, among others—are as meaningful today as they were when Cherryland Electric Cooperative formed 75 years ago.

All of these principles center around one key concept—active member involvement. A cooperative cannot function properly if its membership doesn't take an active role in its governance.

Recently, Cherryland members exercised their voice by attending district "Coffee and Conversation" events. Several dozen members joined us at Cottage Café in Traverse City, The Village Inn in Suttons Bay, and Crystal Mountain in Thompsonville.

The discussions ranged from more reliable transmission between Michigan's upper and lower peninsulas to the cost of maintaining Cherryland's infrastructure.

At all of these events, members enacted the cooperative principles. They took seriously their responsibility to engage with the issues their cooperative faces.

These "Coffee and Conversation" events were just one of many opportunities that members have to get involved with the cooperative. Another one is our upcoming annual meeting.

We are also excited to launch a member advisory committee (MAC) this fall. The MAC will consist of 24 member volunteers who meet five times per year to learn more about the co-op and offer feedback on current and future programs. If you are interested in volunteering for the MAC, email me at rjohnson@cecelec.com.

We are not just a utility provider, we are a cooperative. We share a history that is supported by our core principles. Those same principles guide our present endeavors.

Our strength, and our future, is in your hands. We encourage all of our members to take that responsibility seriously and we will continue to provide avenues to do so.

As an electric cooperative, we do more than keep the lights on. That's the cooperative difference.

Rachel Johnson is the grassroots advocate at Cherryland Electric Cooperative.



Meet Our National Electric Co-op 'Spokesplug'

With the 75th anniversary of Cherryland Electric Cooperative in 2013, the office has been abuzz with logo and event ideas.

As one of the newest people on the member services team, I was initially puzzled by what appeared to be a spatula on an electrical plug wearing oven mitts...the image of Willie Wiredhand®. "What is this thing?" I asked. "I don't get it."

Forever an inquisitor (and determined to overcome my ignorance) I spent my lunch that day at my computer, researching this curious mascot. I initially discovered that he and I share the same birthday, October 30th, so I am already fonder of this guy.

I also discovered that this nice little chap isn't a spatula at all. He is actually made of a light socket, wires and an electrical plug.

The "oven mitts" are really yellow lineman gloves worn to protect workers from electrical charges. Okay, that makes more sense. It's all coming together now.

Designed in 1950 by Andrew McLay, Willie Wiredhand was used as a "spokesplug" for the National Rural Electric Cooperative Association (NRECA). His never-tiring farmhand persona connected with the hard-working rural members of the day.

Early in his career, Willie faced a grueling court battle that helped him earn his reputation as a bit of a scrapper. Privately-owned electric companies accused Willie Wiredhand of infringing on copyrights, not because he looked like their Reddy Kilowatt® mascot, but because he appeared in similar poses (for



Willie Wiredhand has been a "spokesplug" for electric co-ops since 1950. The first 300 kids will receive a free Willie toy at Cherryland Electric's annual meeting.

example, climbing a utility pole or holding a lightbulb).

In the end, Willie Wiredhand and the rural electric cooperatives were victorious. In a political cartoon illustrating this long battle, it was said of the spokesplug, "He's small, but he's wirey!" which became part of his trademark.

Fifty years later, the small-but-wirey description still fits rural electric co-ops. Last November, legislation to amend the state constitution that would have required electric providers to produce 25 percent of their power from renewable sources by 2025 (also known as 25 x 25) threatened to drive utility costs up.

Being a cooperative, the increased cost would have been passed on to the members. Cherryland Electric Co-op worked with other groups and utilities through the coalition for Clean, Affordable Renewable Energy (CARE) to help defeat this ballot proposal.

Instead, Cherryland supports renewable energy in a way that is cost-efficient, and we are on track to meet the existing 10 x 15 (10 percent renewables by 2015) goal. We are currently rolling out a solar project that empowers CEC members to take renewable energy generation into their own hands as a community effort. In this way, members that value renewable energy and are able to financially support it can invest in solar panels without subsidizing the total cost throughout the entire membership. For more information about this program and how it works, see page 18.

What a perfect time for the resurrection of Willie Wiredhand! In the face of current issues, Cherryland Electric Cooperative is a small-but-wirey figure standing up for what we believe is best for our members in order to continue providing safe, reliable and affordable energy.

Look for the Willie Wiredhand table at Cherryland's annual meeting at Wuerfel Park on June 6. The first 300 children will receive a free Willie Wiredhand figure.

