

MiNews

October 2025 Vol. 9 Issue 10
A monthly publication for members of
MiEnergy Cooperative.

A
JOURNEY
DOWN
MiRoads
WITH MEAGAN MOELLERS

Powered by purpose

Unmatched: Co-ops are different by design



*Sign up to win
this gift basket!*

RSVP ONLINE TODAY FOR THE FALL EVENT AT PINTER'S ON OCT. 17!

Celebrating partnerships

As we celebrate Cooperative Month, I'd like to highlight MiEnergy Cooperative's robust network of partnerships—local, regional and national—that have been established over the years. These partnerships have significantly enhanced our operational efficiency, service quality, and cost savings for our membership. Cooperation Among Cooperatives is one of the seven cooperative principles, and we demonstrate this commitment in numerous ways through these partnerships.

- **Federated Rural Electric Insurance Exchange** insures 99% of electric cooperatives across the United States. I had the privilege of serving on Federated's Board of Directors for nine years, including a term as board chair. Federated has consistently taken a proactive approach to cooperative insurance. It supports ongoing lineworker safety education and is currently focused on wildfire mitigation planning. Federated was created in response to the need for insurance when other companies refused to insure electric cooperatives.
- **Cooperative Finance Corporation (CFC)** was founded in 1969, following Nixon's attempt to eliminate the Rural Electrification Administration's (REA) direct loan program. While the continuation of the REA program (now known as the Rural Utilities Service, or RUS) remained essential, CFC has evolved into a critical supplemental lender and financial partner for cooperatives nationwide.
- Our billing and accounting systems are powered by the **National Information Solutions Cooperative (NISC)**, which was created in 2000. This cooperative supports over 950 electric and telecommunication cooperatives across the United States. NISC customizes its software applications for each cooperative, allowing us to meet the unique needs of our members, such as personalized billing options.
- MiEnergy is one of seven cooperative owners of **STAR Energy Services**. This regional partnership delivers engineering, technology, and consulting services to cooperatives across Minnesota, Iowa, North Dakota, South Dakota and Wisconsin. STAR Energy has played a vital role in improving our operations, from developing our Outage Management System to completing rate studies, engineering designs, and the NOVA power portal which streamlines solar interconnections for members.
- **Cooperative Response Center (CRC)** was originally

Board room highlights | Sept. 30, 2025

- National Rural Utilities Cooperative Finance Corporation Regional Vice President Amanda Seger presented MiEnergy's Key Ratio Trend Analysis for 2024.
- CFO Hove provided the financial report which is tracking to budget.
- Financial policies were reviewed and approved.
- Approved retiring \$1,795,211.52 for capital credit retirements.
- Management provided updates that included large load opportunities, broadband updates and economic development projects.
- Approved a \$250,000 loan to Sno Pac Foods, LLC from the revolving loan fund.
- MiEnergy's culture committee leaders presented initiatives to the board.
- CEO Krambeer provided an update on cooperative subsidiaries.

The next board meeting will be at the Cresco office on October 30 at 9 a.m.



