



Butler Rural Electric
Cooperative, Inc.

Your Touchstone Energy® Partner 

Generator Program

Butler Rural Electric Cooperative offers a generator program for members to purchase a KOHLER® standby generator through the cooperative. The cooperative's board of trustees has budgeted to offer low-interest loans to help members finance such a major investment. You can also purchase a KOHLER standby generator from the cooperative without receiving a loan if you choose.

For those who don't have a need for a whole-home generator, or for those who don't want to make that level of investment, we also offer the ability to purchase a behind-the-meter transfer switch called a Trifecta from Global Power Products. A Trifecta is a meter base mounted transfer switch with a cord to use with a portable generator to power parts of your home, like your sump pump and refrigerator. The cooperative provides free installation for these switches.

This program does not indicate Ohio's electric cooperatives have insufficient power generation or reliability issues. The program gives members the opportunity to prepare for outages the co-op has little control over.

Low-Interest Loan to Purchase a KOHLER Standby Generator

Butler Rural Electric Cooperative offers qualifying residential members a loan of up to \$20,000 for the purchase and installation of a new KOHLER standby generator with the convenience of having your loan payment payable with your monthly electric bill. The loan funds will include labor, electric work, plumbing, and materials. To qualify for the loan, the member must purchase a KOHLER generator through Butler Rural Electric Cooperative.

New construction homes, mobile homes, commercial accounts, and seasonal accounts do not qualify for this loan. Loan funds are budgeted on an annual basis and may be limited due to prior program activity.

Loan Process

Application

To apply for a low-interest loan, the member, who must also be the homeowner of record, completes the loan application in its entirety. If appropriate, a co-applicant may be required. A \$15 application fee will be billed on the electric bill for applications approved or denied.

Pre-approval

The cooperative runs a credit report and other necessary credit information. A pre-approval is given within 72 hours of receiving the application. No work that is to be paid for by loan funds should be completed before a final approval.

Documentation

If pre-approved, the cooperative will need a copy of the member's (and co-applicant's) last year's W-2 or last few pay stubs to verify income and a copy of the bid or estimate for the work. If the loan amount

is over \$2,000, the cooperative files a mortgage with the county and will need a copy of the home's recorded deed (with Exhibit A).

Final Approval

Upon final approval for the loan, a closing date and time will be set for documents to be signed at the cooperative's office.

Closing

At closing, the member (and co-applicant) must bring proof of identity (a valid driver's license) and proof of homeowner's insurance. The member will also pay \$15 application fee, closing costs of \$24 UCC1 filing fee, \$76 processing fee, and \$57 mortgage filing fee if a second mortgage is required (if loan amount is greater than \$2,000). Additional fees may apply.

Disbursement of Funds

After the installation is complete and the member is satisfied with all work, the member sends a copy of the final invoice to the cooperative. The cooperative will print and mail a check payable to the member for the amount of the final invoice, not to exceed the amount previously signed for under the loan closing documents.

Final Documentation

The cooperative will file a UCC1 with the State of Ohio and a second mortgage with the county (if applicable). The cooperative will also contact the homeowner's insurance company to be added as an "Additional Insured" on the policy.

Terms

The length of the loan depends on the amount borrowed. The minimum term of any loan is 12 months.

\$500 to \$2,499: up to 18 months

\$2,500 to \$4,999: up to 48 months

\$5,000 to \$9,999: up to 60 months

\$10,000 to \$20,000: up to 120 months

Payment

All loans follow a normal amortization schedule. The loan payment is billed to the member on the monthly electric bill. The due date and payment amount will be detailed on each month's electric bill. In addition, the bill will itemize the principal amount and interest amount owed for the current month.

Pre-Payment Penalty

There is no pre-payment penalty. The loan can be paid off in full at any point in time without penalty.

Interest

The current interest rate is 5.5%. Rates are subject to change without notice. Please consult a tax advisor as to whether the interest on the loan is tax deductible.