STATE OF MICHIGAN BEFORE THE MICHIGAN PUBLIC SERVICE COMMISSION

* * * * *

In the matter of the Commission's own motion, regarding the regulatory reviews, revisions, determinations, and/or approvals necessary for Cherryland Electric Cooperative to fully comply with Public Act 295 of 2008.

Case No. U-16591

NOTICE OF OPPORTUNITY TO COMMENT

On December 6, 2012, in Case No. U-15825 et al, the Michigan Public Service Commission (Commission) ordered Cherryland Electric Cooperative to file a renewable energy plan on or before May 12, 2013, to comply with the "Clean, Renewable and Efficient Energy Act" (2008 PA 295, MCL 460.1001, et seq.) and MPSC order in Case No. U-15800 dated December 4, 2008. On April 15, 2013, Cherryland Electric Cooperative filed its Notice of Intent to File an Application for a Renewable Energy Plan with the Commission.

Any interested person may review the filed Renewable Energy Plan on the MPSC website under Case No. U-16591 at: www.michigan.gov/mpscedockets and at the offices of Cherryland Electric Cooperative, 5930 U.S. 31 South, Grawn, Michigan, or at the office of the Commission's Executive Secretary, 4300 West Saginaw, Lansing, Michigan, between the hours of 8:00 a.m. and 12:00 p.m. and 1:00 p.m. and 5:00 p.m., Monday through Friday.

Written and electronic comments may be filed with the Commission and must be received no later than 5:00 p.m. on June 12, 2013. Written comments should be sent to the: Executive Secretary, Michigan Public Service Commission, P.O. Box 30221, Lansing, Michigan 48909, with a copy mailed to Cherryland Electric Cooperative, 5930 U.S. 31 South, P.O. Box 298, Grawn, Michigan 49637. Electronic comments may be emailed to: mpscedockets@michigan.gov. All comments should reference Case No. U-16591. Comments received in this matter become public information, posted on the Commission's website, and subject to disclosure. Please do not include information you wish to remain private.

The Commission will review the renewable energy plan together with any filed comments and provide a response within 60 days of the filing of the application indicating any revisions that should be made. If the Commission suggests revisions, Cherryland Electric Cooperative will file a revised RPS plan no later than 75 days after the filing of the application. A Commission order will be issued on or before the 90th day following the filing of the application.

Any proposed Renewable Energy Plan Charges may not exceed \$3 per meter per month for residential customers, \$16.58 per meter per month for commercial secondary customers or \$187.50 per meter per month for commercial primary or industrial customers.

CHERRYLAND ELECTRIC COOPERATIVE

*Kim Crockett is a member
service representative at
Cherryland Electric
Cooperative.*



How Cherryland Electric Cooperative's Community Solar Works

SUN Share contract

Solar Up North (SUN) members sign a contract to purchase a SUN share.

Members can purchase multiple shares. Each share represents one full panel in the array.

