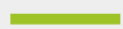


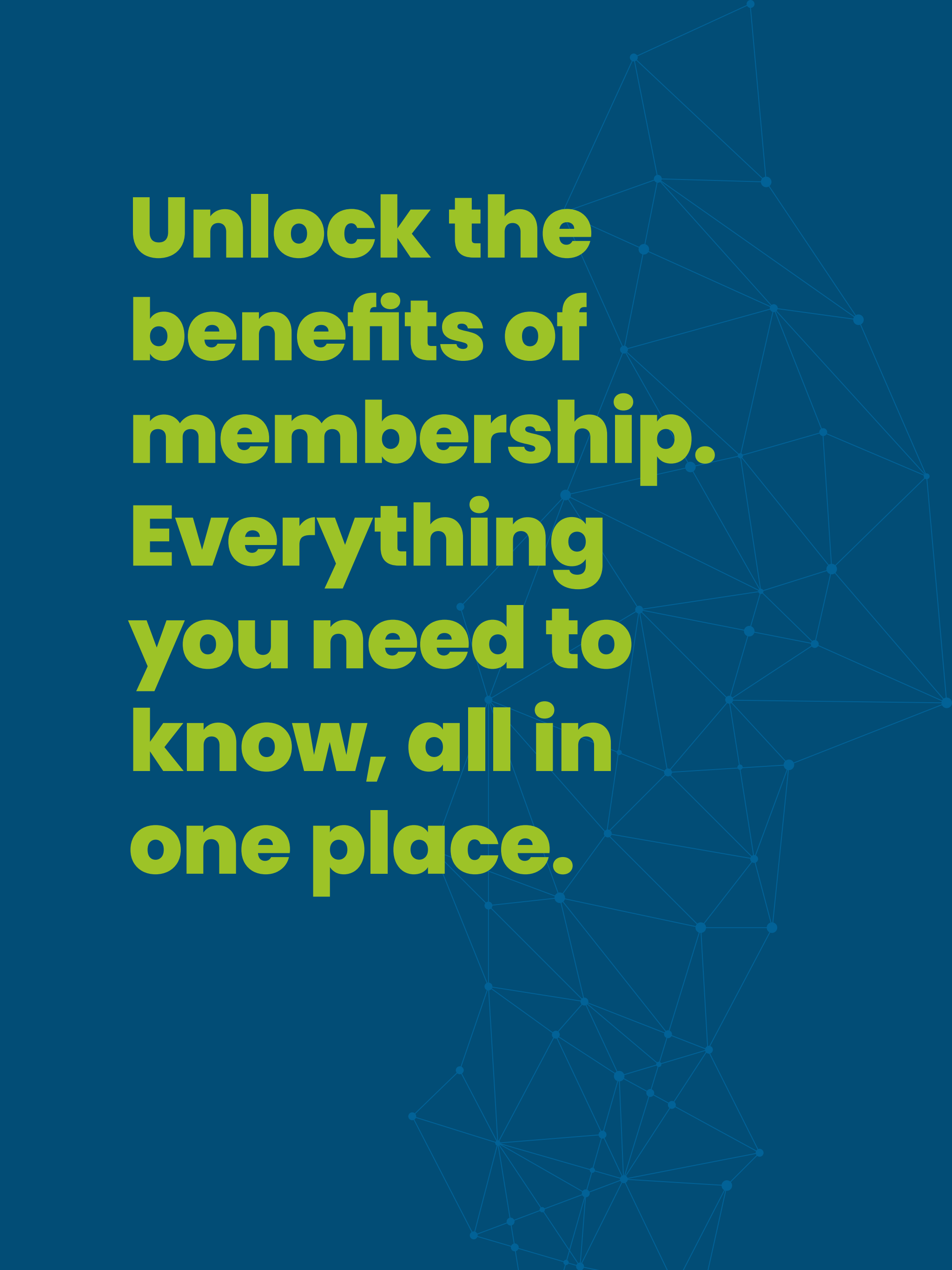
WWW.JOEMC.COM



Powering Your Life



We're Here to Connect with You



**Unlock the
benefits of
membership.
Everything
you need to
know, all in
one place.**

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Welcome New Member

Dear Valued Member,

Welcome to Jones-Onslow Electric Membership Corporation (JOEMC)! On behalf of our entire team, I warmly welcome you as you become a part of our cooperative family.

