

CURRENT CONNECTION

CROW WING POWER NEWS · APRIL 2020 · VOLUME 72, NUMBER 4

A Touchstone Energy® Cooperative 
The power of human connections

How Did the Community Solar Projects Fare this Winter? >>>

It's spring and most of us are saying 'Bring on the sun'. 'Warm up the earth'. Community Solar shareholders are saying 'Bring on the solar energy production'.

This winter, our region and much of the State received an unusual amount of snow from early in the season, which affected the output of the solar panels this year. However, as we look forward to spring, we're already seeing outputs increase at more than double what we were able to generate in January and February.

Our first community solar project was commissioned in the spring of 2017 at our Crow Wing Power headquarters. All shares in the first project were sold out within just a little over half a year.

Therefore, in 2018, we commissioned a second project located at our Swanburg Outpost center east of Pine River. Out of 111 shares available in that project, members have since subscribed to 90 shares, leaving 21 shares available.

Shareholders have been receiving the anticipated \$4.00 to \$4.50 per month

return on their investment. Life of the projects were predicted at 20 years, which included applicable replacement parts, maintenance, insurance, etc.

The purchase price for the 2018 project was at \$1300 per share. Now with an 18-year life remaining, the 2020 price is \$1170 per share to coincide with the reduced life. For more information go to our website at cwpower.com and click on Environment to access the community solar projects.

<https://cwpower.com/community-solar>

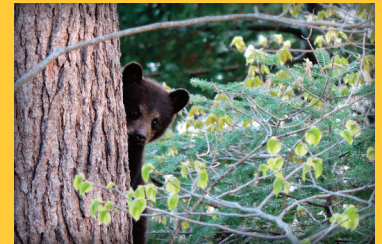
Note on Solar and Wind Distributed Generation members:

We currently have 72 of our business and residential members that have 67 solar and a total of five wind projects on their properties. That's a change from two years ago, where we had 38 solar and six wind owners we connected with.

Members that want to discuss putting renewables on their property can call Luke or Jeff in our Member Service Department.

INSIDE

A Word From Your CEO2
 AC Tune Up3
 Credit Union4
 Youth Tour Winners5
 Puzzle6



Co-op Calendar Contest

Once again we are doing a calendar contest. To enter the contest, please submit your scenic photos of Minnesota to us. If your photo is chosen for the 2021 calendar, you will receive a \$25 electric bill credit. We will have a spiral bound calendar produced and available in early December.

Guidelines for the contest:

- Only Crow Wing Power members may enter the contest. (CWP employees and their immediate families are not eligible to enter the contest.)
- Send your photos electronically. Photos must be scenic capturing the beauty of Minnesota's four seasons. Photos must not include people.
- One membership (household) may submit up to 5 photos.
- Only landscape orientation photos will be accepted. Need to be sized for printing 12 inches wide by 9 inches high. 300 dpi minimum quality.
- To submit photos, go to www.cwpower.com, go to News/Events, click on Photo Contest and fill out the entire form including the photo. Deadline for submission(s) is October 1, 2020. To see last year's samples, go to our website.





A WORD FROM YOUR CEO

Preparing for Events that Could Impact Electric Service Coronavirus Plans Underway >>>

As an electric distribution cooperative, Crow Wing Power is depended upon to bring reliable electricity to 38,000 members and their families and businesses who rely on electricity for their daily lives.

Therefore in preparation for a potential Coronavirus (COVID-19) outbreak in our region, we are updating our Emergency Restoration Plan to include detailed activities related to varying levels of risk associated with the latest COVID - 19.

Since 2004, Crow Wing Power has diligently practiced and implemented a nationwide practice of preparing for disasters or situations that could impact our ability to provide essential services.

Our current plan, documented and practiced annually by key staff, addresses what we would do in case of fire/smoke, medical emergencies, severe weather, bomb threats, hostage/holdup/robbery/active shooter incidents, customer conflict, major power outages, HVAC failures, internal floods, chemical/biological threats, nuclear situations, facilities failures, pandemic influenza and now Coronavirus.

