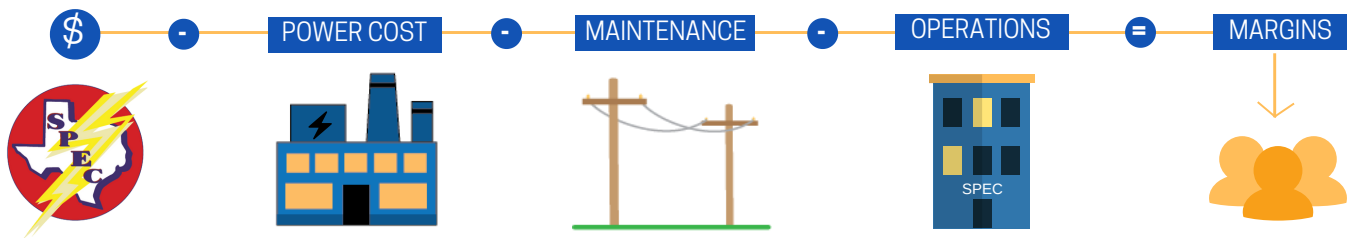


CAPITAL CREDITS

WHAT ARE CAPITAL CREDITS?

Capital credits are cash back for our members. SPEC pays for things like power generation, maintenance and operations. The money left over after those bills are paid is called a margin. Margins provide equity for the co-op and are eventually given back to you - the member - through a capital credit check.



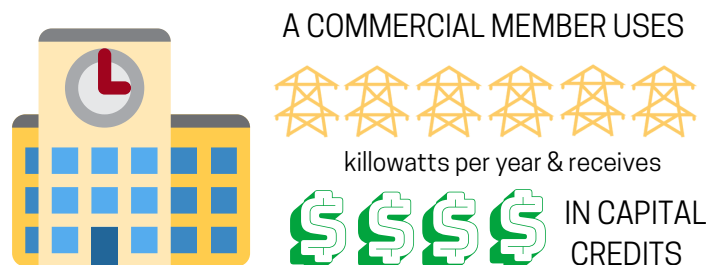
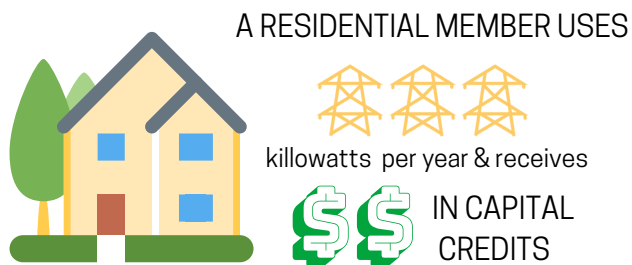
SINCE 2008, SPEC HAS PAID MORE THAN
\$19 MILLION
IN CAPITAL CREDITS TO OUR MEMBERS

This year, your board of directors has approved retiring capital credits from a portion of 2007 and 2021-- A total of \$1.2 million.



HOW IS MY CAPITAL CREDIT AMOUNT DETERMINED?

Capital credits are allocated in proportion to the electricity you purchased each year.



DONATE TO OUR SCHOLARSHIP PROGRAM



You can donate your capital credits to our Education Trust Fund. Through this scholarship program, we've given nearly \$1.2 million in scholarships to area students! Contact us for more information.

We're here to help! For questions about capital credits, call us at 888-740-2220 or visit www.sanpatricioelectric.org

Follow us