As a member-owned cooperative, your satisfaction and well-being are at the heart of everything we do. This handbook has been carefully crafted to provide essential information about our services, billing and payment options, energy-saving tips, safety guidelines, and more. We encourage you to explore its contents as it will be a valuable resource throughout your membership journey with us.

Your feedback and suggestions are invaluable as we continuously strive to enhance our services and meet your evolving needs. Please don't hesitate to contact our Member Services team with any questions or concerns.

Thank you for choosing JOEMC as your trusted energy partner. We are honored to have you as a member of our cooperative, and we look forward to serving you with dedication and excellence for many years to come.

Warm regards,

Ricky Maready



— Mission Statement —

To provide safe, reliable and affordable electric service with uncompromised excellence in customer service while committing to improve the quality of life for our members through community and civic involvement.

INTRODUCTION

At Jones-Onslow EMC you are not a customer, you are a **MEMBER.**

Founded in 1939, Jones-Onslow Electric Membership Corporation (JOEMC) is a member-owned electric cooperative serving over 84,000 residential, commercial, and industrial members in Onslow, Jones, Pender, Duplin, Craven, and Lenoir counties. We prioritize providing safe, reliable, and affordable electric service while putting our members first.

Electric cooperatives, like Jones-Onslow EMC, are private, independent electric utilities, owned by the members they serve. As democratically governed businesses, electric cooperatives are organized under seven guiding principles, anchoring them firmly in the communities they serve and ensuring they are closely regulated by their consumers.

The Seven Cooperative Principles

- Voluntary and Open Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation Among Cooperatives
- Concern for Community



A man with short brown hair and a light beard, wearing a red and white checkered button-down shirt, stands outdoors with his arms crossed. He is looking off to the right. The background shows a sunset over a field with trees and a fence, creating a warm, golden glow.

**JOEMC is a
not-for-profit
electric distribution
utility, owned by
the members it
serves.**

About JOEMC

Our cooperative is guided by the principle of putting our members first, and we are committed to delivering exceptional service while improving the quality of life for our members through community involvement and civic engagement.

Services

JOEMC offers a comprehensive range of services to meet the diverse needs of our members. From residential and commercial electric service to energy-saving programs and convenient payment options, we strive to provide solutions that empower our members to manage their energy usage efficiently.

We're a Distribution Co-op

As a distribution cooperative, JOEMC does not generate electricity. We work with our statewide organization to purchase power from various sources and deliver it safely and reliably to your home or business. We maintain the poles, wires, transformers, and substations that bring electricity to your door.

Capital Credits Refund

JOEMC is a not-for-profit electric cooperative so monies remaining at the end of the year after operating expenses have been paid are credited back to the members who created them through the purchase of electricity. These credits are put into a member's capital credit account and over time, as deemed possible by the board of directors, these credits are returned to the member. When the board authorizes a refund, letters are sent to each member who contributed towards the capital credits for that designated year. By signing and returning the form you are confirming you are the person eligible to receive the refund and that JOEMC has your correct information.



We're Here to Light Up Your Life

Whether it's connecting service to your home or business, restoring power outages, requesting a new security light, or simply inquiring about your electric account, our goal is to put members and their needs first.

- **Medical Alert**
If you or someone at your location uses life-sustaining equipment powered by electricity, you may qualify for placement on our "medical alert" list.
- **Power Bucks**
Members can give the gift of power to friends, family or a fellow member in need.

FRONT OF BILL

Understanding Your Bill

Our monthly bills are designed to make sure you understand everything about your account, including your charges and energy use.

Our office locations, business hours, phone numbers and website.