- established by electric cooperatives in southeastern Minnesota and northeastern Iowa to handle after-hours member calls and outage dispatching. MiEnergy was one of CRC's founding members that started the call center in Austin, Minn. Today, CRC has expanded to include four regional call centers across the United States, serving 400 cooperative partners nationwide.
- Locally, MiEnergy cooperates with Heartland Power Cooperative and Allamakee-Clayton Electric Cooperative through the **MINNOWA** partnership. Together, we share a compliance and training coordinator and a director of vegetation management. This shared partnership ensures consistent, high-quality service for our region.
 - **MiBroadband**, established in 2018, is a cooperative venture that enhances the lives of residents in southeastern Minnesota and northeastern Iowa by expanding high-speed internet access in previously unserved and underserved areas. Much like electricity revolutionized rural life in the 1930s, reliable internet is a critical infrastructure today. In partnership with Spring Grove Communications and Mabel Cooperative Telephone, MiBroadband has been highly successful in securing federal and state grants to fund these broadband expansion projects.
 - **Heartland Security Services**, a cooperative collaboration involving MiEnergy and 13 other cooperatives, provides residential and commercial security systems, video surveillance, and medical alert installations, as well as professional monitoring services that ensure safety throughout the communities we serve.
 - MiEnergy works closely with 10 **municipal utility partners**, which include Caledonia, Eitzen, Harmony, Lanesboro, Lawler, Mabel, Peterson, Rushford, Spring Grove and St. Charles. These partnerships extend beyond reliable electric service to include economic development efforts that foster local growth.
 - MiEnergy is deeply connected to statewide and national associations, including the **Minnesota Rural Electric Association**, the **Iowa Association of Electric Cooperatives**, and the **National Rural Electric Cooperative Association**. These partnerships enable us to remain informed and advocate on behalf of our members at all levels of government.
 - Our most significant partnership remains with **Dairyland Power Cooperative**, which delivers our wholesale power and transmission services. Dairyland, owned by 24 distribution cooperatives across Iowa, Minnesota, Wisconsin, and Illinois, plays a crucial role in ensuring reliable electricity for its members.
- At MiEnergy, we take pride in our partnerships and the cooperative network we are a part of. Together, we work to ensure that our members receive reliable, efficient, and competitively priced electricity.
- I hope you have a safe and enjoyable fall season. As always, I welcome your calls, emails, and personal visits.



BEST BET FOR EFFICIENCY PROJECTS AND UPGRADES

For many people, their home is the most significant investment and purchase they make in their lives. We want to ensure that we make informed decisions to protect and maximize the benefits of our home investments. Energy efficiency upgrades are potential investments that can save money by reducing the energy used in your home and pay for themselves over time.

Using return on investment (ROI) is a standard method to determine the benefit of an upgrade. It measures the gain or loss of an investment in relation to its cost. ROI is calculated by dividing the net profit—the total cost of the investment subtracted from total revenue generated—by the cost of the investment and multiplying by 100 to find the ROI percentage. The higher the percentage, the better the investment.

If you take out a loan, a home equity line of credit or use a credit card, add the borrowed money and interest rate to the investment cost.

Let's put the calculation to work on a few home project examples. Please note that the numbers used below are hypothetical. Prices will vary based on the scale of your project and the labor and material costs in your area.

Adding insulation and air sealing your home are two of the most cost-effective home improvement projects, which can save money year-round by reducing the energy needed from your heating and cooling systems. The United States Environmental Protection Agency estimates that air sealing and insulation can save an average of 15% on heating and cooling costs, or an average of 11% on total energy costs. Higher savings are expected in the north and south due to more extreme temperature swings. Attics, walls, rim joists or floors over crawlspaces should be insulated. The ROI will vary based on your location, existing insulation levels and project cost.

Let's say you spend \$3,000 to insulate your home, saving \$330 per year for the next 20 years. Your net profit is \$3,600. Then, divide the net profit by the total cost of the investment, \$3,000, and multiply it by 100. That's a ROI of 120%.

The energy efficiency impact of new windows in your home depends on the difference in efficiency between the new windows and the existing windows. You will see the most improvement when you go from the least efficient—

single pane with no storm windows—to the most efficient new windows. The exact ROI for your home will also depend on your location, energy costs and the efficiency of your heating and cooling systems.

The EPA estimates upgrading single-pane windows to Energy Star®-rated windows can save about 12% of your annual energy use. Let's say you replace your existing windows for \$5,000, saving \$360 per year for the next 20 years. The ROI is 44%.

Windows and insulation upgrades have the added benefit of making your home quieter and more comfortable. They can also add value if you sell your home.

Most of us have limited funds for investing in our homes. Compare costs and potential savings to make the best decisions for your home and your bank account.

Miranda Boutelle is the chief operating officer at Efficiency Services Group in Oregon, a cooperatively owned energy efficiency company. She has more than 20 years of experience helping people save energy at home, and she writes on energy efficiency topics for the National Rural Electric Cooperative Association, the national trade association representing nearly 900 electric co-ops.

Join the Advisory Committee!



