



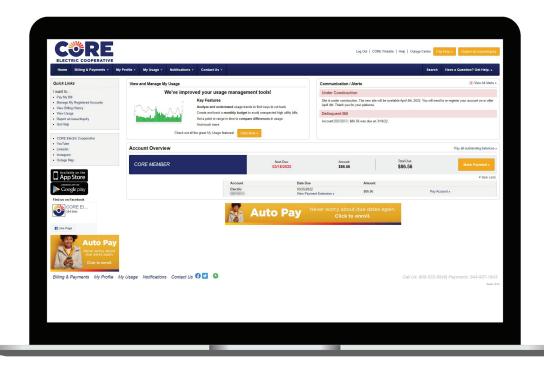
DASHBOARD OVERVIEW

Features of the SmartHub Dashboard

Life can be fast and hectic, but paying your bill doesn't have to be complicated. With CORE Electric Cooperative's **SmartHub** web and mobile app, taking care of business is a breeze. SmartHub is your account management tool, whether online or via our new mobile app. Learn how to use it, and you'll save time.

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Account Dashboard

Whether through our website, your tablet or via the new app on your iOS or Android device, you'll be able to manage your account, view and pay your bills, report service issues, receive key notices and monitor your electric usage 24/7.

From the SmartHub **account dashboard** you'll see:

- Quick links that will lead you to all the other features of SmartHub.
- Graphs to help you analyze and understand your energy usage trends.
- Get the latest communications and alerts from CORE.
- An overview of all the accounts you track within SmartHub, including Auto Pay dates (if you are enrolled), any amounts due and multiple links to make a payment.
- The Report Outage/Inquiry button and a link to the Outage Map to keep you informed if there is a power outage.

Billing & Payments Tab

Paying your utility bill has never been easier. Make payments from anywhere at any time, or set up Auto Pay and stop worrying about forgetting to pay the bill every month.

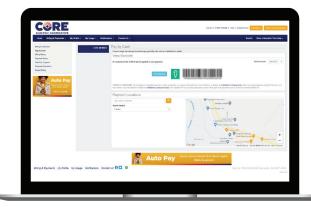
Main Screen



A summary of all accounts you have registered including:

- · Account numbers
- · Billing addresses on record
- Due dates
- · Auto Pay dates and amounts if you are enrolled
- A Pay Now button to quickly make payments on your balance due. The first time you make a payment — either online or on the mobile app — you can securely store your payment information for easy future transactions.

Pay by Cash



Find participating retailers nationwide where you can pay in-person with cash.

Billing History



From this screen, you can see the history of all past bills for your account.

You can also view the bill or usage per bill by clicking on the **View Bill** or **View Usage** links.

The Total Due column will reflect any adjustments made to the bill since it was printed.

If you manage multiple accounts, you can switch between accounts using the dropdown list in the upper right hand corner.

Payment History

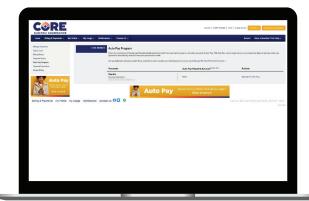


See at a glance all of the past payments that have been posted to your account.

If you manage multiple accounts, you can switch between accounts using the dropdown list in the upper right hand corner.

Billing & Payments Tab

Auto Pay



Enjoy the convenience of having your bill automatically paid each month from your bank account or credit card when you enroll in Auto Pay. You no longer have to worry about due dates or late fees, as payments are automatically deducted from your account each month.

For each account you have with us, you'll be able to add, edit and remove any payment accounts you have set up to automatically make payments on your bill each month.

Just click on the ${\bf Manage\ My\ Stored\ Payment\ Accounts}$ link to get started.

Budget Billing

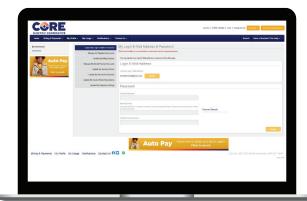


Budget Billing allows you to levelize your bill and pay an average amount per month instead of paying for high usage amounts in one season and lower usage amounts in another season. Your budget plan balance will be shown on your bill each month.

My Profile Tab

This is where you can find and update any of your account settings. You can be confident that your personal and financial information is safe and secure on SmartHub.

Update My Log-in E-Mail or Password



In the main section you will be able to manage the login email address and password associated with your account.

Manage My Registered Accounts



Use this page to add existing accounts to your registration, remove specific accounts from the registration, or delete the registration for all accounts by unsubscribing.

Use the Add Account button to register a new registered account.

All accounts will be listed in this area.

Click the Unsubscribe button to unregister any account at any time.

Update My Billing Address



In this section, you'll be able to manage your billing address information.

Please enter new information in the appropriate fields. If any item should not be changed, please leave them as is. Only items with new information will be updated.

If any items are no longer relevant, please remove the existing entry. Items changed to blank will be removed from our records.

If you have special instructions or explanations, please use the comments field to let us know.

Manage My Stored Payment Accounts



Stored payment accounts are accounts that have been saved and can be used when paying your bill online. When you choose to store bank account or credit card information, the stored payment account will become an available payment option when making future online payments.

Click the Add New Card or Add New Bank Account button on the right to add your stored payments. You'll see all payment methods stored in this section.

You also have the option to enroll in Auto Pay.