Jacksonville Office
259 Western Blvd.
Jacksonville, NC 28546
8:00am-5:00pm
Monday-Friday



Jones-Onslow Electric
Membership Corporation
www.joemc.com

Sneads Ferry Office
1225 NC Highway 210
Sneads Ferry, NC 28460
8:00am-5:00pm
Monday-Friday

OFFICE: 910-353-1940 or 800-682-1515
Automated 24 hours a day outage reporting, bill balance, and bill pay.

OUTAGES: 910-353-7117 or 800-681-4146 (24 hours a day)
Check your fuses and circuit breakers before reporting an outage.

Name of person on the account and meter location.

Account Name JANE DOE		Billing Date 20-Jan-2026
Service Location 123 ANY STREET		Account Number 000
		Statement Number 111
Account Summary		Notice
	Amount	Your account will be drafted for the amount owed.
Balance from Last Statement	382.50	
Payments and Refunds	-382.50	
Transactions since last statement	382.38	
Total Balance Owed	\$382.38	

Account Summary is a breakdown of your previous balance, payment received and current balance due.

Pay Where You Shop provides a fast and easy method for members to pay their electric bill while shopping at participating retailers.

Account Number 000
Use the below barcodes to make a cash payment at convenient, participating retail locations. Please be sure to tell the cashier the amount you would like to add to your account.

By accepting or using this barcode to make a payment, you agree to the full terms and conditions, available at jonesonslowemc.meridiancheckout.com/terms.

Present this barcode at these retailers to pay your electric bill. Only cash accepted. Payments post immediately to your account.



111222333444555666777888999




Please keep in mind that store clerks do not have any information about your account. You will not be able to ask them how much you owe, when it will be delinquent, etc.

Retain this portion for your records.

Bills are due upon receipt. Late fees may apply. DETAILS ON BACK.

Please return this portion with your payment to ensure proper credit to your account.



Jones-Onslow Electric
Membership Corporation
259 Western Blvd. | Jacksonville | NC 28546-5797

Check box for address/phone/email change (see back).

ELECTRONIC SERVICE REQUESTED

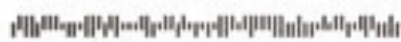
JANE DOE
123 ANY STREET
JACKSONVILLE, NC 28546

Please write your statement number or account number on your check or money order. Thank You.

Statement Number		
Account Number	Due Date	Amount Due Now
000	14-Feb-2026	\$382.38
		Amount to be Drafted
		\$382.38

PLEASE MAKE CHECKS PAYABLE TO:

JONES-ONSLOW EMC
P.O. BOX 96286
CHARLOTTE, NC 28296-6286



Our office should receive this amount by 5:00 PM on the due date stated.

BACK OF BILL

Bills are prepared monthly, reflect an average of 30 days of electric use, and are due and payable upon receipt.

Each billing cycle will have approximately 30 days in it. This will vary month to month depending on when the meter was read.

This shows the date range, "from" and "to" for which you are being billed.

The Rate Code describes the type of service. "A" is for residential.

These are the readings on the meter for the matching service dates.

MULTI stands for multiplier. Residential meters typically have a single multiplier.

Each electric meter has a unique number that identifies your service. You can find this number on the meter at your service address.

This charge is for the recovery of the Cooperative's incremental costs associated with NC's mandated renewable energy portfolio standard.

BILLING DATE 20-Jan-2026
PAGE 2
ACCOUNT NUMBER 000

Balance from Last Statement 382.50

Details

METER	FROM	TO	DAYS	RATE	PREVIOUS READING	PRESENT READING	MULT	USAGE	CURRENT BILLED AMOUNT
333333	16-Dec-25	16-Jan-26	31	A	52171	55171	1	3000	308.30
12/29/25 Payment - Thank You									-382.50
01/20/26 NC Renewable Energy Mandate									0.56
01/20/26 Basic Charge									26.00
01/20/26 WPCA									22.50
01/20/26 Sales Tax @ 7.00%									25.02
Total Current Bill									\$382.38
TOTAL BALANCE OWED									\$382.38

Due Date 14-Feb-2026

Basic Charge is a fixed charge that helps the co-op cover the expenses of maintaining the overall electric system; including but are not limited to cable, poles, meters, transformers, substations, and maintenance.