Panels installed in community solar array

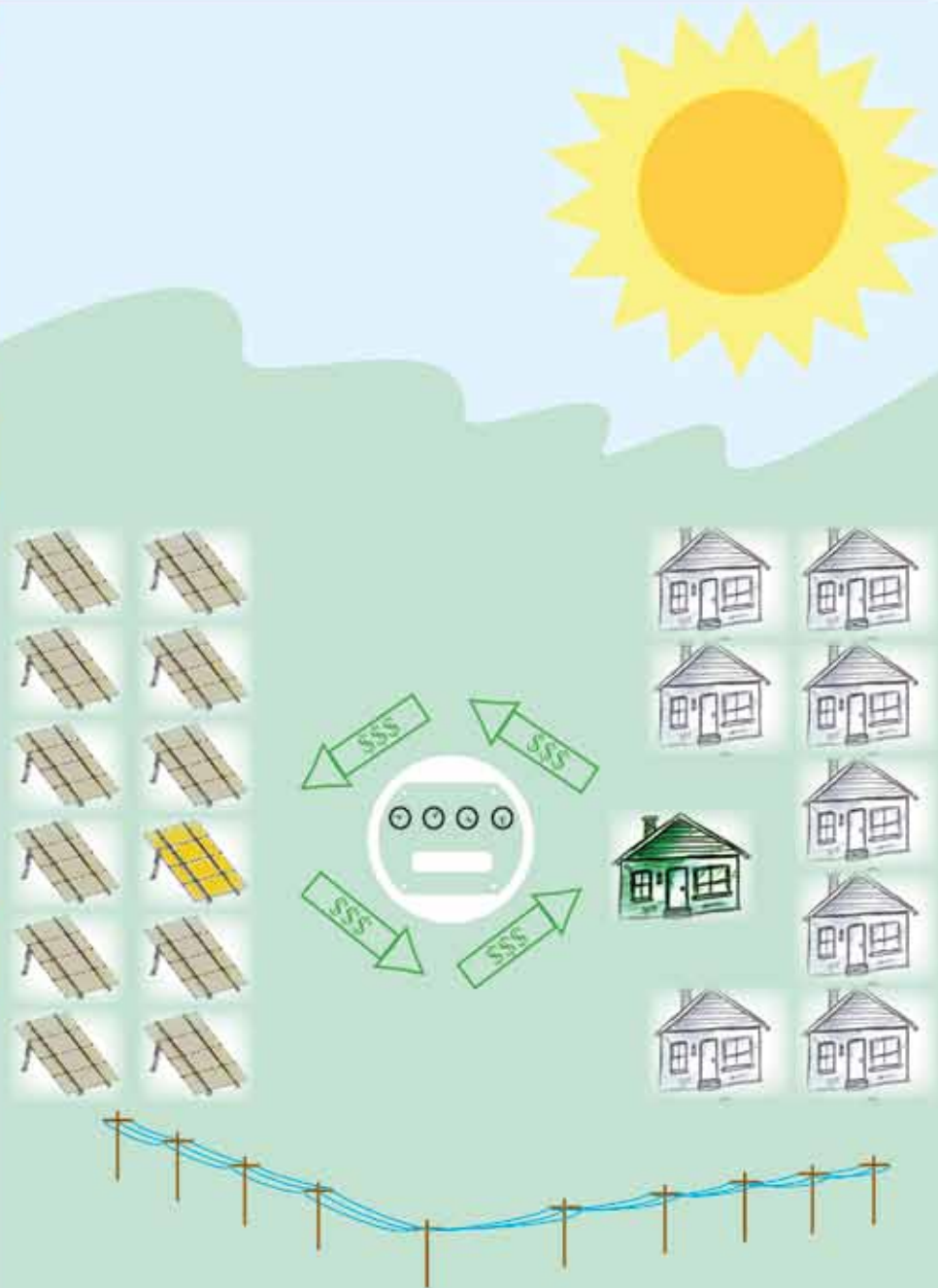
After the member purchases a SUN share, one panel is installed in the array for every share sold. If a member purchases one share, one panel will be installed. If a member purchases 10 shares, 10 panels will be installed.

Solar array produces electricity

Each panel in the array can produce approximately 300 kWh annually. As electricity is produced by the array, it is fed into Cherryland's office and used to power our community.

SUN member receives monthly bill credit

Each month, SUN members will receive a bill credit for the return on their shares.



Reserve your shares today
cecelec.com



SUN ALLIANCE

Cherryland's Solar Project Off to a Strong Start

Customer demand for Cherryland Electric Cooperative's solar panel project is strong, prompting an increase in the number of solar panels available in the venture's initial phase.

Cherryland announced in early March a plan to construct a solar panel array at the cooperative's headquarters on U.S. 31. The plan was to offer 48 panels during the project's first phase, but interest from the cooperative's members prompted General Manager Tony Anderson to bump the initial offering to 80 panels.

"It's been very positive," Anderson said. "I think people want to support our renewable energy, and they are interested in making it work. We are pretty confident we can fill 80."

Cherryland will retain ownership of the solar panels, then lease them to customers for a one-time fee of \$470 per panel. In return, customers will receive an approximate \$2 rebate per bill. Participating customers can expect to break even on the investment in about 20 years. That time frame could be shortened with energy optimization credits for customers.

The size of the project could offer 360 panels or more over the long-term.



Save the Date!

Come celebrate the first community solar project in Michigan. Ribbon-cutting and opening remarks begin at 2 p.m. Reception to follow.

Friday, June 7 • 2 p.m.

Cherryland Electric Cooperative
5930 U.S. 31 South
Grawn, MI 49637

Why We Send You *Country Lines*



We send *Country Lines* to you because it is the most convenient and economical way to share information with Cherryland Electric members. It takes the place of many mailings we would otherwise make to get information to you about our services, director elections, member meetings, and the staff and management decisions you should know about as an owner of the co-op. The

magazine also carries legal notices that would otherwise have to be placed in local media at a substantial cost.

And, sending *Country Lines* to you helps the co-op fulfill one of its basic principles—to educate and communicate openly with its members.