LEARN MORE ABOUT YOUR LOCAL ELECTRICITY PROVIDER

MiEnergy is looking for members to serve on its Advisory Committee. It meets two to three times a year. It is a three-year commitment and members are paid a \$50 per diem and mileage. It is an opportunity to learn more about the cooperative and electric-related topics. It also allows us to learn more about our members. Members interested in serving on the committee or who have questions should contact Heather Larson by November 14 by calling 800-432-2285 or emailing hlarrison@MiEnergy.coop. The MiEnergy board will appoint committee members at its December board meeting.



Be aware of potential energy scams

Electric cooperatives across the country are urging members to stay alert as utility-related scams continue to evolve. Fraudsters are becoming more aggressive and more convincing—using impersonation, false urgency and digital deception to extract payments or personal information from unsuspecting individuals.

Reports of scam calls, fake energy rebate offers and phony disconnection threats have increased in recent months. These schemes often begin with a phone call, text or visit from someone claiming to represent the local electric provider. The tactics vary, but the goal is always the same: to pressure the member into acting quickly before they have time to verify the request.

Some scammers demand immediate payment, threatening that your service will be shut off within minutes. Others offer too-good-to-be-true incentives like rebates, energy audits or free equipment installations—if the member provides banking information or pays an upfront fee. In many cases, scammers

can even manipulate caller ID to appear as though the call is coming from a trusted utility number.

MiEnergy wants members to know they will never ask for banking or account information over the phone, nor will they pressure a member to act without the opportunity to verify the situation. If someone claiming to be from your cooperative insists on urgency or payment through nontraditional means, that's a red flag.

These scams can arrive in the form of emails, text messages or QR codes designed to look like real payment portals. Typically, the links redirect to fraudulent websites that steal sensitive data. The scammers may also encourage members to pay through untraceable methods like prepaid debit cards, mobile apps, or cryptocurrency—methods legitimate utilities never use.

One concerning trend involves scammers visiting homes unannounced, posing as utility workers conducting inspections or installations. Without proper identification or appointment

confirmation, these visits should always be treated with caution.

Education and awareness remain two of the most powerful tools in this fight. Members are encouraged to talk with family, friends and neighbors about the warning signs of scams. Sharing information helps others stay safe and contributes to a stronger, more connected community.

If something doesn't feel right, don't hesitate to hang up, close the message or refuse entry. Call your cooperative directly using the number listed on your monthly bill, which is 800-432-2285.

Electric cooperatives were built on trust, service and community. By working together and looking out for one another, members and cooperatives alike can help expose fraud for what it is—and ensure that scammers are left in the dark.

Jennah Denney writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing more than 900 local electric cooperatives.

LIVING ON MIROADS IN OCTOBER HAS PERKS

A
JOURNEY
DOWN
MiRoads
WITH MEAGAN MOELLERS

Event for members-only, basket contest and electric bill credits from capital credit retirements during National Co-op Month

NATIONAL
CO-OP
MONTH

In October, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you—the members—who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

We see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-

owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering safe, reliable and affordable electricity and providing real value to the people we serve.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring broadband to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

We are committed to enhancing our local presence. That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, we encourage you to take pride in your cooperative membership. You're not just a customer—you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.

As a member of MiEnergy, you're not just along for the ride—you're in the driver's seat. Local board members, elected by you, guide the decisions that affect your electric service. Because no one knows our communities better than the people who live here.

I ♥ MiCo-op



PLETHORA OF PLANS IN OCTOBER DOWN MIROADS:

- We look forward to hosting our annual members-only fall event at Pinter's Gardens and Pumpkins in rural Decorah which includes hours of agri-tainment at the pumpkin patch. Learn more about it on Page 6 and reserve a spot for your family today!
- I ♥ MiCo-op gift baskets will be delivered to 50 lucky members, right to their front door! Our dedicated team works diligently to bring you unique products made in our area as we find members who are crafting, mastering their artistic powers or culinary skills. It's the 6th year of putting together the baskets – and this year, we are celebrating with something specially engraved with our annual theme/ message: I ♥ MiCo-op. Can't get much more local and loved than that!
- We are proud to return capital credits to members again this year, giving millions of dollars back to you. As a member, you are part-owner of the co-op and entitled to receive money back through capital credit retirements.

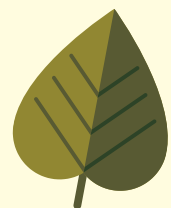


Members only FALL EVENT

OCTOBER 17
12 P.M. - 6 P.M.