Minimally, we've extended recommended practices to employees as outlined and recommended by the Centers for Disease Control and World Health Organizations on preventative measures employees can take.

Employees are being asked to follow hand washing and sanitizing methods. If employees are sick, they are asked to stay home, so as not to spread any kind of illness.

Business travel is being limited and Webinar training will be the suggested norm for the time being.

Depending upon the level of threat to employees and members, various steps will be taken to insure we have a work force that can adequately serve our members, which may include key employees working remotely from home or at other locations. And, like many essential service providers, we closed our lobby to the public on March 19th for social distancing measures.

As things progress, we will have updated actions and plans posted on our website.

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, February 20, 2020. A quorum of directors was present. Chair Bob Kangas opened the meeting with the Pledge of Allegiance. The following reports were given:

- 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

- Consent Agenda.
- Minutes of the January 16, 2020 regular board meeting.
- Cogeneration and Small Power Production Report.
- Qualifying Facilities Report.
- Revisions to Board Policy No. 342
- General Retirement of Capital Credits.
- Director expense reports for January 2020.
- Upcoming director meetings.

Members can review detailed minutes by logging into their SmartHub account. Log in is located on the homepage of our website.

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

Mark Your Calendars for the June 13 Member Appreciation Day >>>

The Board of Directors has scheduled this year's Member Appreciation Day and Annual Meeting for Saturday, June 13.

As a not-for-profit cooperative, our bylaws require us to conduct an annual meeting each year and over the years the day has evolved into much more. We've found that members appreciate it when they can attend a day in their honor and learn more about the benefits of belonging to an electric cooperative.

You're welcome to come anytime from 9:00 a.m. to noon. We've selected a great door prize, one per family, as you arrive at the gates. Breakfast will be served until 11:00 a.m. Again this year, Virg and the Eldorados will provide live entertainment. Kids can enjoy the day playing games, information booths will be set up and the ever popular blood pressure room will be manned by nurses so you can get yours checked.

The annual meeting also culminates director elections. Ballots will be mailed to you in mid-May and we encourage you to exercise your right to vote. As we continue to monitor COVID-19 activities, plans could change.

We'll Give You \$25 to Tune Up Your Air Conditioning System >>>



Clogged coils, low refrigerant levels, plugged drain lines and a host of minor problems can greatly affect the efficiency of your central air conditioner. To help you save energy, we're offering a limited number of \$25 rebates to residential members that get a tune-up. Rebates are limited, therefore it's best to contact us first to make sure we still have them available.

On order to qualify, you need to have a certified HVAC contractor do the work. AC must be placed into service prior to Dec. 31, 2017 with no utility reimbursed tune ups within the last two years.

You can go to www.cwpower.com and click on Membership, then Residential Rebates, Air Conditioning Tune-up for details and the contractor list or call us at 218-829-2827 or 1-800-648-9401.

Members are Increasing their Online Use and Reducing the Need for Paper >>>

After tracking the number of people that use online resources and electronic communications for access to their personal Cooperative membership account and news, it's encouraging to see an increase. That access allows members to monitor their own personal-use trends, view and use payment options, use Alexa or other reminders about their account, and a multitude of other features.

The electronic trend is encouraging to help keep our budget within balance and maintain the lowest possible cost for electricity to each member we serve. If you as a member want to either review your account online, ask Alexa to tell you when your electric bill is due, pay your bill online, reduce mail, get your informative newsletter via e-mail (rather than print), we have options.

Number of Members changing to electronic media for electric use

Subscription #s to program	2018 YEAR END	2019 YEAR END	2020 (current)
SmartHub (view use/etc) Account Access	16,800	17,600	18,895
Paperless bills	6,800	7,113	8,890
E-news	UNKNOWN	7333	1,400

Legal Notice: Statement of Nondiscrimination >>>

"Crow Wing Cooperative Power & Light Company (Crow Wing Power)" is the recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET

Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov.

Crow Wing Power is an equal opportunity provider, employer, and lender.

