

WHY TIMING MATTERS

Insights from Keith and Dawna Mathews on making the switch to the Time-of-Day rate



With Southeastern Indiana REMC preparing to roll out a new Time-of-Day rate (formerly known as the Time of Use Critical Peak Pricing rate) this fall, members will soon have more control over how their energy use affects their monthly bill. To help explain how Time-of-Day rates work in real life—not just on paper—we sat down with Keith and Dawna Mathews, longtime REMC members and one of the first households in the co-op to enroll in the original Time of Use rate several years ago.

Keith, SEI REMC's CEO, and Dawna, his wife, offered candid insight on the lifestyle adjustments, modest savings and deeper impact that have come from their decision to take a more intentional approach to energy use.

"We knew the co-op needed to encourage more off-peak usage to help manage demand and long-term costs," Keith said. "So, we decided to lead by example."

"I wasn't immediately excited about it," Dawna admitted. "I liked the freedom of doing laundry or running the dishwasher whenever I wanted. But I understood the reason behind it,

and I wanted to support that."

The Time-of-Day rate charges less for electricity used during off-peak hours, such as early mornings, late evenings and weekends. Electricity costs more during peak hours, usually weekday afternoons and early evenings, when demand across the system is highest.

"The hardest part was just retraining our habits," Dawna said. "I'd catch myself reaching to start the dryer at 6 p.m. and have to stop and think, 'Can this wait?' At first it felt like a hassle, but over time it became routine."

"We found ways to automate it," Keith added. "We'd program the dishwasher to run later, and we'd save laundry for weekends. It didn't take long to adapt."

And the savings?

"We saved about \$200 a year compared to the standard residential rate," Keith said. "It's not a huge number, but it's real money—and more importantly, it reflects how small shifts across thousands of members can protect the grid and keep everyone's rates lower over time."

Dawna agrees.

"It's not just about our bill," she said. "We're all part of this system. If a lot of us shift just a little, it reduces the need for expensive upgrades or emergency power purchases. That helps avoid rate spikes and keeps the grid stable."

This fall, members will have the option to remain on the standard A-5 Residential Electric Service rate or switch to the new Time-of-Day rate. To help with the decision, SEI REMC will provide personalized side-by-side comparisons of each member's historical usage. These reports—available upon request—will show how your energy costs would look under each rate, helping you choose the option that works best for your household.

"I'd encourage people to request the report and see the numbers," Keith said. "Even if you're not ready to change anything right away, understanding your usage is the first step."

"And if you can shift a few things, it's worth it," Dawna added. "It may not feel like much, but it's your way of helping the whole community. That's the cooperative spirit."