PINTER'S GARDENS & PUMPKINS

2475 State Highway 9
Decorah, Iowa



Hours of entertainment with FREE access to
Pinter's Pumpkin Patch activities!
Rain or shine.



Wagon rides
Jumping pillow
Corn maze
Big slides
Pedal go karts
Junior pedal go karts
Black light mini golf

Hook and ring
Sand tire hill & tire maze
Life-size chess
Skee-Ball
Roller Bowler
Duck races
Corn box
Tetherball

Pumpkin bowling
Ball zone
Grain cart rides
Connect 4 Golf
No Right Turn Mazes
Photo ops
And more!

NEW ACTIVITY THIS YEAR: 12-stage low-ropes course!

**RSVP online at www.MiEnergy.coop or
call 800-432-2285 by 4 p.m. Oct. 16!**

****Have your MiEnergy account number handy.
It is required for reserving tickets.****



Didn't RSVP in time? Complete this info & bring it to the event for first-come, first-serve on remaining tickets. **Your MiEnergy account number is required.**

Name: _____ Phone: _____
Address: _____ # Tickets: _____ Ages 3 and under
Account #: _____ Ages 4+

FIND THE RSVP
ONLINE FORM FAST
BY SCANNING THIS
QR CODE



GIFT Baskets

I ♥ Mi-Co-op gift basket drawing



tallow skincare lotion
Luehmann Family Farm
Lewiston, MN



car air-freshener
Wrangl'n Scents by Haeli
Peterson, MN



leather keychain
Walkin' Money Leather CO
Riceville, IA



granola
Hickory Ridge Honey & Aronia
Lanesboro, MN



goat milk soap
Squeaky Windmill Soaps & More, LLC
Lawler, IA



dish scrubber
Helen Lippe
Decorah, IA



honey
Spring Bee Honey
Rushford, MN



whiskey stave bottle opener
Liberty Wood Designs
Cresco, IA



tree syrup
Bryan Beeson
La Crescent, MN

To show our appreciation for our members, MiEnergy is pleased to announce a gift basket drawing in honor of National Cooperative Month in October. MiEnergy will draw names to give away 50 gift baskets filled with local items to members who enter the contest. The basket includes tallow lotion, a car air-freshener, leather keychain, honey, assorted (boxelder, maple or walnut) syrup, granola, dish scrubber, goat milk soap, and a whiskey barrel stave bottle opener. And better yet, the co-op will come to you! A representative from MiEnergy will deliver the baskets to each winning residence within our service territory.

HOW TO ENTER:

Visit www.MiEnergy.coop/co-op-basket-giveaway to complete the form or call 800-432-2285. Members must provide their name, phone number, account number and service address to enter.

FIND THE FORM
BY SCANNING
THIS QR CODE



The contest closes on October 22, 2025. Winning members will be notified by phone on October 23. Baskets will be delivered October 27-31.

CONTEST RULES:

One entry per membership. Employees and directors are not eligible to enter the contest.

It pays to be a co-op member

Capital credits are your share of the cooperative’s “profits.” Per MiEnergy’s bylaws, the board of directors determines the amount of retirement each year based on the financial condition of the cooperative.

Capital credits at not-for-profit companies are similar to dividends paid by for-profit companies. The difference is the cooperative’s “shareholders” are the people it serves and the dividends (capital credits) are paid only to those members.

Of the 800+ electric cooperatives across the nation, MiEnergy ranks in the top 10% in the amount of capital credits it pays back to members. The board recently approved retiring \$1.8 million in capital credits. If you purchased electricity from the co-op during 2000-2024, your credit is listed as a “Capital Credit Refund” on this month’s statement. The 2000-2002 credits are a retirement from Dairyland Power Cooperative that we are passing on to members.



Capital credit refunds have arrived!

HOW CAPITAL CREDITS WORK

Unlike investor-owned utilities, MiEnergy Cooperative is a not-for-profit organization that returns its profits, or “margins,” back to its members. As a member, you are a part-owner of the co-op and entitled to receive money back through capital credit retirements. **Here is how they work:**

1

MiEnergy assesses its margins and allocates capital credits to each member based on the amount of electricity they used in a given year.

