



POWER-GRAM

A Monthly Newsletter for Members of

**OTERO COUNTY ELECTRIC
COOPERATIVE, INC.**

**February
2017**



Cloudfcroft

575-682-2521

Alto

575-336-4550

Carrizozo

575-648-2352

www.ocec-inc.com

LOBBY HOURS

8 AM - 4 PM

Monday - Friday

**TO REPORT AN
OUTAGE, CALL
1-800-548-4660**

**FOR BALANCE
INFORMATION
OR TO PAY YOUR
BILL, CALL
1-844-846-2695**

FOLLOW US ON
facebook

Small Steps to Significant Savings

Life costs money, and the more life your income supports—like kids, pets, dependent parents, tutors, hobbies, vacations—the harder it can be to save. Fortunately, small steps can lead to significant savings. Here are a few tricks you can use to help you save your pennies now, turning them into dollars later.

Banking and insurance

Pennies per purchase: Round up each and every purchase to the next dollar, and save that change. Some banks provide this service for their checking account customers, but you can easily do it yourself for cash purchases (toss your change into a jar each day) and debit and credit card purchases (track your purchases, add the “round up” amounts and transfer the total into your savings account).

Make do: If you get a raise, “forget about it” by putting the difference in each paycheck directly into your 401(k). If you pay off a loan or credit card, start paying yourself that amount, either by increasing your 401(k) contribution or depositing it to your savings account.

At home

Cut the cord: Television has two purposes. One is to entertain, and the other is to sell you things. Discontinuing your cable subscription or reducing it to the bare minimum will save you money on your cable package and by reducing the effects of advertising on your budget. And just think of all the

things you can accomplish in your spare time!

Do It Yourself (DIY): Thanks to the internet and your local library, information about almost everything is at your fingertips. Whether it’s mending a ripped shirt seam, making the perfect cup of coffee instead of buying it, creating activities for your kids or adding extra insulation to your home (to save on your heating and cooling bills), abundant resources exist to make your money-saving DIY project a success.

An ounce of prevention

Remove credit cards from online accounts: It’s a simple psychological trick, but having to find your wallet, dig out your card and enter the information is often just enough to keep you from making an impulse purchase.

Wait a moment: Enact a mandatory waiting period before making purchases. Whether it’s 30 seconds for items you’re adding to your grocery cart, 30 minutes for less expensive items you want to buy or 30 days for large purchases, living without and having time to contemplate the necessity of an item will often keep you from purchasing it.

There are many more useful tips and tricks to be found from your favorite financial news sites and magazines. Your financial planner, bank or credit union may also have resources or seminars to help you learn more about personal finance.

SCHOLARSHIPS AVAILABLE FORM OCEC

Are you a high school senior planning to attend college in the fall? Did you know OCEC offers a scholarship to area seniors? For further information on applying, please contact your local

OCEC office or visit our website at www.ocec-inc.com. Application deadline for the 2017-2018 school year will be

March 15, 2017.



ENERGY EFFICIENCY TIP

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.

Source: U.S. Department of Energy

Take Heart: You're the Cure

February is American Heart Month—Risk Prevention Tips

Before you finish reading this article (about 40 seconds), an American will have a stroke. Don't be a statistic. Be the cure.

Heart disease, including stroke, is the leading cause of death for men and women in the United States. Every year, heart disease triggers one in four deaths. The good news? Heart disease can often be prevented when people make healthy choices and manage their health conditions.

To prevent heart disease and increase awareness of its effects, February has been designated as American Heart Month. Make healthy changes to lower your risk of developing heart disease. Already have heart disease? Controlling or preventing risk factors remains important. To lower your risk:

- ♥ Watch your weight.
- ♥ Quit smoking and stay away from second-hand smoke.
- ♥ Control your cholesterol and blood pressure.
- ♥ If you drink alcohol, drink in moderation.
- ♥ Get active and eat healthy.

You can learn more about heart disease by visiting these American Heart Association websites:

- ♥ www.yourethecure.org
- ♥ www.heart.org



Checking blood pressure on a regular basis offers early warning signs of heart disease.

OCEC Offices Closed for
Presidents' Day!
Monday, February 20, 2017

Ways to Pay Your Electric Bill



OCEC offers members many different options for paying their bill that are both easy and convenient.

Mail Your Payment

Payments may be made by check, money order or cashier's check through the mail using the return envelope provided with your bill.

Pay at Your Local Office

OCEC offices are open weekdays, 8 AM – 4 PM. Stop in to pay your bill with cash, check, money order or debit/credit .

Payment Drop Box

A drop box is available at each office location if you need to drop off a payment outside of normal business hours. Please only utilize the drop box if you have a check or money order.

Online

Payments may be made online by visiting www.ocec-inc.com. Simply click on the "Pay Online" button in the upper right hand corner of the home page.

Bill Payment Kiosk

Kiosks allow our members to pay their bill at a convenient location in their service area, without having to visit one of our offices. Payment kiosks accept cash, credit/debit cards and checks. You must have your account number to make a payment.

By Phone

Payments by phone may be made 24 hours a day using interactive voice response (IVR) technology that allows for a secure, yet easy way to make your payment. Call **1-844-846-2695** to pay by card or electronic check. Please have your account number ready.

Mobile Device

An app is available for download on your smart phone or mobile device. The app allows you the same account access as paying online, in a convenient on-the-go format. To download the app, search "SmartHub" in your app store.

Automatic Draft

Busy lifestyle, don't want late payments? Sign up to have your electric bill payment automatically drafted from your checking or savings account each month. To participate in Automatic Draft, members need to fill out a form and submit a voided check or deposit slip. Forms are available on the website or at your local OCEC office.

Recurring Credit Card Payment

Recurring credit card payments may be set up by calling 1-844-846-2695 and choosing Option 4, by logging into your online electric account at www.ocec-inc.com, or through SmartHub on your mobile device.

Additional information about all payment options is available on OCEC's website or at your local office, where one of our friendly member service representatives will be happy to assist you.