KOHLER Standby Generator Process

STEP 1 - Contact us

Contact Butler Rural Electric Cooperative to schedule a consultation.

STEP 2 - Site assessment

An employee from Butler Rural Electric Cooperative's electrician services department will visit your home to perform a free site visit. Our electricians will work with you to coordinate a location for the generator and verify clearance requirements. Employees from the cooperative's engineering department will calculate a generator size for your home and will prepare a quote for the electric portion of the project.

Contact a propane or natural gas provider and mechanical or plumbing contractor for quotes for these requirements. Use these quotes and the quote from Butler Rural Electric Cooperative to choose your loan amount.

STEP 3 - Complete loan application

Once you receive a quote for the project, complete the loan application, available at butlerrural.coop. Once the cooperative receives the loan application, we will verify you meet the program requirements. You can also purchase a KOHLER standby generator from the cooperative without receiving a loan if you choose and skip this step.

STEP 4 - Installation process begins

Once the loan application is approved, the installation process may begin.

If you have propane at your home, contact your propane provider to install LP line and associated regulator.

If you have natural gas at your home, contact your preferred contractor to install natural gas piping.

If you do not have propane or natural gas at your home, contact Keystone Cooperative (formerly known as Harvest Land Cooperative), to install propane, LP line, and associated regulator at your home by calling 513-863-1414 or contact a propane company of your choice.

STEP 5 - Installation

Once propane or natural gas work is complete, Butler Rural Electric Cooperative employees will install the generator pad and generator. The cooperative will schedule an electrical inspection and notify you when electric work is complete and inspection is scheduled.

STEP 6 - Mechanical/plumbing work

Schedule all other work with a mechanical or plumbing contractor. Notify Butler Rural Electric Cooperative once all work is complete. If you do not have a plumber, the three local plumbers below are Better Business Bureau accredited:

B&B Plumbing and Heating Co.
bbplumbingheating.biz
513-523-4010

Ken Neyer Plumbing
neyerplumbing.com
513-298-9144

STEP 7 - Registration and warranty

Butler Rural Electric Cooperative will start the generator to confirm it is working correctly and will complete the generator registration with KOHLER for warranty purposes.

STEP 8 - Loan and maintenance

Repay the loan on your monthly electric bill. Contact Buckeye Power Sales or a company of your choice for all generator maintenance work. Butler Rural Electric Cooperative does not complete generator maintenance work.

KOHLER Premium Warranty

Each KOHLER generator has a 2,000-hour, five-year premium limited warranty covering parts, labor, and dealer travel for the full warranty period. Optional extended warranties are available. Each generator features a corrosion-resistant enclosure that's built to last.

KOHLER Mobile App

Members can connect their generator to the internet to get peace of mind in the palm of their hand. The KOHLER mobile app will let members monitor their generator system anytime from anywhere and get instant updates via text or email.

Other KOHLER advantages

- > Has the only commercial grade air cooled engine on the market for home standby generators.
- > Requires less maintenance and will last longer than the competition.
- > Will perform better during long outages due to the commercial qualities of the engine.
- > Has twice the starting capacity of any other generator competitor in the residential market.
- > Has local distribution that stocks over \$1 million in parts between Ohio and Indiana.

KOHLER Standby Generator Frequently Asked Questions

How do I know what size generator to purchase?

Employees from the cooperative's engineering department will calculate a generator size for your home.

How much will a standby generator cost?

The cost to purchase and install a standby generator varies from location to location. If you are interested in installing a standby generator, an employee from Butler Rural Electric Cooperative's electrician services department will visit your home to perform a free site visit. Our electricians will work with you to coordinate a location for the generator and verify clearance requirements. Employees from the cooperative's engineering department will calculate a generator size for your home and will prepare a quote for the project.

The member can choose the loan amount. Loan funds can cover labor, electric work, plumbing, and materials.

Why did the cooperative choose to offer KOHLER generators to members?

All of Butler Rural Electric Cooperative's substations and the cooperative's office use KOHLER generators. The cooperative uses Buckeye Power Sales to service these generators.