2

Before these capital credits are officially “retired” and given to members, they are reinvested into equipment to improve service.

3

MiEnergy carefully tracks the amount owed to each member in capital credits to ensure that everyone receives the correct amount when the time comes to retire them.

4

Each year, the board of directors evaluates the financial condition of the co-op to determine if it is prudent to officially retire capital credits for a given calendar year.

5

When capital credits are retired, all members who received service in that given calendar year receive a credit on their bill. Make sure you keep your address updated if you move!

Shine the Light winners announced

Earlier this summer, the Touchstone Energy Cooperatives of Iowa sponsored the 5th annual Shine the Light contest. During the month of June, members and employees of Iowa’s locally-owned electric cooperatives were invited to nominate volunteers in their communities who are working to improve quality of life. Eighty-eight nominations were submitted from across the state, highlighting the work of many incredible Iowans and three winners were selected.

- Chuck Bildstein of Anamosa was nominated by Al Reiter, who is an employee at Maquoketa Valley Electric Cooperative. Chuck was selected for his work with Chelsey’s Dream Foundation, which assists families with adoption fees and emotional support.
- Aimee Goeman of Belmond was nominated by four members of Prairie Energy Cooperative. Aimee was selected for her work with Build a Better Belmond, which is raising money to rebuild and reopen the community’s pool.
- Gerry Holtrup of Hospers was nominated by Molli

View
Chuck's video.



View
Aimee's video.



Griffin, a member of North West Rural Electric Cooperative. Gerry was selected for his work with Partners for Patriots, which trains service dogs for disabled military veterans. Gerry is a board member of this Iowa-based organization and is the force behind their fundraising and community outreach efforts. He has also raised a service puppy and serves as a traveling trainer once the dogs are ready to move to their new homes with veterans. Learn more at www.PartnersForPatriots.org.

View
Gerry's video.



The 3 winners are also featured in the September issue of Iowa Electric Cooperative Living magazine and on the contest website at www.IowaShineTheLight.com; all of the 88 nominators and nominees were listed in the August issue of the magazine. The Shine the Light contest will return next summer to celebrate our cooperative commitment to community; electric cooperative member-consumers and employees can nominate a local volunteer during the month of June at www.IowaShineTheLight.com.



RECare is a consumer contribution fund in which members like you assist other members who need help paying electric bills. Consider a one-time contribution or enroll to provide monthly contributions. Call MiEnergy at 800-432-2285 for a donation form. Donation forms are also online at www.MiEnergy.coop/RECare.

HOW TO APPLY FOR FUNDS
Minnesota members can call the office at 800-432-2285.
Iowa members can call Northeast Iowa Community Action offices in Chickasaw, Howard and Winneshiek counties.

Harvest time tips

From dump truck driver to teenager, everyone should be aware of potential electrical hazards.

Harvest means long hours, increased stress and tight schedules. Because of that, Safe Electricity reminds farmers that it only takes a split second for someone to come into contact with electricity. Your most seasoned worker to your least, your spouse, your son or daughter or other family member, an ag-related worker dropping off a load or applying fertilizer — any person on your farm is at risk of becoming injured or killed due to electrical contact.

“Review overhead power line locations and height clearance with anyone and everyone working on the farm or doing business there,” says Erin Hollinshead, executive director of Safe Electricity. “Although harvest is filled with tight deadlines and heightened work stress, making time for safety, including electrical safety, can save lives.”

To help keep those who work or do business on your farm safe not only during harvest but year-round, follow these electrical safety tips:

- Educate everyone that potential electrical hazards include both direct and indirect contact with an overhead power line or pole. Indirect contact (coming too close to a power line or pole), could cause electricity to arc/jump.
- Both direct and indirect contact can change electricity's path to ground. Once that path changes, the stray voltage can energize anything in its path, such as a truck, a tractor, an extension, the ground, or a person.
- Start every workday with a safety meeting. Discuss all operations for the day and go over power line/pole locations. Emphasize safety above speed to everyone on the farm, especially during busy seasons like harvest.
- Encourage drivers and operators to position grain augers in their lowest position or to lower truck bed boxes before moving. Be especially cautious of overhead lines when

using augers in the field to load trucks on the road.