Comparison	Days of Service	Total KWH	AVG KWH/Day
Current Billing Period	31	3000	97
Previous Billing Period	29	3001	103
Some Period Last Year	29	4455	154

A 1.5% (\$2 minimum) late charge will be applied to previously unpaid charges.

Historical Usage

If you have entered information below, you must check the box on the front of the return stub

Please list changes to your contact information below:

Name: _____

Address: _____

Phone: _____

Email: _____

Usage multiplied by the rate gives the current billed amount.

This is the amount of electricity used during the billing period.

This graph shows your month-to-month energy consumption in kilowatt hours (kWh).

Billing Options

Enjoy the convenience of multiple billing options. The choice is yours. Your electric bill is calculated based on your electricity usage over the previous 30 days.



Monthly Billing

Each month you will receive a detailed electric bill along with our monthly newsletter (Spotlight) showing your meter readings, electric usage, and charges.



Flex Pay

Would you like to take the stress out of due dates and avoid late fees? FlexPay gives you control and flexibility for electricity on your schedule—daily, weekly, or monthly. Pay at your convenience, in amounts that suit your budget. The choice is yours.



Paperless Billing

If you check your email more often than regular mail, paperless billing is for you! It's simple and convenient. When you choose paperless billing, you will receive an email each month when your statement is available to view online at the JOEMC website. Signing up is easy. Go to the Payment Options section under the Member Account tab and quickly register. For assistance, call (910) 353-1940.



Budget Billing

Budget billing helps you avoid unexpected electric bills by providing a fixed monthly payment. This amount is adjusted annually based on your average usage. If your usage changes significantly, we can review your budget. You can enroll in budget billing anytime, subject to credit approval.



Group Billing (for multiple accounts)

Opt for Group Billing for a consolidated, single-page statement if you have multiple electric accounts. All individual statements will be included along with a summary listing each account number, service address, and amount. Group Billing enables you to mail or drop off just the payment coupon from the summary page with your payment instead of having to submit each individual account stub.



Payment Options

We know everyone pays bills differently. Pick your favorite way to handle yours.



1. Online Bill Pay

Save time and hassle with our online bill payment service. Pay your electric bill securely with various payment methods anytime, anywhere you have internet access. View your current balance and past 12 months of electric use. Receive immediate payment confirmation and balance updates.

2. Mobile App

Get the JOEMC mobile app for instant access to your account from anywhere. View balances, pay bills, report outages, track usage, and set alerts—all from your smartphone.

3. AutoDraft

AutoDraft streamlines payments—no more check writing. Set up deductions from your bank account or card electronically. Complete the application or set up online through JOEMC's member portal.

4. Remote PaySite Kiosk

JOEMC offers PaySite Kiosks in your neighborhood for immediate account posting. Pay with cash, checks, or cards, simply scan your bill or enter your account number. No change is given for cash payments; overpayments are credited to your account. Find kiosks at our offices and select locations. It's FREE to use PaySite.

5. Pay Where You Shop

With Pay Where You Shop, you can conveniently pay your monthly electric bill at nearby stores. Bring your monthly bill with your unique barcode on it to Dollar General, Family Dollar, Speedway, Walgreens, or CVS Pharmacy. The store clerk will scan the barcode and you can then choose the payment amount. Only cash payments are accepted. Your personal information remains secure throughout the transaction. It's a simple and hassle-FREE way to pay your electric bill where you shop. Payments post immediately to your account just as if you were paying at our office.

6. Traditional Mail

Payments may be mailed to Jones-Onslow EMC, PO Box 63022, Charlotte, NC 28263-3022.

7. Drive-Thru

Both office locations offer the convenience of paying your bill at the drive-thru window.

8. Phone

Pay your bill over the phone at (910) 353-1940 or (800) 682-1515 and follow the voice options. Payments post immediately. It's easy as 1-2-3!

9. Night Drop Box

Both offices provide a convenient night drop box for payment submissions. Payments dropped after normal business hours are posted the next day the cooperative is open for business.

