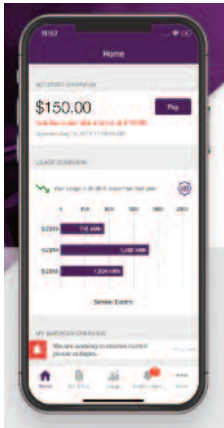


CURRENT CONNECTION

SmartHub's Online and Mobile App Upgraded >

SmartHub, the online tool you use to view your electric use and pay your bill, just got Smarter. It now also works with voice-activated devices. Just ask your Echo or Google voice-activated device. "Alexa, when's my next electric bill due?"



Life is fast, and it can be hectic, but it doesn't have to be complicated. If you're not currently enrolled in SmartHub, you'll want to be now.

SmartHub has several features that make managing your account as easy as possible, whether through the web, or your smartphone or tablet (Android or iOS).

As soon as you log in, you'll be able to view your billing history and make a payment with just a couple of clicks...or taps, if you're using the app.

You'll be able to see your current bill, along with bills from the previous month or even the previous winter, if you want to compare costs. Not only will you see your billing history, but you'll be able to view your actual use.

You can see how your use is trending over time, which will allow you to take steps to lower your bill.

Making payments through SmartHub is fast and easy. The first time you make a payment either through the web or through your mobile device, you'll be able to securely store your payment information for future transactions. The next time you need to pay your bill, it will only take a couple of clicks.

Access SmartHub by visiting www.cwpower.com or by downloading the app on your mobile device through the Apple App Store (iOS devices) or Google Play Marketplace (Android devices).

While you're at it go paperless! Manage your Crow Wing Power account simply, quickly and easily with SmartHub.



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Three Directors' Positions Open for Filing >>>



McCulloch

Three districts will be open for Director elections this year. Bryan McCulloch is the current Director for District 1 At-Large. He lives in Fifty Lakes.



Roggenkamp

Gert Roggenkamp serves in District 2B and lives in Breezy Point.

Dwight Thiesse is the current Director for District 3A and he lives just south of Brainerd.



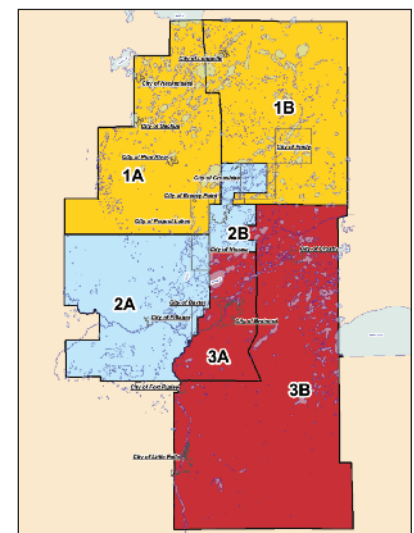
Thiesse

Current board members have until April 14 to file as a candidate for the 2020 election if they so choose.

Filing will be open from January 30 to April 14. Members can file for any one of the positions prior to April 14 at 4:30 p.m. when filing closes, but they must live in or have real estate and receive service from us in the open positions of District 1 At-Large (either District 1A or District 1B), District 2B or District 3A.

If you are interested in running or have questions regarding the process, please contact Crow Wing Power at 829-2827 or 1-800-648-9401.

District Map



District 1 District 2 District 3

Shows a general area. Call for exact district location.



A WORD FROM YOUR CEO

No Rate Increase for 2020 >>>

It's with great pleasure that I share the results of our financial position as we wrap up 2019. We ended the year in solid financial shape and are hopeful that 2020 will follow suit. The Board of Directors approved the 2020 budget at their December meeting and staff and management forecasts we can meet the 2020 work plan and operating expenses with no increase from our budgeted 2019 rates.

Storms and extreme weather create the unknowns in this industry, however in 2019, summer storms were unremarkable. We did experience a rare Polar Vortex that hit us at the end of January last year. That storm and extremely cold weather caused exceptional electric sales of course, but also increased our wholesale power costs tremendously.

For the year, energy sales were approximately 3.26% higher than what we initially budgeted for 2019. Our Member Service team was able to utilize load control programs throughout 2019 to help minimize the increase in our power costs, which came in approximately 1.2% higher than budgeted. Due to member growth and predicted weather patterns for 2020, we are expecting sales to be similar to 2019 levels. With a rate increase from one of our power suppliers, Great River Energy, total power costs are budgeted to be approximately 1.8% higher than 2019.

Though wholesale power costs (the price we pay for generated electricity) are budgeted to increase, there are some notable changes for 2020 that affect our budget and reduce operating costs and help keep rates the same. In 2020 we are planning to use more technology for member communication and billing. For example, our recipe club will now be able to view our members' fantastic recipes on our website. Recipe cards will no longer be printed and mailed.

