



Your Touchstone Energy® Cooperative 

Members are the most
important part
of our cooperative.



Important Phone Numbers



Gopher State One Call utility locates -
call BEFORE DIGGING!

1-800-252-1166 or 811

(Utilities do not locate privately-owned facilities).

For power outages and emergencies call (24 hours):

218-829-2827 or 1-800-648-9401

Our Office Hours and Location

Crow Wing Power headquarters is located four miles north of Brainerd on Highway 371. This main office houses management, billing, operations, administrative and member service employees, as well as our Brainerd area line crews. We have service outposts for line crews in Pierz and Swanburg, east of Pine River, where linemen are dispatched for quick response time to outages and service calls.



17330 State Hwy 371 N
P.O. Box 507
Brainerd, MN 56401
www.cwpower.com

Office Hours: 8:00-4:30 M-F

218-829-2827 (local)
1-800-648-9401 (toll free)
218-825-2209 (fax)
Calls are answered 24 hours
on all phone numbers.



Welcome!

Dear Cooperative Member,

Welcome to Crow Wing Power! We're proud to serve you as part of something truly special. The beauty of the cooperative model lies in its people-first focus. As a member-owner, you have a voice in what we do and how we do it. We're committed to delivering safe, reliable electricity at a competitive rate-and so much more.

Our friendly, local staff is here when you call, and we're proud to offer energy-saving programs and educational resources to help you make informed decisions about your energy use.

As your CEO, I believe in servant leadership. That means listening first and always keeping the needs of our members and employees at the heart of everything we do.

Electricity is one of the most essential services in our lives - and through your membership, you play an active role in shaping how it's delivered. Thank you for being part of the Crow Wing Power family.

Your Cooperative, our commitment,

Tim Thompson

Tim Thompson
CEO



For a copy of the Cooperative's Articles of Incorporation and Bylaws, call us at 218-829-2827 or 1-800-648-9401.

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New Member Information

If You're Building a New Home

New Service Application

Before you break ground for construction, call or stop into our office and talk to a member service representative. There's a \$100 application fee plus tax for all new services. Additional construction fees apply.

Visit cwpower.com for online forms.

Right-of-Way Easements

- Return the signed and notarized Right-of-Way easement.
- Include the exact legal description (obtainable from the deed or courthouse, not your tax statement).
- If the new power lines will be crossing land not owned by you, obtain verbal permission from the owners and call Crow Wing Power with their names and addresses so they can be sent an easement as well.

Self Wired Homes

Self Wired Homes read this section (disregard if a contractor is doing your wiring and handling the affidavit form).

- State wiring affidavits are available at www.dli.mn.gov/workers/homeowners/electrical-permits-homeowners-printable
- Crow Wing Power can't make connections to any service until it has been inspected and approved by the State Electrical inspector.



New Member Information If You're Building a New Home

Meter Pole or Pedestal Location:

- Contact our member service department to determine the best location for your electric service.
- The meter assembly shall be located on property corners or lines.
- This location often includes meter assembly and transformer.

Tree Clearing:

- It's the member's responsibility to provide initial clearing for the power line. The right-of-way easement covers the various widths of clearing required.
- Notify Crow Wing Power when tree clearing has been completed.

Crow Wing Power Supplied Meter Assemblies

- In many applications, Crow Wing Power will provide a meter assembly for a fee.
- Your member service representative will advise you on meter options.

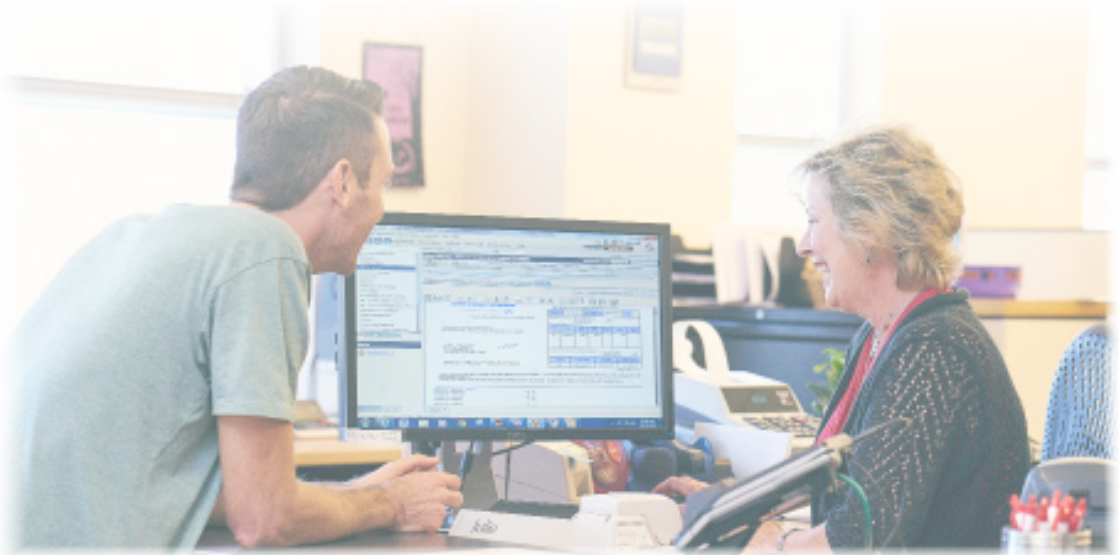
NOTE: We have to work with the Electrical Inspector's schedule as well, which can delay the new service completion date.



