

Understanding SIEA Payment Options

By **Ryan Elarton** General Manager

Paying your electric bill doesn't have to be complicated. San Isabel Electric Association has simplified the process with a range of convenient payment options that can help members stay on top of their electricity expenses.



or in SmartHub at the register. After processing, SIEA will refund one \$1.50 convenience fee per billing period. To find a location visit pay.vanilladirect.com/pages/retailers.

- **MoneyGram:** Pay your bill in cash at any MoneyGram location. Many large retailers such as Walmart, gas stations, and thousands more offer MoneyGram's services.

DIGITAL PAYMENT OPTIONS

SIEA offers a range of digital payment options to simplify bill payments through SmartHub, our account management app. SmartHub allows members to pay their bills conveniently from anywhere, using either a web browser or the SmartHub mobile app. Through SmartHub, members can access their account information, view usage data, and make secure payments 24/7. Digital payments can be made by Mastercard, Visa, American Express, or Discover credit card, by using a debit card, or from a bank account.

PAY WITH CASH OR A CHECK

- **In-person:** Members can pay their bills in person, using cash, check, or card, at any of our offices in either Pueblo West, Walsenburg, or Trinidad. Offices are open Monday through Friday from 8 a.m. to 5 p.m. We also have payment drop boxes at each location.
- **Mail:** SIEA accepts payments by check, which can be mailed in the self-addressed envelope we provide with your bill or dropped off at the office.
- **By phone:** Call 1-844-959-3013 to access a secure pay-by-phone system. To protect your data, SIEA employees do not take payments by phone.
- **Pay with cash at local retailers:** Use cash to pay your electric bill at Dollar General, Family Dollar, 7-Eleven, Walgreens, Travel America, and Walmart. To make a payment, scan the barcode on the bottom of your monthly bill

AUTO PAY

Do you want to make paying your electric bill as easy as possible? Sign up for auto pay. This service allows you to set up automatic bank or credit card drafts for your monthly electric bills. Sign up for autopay with SmartHub, give us a call, or visit an office in person.

TAILORED PAYMENT PROGRAMS

- **Prepaid billing:** SIEA's prepaid billing program allows members to take control of their electric bills by paying in advance. This option requires no security deposit, eliminates late fees and disconnect/reconnect fees, and typically provides greater awareness of energy usage. Customers can purchase electricity for a week, a month, or longer, fitting their budget.
- **Budget billing:** Budget billing averages estimated yearly electric bills into equal monthly payments. This plan helps offset peak bills resulting from higher energy use for winter heating or summer air conditioning. Eligible residential customers with good payment history may benefit from this program, which provides more consistent monthly expenses.

From traditional methods to digital solutions, SIEA offers you flexibility in how to pay your monthly electric bill. Please call us or send us an email if you have questions or need more information about any of these options. Contact us at 800-279-7432 or contactus@siea.com.

Powering Community

Unclaimed dollars make a difference

Electric cooperatives — including San Isabel Electric — are built on the principle of community service. There are few initiatives that highlight this better than our community donation and sponsorship program.

San Isabel Electric is proud of the work we did in 2024 to give back to the community.

Community donations transform potentially lost opportunities into meaningful change for the communities we serve. Every dollar we spend in donations comes from unclaimed capital credits.

WHERE DO UNCLAIMED CAPITAL CREDITS COME FROM?

Unlike investor-owned utilities, electric cooperatives operate on a not-for-profit model. Member-owners pay for service, and at the end of each year, any surplus revenue is allocated back to members as capital credits. Capital

credit checks typically range from \$10 to a few hundred dollars. If the checks don't get cashed, the unclaimed funds, by law, can no longer be used to operate the utility. So instead, SIEA redirects them to benefit the community.

“We're taking money that could have been lost and turning it into something that benefits everyone,” said SIEA Board of Directors President Jacque Sikes. “It's a way of paying it forward and showing our members that they're part of something bigger than themselves.”

In addition to SIEA's donations, in 2024, Basin Electric Power Cooperative — a power supplier to our primary power supplier, Tri-State Generation & Transmission — matched each donation dollar for dollar through June.

SIEA is always looking for opportunities to give back to the communities we serve. To learn more about our community donation program or to fill out an online donation application, please visit us online at siea.com/donations.

