

**CLAVERACK RURAL ELECTRIC COOPERATIVE, INC.
WYSOX, PENNSYLVANIA 18854**

Policy Bulletin No. B-23

SUBJECT: Member Assistance Fund

POLICY:

The Cooperative will maintain a member assistance fund to benefit low income and other Claverack members in need. The program will be funded on an annual basis through sources such as "Operation Round Up", unclaimed property, and other sources. The availability of funds may vary on an annual basis.

RESPONSIBILITY: President & CEO

PROCEDURE:

1. The availability of member assistance funds will be reviewed annually by the Board of Directors. The board shall approve allocations to specific Cooperative programs such as "HOPE" (Helping Others Purchase Electricity) which benefits low income members with delinquent electric bill payments and the Cooperative's discretionary assistance fund which benefits members with specific needs such as hazard corrections.
2. The Cooperative may work with outside agencies to administer member assistance funds.
3. Management will recommend specific program guidelines to the board of directors on an annual basis for approval.
4. Programs are based upon availability of funds and shall be suspended if funds become exhausted.