

CURRENT CONNECTION

CROW WING POWER NEWS • JANUARY 2021 • VOLUME 73, NUMBER 1

A Touchstone Energy® Cooperative 
The power of human connections

Enter Paperless Bill Promotion to Win One of Six \$100 Bill Credits >>>

Crow Wing Power is currently encouraging members to receive paperless bills. The promotion begins January 1 and ends March 31. Existing AND new members who sign up to receive paperless bills will be entered in monthly drawings. Two \$100 randomly drawn winners will be selected at the end of each month for a total of six bill credits equalling \$600 during the three-month promotion.

Did you know for every 1,000 members who are paperless, 24,000 envelopes, 12,000 sheets of paper, and over \$9,000 in postage and processing are saved annually!

By going paperless you're electing to receive a bill available reminder each month by email. You can then log in to your SmartHub account, where you can

- Securely pay, view, download, or print your bill;
- Manage your account, including choosing your payment options;
- Set up auto payments and secure preferred payment methods;
- View your power use and track your consumption through detailed graphs; and
- If you have a smart home device like Amazon Echo or Google Home, you can use it as well. "Alexa, when's my electric bill due?"



Annual Meeting Dates Set for 2021

The Board of Directors met December 17 and determined the 2021 Annual Meeting will be scheduled for the first part of August (date to be determined), rather than the normal June time frame, due to uncertainties with the pandemic. Open filing dates for Directors' positions will be announced in March.

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Go online or download the SmartHub app to your mobile device for account management on the go by going paperless. You will also begin receiving the Current Connection newsletter electronically.

To sign up go to cwpower.com and register for SmartHub where you'll have access to your account, set up your payment preference, and receive e-mails when your bill is due. If you are already registered in SmartHub, log in.

- Click on 'My Profile', then choose 'Update My Paperless Settings'.
- Under 'Paperless Settings', click the slider to 'ON', choose 'Yes' on the confirmation pop-up box.
- Close the pop-up window and you will be entered into the contest.

Existing paperless members will be included in the drawing.

Contest begins January 1 and ends March 31, 2021.

For more information go to cwpower.com and click on Go Paperless! Contest.

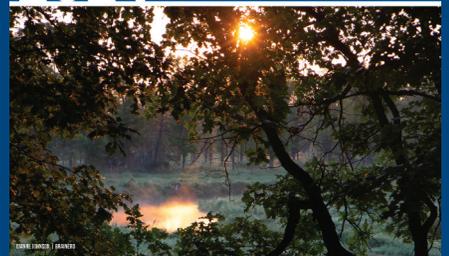
2021 Calendars Available

We had many breathtaking scenic photos submitted by our members for this year's calendar contest. Choosing winners, from the many photos submitted, proved to be a difficult task.

The calendars are now printed and available. Because our lobby is closed, you can pick one up at our drive through at our main headquarters on Hwy. 371 North of Brainerd. Or, if you need to have one sent by mail, we offer one per household while supplies last and \$2.00 per additional calendars. For mailing options go to cwpower.com.

Thank you to all who submitted photos.

2021 MEMBERS' PHOTO CALENDAR





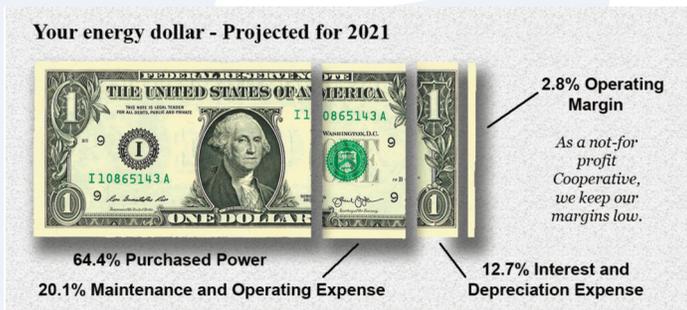
A WORD FROM YOUR CEO

No Rate Increase for 2021 >>>

It's with great pleasure that I share the results of our financial position as we wrap up 2020. We ended the year in solid financial shape and are hopeful that 2021 will follow suit. The Board of Directors approved the 2021 budget at their December meeting and staff and management forecasts we can meet the 2021 work plan and operating expenses with no increase from our budgeted 2020 rates.

Despite the negative impacts of COVID-19, we saw a bright side late in the year, which allowed us to credit members' electric accounts with a share of \$2 million returned to members in a November bill credit. We experienced higher than projected kilowatt hour sales and lower than budgeted interest expenses due to favorable interest rates, thus the credit.

For the year, energy sales were approximately 2.84% higher than what we initially budgeted for 2020. Our Member Service team was able to again successfully utilize load control programs throughout 2020 to help minimize the increase in our power costs, which is projected to be 0.06% less than budgeted. Due to member growth and predicted weather patterns for 2021, we are expecting sales and power costs to be similar to 2020 levels.



There are unique programs to help members and the Cooperative save money. In this issue, you will find a paperless contest on page one to encourage members to utilize our SmartHub account management system and save the Cooperative billing money.

We currently have almost 9,000 using our paperless option, but we still send 34,000 bills to members in the mail.

If more members would move to electronic bills and newsletters, the Cooperative would save a tremendous amount of money in postage and handling. A move that in turn will reduce our overhead costs and benefit everyone's electric bills.

SmartHub features and instructions can be found on page three. Day or night, you can find answers to your account questions.

As always if you have any questions, we encourage you to call.

I wish you a happy and healthy New Year. We'll do everything we can to make your life as easy as possible, while we strive as always to provide you with affordable rates and reliable electricity.