DONATION IMPACT REPORT

ORGANIZATION	PROJECT NAME	CAUSE
PAWS for Life Pet Assistance League Store	Pints for PAWS Spay/Neuter and Vaccination Clinic	 Animal Welfare \$1,000
Beulah Fire Auxillary La Veta Beautification, Inc La Veta Creative District Pueblo West Community Xeriscape Gardeners	Community Garden La Veta Beautification Winter Holiday Town Decorations 2024 Garden Improvements	 Community Beautification \$4,200
CSU Extension Pueblo County Greenhorn Valley Chamber of Commerce La Veta Public Library La Veta Trails, Inc Spanish Peaks Community Foundation Spanish Peaks Library	Western Landscape Symposium 2024 Business Expo Together We Dance Geoheritage of Huerfano and Las Animas Counties Huatatolla Heritage Cookbook 2024 Events and Programs	 Community Education \$3,000
Assistance League of Pueblo Branson School District Colorado City/Rye Lions Club First National Bank in Trinidad First National Bank in Trinidad - Huerfano Branch Gardner Valley School Huerfano County School Dist. Huerfano County School Dist. La Veta Public School MyPack Incorporated	Holiday Fashion Preview Seats to Success 10th Annual Car Show & Craft Fair School Supply Drive School Supply Drive GVS Color Run Classroom Supplies Jr. High Enrichment Supplies Future Redhawks Day Care MyPack	 Food, Clothing, and School Supplies \$3,000

Beulah Educational Support Team	Beulah Challenge	 <p>Fun & Entertainment \$21,600</p>
Beulah Social Club	Parade of Lights/Yule Log	
Beulah Valley Arts Council	Beulah Arts and Crafts Festival	
Fox Theatre	Porchfest Concert	
Friends of Aguilar	Celebrating Aguilar Street Festival & Car Show	
Friends of Hollydot	2024 7th Annual Friends of Hollydot Golf Tournament	
Gardner Chuckwagon Incorporated	Gardner Chuckwagon Supper	
Greenhorn Valley Chamber of Commerce	2024 Casino Night	
Hometown Holidays	Parade of Lights	
Huerfano Community Bible College	Fall Carnival at Huerfano Community Bible Church	
Huerfano County Chamber of Commerce	Summer Scavenger Hunt	
Huerfano County Government	Annual Firework Show	
Museum of Friends	Save the Roof & Dick 3rd Gala Fundraiser	
Primero Re-2 School Dist.	Fall Fun Night Trunk or Treat	
Pueblo Diversified Industries	Dancing with the Pueblo Starz 2024	
Pueblo West Chamber of Commerce	2024 Annual Dinner	
Pueblo West Chamber of Commerce	4th of July Community BBQ	
Pueblo West Parks & Recreation	2024 Halloween Bash	
Pueblo West Parks & Recreation	Tom Sawyer Fishing Derby	
Rodeo Oktoberfest	Rodeo Oktoberfest	
Soaring Eagles Center for Autism	14th Annual Comedy Night	
Spanish Peaks Cycling Assoc.	Stonewall Century Bicycle Ride	
Stonewall Fire Auxillary	25th Annual Fishing Tournament	
Town of Rye	2024 Town Square Fair	
Valley First	Greenhorn Valley Days	
Walsenburg Downtown Revitalization Committee	Mountain Mining Days	
Beulah Fire Auxillary	Barn Dance	 <p>Public Safety Safety \$12,000</p>
Beulah Fire Protection & Ambulance District	Burn Box	
Fishers Peak Fire Department	Fisher's Peak Fire Department Annual Fundraising	
Pueblo West Metro Dist.	Safety Fair	
First National Bank in Trinidad	Senior Santa Gift Tree Program	 <p>Senior Programs \$14,786</p>
La Veta Village Inc.	Legacy Golf Tournament	
Mt. Carmel Wellness and Community Center	Safe Balance for Seniors	
Senior Resource Development Agency	Bus Fuel and Transportation Costs	
South Central Council of Governments	Elder Center	
Town of Aguilar	Aguilar Senior Center Kitchen Remodel	
Eagles Golf Tournament	19th Annual Charity Golf Tournament	 <p>Veterans Programs \$1,000</p>
Mt. Carmel Wellness and Community Center	Pars for Patriots	
Pueblo West Chamber of Commerce	Red White and Blue Golf Tournament	
Christ Church	Gear Up!	 <p>Youth Extracurriculars \$25,500</p>
El Fandango Dance	El Paso ANGF 2025	
Healy Center CSU-P	Southern Colorado Entrepreneurship Competition	
Huerfano County 4-H Fair Board	2024 Huerfano County 4-H Fair	
Huerfano County Chamber of Commerce	Relay For Life Golf Tournament	
La Veta School Dist. Golf Tournament	Annual Redhawk Open Golf Tournament Fundraiser	
Las Animas County Fairboard	Las Animas County Market Sale	
Misfit Wrestling	Misfit Wrestling: Seats of Support	
Primero Re-2 School Dist.	2024 FBLA State Conference	
Pueblo County Fair	Pueblo County Showcase Sale	
Pueblo West Dance Team	UDA Nationals	
Pueblo West High Band	Drum Major Podium	
Pueblo West High School	Community Sponsorships/Advertising	
Pueblo West High School DECA	Make-A-Wish	
Pueblo West High School FBLA	FBLA National Leadership Conference	
Pueblo West High School Girls Golf	New Team Golf Bags	
Pueblo West JROTC	Pueblo West JROTC Raider Team Obstacle Course	
Pueblo West Swim Club	PW Stingrays & CC Piranhas Invitational	
Rye High School Booster Club	After Prom	
Rye Youth Baseball	2024 Rye Youth Baseball Golf Tournament Fundraiser	
Walsenburg Panthers Baseball	Baseball Supplies	