New Member Information

If You're Taking Over an Existing Account

- Call or stop into our office to give us a name, address, account information and the date you're moving in.
- If you have two or more meters on your existing house, that means your house is on a special electric rate program, like dual fuel or off-peak. See Section 5 or call our member service department at 218-829-2827 or 1-800-648-9401 to clarify the services you have.
- If you'd like to save more money on heat and water heat, call our member service department at 218-829-2827 or 1-800-648-9401 or see Section 5. Special low-cost rates are available to members.
- If you need a full-service financial institution, stop in and open an account with Crow Wing Power Credit Union. See Section 6 for a listing of our services.
- Forms and additional information can also be found on cwpower.com.



Your Board of Directors



Jon Lubke
District 1A



Giles Radtke
District 1B



Bryan McCulloch
District 1 At-Large



Mark Ronnei
District 2A



Michael McDaid
District 2B



LuAnn Nelson
District 2 At-Large



Dwight Thiesse
District 3A



Dave Albers
District 3B



Paul Koering
District 3 At-Large

Your cooperative is guided by a nine-member board of directors. As a member, you have the privilege of voting for your directors each year at our annual meeting and as a result, you democratically operate the cooperative. The board meets each month and establishes policies. They hire a CEO to carry out daily operations. Members can run for board positions annually, according to our cooperative bylaws.

Your Electric Bill

At a Glance



CROW WING POWER
P.O. BOX 507 BRAINERD MN 56401
800.648.9401
www.cwpower.com

4591 1 AV 0.593
John Doe
Jane Doe
1111 Road ST
City MN 00000-0000

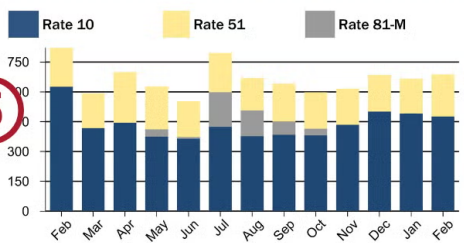
5 4591
C-19

Statement Date	02/21/2026
Account Number	0000000
Payment Due	03/10/2026

Account Balance Summary		
Previous Balance	107.00	
Payment Received	107.00CR	Thank You!
Balance Forward	0.00	
Current Charges	122.00	
Total Amount Due	122.00	
Bank Draft 03/10/2026 - Do Not Pay		

Important Messages
Create a SmartHub account or log in to verify your account details today.

Service Address	RATE	Meter Number	Service		Readings		Meter Multiplier	kWh Usage
			From	To	Previous	Present		
1111 Road ST	10	0000000	01/15/2026	02/15/2026	72177	72864	1	476
	51	0000000	01/15/2026	02/15/2026	22870	23081	1	211
	81-M	0000000	01/15/2026	02/15/2026	5702	5702	1	0



SUMMARY OF CHARGES		
Base Charge		\$39.50
10 RESIDENTIAL	476 kWh x 0.12250	\$58.31
51 OFF-PEAK SUB	211 kWh x 0.04950	\$10.44
Load Mgmt Meter Charge		\$1.00
Load Mgmt Meter Charge		\$1.00

OTHER		
County Tax		\$0.55
Local City Tax		\$0.55
Baxter Franchise Fee		\$3.00
State Tax		\$7.51
Roundup Amt		\$0.14

CURRENT CHARGES **\$122.00**

COMPARISONS	Days	Total kWh	Avg. kWh	Daily Cost
CURRENT BILLING	31	687	22	\$3.56
PREVIOUS BILLING	31	666	21	\$3.08
LAST YEAR BILLING	31	821	26	\$3.61

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



MEMBER SERVICE 800.648.9401
24 HR PAY-BY-PHONE 855.941.3593
www.cwpower.com
Mailing Address Change:

Member Name	John Doe Jane Doe
Account #	0000000
Due Date	03/10/2026
Paid by Bank Draft 03/10/2026 - Do Not Pay	
Total Amount Due	\$122.00

CROW WING POWER
PO BOX 507
BRAINERD MN 56401-0507

250560002412702000012200000012200202602225

Your Electric Bill

How to Read Your Bill

How To Read Your Bill

To understand your new bill format, follow the numbers for a guide to your new billing details.