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 19, 2020. A quorum of directors was present.

President Bob Kangas opened the meeting with the Pledge of Allegiance.

The following reports were given:

- CEO report
- Finance Committee Report

The following actions were taken:

The Board approved

- November Consent Agenda.
- Minutes of the October 15, 2020 regular board meeting.
- Director Per Diem for Virtual Meeting Attendance during current pandemic.
- Virtual Meetings for December.
- Municipal Meter Relief Program.
- Construction Work Plan for 2021-2024.
- Basin Electric Fixing Member Proposal Amendment.
- Director expense reports for October 2020.

Members can review detailed minutes at cwpower.com/board-and-meetings or by logging into their SmartHub account. Log in is located on the homepage of our website. December minutes will be published after approval in January. The next board meeting is January 21, 2021.

Energy Efficiency Tip of the Month

Replace standard power strips with advanced power strips to save energy. Advanced power strips look like ordinary power strips, but they have built-in features that are designed to reduce the amount of energy used by standby electronics that consume energy even when they're not in use (also known as phantom load).

The National Renewable Energy Laboratory (NREL) estimates that the average home loses \$200 annually to energy wasted by phantom load.

Source: www.nrel.gov



Monitor Your Electric Account >>>

SmartHub Helps You Control and Manage Your Account

Crow Wing Power encourages members to utilize SmartHub, the online bill payment system where you can pay your bill, receive billing notifications and track usage from the mobile app or online.



In 2020 SmartHub made some serious advances to enhance your user experience, allowing you to check your real-time hourly electric use, which gives you more insight into when you have the highest energy use throughout the day. By using the comparison

tool, you will be able to make informed decisions about your energy use and when you can choose to cut back.

Another time-saving feature is the ability to manage multiple accounts with one login. This allows members who have multiple Crow Wing Power accounts to monitor all accounts and pay all their power bills with one login. Another new feature in SmartHub is the ability to add secondary users to the account.

SmartHub provides a safe, secure way to manage your account from the comfort of your computer, phone, or tablet.

Signing up for SmartHub is easy. Navigate to cwpower.com or download the app on your mobile device through your preferred app store. Register for an account and follow instructions to complete this quick and easy process. We encourage you to GO PAPERLESS and become entered for a chance at \$100 bill credit. Details are at cwpower.com and look for the Go Paperless! Contest.

No Payments for 90 Days >>>

Crow Wing Power Credit Union can finance your new snowmobile, fish house, or ATV with rates as low as *2.24%, allowing you to get out and enjoy our Minnesota winter with no payments until spring.

If you prefer to drive away with that new vehicle the Crow Wing Power Credit Union (CWPCU) has great rates as low as *1.99%.

Get pre-approved and then go shopping. If you have your loan elsewhere but would like a lower rate, the Credit Union can help you with that as well. 1-877-563-3072. Call to speak with one of their friendly Member Service Representatives about refinancing your loan to CWPCU.

*All loans are subject to credit approval. Current CWPCU loans are not eligible for these rates. *Rates based on credit score so your rate may be higher. Other rates and forms available based on collateral and credit score.

*Promotion may be discontinued at any time.

CROW WING POWER
CREDIT UNION



THE POWER TO PROTECT *Your Favorite Chill Spot*

We know things are hard right now, so we're now offering 3 months free monitoring with the purchase of a new security system with your Co-op Connections Card. Protect your property from intruders, fire, and other threats for less than you'd think.

1-800-648-9401 • Peoplesecurity.com





MOUNT SKI GULL

9898 County 77 SW • Nisswa, MN 56468 | 218.963.4353 | www.mountskogull.com

ABOUT: Mount SKI GULL is a non-profit (501c3) organization that focuses on bringing outdoor recreation to the Brainerd Lakes Area community residents and visitors. They attribute their success to having a BIG family and community focus. The connections made and memories they provide are what keeps them going.



WE WANT YOU TO KNOW: We are excited for winter and are doing what we can to stay open and provide winter recreational opportunities that as a whole are safe and socially distanced. All tickets must be purchased online or via phone this season. All COVID guidelines are posted on the Mount Ski Gull website.

COOPERATIVE MEMBER DISCOUNT: Purchase one lift ticket and receive a second lift ticket at half price. Due to COVID restrictions reservations must be made 24 hours in advance via phone.



Crow Wing Power's Co-op Connections is powering businesses and providing you with discounts. With over 115 local businesses, visit cwpower.com to explore all the ways to save. We welcome new businesses to participate.

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Board meetings are held the third
Thursday of each month beginning at
9:30 a.m.

Directors. Here to Help!

Following is a list of directors and their
telephone numbers:

Bob Kangas	218-587-4453
Paul Koering.....	218-851-9954
Ric Larson	218-546-5781
Gordon Martin.....	218-746-3971
Bryan McCulloch.....	218-820-9708
Doris Mezzenga	218-692-1004
LuAnn Nelson	612-400-4627
Gert Roggenkamp	218-562-4566
Dwight Thiesse.....	218-831-8605

Baxter City of Lights Winners >>>

The City of Baxter offered a new City of Lights Christmas Contest to residents this year. Fourteen homeowners entered the contest. Crow Wing Power was pleased to partner.

- Contestants were judged on three categories:
- First Impression, 25 points;
- Design, 20 points; and
- Originality, 20 points.

Winners were announced December 18.

First Place (\$100) was the home of Richard Shatka.

Second Place (\$75) was the Nancy Tiegs residence.

And Third Place (\$50) went to Joe and Anne Niklaus.

Winners were awarded bill credits on their January Crow Wing Power electric bills.