Legal Notice: Notice of Cogeneration & Small Power Production >>>

In compliance with Minnesota adopted Rules Regulating Cogeneration and Small Power Production Chapter 7835, Crow Wing Cooperative Power & Light Company is required to interconnect with and purchase electricity from cogenerators and small power producers which satisfy the conditions of a Qualifying Facility.

Crow Wing Cooperative Power & Light Company has available and will provide free information to all interested members regarding rates and interconnection requirements. An application for interconnection is required for a Qualifying

Facility to interconnect and operate in parallel with the Cooperative's distribution system and is subject to approval by the Cooperative.

Any disputes over interconnection, sales and purchases are subject to resolution by the Cooperative. Members interested in further information should contact the office of Luke Christansen, Key Account Representative/Generation Interconnection Coordinator, Crow Wing Cooperative Power & Light Company, P.O. Box 507, Brainerd, MN 56401; or call 218-829-2827 or 1-800-648-9401.

Brace Yourself for Big Savings >>>

Home Equity Loan Special

Crow Wing Power Credit Union (CWPCU) is offering Home Equity Loans with rates as low as 2.99%*. If your current home

equity loan has a higher rate, now is the time to give the credit union a call to see how easy it is to move your loan, lower your rate, and save money. No closing costs if your loan is under \$100,000.

Home Equity Rates
as low as
2.99%

This program is perfect for those that plan to pay their small balance loans off within three to five years. Avoid huge closing costs associated with fixed rate mortgages AND you are keeping it local.

- Loans \$50,000 or less can be amortized for up to 15 years and balloon in five years.
- Loans \$100,000 or less can be amortized for 20 years and balloon in three years.
- Loans over \$100,000 can be amortized for 30 years, balloon in three years.

Fixed Rate Mortgage Loans

CWPCU is partnered with AmeriCU Mortgage to provide members a full array of home loan options. Whether buying your first home, moving up or down-sizing, purchasing a vacation or investment property, they have the mortgage solution for you.

Come to the people you know and trust. Save money on the closing costs and work with Crow Wing Power Credit Union for your loan solution. CWPCU NMLS #408088, AmeriCU NMLS #3028.

Consumer Loans as Low as 2.24%

CWPCU has Consumer Loan rates as low as 2.24%* on 2015 and newer vehicles, boats, ATV's and motorcycles. If you have been waiting for the right time to buy, the time is now!

*Rates based on credit scores, so your rate may be higher. Current CWPCU loans are not eligible for these special rates. Rates and terms subject to change without notice.



CROW WING POWER
CREDIT UNION

NMLS #408088

Small Group of Members Continue to Try to Disrupt the Cooperative >>>

We are aware that some members received an email in early March from the small group of people that were active last year with writing letters to editors and vocalizing their opinions at our annual meeting. If you as a member get an email from the group and have questions, we welcome you to call us. Please be assured, Crow Wing Power does not give out our members' personal information. We have a strict policy about protecting members' privacy.

The group's initial email reiterates the same issues the group had last year and nothing has changed. They reached out to the State Attorney General's office for a forensic audit over a year ago and are claiming there is 'litigation' by the Federal and State Attorney General Offices. We are not aware of any pending litigation.

We have nothing to hide, have done nothing wrong and welcome the review.

This is a well-run Cooperative with honest-hard working employees and management that truly care about the members we serve. We will continue to operate this Cooperative in the best interest of our members and appreciate your support. If you have any concerns please call us at 218-829-2827 or 1-800-648-9401.

Three High School Juniors Win Trip to Washington D.C. >>>

Crow Wing Power hosted its annual Washington Youth Tour Contest for area high school Juniors. Three area students were selected in March for the nationwide cooperatively sponsored trip.

Winners of this year's contest are JT Pawlu of Pierz, Bryce Fabian of Pequot Lakes and Annabelle Knapp of Pine River High School.

We had a Washington Youth Tour dinner where we invited six student applicants and their family members. Two Board members, Gert Roggenkamp and Doris Mezzenga, conducted interviews as well as Jackson Purfeerst, a 2018 Washington Youth Tour attendee. Jackson is from Crosslake.