- Review potential hazards with grain/dump truck drivers and spot them when possible. Also:
 - Encourage drivers to load and unload all materials away from overhead power lines.
 - Even better, create a dedicated drop zone away from all overhead power lines.
 - Post 10-foot clearance rule and “look up and look out” reminders.
 - If you see that a hydraulic truck bed, extensions or other equipment gets within 10 feet of or contacts a power line, utility pole or guy wire, instruct the driver to stay in the cab. Call 9-1-1 to have your electric cooperative or utility dispatched to deenergize the power. Give instructions from 50 feet away and inform everyone else to stay back.
 - Know how to instruct someone to properly exit a cab if necessary due to fire (do so from at least 50 feet away). The person should cross their arms close to their chest and make a solid jump out of the cab. Then, the person should make deliberate hops, with feet together, hopping away as far as they can. When people walk or run in an area with stray voltage, they could be exposed to two different voltages at the same time and become electricity's path to ground. This is known as step potential.
 - Encourage folding and unfolding to be done well into the field, not at the field's edge, which could have power lines running next to it.
 - Do not store irrigation pipes, hay bales, machinery or anything else under power lines.
 - Be aware of power line locations in the proximity of grain bins. Always load and unload on the side without a power line. Contact your electric cooperative or utility with questions about grain bin power line clearance/OSHA regulations.
- Contact your electric cooperative or utility about damaged or downed power lines or poles. Utility crews would much rather check out an issue than risk a potentially dangerous situation.



A DAY WITH YOUR G&T – LA CROSSE

Seven of the cooperative's newest employees attended 'A Day with Your G&T' tour on August 28 hosted by our wholesale power supplier, Dairyland Power Cooperative in La Crosse, Wis. Participants received an overview and history of Dairyland, question and answer session with the executive team; toured the service center, powered printing building, system operations center and the JP Madgett Plant in Alma. Pictured with other personnel from cooperatives throughout Dairyland's service territory are MiEnergy employees Malachi Bunke, Dani Gorder, Grady Hengel, Wendy Jacobson, Cassie Zawislak, Jack Martinka and Nancy Franzen.

CAREER DAY – CALEDONIA

MiEnergy participated in a career event organized by the Bluff Country Collaborative hosted by Caledonia Schools. Nearly 700 students in grades 9 through 12 attended from Caledonia, Houston, La Crescent-Hokah, Mabel-Canton, Rushford-Peterson and Spring Grove schools. It served as a great way to help educate students on what MiEnergy does and to highlight the career opportunities as a lineworker and other career options. Pictured with students are MiEnergy employees Greg Becker (l) and Randall Ashbacher (r).



MINNESOTA SOLAR FOR SCHOOLS – LEWISTON

The Lewiston-Altura School District celebrated its leap into renewable energy with a ribbon-cutting ceremony for newly installed solar arrays at both its elementary and high schools. The solar system installations were made possible through the Minnesota Solar for Schools program, a state initiative established in 2021 to promote the integration of solar energy systems in Minnesota schools. Lewiston-Altura is one of 92 schools across the state to receive grants since the program launched in January 2022.



The project features 658 solar panels strategically placed to maximize energy production, combining to generate over 493,000 kilowatt-hours (kWh) of electricity annually—enough to power approximately 41 homes each year. With assistance from MiEnergy Cooperative, the district's electric utility partner, and Solar Connection, the vendor leading the installation, Lewiston-Altura has embraced a new era of sustainability and energy savings.

Pictured L-R: MiEnergy's Kent Whitcomb, L-A Board Chair Bree Maki, MiEnergy board directors Beth Olson and Jenny Scharmer, and Dairyland Power Cooperative's April Wehling.

mienergyTM
COOPERATIVE

Your Touchstone Energy® Cooperative

OFFICE INFORMATION

Open Monday-Thursday 7 a.m. - 4 p.m. Friday by appointment.
IOWA 24049 Highway 9, PO Box 90, Cresco, IA 52136
MINNESOTA 31110 Cooperative Way, PO Box 626, Rushford, MN 55971
This institution is an equal opportunity provider and employer.