In addition, our Billing Team continues to promote the use of electronic versions of the Current Connection newsletter and monthly electric bills. Every newsletter and bill that we can issue electronically saves the Cooperative postage, printing and handling costs.

Members who still wish to receive paper copies of our newsletter will now receive them in their monthly billing statements. Combining the bill and the monthly newsletter into one envelope will cut those publication costs almost in half.

As always, we continue to work to minimize increases in the expenses we can control and keep our margins low.

If you have any questions, please give me a call.

I'll keep you informed,

Bruce L. Kraemer, CEO

Board Meeting Highlights

Crow Wing Power's Board of Directors conducted its regular monthly meeting Thursday, November 21, 2019. A quorum of directors was present. Chair Bob Kangas opened the meeting with the Pledge of Allegiance.

The following reports were given:

- Human Resources update.
- Update of the CWP Emergency Restoration Plan.
- CEO report.
- Finance Committee Report.
- Directors and CEO shared highlights of meetings attended on behalf of the cooperative.

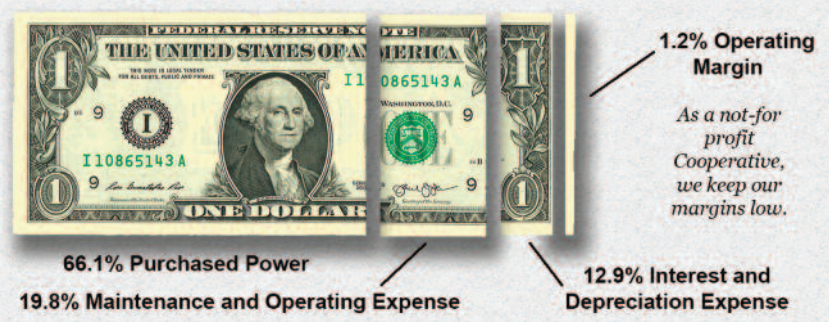
The following actions were taken:

The Board approved

- November Consent Agenda.
- Minutes of the October 17, 2019 regular board meeting.
- Municipal Meter Relief Program.
- Director expense reports for October 2019.
- Upcoming director meetings.

Highlights are also published on our website at cwpower.com/board-and-meetings. Members can review detailed minutes by logging into their SmartHub account. Login is located on the homepage of our website. December minutes will be published after approval in January. The next board meeting is January 16, 2020.

Your energy dollar - Projected for 2020



Washington Youth Tour Contest Open to High School Juniors >>>

Each year, Crow Wing Power joins other electric cooperatives around the state to sponsor students to attend the National Washington D. C. Youth Tour. Crow Wing Power selects three high school juniors and pays all expenses for the trip and the Minnesota Rural Electric Association (MREA) coordinates the events. Participants will join over 1,900 students from 44 states for an unforgettable week in our nations' capitol.

The 2020 Washington, D.C. Youth Tour dates are June 20 – 25 and is open to high school juniors within our service territory.

Last year Anna Streed, (Pillager), Keenan Hodge (Baxter) and Stella Canalas (Backus) were selected.

Students that attend have an experience of a lifetime, visiting all the great D.C. sights, memorials and museums, getting to spend a day on Capitol Hill with elected officials, making friends and help them stand out as leaders.

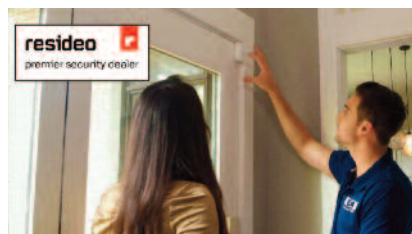


>> Left to Right: Anna Streed, Keegan Hodge, Stella Canalas

High school juniors wanting to apply need to write a fictitious letter to any politician about a topic of interest to them. See your high school counselor for more information or go to cwpower.com/washington-youth-tour to apply. Completed applications are due by February 14, 2020.

Why Choose A Professionally Installed Security System >>>

It's your home and/or business. It's your sanctuary and livelihood and you don't want to trust it to just anyone. When you want to stay in touch and stay in control choose an expert to design and install the latest in smart home technology; including security, cameras and automation for you and your family's safety and security.



Price should never be the only factor in selecting a security system – think about the way the system works and communicates as well as the quality of the equipment and the reputation of the company you select.

Here are just a few of the benefits of choosing a professionally installed smart home security system:

- a. Free in-home consultation;
- b. A system designed to fit your desired outcome for purchasing a security system in the first place;
- c. A warranty – Most professionally installed security systems come with some kind of a warranty. People's Security Company offers a one year warranty on both parts and labor;
- d. Customer Service & Tech support – If you are comparing companies, make sure to ask about their customer service & tech support and the speed of their response time. In fact, make a call as if you are already a customer to check the response time out for yourself. People's Security Company has an on-call tech available after hours 365 days a year to support you if have questions or a problem does arise;
- e. Monitoring Services 24/7/365 – if you choose to have your security system monitored. People's Security Company partners with WHIRC based in Rockford, MN. WHIRC holds the prestigious "TMA Five Diamond Monitoring Center" designation from The Monitoring Association (TMA). The WHIRC monitoring center is UL-certified and exceeds requirements for redundancy, equipment, alarm processing and training.