JT Pawlu



Bryce Fabian



Annabelle Knapp

The three winners will join approximately 1,800 students for the annual Youth tour, June 20-25, 2020, which is sponsored by electric cooperatives throughout the nation.

Jackson said of the winners, "We had six outstanding candidates this year again! I'm so thankful that CWP sponsors our youth and the money that goes towards the program is definitely worth it. Being a judge this year was an honor, but also tough with the candidates at hand. Bryce has an ambitious personality and an interest in politics... make sure to keep an eye out for Bryce because he is going far! Annabelle's family, her community-based personality and her dedication for volunteering is the kind of

people we need more of in this world! JT is a basketball star and phenomenal student, he appears to know how to manage his time to work and study. One of many of his involvements include FFA and 4H, and we need more young people participating in these phenomenal influential programs! I am very proud of these three up and coming stars in our community! "

Annually, high school juniors are encouraged to learn more about this tour opportunity through their high school counselors (Jan-mid-Feb).

Capital Credit Checks Will Be Sent in May >>>

Capital credit checks totaling \$2,531,427 will be mailed to 20,380 cooperative members in May. The checks will be distributed for Crow Wing Power's portion of allocations that were made to members for the electricity they used during the remainder of 1993 through

1996. Nearly \$23.5 million will have been returned in the past 24 years. Margins over and above operating costs are returned to cooperative members when the Board of Directors determines it's fiscally responsible to do so.

Electric Bill - New Simplified Look - Same Billing Structure >>>

We are simplifying and changing the look of your Crow Wing Power electric bill in an effort to give you greater ability to monitor your electric use and understand your charges. Billing rates will not change, just the look of the bill. We anticipate the newly designed bills to go out in June.

- 1 Your Crow Wing Power Account number Statement date and payment due date.
- 2 Account Summary shows all charges and payments.
- 3 Message Center.
- 4 Service location and meter reading information.
- 5 This chart compares your monthly use to the same time last year. Current charges for electric use.
- 6 It's important to keep phone numbers and mailing address up to date.
- 7 Account number and amount due. Return stub with your payment.

CROW WING POWER
P.O. BOX 507 BRAINERD MN 56401
600.648.9401
www.cwppower.com

Statement Date: 02/07/2020
Account Number: 351235
Payment Due: 02/26/2020

Account Balance Summary

Previous Balance	50.00
Payment Received	50.00
Balance Forward	0.00
Current Charges	66.00
Total Amount Due	66.00

Important Messages
Crow Wing Power gives rebates for appliance replacements/upgrades. Go to cwppower.com/residential-rebate-and-discounts.

Service Address	RATE	Meter Number	Service From	To	Previous Readings	Present Reading	Meter Multiplier	kWh Usage
1234 ERVE	10	123456	01/01/2020	02/01/2020	800	144	3.36	

Generation & Transmission (wholesale power costs)

Wholesale Power Cost Adj	330 kWh x 0.0007	27.04
DISTRIBUTION (cooperative delivery costs)		
Service Availability Charge	30	24.00
Service Availability Charge	330 kWh x 0.02853	9.59
OTHER		
County Tax		0.30
Rebate/Net		9.90
Rate Tax		0.17
TOTAL BILL		66.00

COMPARISONS

Days	Total kWh	Avg kWh	Daily Cost	
CURRENT BILLING	31	330	11	\$1.90
PREVIOUS BILLING	31	264	8	\$1.37
LAST YEAR BILLING	32	304	12	\$2.00

Payments must be in our office on or before the due date to avoid a 1.5% late charge.