If Your Power Goes Out

While we work hard to provide high quality, reliable electric service to our members, we cannot guarantee uninterrupted power. When an outage does occur, we focus on restoring service interruptions as quickly and efficiently as possible. Whether you're reporting an outage via our website, by phone, our mobile app, or through our outage text alert system, rest assured we will work as diligently as possible to restore your power as quickly and SAFELY as possible.



Report an Outage Online or Through Our App

Be sure to have the associated account number, meter number, or phone number.



Call Us

With a 24-hour dispatch center, we're always here to take your outage calls. Call (910) 353-1940 or (800) 682-1515.



Outage Text Alerts

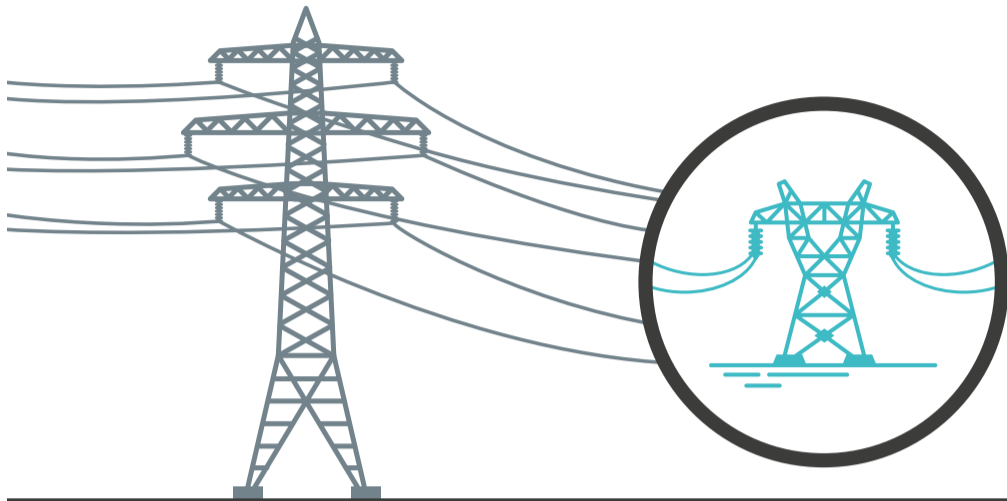
Get up-to-the-minute updates on outages in your area.

Online Outage Map

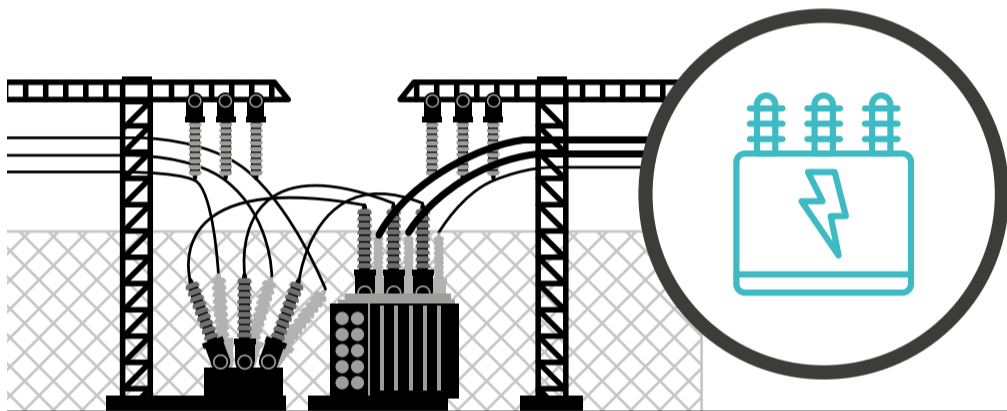
Keep track of the status of ongoing outages as we work to restore power.

The Steps to Restoring Power

When a major outage occurs, our crews restore power to the greatest number of people in the shortest time possible – until everyone has power.



- 1. High-Voltage Transmission Lines**
These lines carry large amounts of electricity. They rarely fail but must be repaired first.



- 2. Distribution Substations**
Crews inspect substations, which can serve hundreds or thousands of people.