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.
6. Current charges for electric use.
7. Provide updated contact information when necessary.
8. Account Number and Amount Due. Return stub with your payment. (Please do not staple these).

Important Definitions | Terms

Base Charge: A cooperative member's share of our fixed costs represented by poles, wires, transformers, metering devices, substations, etc. that are needed so power can be available when you wish to use it.

Round-Up: If you're a participating member of Operation Round-Up® your bill is rounded up to the nearest whole dollar and the change is pooled for local charitable contribution.

Moving: It is your responsibility to contact Crow Wing Power when you move. You must call to transfer service, and to update your mailing address.

Your Electric Bill

Meter Readings

Monthly Bill

Members receive a monthly electric bill. Meters are read by a transmitter that's been installed in your electric meter. The transmitter automatically sends the meter information back to our main office, where we record the data and electric readings.

We encourage the member to compare their electric bill to the meter register periodically for accuracy.

SmartHub

SmartHub is a mobile and web application that delivers accurate, timely account information allowing you to make a payment, check your electric use, notify Crow Wing Power of account issues, and choose e-mail and text alert options. To register, go to cwpower.com and click on Member Log In (located at the top right-hand corner). Download the free app for your mobile device from GooglePlay or the App Store, be sure to look for the SmartHub logo.



Operation Round-Up®

As a cooperative member, you are automatically enrolled in a charitable giving program that contributes to local organizations and nonprofits. If you DO NOT want to be a part of this program, simply contact our office at 218-829-2827 or 1-800-648-9401 or visit cwpower.com/operation-round-upr and fill out the online form to be opt out of this program. If you are enrolled in the program, your bills will be automatically rounded up to the nearest whole dollar each month and the funds are distributed quarterly to local organizations. (For more information see page 16).

Your Electric Bill Rates

Rates, or the prices members pay for electricity, are calculated to cover costs of wholesale power, transmission and distribution, operations, member service opportunities and electric distribution hardware. We strive to keep our members' rates affordable and as a not-for-profit cooperative keep our margins extremely low.

Residential

Energy Charge

General Service Rate 12.25 cents/kWh*

Small Commercial/Industrial (not to exceed 50kW billing demand)

Energy Charge

First 2500 kwh/month 12.25 cents/kWh*

Demand Charge No Charge

Commercial/Industrial Large Power (50kW billing demand and larger)

Energy Charge 5.76 cents/kWh*

Demand Charge \$19.15 per kW*

Irrigation

Energy Charge 8.4 cents/kWh*

Demand Charge (Uncontrolled) \$22.00 per kw or if off-peak \$5.25/kW*

Special Reduced Heating Rates

Dual Fuel 6.1 cents/kWh*

Freedom Heating (closed to new applicants) 7.5 cents/kWh*

Off-Peak 4.95 cents/kWh*

All Electric Home (limitations apply) 9.175 cents/kWh*

Residential/Small Commercial Monthly Basic Charge

We have a \$39.50 (\$75.15 Large Power, \$50 Small 3-Phase Commercial) monthly basic charge included on our bills. This helps to cover the cost of service and is charged to all residential members and small commercial accounts.

Irrigation Base Charge

The Irrigation Base Charge is \$40/\$70/\$145, determined based on irrigator size.

Your Electric Bill

Payment Options, Capital Credits

AutoPay

Enroll your account with a checking or savings account or by debit/credit card and your bill will automatically be paid each month on the due date. AutoPay can be set up on SmartHub or through the automated telephone line.

Budget Billing

Call us to arrange a monthly budgeted billing amount on your bill. Budget billing requires 12 months of history. Budget billing starts on your June bill.

Credit Card Payments

We currently accept VISA, MasterCard and Discover for payments.

PayNow

PayNow allows you to pay your bill online without logging in. Available at cwpower.com. PayNow link is located at the top right hand corner of homepage.

PrePay

PrePay allows for members to pay their monthly electric bill in advance so members control their budget and electric use and use those funds until they run out.

SmartHub

To view or pay your bill on-line, go to cwpower.com, click Member Log In in the top right hand corner.

SecurePay – 24 Hour Pay by Phone

Call our automated pay by phone service 24 hours a day at 855-941-3593. You will need to know your account number or telephone number we have on file, along with your Crow Wing Power 4-digit personal identification number (PIN) number.