The board of directors authorizes the co-op to subscribe to *Country Lines* on your behalf at a cost of \$4.41 per year, paid as part of your electric bill. The current magazine cost is 44 cents per copy, less than the cost of a first-class stamp.

Country Lines is published for us, at cost, by the Michigan Electric Cooperative Association in Okemos. As always, we value your comments about your magazine.

Next Member Input Session June 17

The board of directors at Cherryland Electric Cooperative is offering another opportunity for members to provide direct input to the board on a quarterly basis. Members will be able to talk to the board next on Monday, June 17, at 9 a.m. at the company office in Grawn.

Members are asked to come to the lobby and request to speak to the board. Members are asked to keep their comments to 5 minutes. Member attendance at the board meeting is allowed for the public input portion of the meeting only.

Cherryland members are afforded a chance to meet with the board on a quarterly basis during meetings in March, June, September and December.

Check Us Out On Facebook



For the latest Cherryland news and events, members can now follow us on Facebook.

Go to cherrylandelectric.com and click "follow us on facebook" at the bottom left hand corner of the home page.

Cherryland Cares Makes Nine Grants

The Cherryland Cares board awarded nine grants to area nonprofit agencies totaling \$14,585.27 at its quarterly meeting in March.

Cherryland Electric Cooperative members opt to join the Operation Round Up program, where their electric bills are rounded up to the nearest dollar. That money is handed out to area nonprofits at quarterly meetings held at the cooperative. The five-person volunteer board is made up of Cherryland members.

The Cares board made the following awards at the March meeting: Advent Lutheran Baby Pantry - \$2,000; Blair Township Splash Pad - \$1,000; Child & Family Services - \$1,000; Hickory Hills Ski Patrol - \$1,464; Leelanau Christian Neighbors - \$931.97; Mt. Holiday - \$2,000; Northwest Michigan Community Action Agency - \$5,000; Pregnancy Care Center - \$189.30; TART Trails Recycle-A-Bicycle Program - \$1,000.

The deadline for the next Cherryland Cares meeting is Friday, June 7. To receive a Cherryland Cares grant application or to join Operation Round Up, contact Nick Edson at Cherryland. His direct line is 486-9222 or e-mail nicke@cecelec.com.



Keep Safety in Mind With Do-It-Yourself Projects

If you are a homeowner, you know that there is always a project to complete around the house. Building a new deck, remodeling the basement, fixing the garage door, planting a tree...the list seems endless. But there's one item that needs to be at the top of your list, no matter the project, and that is electrical safety.

Safety tips to keep in mind when tackling DIY projects include:

- ▼ Take a few minutes to prepare. Make sure you have the right tools, and check cords for cracks or frayed insulation and proper connections.
- ▼ Take note of potential hazards in the work area. Be sure to look up and around you. Always be aware of the location of power lines, particularly when using long metal tools like ladders, pool skimmers and pruning poles; when installing rooftop antennas and satellite dishes; or doing roof repair work.
- ▼ Be especially careful when working near power lines attached to your



Photo: iStockphoto.com

Always Contact MISS DIG Before You Dig

One easy call to MISS DIG at 811 gets your utility lines marked and helps prevent injury and expense.

**Safe Digging Is No Accident:
Call (or click) Before You Dig.**



Visit www.missdig.org for more information.

house. Keep equipment and yourself at least 10 feet from the lines. Never trim trees near power lines—leave that to the professionals. Never use water or blower extensions to clean gutters near electric lines. Contact a professional maintenance contractor.

▼ Use only extension cords that are rated for outdoor use when working outside. Keep your work area tidy and do not allow power cords to tangle.

▼ Use heavy duty, three-prong extension cords for tools with three-prong plugs. Never remove or bend back the third prong on extension cords. It is a safety feature designed to reduce electrocution or shock risks.

▼ If your projects include digging, like building a deck or planting a tree, call 811 to have utility lines marked before you begin. Never assume the location or depth of underground utility lines. This service is free, prevents the inconvenience of having utilities interrupted, and can help you avoid serious injury.

▼ Electricity + water = danger. If it is raining or the ground is wet, do not use electric power or yard tools. Never use electrical appliances or touch circuit breakers or fuses when you are wet or standing in water. Keep electric equipment at least 10 feet from wet areas.

▼ Make sure outdoor outlets are equipped with ground fault circuit interrupters (GFCIs). If your outdoor outlets do not have them, use a portable GFCI. It is also a good idea to have GFCIs professionally installed in wet areas of the home—such as kitchen, bath and laundry.