- 3. Main Distribution Lines**
Main lines serve essential facilities like hospitals and larger communities.



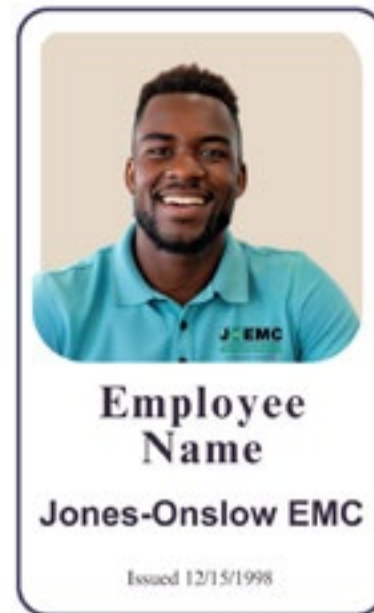
- 4. Individual Homes and Businesses**
After main line repairs are complete, we repair lines that serve individual homes and businesses.

Keep track of the status of ongoing outages as we work to restore power.



www.joemc.com/outage-hub

Safety



Identifying Employees

All Jones-Onslow EMC employees carry photo ID badges. Outside personnel wear polo or dress shirts with our logo. Our outside crews wear uniforms (neon yellow reflective shirts with JOEMC logo). All vehicles are clearly marked with our logo. If unsure of anyone's identity, call our office.

Safety Around Transformers

Underground transformers, also known as the "big green boxes," convert high voltage electricity to the lower voltage needed for electronics, appliances and lighting. While safe, transformers should not be climbed on or tampered with, and vegetation near them should be carefully chosen to avoid obstruction. Report any broken locks on transformer boxes to your cooperative, and maintain clearance around transformers to facilitate access for repairs and maintenance.

Power Blinks

Power blinks occur when an obstruction touches a power line or transformer. To prevent damage, a circuit breaker briefly interrupts electricity flow. If the obstruction persists after three attempts, a Jones-Onslow employee is dispatched to remove it and reset the breaker manually.

PowerGuard Surge Suppression

Power surges, caused by factors like lightning strikes, pose a threat to sensitive electronics, potentially rendering them unusable. Jones-Onslow EMC's PowerGuard surge suppression equipment shields your electronics from such damage, offering both whole-house and in-home plug-in protection options.

Security Lights

Security lights enhance safety and security in streets, backyards, and driveways. Jones-Onslow EMC is committed to promptly repairing these lights within two business days of notification, although inclement weather or unforeseen circumstances may occasionally cause delays. Members are encouraged to report any issues with security lights, including those burning continuously, to ensure prompt resolution. To report a problem, visit our [website](#) or call Jones-Onslow at (910) 353-1940 or (800) 682-1515.

Generator Safety

Investing in stand-by or backup generators is increasingly popular, but safety is crucial. Contact a licensed electrical contractor to wire the unit safely if it will feed directly into your home, and exercise caution when operating portable generators to avoid potential hazards and injuries.

Please ensure you or your electrician contact Jones-Onslow EMC in advance of the installation of a stand-by generator in case additional service is needed from us or to disconnect the power for the work to be performed. Keep in mind that cutting the seal or doing any electric work inside the meter base is dangerous and considered meter tampering, even if done by a licensed electrician—always contact Jones-Onslow EMC first.

DIGGING SAFELY

Call 811 Before You Dig

To prevent accidental damage to underground utility lines and ensure your safety, always call **811** at least three business days before starting any digging project. This allows underground utilities to mark their lines, preventing disruptions and potential hazards.

Remember, millions of miles of buried utilities provide essential services like water, electricity, and natural gas. Calling **811** is a quick and easy step that can save lives and property.