PHONE NUMBERS

LOCAL 563-547-3801 (Cresco); 507-864-7783 (Rushford)
TOLL-FREE & 24/7 OUTAGE REPORTING 800-432-2285
PAYMENT LINE 24/7 855-941-3631
UNDERGROUND CABLE LOCATING 811

ONLINE

WEBSITE www.MiEnergy.coop
SOCIAL MEDIA Facebook, Twitter, YouTube and Instagram

BOARD OF DIRECTORS

DISTRICT 1 Kim Nelson and Dennis Ptacek, secretary
DISTRICT 2 Dean Nierling, chair and Ron Stevens, vice chair
DISTRICT 3 Don Petersen, treasurer and Skip Wieser
DISTRICT 4 Kyle Holthaus and Carl Reicks
DISTRICT 5 Beth Olson and Jenny Scharmer

MANAGEMENT STAFF

BRIAN KRAMBEER president/chief executive officer
SHELLY HOVE chief financial officer
JILL HUFFMAN broadband chief operating officer
STEVE OIAN vice president of electric operations
VASSIL VUTOV vice president of information technology
MIKE WALTON vice president of engineering and planning
KENT WHITCOMB vice president of member services

MINEWS STAFF

MEAGAN MOELLERS communications specialist, editor
ANNIE HOILAND communications specialist
BRENDA TESCH marketing and communications manager

2025 OFFICES CLOSED

NOV 27-28 Thanksgiving Holiday
DEC 16 Employee Development Day
DEC 24-25 Christmas Eve and Christmas Day
DEC 31 New Year's Eve, close at 11 a.m.
JAN 1 New Year's Day

Energy Efficiency Tip of the Month

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs.

If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking.

Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.

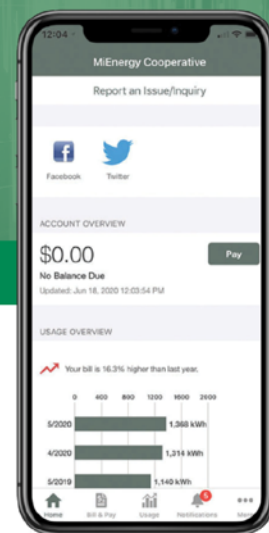


AUTOMATIC PAYMENTS

Visit www.MiEnergy.coop/smarthub for more information!

Experience the convenience of securely automating your monthly bill.

- Have your bill paid on time without having to think about it.
- Save time and money by automating your bill payments to avoid late fees and service interruptions.



The convenient and eco-friendly approach to manage your bill



mienergy[™]
COOPERATIVE
Your Touchstone Energy® Cooperative 
IOWA PO Box 90, Cresco, IA 52136
MINNESOTA PO Box 626, Rushford, MN 55971

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U.S. Postage

PAID
DPC

Is there someone in your community who consistently goes above and beyond to make a difference?

MiEnergy is proud to partner with Minnesota's Touchstone Energy cooperatives to offer the Cooperative Heroes Award, an opportunity for anyone served by an electric cooperative to nominate an individual who has made meaningful, positive impact in their community. Judges will carefully evaluate nominees for these qualities as they select three outstanding winners.

Each winner will receive funding to support a local nonprofit or cause of their choice: First place \$1,000; second and third place \$500 each. Nomination deadline is November 15. The application is available at <https://www.mrea.org/programs/touchstone-energy>.

Together, let's shine a light on the community heroes whose dedication has touched lives and inspired change.

Interruptible heat test 7 a.m. on Nov. 19

If you participate in MiEnergy's interruptible heating (also known as dual fuel or energy management), your system will be tested on Wednesday, November 19 beginning at 7 a.m.

At that time, the electricity powering your electric heating system will be interrupted and cause your backup heating system to operate. All power will be restored by 12 p.m.

This annual test is conducted to ensure that your backup heating system starts automatically and adequately keeps your home at a comfortable temperature during control periods this winter. The test also ensures the control equipment is functioning properly.

**Disaster happens
fast. Be prepared.**

Fire and carbon monoxide detectors alert you and our 24/7 monitoring center for immediate action.

888.264.6380
heartlandss.com