CROW WING POWER
PO BOX 507
BRAINERD MN 56401 0507

MEMBER SERVICE M-F 7:30 AM - 5:00 PM
600-648-9401
24 HR FAX BY PHONE
844-834-4465
www.cwppower.com
Mailing Address Change: _____

Member Name: Jane Doe Jane Doe Jane Doe
Account # 351235 Due Date: 02/26/2020
Paid by Bank Draft: 02/26/2020 - Do Not Pay
Total Amount Due \$66.00

250500003507060000060000006002020083

Let's Start Cookin' >>>

Send your favorite **FISH DINNER** recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401 by May 15 or submit online at cwpower.com, News/Events. If your entry is drawn and printed in

Potato and Pork Chop Bake

William Clausen, Brainerd, MN

- 6 Pork Chops
- ½ cup milk
- 1 can condensed cream of celery soup
- ½ cup sour cream
- Salt and pepper to taste
- 1(32 oz) package frozen hash browns, thawed or 8 cups thinly sliced raw potatoes
- 1 cup shredded cheddar cheese
- 1 pkg(28 oz) French fried onions

In skillet, brown chops lightly, Salt and pepper to taste and set aside. In same skillet, combine soup, milk and sour cream Stir in potatoes, ½ of the cheese, and ½ of the onions. Spoon the mixture into a 9X13 baking dish. Arrange pork chops over the potatoes. Bake covered 40-50 minutes at 350 degrees. Top with remaining cheese and onions. Bake uncovered 10 minutes longer. Serves 6

the June Current Connection, you'll receive a \$25 credit on your electric bill. If you want to receive a recipe card each month in the mail, fill in the form below and mail to Crow Wing Power.



Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by May 15, 2020. We've sized it to fit in your billing payment, so you can save a stamp. If you'd rather, you can send it separately to Crow Wing Power, PO Box 507, Brainerd, MN 56401. Attn: Puzzle or scan and email to info@cwpower.com. The winning entry will be drawn on May 15.

Our winner for the last puzzle: Sydney Milam, Crosslake

CURRENT CONNECTION

A Touchstone Energy® Cooperative 
The power of human connections

Published monthly by
Crow Wing Power,
17330 State Hwy. 371
Brainerd, MN 56401.
218-829-2827
800-648-9401
www.cwpower.com

Editor: Char Kinzer

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 within 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

Q D Y D Q A L R D D X Y D D A
U U R I E Q T E D X F Z Q Y W
Z A A I V I I V V S I Y Y C A
M D P L H F F T L D E I B N K
J F L P I T U I E R A H S E C
P Z Q T X T E L L V O T K G E
F E R J W R Y F C P K G K R Z
J E N A H Q Y Q R O M G T E J
C K E N U A F K H Z J I B M Q
N E S N A I T S I R H C S E Q
L T D U P I C A L E N D A R S
A O X A D W U H X I Z K R O E
U B Q L R J I B A P V R L C A
X S L X U T R E C P D A J K L
P D Q G V U A G R W R B Q C Y

Name _____

Address _____

City _____

State _____ Zip _____

Acct number _____

1. Board meetings are held the _____ Thursday of each month.
2. Rebate requires _____ HVAC contractor.
3. Luke _____ is the contact for interconnection with CWP's distribution system.
4. There are 21 _____ shares available in the 2018 solar project.
5. Beauty of Minnesota's our seasons is the theme for this contest. _____.
6. \$1,170 is the cost of an available solar _____.
7. 300 dpi is the minimum _____ for photo submission.
8. We are updating our _____ Restoration Plan.
9. Three winners will join 1,800 for the _____ Youth Tour. (how often)
10. June bills will have a _____ look.
11. JT is from _____.

February Puzzle Answers:

F M V C E K R R R J R J O G D
H V O Z U K Y E X B R A T K N
L J O W U T D E L F U S L R U
Q A K M R U E T Z K T P G O O
T J R E V O C N G O O G L E S
F Y B E I R A U I M F D T T Q
T I M X T T D L A L A N X R S
L T G Y N A E O R M S E M R C
Q V K X M X L V R N T T G Y S
C O M L R G V L A Q X P C Y W
O H W U Y Q Z C Q V B P I F T
L I U A J P K X K C E H C H S
K L A R P S T P L D B H R S O
H O T P C T Q K M D O J I J S
N I F X D H F V P T V V B E I

Check, Church Collateral, Decade, Google, IRA, Liberty, Snacks, Solar, Sound, Text, Volunteer