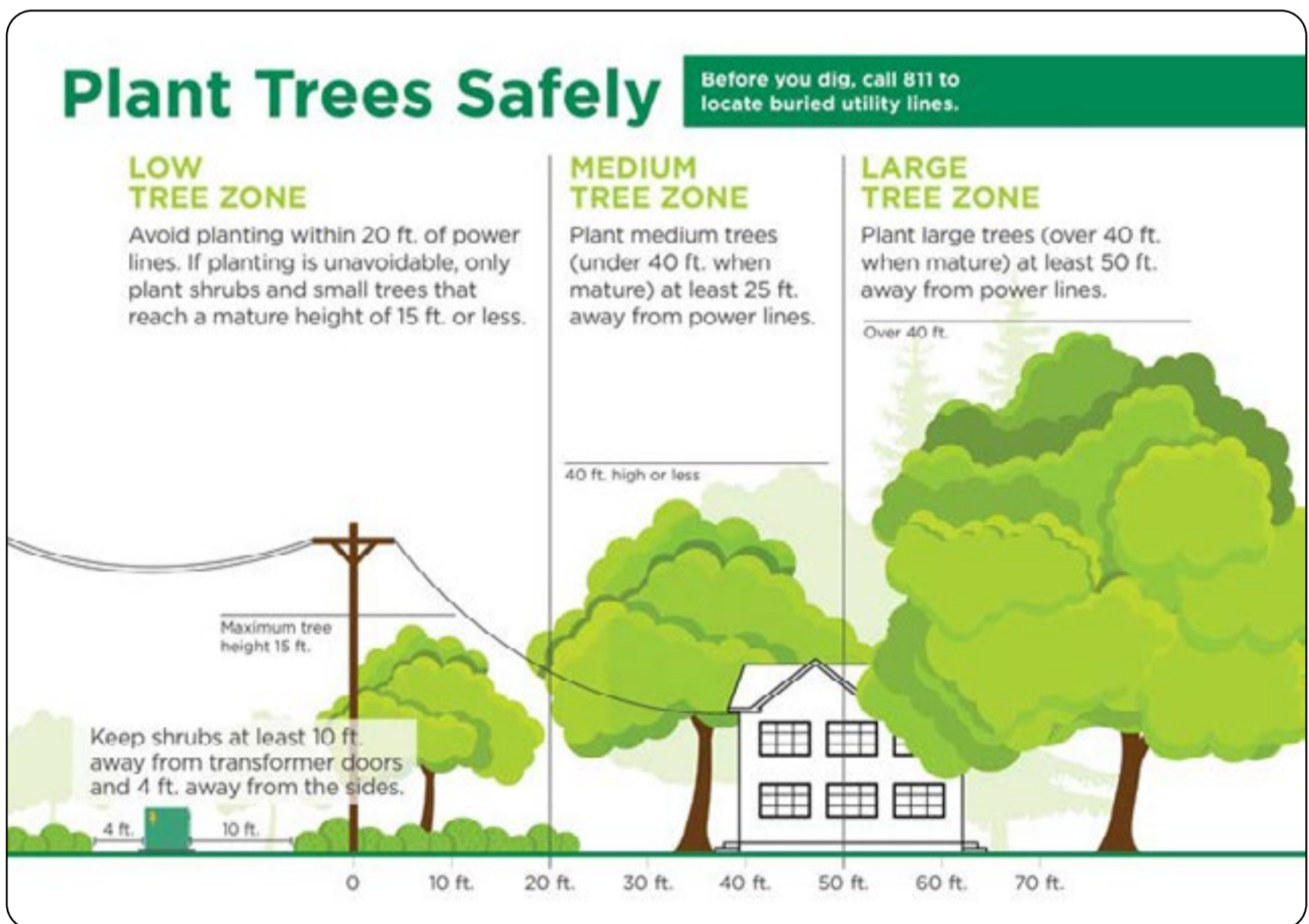
Compliance with the law mandates that individuals responsible for excavation must submit a notification request to NC 811 three full business days in advance.



PLANTING SAFELY

Vegetation Management

Jones-Onslow aims to provide safe and reliable electric service by managing vegetation growth that could hinder service reliability. Cooperative crews employ an Integrated Vegetation Management (IVM) approach, utilizing mechanical equipment and herbicide application to maintain right-of-way easements, ensuring efficient access for maintenance and repairs while also fostering wildlife habitats and pollinator-friendly environments.