TOTALS BY COUNTY	
Pueblo	\$47,800
Huerfano	\$36,400
Las Animas	\$19,386
Total	\$103,586

Donations come from unclaimed capital credits, not from member rates and electric bills. Unclaimed capital credits cannot be used for system improvements, maintenance, payroll, or other overhead costs, per state law. Visit siea.com/capitalcredits for more information.

Stay in Touch

Have you recently moved?

Unclaimed capital credits are typically the result of San Isabel Electric having members' incorrect contact information.

Capital credits may continue to be mailed many years after credits are earned; please ensure San Isabel Electric always has your current mailing address.

SEARCHING AND CLAIMING YOUR CAPITAL CREDITS IS QUICK AND EASY

You can search an online database at sieweb.com/capitalcredits to check if we owe capital credits to you or one of your family members. If you're a current or former member and find your name, you can fill out an online claim, email capitalcredits@sieweb.com, or give us a call at 800-279-SIEA (7432) to start a claim.

Each year, we publish a list of names of members who have \$10 or more in unclaimed capital credit. You can find this list in the April issue of *Colorado Country Life* and in area newspapers.

A full list of members with capital credits in their name will be published on the co-op's website at sieweb.com/capitalcredits by June 1. If a member-owner has not claimed their unclaimed capital credit after three years, the co-op cannot use the money to operate the company, per state law. So, the board redirects the money through our community donation and sponsorship program.

Please email us with your name and updated address to capitalcredits@sieweb.com or contact our office at 800-279-7432 and ask for the capital credits department.

NEW PROGRAM SIMPLIFIES ELECTRIC BILLS

Budget Billing Evens Out Monthly Payments

San Isabel Electric has a new program to make members' monthly electric bills more predictable and budgeting easier.

Budget billing allows member-owners to pay a set amount each month. Payments are calculated based on the total of the past year's electric usage. To avoid underpayment, that number is divided by 11, instead of 12, to determine the monthly payment. In October, when monthly payments are recalculated, any overpayment or underpayment is applied to the calculation for future billings.

"This is a great option for offsetting costs in high-usage months like July and August, with lower usage months like March and April," SIEA Member and Billing Services Manager Naomi Simmons said.

SmartHub's "My Usage" feature can also help members monitor their usage. If there is a substantial change, the member or the co-op can adjust the monthly payment with 30 days' notice.

"Knowing payments won't change drastically month to month is really nice for members," Simmons said.

It's important to note that budget billing isn't designed to help save money, but to simplify personal budgeting.

There's no enrollment fee, and signing up is easy. To sign up, fill out a budget billing agreement at sieweb.com/budgetbilling, stop by an area office, or give us a call.

BUDGET BILLING REQUIREMENTS

1. 12-month billing history with SIEA
2. Good credit
3. No overdue balance
4. Less than two late payments in the last 12 consecutive months
5. Budget billing is not set up to pay ahead
6. Overpaying will not lower the next month's balance
7. Overpayments will be applied to the following year's billing calculation