



HELP PAYS[®]:

A tariffed on-bill investment program
based on Pay As You Save[®] (PAYS[®])

Mark Cayce

**General Manager & CEO of Ouachita Electric
Cooperative**

We switched our on-bill **loan** program (HELP) to a **tariffed** on-bill program (HELP PAYS®). Why?

1. Renters were left out. Only property owners were eligible.
2. Loans posed more risks, so we could not finance bigger projects (including HVAC), leaving bigger savings untended.

To **reach more people** and **achieve higher savings**,

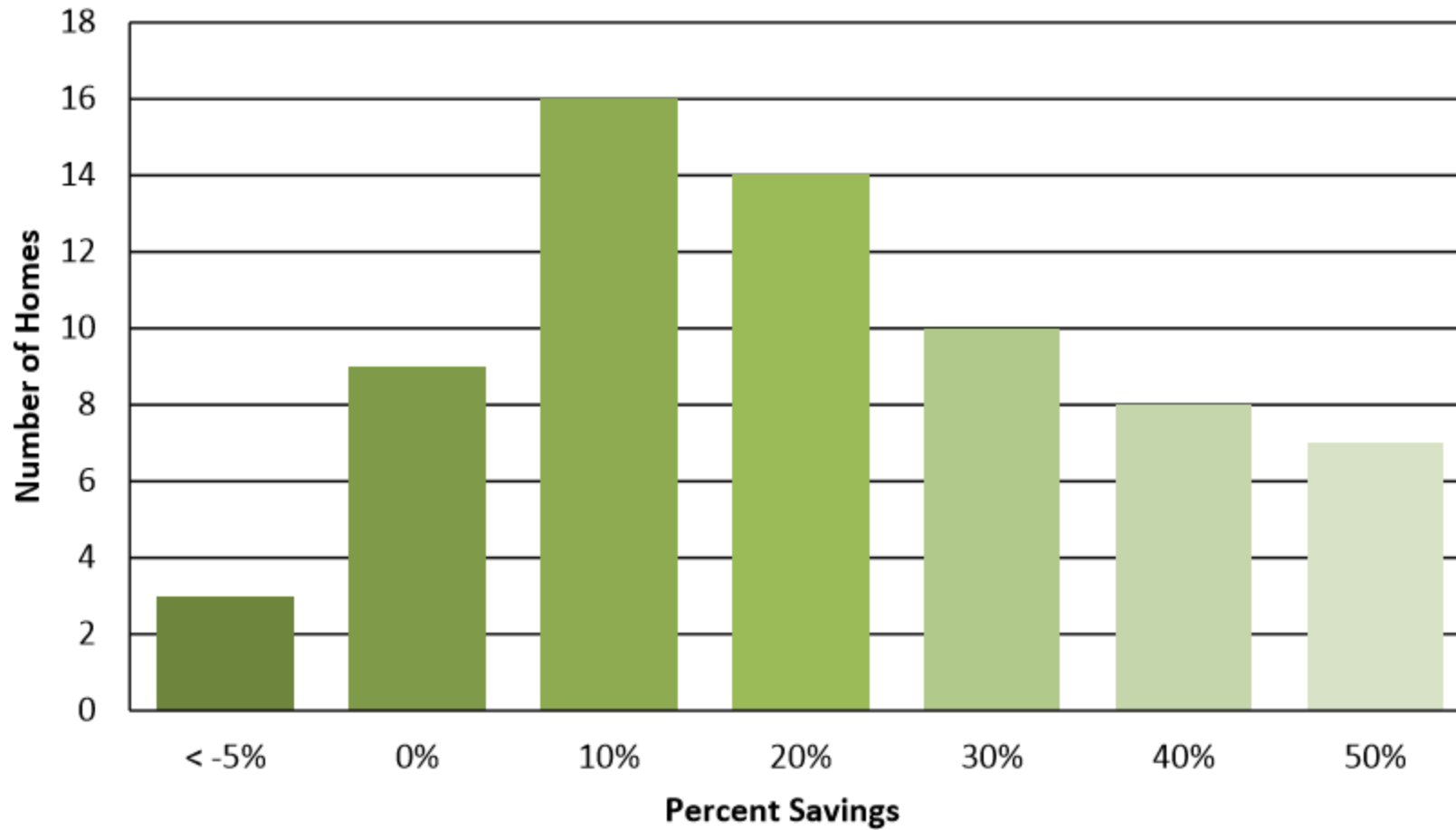
our Board voted to offer an opt-in tariff using Pay As You Save®.

We have completed over 500 Residential Projects with **ZERO** defaults



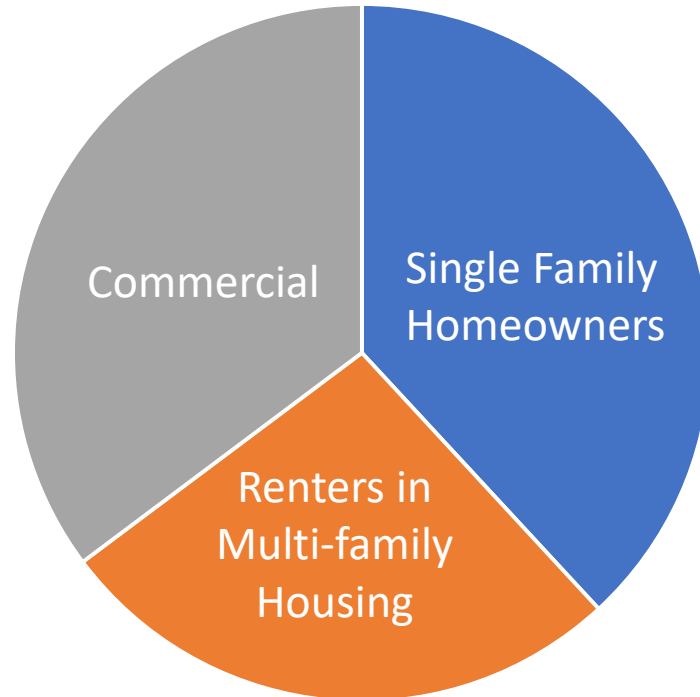
**Ouachita Electric
Cooperative**

First Year Reduction in Kwh



Total investments in first 4 months exceeded \$1.5 million

Distribution of Investment Funds by Type of Project Site



■ Single family investments ■ Multi-family investments ■ Commercial investments

A college and a municipal building accounted for 1/3 of the investment.



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Cooperative**