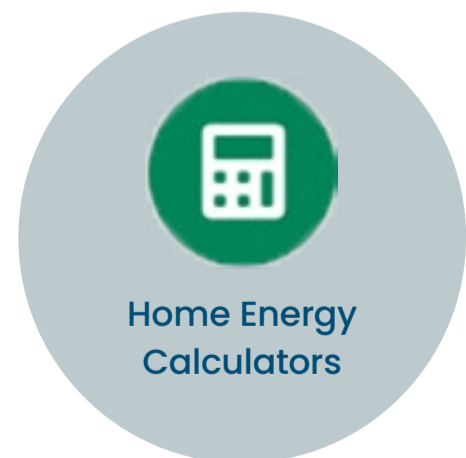
Smarter Choices for a Brighter Future



SMART WAYS TO SAVE



Whether you're looking for rebates on energy-efficient appliances and heating/cooling systems, ways to reduce energy use and bills, or information about renewable energy or electric vehicles, we offer smart choices for a brighter future.



Embracing the Power of Community

We have a history of being embedded in our local communities and we think that's one of the reasons they are such great places to live. WE BELIEVE that we make a difference and that our members, board of directors, and employees represent what is best about our community and all that it offers.



COMMUNITY IMPACT



Each year, JOEMC provides educational grants to teachers and principals grades K-12 in the public schools in Jones and Onslow counties, as well as the Topsail area of Pender County. Educators may apply for grants of up to \$2,000.



Each year, over 1,800 high school students join the Electric Cooperative Youth Tour in D.C., meeting officials, exploring cooperatives, and accessing exclusive scholarships. JOEMC sends four rising seniors, selected via application and essay, to the tour.



Powerline Technician Scholarships

Kick-start your career in powerline technology at Coastal Carolina Community College with a scholarship from JOEMC. We offer two Powerline Technician Scholarships: one for recently separated military service member and one for recent high school graduate.



Academic Scholarships

Annually, JOEMC awards scholarships to twenty-four graduating high school seniors and four community college students who have excelled in the community.



JOEMC offers scholarships for young women to attend Wolfpack Women's Basketball Camp at NC State University and young men to attend Carolina Basketball School at UNC Chapel Hill each summer, covering all expenses. Students gain college campus experience, practice with NCAA coaches, and develop character-building skills on and off the court. If you know someone in middle school this is for them!

We connect with our membership (*that's YOU*) through various media.

- **Newsletter:** Stay informed with **Spotlight**, our monthly newsletter featuring the latest news, tips, and events.
- **Podcast:** Tune in to **Flippin' the Switch** for insightful discussions and expert advice.
- **Social Media:** Connect with us on Facebook, Instagram, LinkedIn, You Tube
- **Video library:** Discover the area with our **Go Explore** video series and **In the Kitchen with JOEMC** where we feature our monthly newsletter recipe.
- **Blog:** Stay up-to-date on co-op happenings, discover energy-saving tips, and learn about relevant topics in our blog.
- **Annual Report:** Discover our year in review, highlighting key achievements, initiatives, and financial performance.
- **Carolina Country Magazine:** Rural North Carolina is full of surprises. Explore the rich heritage and diverse culture of rural North Carolina through Carolina Country Magazine, a beloved publication since 1946



**We're
here to
connect
with you.**

**Helping
you save
energy,
money,
and time.**



WE'RE HERE FOR YOU 24/7

Contact us

Contact Information:

- **Main Phone** (910) 353-1940
- **Toll Free** (800) 682-1515
- **Fax** (910) 353-7735
- **Email** joemc@joemc.com
- **Website** www.joemc.com

Important Numbers:

- **24-hour Dispatch Center:** (910) 353-1940 or (800) 682-1515
- **NC 811 (Call 811 Before You Dig):** This is a national number for contacting underground utility locating services

Locations:

- **Main Headquarters:**
 - 259 Western Boulevard, Jacksonville, NC 28546
 - Monday – Friday 8:00 am-5:00 pm
- **District Office:**
 - 1225 State Hwy 210, Sneads Ferry, NC 28460
 - Monday – Friday 8:00 am-5:00 pm