How much does the annual maintenance cost for a standby generator?

All generator maintenance work can be completed by Buckeye Power Sales or a company of your choice. Butler Rural Electric Cooperative does not complete generator maintenance. The cost for Buckeye Power Sales to complete annual generator maintenance is approximately \$800, which varies based on make and model.

Can I purchase a standby generator if I'm building a new home?

You can purchase a standby generator from Butler Rural Electric Cooperative but cannot utilize our loan services or electrician services to install the generator.

How does a standby generator work without electricity?

Standby generators have their own power source – either propane or natural gas.

How long can a KOHLER generator power my home?

This is dependent on the generator type, fuel source type, and fuel availability. Per the manufacturer's recommendations, a KOHLER generator should be visually inspected and the oil level should be checked every 8 to 10 hours under an outage condition.

Can I install the generator myself?

The member is permitted to install the generator themselves. However, the member would need to apply for the appropriate permits and have inspections completed by the county prior to the cooperative performing the start-up and commissioning of the generator.

Who will service my generator after it is installed?

Contact Buckeye Power Sales or a company of your choice for all generator maintenance work. Butler Rural Electric Cooperative does not complete generator maintenance work.

What is the life span of a KOHLER generator?

15 to 20 years or 2,000 to 3,000 hours when properly maintained and serviced.

How long can my generator run before I need to check my battery?

For most applications, the length of time the generator will run should not affect the integrity of the battery. Periodically inspect battery terminals and cabling to verify torque and to remove any corrosion present on the connections. Schedule annual inspections of generators and electrical units with the authorized KOHLER distributor in your area.

If I need a propane service, do I have to utilize Keystone Cooperative?

No, the member has the option of using Keystone Cooperative but it is not required.

If I utilize Keystone Cooperative for propane service, do I have the option to lease the propane tank or do I have to purchase?

If the member is installing a propane tank for home generator use only (no other propane equipment or appliances present in the residence), the tank will need to be purchased from Keystone Cooperative.

What size propane tank would you recommend for my system?

We recommend installing a 300 to 500 gallon tank for a home generator system. Smaller tanks can be purchased and installed, but this will increase tank fill frequency and may cause gas line pressure reliably issues. On average, a 22 to 24 kW generator uses about 2 gallons of propane per hour at half load and 3.8 gallons per hour at full load. For example, a 120 gallon propane tank can run a 22 kw generator for approximately 48 hours at 50% load, where a 500 gallon tank can run the same generator for approximately 196 hours.

Do I need any permits?

Yes, permits for the electric and gas piping scope for the generator installation are required. The inspection(s) must be completed before the cooperative will start-up and commission the generator. Butler Rural Electric Cooperative can speak with you about your county's requirements.

Trifecta Portable Generator Transfer Switch

Butler Rural Electric Cooperative offers a safe and easy connection for portable generators. Members can protect what powers their home with a Trifecta manual transfer switch. A Trifecta is a meter base mounted transfer switch with a cord to use with a portable generator to power parts of your home, like your sump pump and refrigerator.

The cooperative provides free installation for these switches. Employees in our engineering department can calculate an appropriate size device for your home and what you plan to power with your generator. Members must have their own portable generator to use this device – Butler Rural Electric Cooperative does not sell portable generators.

This UL-listed device provides three essential services in a single, meter-mounted appliance:

Manual transfer switch

Connect a portable generator to the main breaker of your home in minutes. The convenient, three-position handle allows users to easily control whether your home is connected to the utility grid, an alternate source, or neither.

Service lockout

Disconnect your home from all power sources if maintenance on the load side of the electric system is needed. Locking the device in the "OFF" position ensures neither source is connected to the home, preventing backfeed and creating a safe work environment.

Surge suppression

Protect sensitive equipment inside your home from damaging transient voltage surges with 75kA of surge suppression per phase.