For more tips on staying safe around electricity while you finish your projects, visit SafeElectricity.org.

Technology:

New Self-Serve App Saves You Time

Telephones have fashioned and transformed the way we communicate.

In the 1940s, after World War II, telephones became increasingly popular, and because of the infrastructure costs entailed, the “party line” system was developed. Party lines were, as the name suggests, open to all parties involved.

A not-so-distant memory to many, one long ring meant a call was intended for old lady Smith, while two short rings meant that the person on the other end of the line wanted to speak with a member of the Johnson family.

While each service on the party line had its own identifying ring, any and all of the half-dozen or more homes on the party line could pick up and listen in. As a means of facilitating communication, and at times a source of both entertainment and gossip, the party line soon became a staple of American rural life.

Fast-forward about 70 years, and the party line is all but obsolete. Landlines themselves are becoming just a legacy in

the American household, but the phone itself is far from lost.

Today’s phone, like its predecessor, aids in communication, entertainment, and maybe even a little gossip. What’s more, smartphones have opened the door to applications. Applications lend themselves to nearly all interests, and live up to the coined phrase “there’s an ‘app’ for that.”

Keeping with the times, Cherryland Electric Cooperative is excited to announce our new SmartHub application. It’s a new self-serve system designed for those who would like to make a payment and check their usage from anywhere, anytime.

In addition to the new SmartHub app, SmartHub is available on the web with two convenient options:

Option one requires both a username and password, and allows access to the full body of your account: stored and recurring payment information, payment and billing history, monthly, daily, and hourly usage, and much more.

Option two, our “Pay Now” feature,



The new app is a self-service system for members to access their Cherryland account. It’s available online as well as for mobile devices.

is essentially a skeleton of option one, requiring only your account number and last name. Option two allows for quick and easy payment without the need to remember a log-in.

If your loyalty to the time-honored phone remains, and you would prefer to call rather than surf, Cherryland Electric Cooperative now offers a direct line to our automated phone system. If you’d like to make payment over the phone, dial 1-800-442-8615, no party line system required.

Look for our SmartHub table at the annual meeting at Wuerfel Park on June 6.

Sandra Hall is the process development leader at Cherryland Electric Cooperative.



About 50¢ a Month Makes a Difference to Your Northern Michigan Neighbors in Need.

So far, 4,000 of you have signed up for Operation Round Up, rounding your electric bill up to the next dollar. That generosity provided much-needed funding to dozens of local organizations in the last year. Plus, just for signing up you’ll be entered to win \$50!

Share the LOVE and win \$50. Sign up at:
facebook.com/cherrylandelectriccoop
 or on our website at:
cherrylandelectric.com/cherrylandcares.



 facebook.com/cherrylandelectriccoop

**I'm so glad we
have food tonight.**

Your donation
made the difference.
Thank you!



Cherryland Electric Cooperative 



cherrylandelectric.com



Cherryland Electric Cooperative

Now Open 24/7 at Millions of Locations Worldwide!

Express Payment PHONE

Have your seven digit account number ready before you call!

- Dial 1-800-442-8615
- Select ... “Make Payment” Option
- Key Account Number Followed by #
- Listen ... Current Balance
- Key Amount to Pay
- Key Payment Information
- Retain ... Payment Verification Information

→ *Time Spent: 2 minutes, 45 seconds*

Express Payment INTERNET

Have your seven digit account number ready before you surf!

- Login cecelec.smarthub.coop/PayNow.html
- Key Amount to Pay
- Select ... “Pay Now >>”
- Select ... Payment Option
- Select ... “Make Payment >>”
- Key Payment Information
- Select ... “Continue”
- Retain ... Payment Verification Information

→ *Time Spent: 1 minute, 50 seconds*

AutoPay Sign Up

To sign up for recurring monthly payment from your financial institution, complete and submit this form to Cherryland Electric Cooperative, P.O. Box 298, Grawn, MI 49637. Cherryland reserves the right to revoke an autopay subscription if bank approval is denied. Please continue to pay your bill until notified on your statement that autopay is active.

Yes! I authorize Cherryland Electric Cooperative to charge my VISA, Mastercard, Discover, Checking, or Savings account for any accrued balance on the Cherryland Electric account listed:

Debit/Credit Card Exp. Date _____
Card # _____

Date _____

Checking Account (attach a voided check)

Electric Acct # _____

Savings Account (attach a voided deposit slip)

Signature (required to activate autopayment) _____