Call People's Security Company at 1-800-735-1440 or visit their website at PeopleSecurity.com/jan2020cwp to schedule your no obligation in-home consultation or system upgrade today. Their team is ready to roll out to your home or business.



Rebates and Discounts Continue for 2020 >>>

Last year, Crow Wing Power invested \$106,370 in rebates and incentives to entice members to conserve energy and successfully saved 2,555,534 kWhs. This year we intend to do the same. Rebate funding is on a first-come first-served basis as budgets are limited. Please be sure to contact us about rebate availability and program details before committing to a purchase based on your anticipated rebate. All rebates are limited to one per member per product.

Important details must be looked at on our website at cwpower.com/membership/residentialrebates. Contact us at info@cwpower.com or call Member Service at 218-829-2827 or 1-800-648-9401.

2020 Rebates

Energy Star Air Conditioners:	.....\$75
Off-Peak Water Heating:	.....up to \$400.00
Off-Peak Heating: (underfloor cable, brick storage room units and furnaces)	.....\$50 per KW
Dual Fuel: (Plenum Heater/Boiler)	.....\$400.00
Ductless ASHP	.....\$100.00-\$300.00
Energy Star Refrigerator or Freezer	.....\$75.00
Geothermal Heat Pumps	.....\$2,000
Air Source Heat Pumps	.....\$800
Energy Star Clothes Washers	.....\$40
Energy Star Electric Dryers	.....\$40
Energy Star Dehumidifiers	.....\$25
Air Conditioning tune up	.....\$25 residential
\$50 commercial
Energy Star LED Light Adapters\$1.00
Smart Thermostats\$20.00

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The power of human connections

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Board meetings are held the third
Thursday of each month beginning at
9:30 a.m. Members wanting to attend
the Board meetings need to call or contact
us three business days prior to the
scheduled board meetings. If members
want to present something, they need to
fill out a request form found at
www.cwpower.com/board-and-meetings
with that three business days time frame.

Directors. Here to Help!

Following is a list of directors and their
telephone numbers:

Bob Kangas218-587-4453
Paul Koering.....218-851-9954
Ric Larson218-546-5781
Gordon Martin.....218-746-3971
Bryan McCulloch.....218-820-9708
Doris Mezzenga218-692-1004
LuAnn Nelson612-400-4627
Gert Roggenkamp218-562-4566
Dwight Thiesse.....218-831-8605

Baxter Business Brings New Experience to Town >>>

Nick Sucik was telling his mother, Patty Steiger about how incredible Virtual Reality Technology was and how it can be used in arcades. Patty said why don't you open a business where people can play and use the equipment? Nick thought yeah, why can't we have cool stuff here in Brainerd? There are only a few VR parlors in the entire state, according to Nick and even St. Cloud and Duluth don't have any.

So, it became a family project. Nick, Patty and Nick's stepdad, Tom Steiger worked together. Originally they were looking to start a Virtual Reality (VR) arcade business settling in downtown Brainerd with three commercial virtual reality units. But first Nick had to look to see if there were any other VR businesses in the region. He found an arcade with VR equipment in Bemidji that was actually up for sale.

With the help of his parents, as partners, Nick was able to purchase eight commercial stations and computers and virtual reality equipment and headsets.

Within months, everything just fell in place, according to Nick. He leased the space next to Boomer Pizza in the strip mall by Cub Foods in Baxter. His business, VR Odyssey had a soft opening this past spring. Nick decided he would call it a parlor, not an arcade.

So what is virtual reality? Virtual reality is an artificial environment that is created with software and presented to the user in such a way that the user suspends belief and accepts it as a real environment. On a computer, virtual reality is primarily experienced through two of the five senses: sight and sound.

According to VR Odyssey's website, at the parlor you'll be fitted with a headset and two controllers. Within the headset are two separate screens viewed through the eye-ports. These dual screens create the illusion of 3D, which the brain quickly reacts to as though it were in a real environment. Infrared light beams (invisible to the naked eye) 'track' hand and head movement. Duck, jump, crawl or swing an arm; your motion is carried into the program further convincing the brain it's responding to an actual "reality". Dress lightly. It's a workout.

VR Odyssey is much more than playing video games in 3D. Nick sees possibilities for games, education, creative design and training. Most of the games can accommodate group interactive play for up to 4 players, however some of the games allow 10 people to play together.

There's opportunities for birthday parties or celebrations and with Boomer Pizza next door – the location opens itself to a pizza party. Hours and location can be found at VRodysseyBaxter.com.