My Profile Tab

Update My Security Phrase



This phrase must be set up before you make payments, store or update credit cards and bank accounts for future payments, or sign up for Auto Pay. If the value displayed does not match your chosen phrase, please DO NOT enter any personal information and contact customer service.

You may update your security phrase and click Save. Your currently selected phrase is not displayed here for your own security.

Update My Secret Hint Question



The Secret Hint is used to create added security when you forget your login credentials.

You can select your hint question from the dropdown list and enter the correct answer. Click the Save button to update your secret hint.

Update My Custom Meter Descriptions



If you have multiple meters associated with your account, this screen allows you to label them to help you more easily identify them.

Type the description for the meter and click the Save Changes button.

You can also reset a meter description by clicking the Reset button.

Update My Paperless Settings



Use this section if you would like to start receiving paperless bills. You'll save some trees and some time with this feature! Please note that this will apply to all accounts registered with your email address.

Find the account where you would like to activate paperless billing and toggle the Paperless Slider to On.

My Profile Tab

Documents



View documents related to your account(s) or communications from CORE.

My Usage Tab

There's nothing worse than sticker shock when the electric bill arrives. Access to detailed, easy-to-read information about your electric use can help you make informed decisions and save money.

Main Screen



Get a detailed look at your past and current power use, view your usage and weather trends by the month, day or hour.

View and compare two past monthly bills side-by-side. You can determine if changes in energy-use habits or use of a new appliance is making a difference.

Plan and Save provides the ability to track energy actions you've taken and see the planning markers on the graph for that time period.

Average Usage



One of the most powerful features of SmartHub is the ability to see how much electricity you typically use during a specific time period. This allows you to see when you can save money on your bill.

The top section allows you to set filters for the graph such as date ranges or specific accounts.

The graph shows the type of report you selected, along with average temperature for that month, week or time of day.

Usage Explorer



When you use electricity is as important as how much you use. The Usage Explorer gives you a detailed look at your past and current usage, all in one place. View your power use alongside weather trends by month, day or hour.

The top section allows you to set filters for the graphs such as date ranges or specific meters.

The middle section shows you a breakdown of monthly costs, along with temperature data overlaid on top of it.

Planning



Create markers for specific times or windows of time in your energy usage history.

My Usage Tab

Usage Comparison



This tool lets you compare two monthly bills side-byside to see "this year vs. last year" or "this month vs. last month." You can see how the weather and temperature affects your monthly bills. This is also a good way to determine if new energy habits or an appliance are having a positive effect on your usage.

Usage Management



This section provides tools that help you identify how you use your services and evaluate ways in which you can trim usage and save money.

The Green Button

- Clicking the Green Button Download My Data button downloads your usage to a zipped file on your computer. Opening this file lets you view your basic data in your web browser.
- You can customize what usage data to view or to download your usage for the default options (Service location, Dates, and Interval) shown.

Notifications Tab

SmartHub is also a powerful communication tool. You'll receive important news and information about your account, outages, news and events through the app. You can decide how you want to be notified about your bill, by email or text message on your smartphone. Set a threshold to be notified when you are using more electricity than you planned to help stay on top of your energy costs.

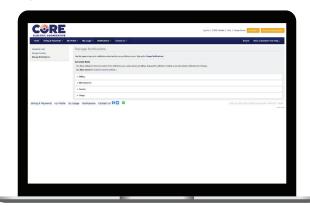
SmartHub Feed



The SmartHub feed on the main notifications page allows you to view your notifications for the past three months.

Select which notifications are displayed by toggling the buttons for the desired social network feeds.

Manage Notifications

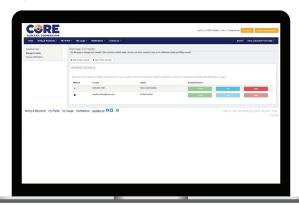


Use this page to sign up for notifications about activity on your billing account. You'll use the contacts that were set up on the Manage Contacts screen.

You'll have the option to modify account notifications in three categories: Billing, Miscellaneous and Service.

Click the dropdown arrow to the left of each heading to expand all of the notification options available.

Manage Contacts

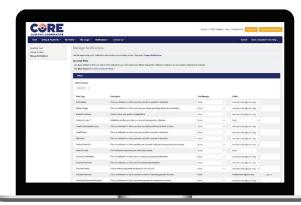


Use this page to manage your contacts. Once you have contacts set up, you may use those contacts to sign up for notifications about your billing account.

There are buttons to Add E-Mail Contact or Add Phone Contact.

You can Activate, Edit or Delete any contacts on file that you have created or verified and will be used for notifications. The Additional Contacts on File section lists contacts that we have in our system that have not been verified.

Manage Notifications / Billing



Using the Billing section as an example, here is how to sign up for notifications within each section.

Click the dropdown arrow to expand the section. You can use the phone and/or email contacts on record to sign up for text and/or email notifications.

Simply select the appropriate contact from the dropdown list behind each notification type.

Contact Us Tab

Not only can you receive notifications from SmartHub, you can also contact us with member service requests or questions.

Main Screen



On this screen you can choose one of the selections to report an issue with your service, submit a general inquiry or track the status of an issue.

Track Issue Status



In this section, you can track communications issues and service requests, both pending and in the past.

Report an Issue / Inquiry



The two buttons you'll have access to are the Communications Issue and the Other Issues/General Inquiry.

Location



View our phone and email info, as well as addresses for our physical locations.