Price list

30 Amp Trifecta (TRI-23sx)

\$728.59

40 Amp Surge Protection (TRI-24sx)

\$861.72

Price includes 20 foot cable and taxes. Additional cable is available in 20 foot increments for an additional charge. Butler Rural Electric Cooperative can order a 50 Amp device if requested.

Trifecta Portable Generator Transfer Switch Frequently Asked Questions

How do I know what size Trifecta to purchase?

Employees from the cooperative's engineering department can calculate an appropriate size Trifecta for your home and what you plan to power with your portable generator.

How much does it cost to install a Trifecta transfer switch?

The cooperative provides free installation for these switches.

Can the cost be split and paid over the next few months?

No, we do not offer payment arrangements for Trifecta switches. The cost is billed in full on the next month's electric bill once the Trifecta has been installed.

Can I finance a Trifecta?

No. Loans are only available for standby generators.

What size standby generator do I need?

Generator size depends on your needs during power outages. The Trifecta comes in a 30 Amp and 40 Amp variation. The maximum generator wattage acceptable for the 30 Amp option is 7,200 watts and the maximum generator wattage acceptable for the 40 Amp option is 9,600 watts.

Will a portable generator power my entire home?

No, most residential homes have electric service panels between 100 and 200 amps. The Trifecta unit we are offering has a 40-amp maximum capacity and will not support all home appliance loads simultaneously. The member will need to selectively choose loads to back-up and ensure the connected load does not exceed the rating of installed Trifecta unit.

Can I take my Trifecta with me if I move away?

Yes. Call Butler Rural Electric Cooperative to schedule an appointment to have the Trifecta removed or relocated within the cooperative's service territory.

Is there a warranty for the Trifecta device?

Global Power Products warrants Trifecta for seven years after delivery of goods, where specified that the goods are, under normal use and service, free from defects in materials and workmanship. No other warranties or representations, whether written or oral, shall be binding upon Global Power Products. If any unit provided by Global Power Products does not comply with any of the expressed warranties set forth above and customer provides Global Power Products notice of such noncompliance within the seven year warranty period, Global Power Products shall at its discretion repair or replace the nonconforming unit after receipt of the nonconforming unit for its inspection. Global Power Products' sole liability to customer for goods not conforming to any of the express warranties is limited to the repair or replacement of such units. Warranty on the repaired unit or any component thereof is limited to the balance of the original warranty period.

Surge Protection Manufacturers Limited Warranty Fifteen Year Product Coverage

Global Power Products will repair or replace any Surge Protection Device that is defective in material or workmanship or is damaged by an electrical surge (including those caused by lightning) for a period of fifteen years from the date of installation or fifteen years and six months from the date of manufacture, whichever comes first. Maximum coverage is \$1,000 per appliance, \$10,000 per residence. A "White Goods Appliance" is defined as a washer, dryer, stove, refrigerator, freezer, HVAC unit, dishwasher or garbage disposal. Coverage is secondary to any applicable product warranties, service contracts, and insurance policies. This coverage applies to the end-user at the residence where the product is installed and is the exclusive remedy under this warranty, whether based on contract, tort, including negligence or otherwise. Global Power Products reserves the right to audit damage, site and/or cost of repairs and may require a notarized proof of loss. Claims must be made within 30 days of damage. This warranty does not cover damage associated with sustained overvoltages, vandalism, theft, normal wear and tear, obsolescence, abuse, unauthorized modification, misuse, improper installation, or

catastrophic events. Except as expressed previously in this warranty, Global Power Products disclaims liability of any incidental, indirect, special, or consequential damage arising out of the sale, lease, or use of any Global Products product (including without limitation, lost business profits, loss of data and all freight, mileage, travel time, and insurance charges associated with the warranty coverage claims). Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above does not apply to you. This warranty gives you specific legal rights and you may have other rights which vary from state to state.

Does my utility meter continue to register when using the Trifecta with my generator?

No, your utility meter will only register when the utility is providing electric power to your home. When using the Trifecta with your portable generator, you are disconnected from the utility power supply and will not be reconnected until you manually change the state of your Trifecta meter socket transfer switch.