Your Electric Bill Disconnect Policy

Due Date:

Approximately thirty (30) days after the due date, a disconnect notice shall be mailed by Certificate of Mailing requiring payment within ten (10) days otherwise the service will be disconnected. During “cold weather period” October 1 to April 30, notice will be mailed by first-class certificate of mail, and service may be disconnected.

Utility service may be disconnected with notice for:

1. Nonpayment of a bill that remains unpaid for more than 60 days (two months) after the due date;
2. Failure to meet the deposit or credit requirements;
3. Violation of utility rules;
4. Breach of contract between utility and member;
5. Failure to provide the utility reasonable access to its equipment;
6. Failure to furnish those things necessary to obtain service; or
7. Insufficient fund checks.

Utility service may be disconnected without notice for:

1. Tampering with utility equipment;
2. A condition determined to be hazardous to the member; or
3. Returned payment to stop a disconnect.

Capital Credits are a Cooperative Membership Advantage

As a not-for-profit cooperative, you are part owner. One advantage of being a member-owner is that margins over and above the cost of current-year operations are returned to members in the form of capital credits. The amount of electricity a member uses determines the amount of credit that a member receives. Between the time capital credits are assigned and the time they are refunded, the money is re-invested into the cooperative in order to maintain, improve, and ensure dependable service. When the Cooperative's financial position permits and with consideration to rate fairness, Crow Wing Power retires, or pays these capital credits back to its members. Current members get these funds credited to their bill.

You get
the Financial
Return!

Your Electric Bill

Operation Round-Up®

Operation Round-Up® Gives Back Over \$200,000 Each Year

As a Cooperative member, you are automatically enrolled in this charitable giving program that contributes to local organizations and nonprofits. When you sign up for electric service, you can choose to not participate. Currently about 86% of our members participate in Operation Round Up®. Participating members' bills are rounded up to the nearest whole dollar amount and the excess change (an average of 50 cents/month per customer account) is pooled together. Those funds are controlled through a separate non-profit organization called Crow Wing Power Community Trust, which is operated by a board of trustees made up of Crow Wing Power members, of which are separate from the Crow Wing Power Board of Directors. If you're a member of Operation Round-Up®, your bill will reflect it in a line item, showing your contribution for the month. Simply call our billing department at 218-829-2827 or visit cwpower.com/operation-round-up to opt-out of the Operation Round-Up® program.



Power Line Department

Tree Trimming, Right of Way Clearing

The Crow Wing Power line department is made up of 28 dedicated lineworkers who work diligently to keep the power on night and day, 365 days a year. When occasional acts of nature cause power outages, you can be assured that we're on our way immediately to restore power.

Vegetation Management

Tree trimming is an important electric utility necessity. Our concern for the environment is balanced very carefully with our dedication to quality, service, and safety.

- Crow Wing Power crews and Contractors work to regularly maintain our 2500 miles of overhead lines.
- Members can and should call the cooperative to remove trees that have the potential of interfering with service.
- Brush is recycled into chips in compliance with our ongoing concern for the environment.
- Our policy is to provide right-of-way clearing that's adequate to maintain quality electric service. We clear trees within 20 feet minimum of either side of the power line and remove anything weakened or threatening outside 20 feet. We are on a six to seven-year clearing cycle.
- To view the right-of-way process, go to cwpower.com and click on Programs & Rebates.

Herbicides

The use of herbicides proves to be cost-effective in helping to prevent regrowth after the right-of-way has been cleared of unwanted vegetation. There are several safe methods of application available such as cut stubble, basal bark, foliar, stump treatment, etc. All products used are EPA certified and environmentally friendly, helping ensure maximum safety for both the environment and Crow Wing Power's members. Each method works well when used in the right place at the right time. All herbicides are applied by experienced, licensed applicators.



Power Line Department

When Outages Occur

What to Do When Outages Occur

While none of us like to be without electricity, outages happen. Storms, high winds, traffic accidents, nosy animals in substations and the digging and hoisting for construction are among the many causes of power outages.

Report an Outage: Call or Text 'OUT' to 1-800-648-9401.

Please check your account annually to ensure that your account has the most updated contact information, including your mobile phone and email address.

Call in your outage:

When you call in during periods of high call volume, our automated phone system identifies your number and will verify it with you. If the phone number can't be identified or is not the same as the address at the location experiencing the outage, our automated system will allow you to speak or punch in the home number where the outage is occurring. Once you have reported the outage you have the option of leaving a message if you have additional information. For instance, if you know a tree has fallen on the line, please let us know. If for any reason the phone system is unable to verify the phone number, you will be directed to leave a message.

Text in your outage:

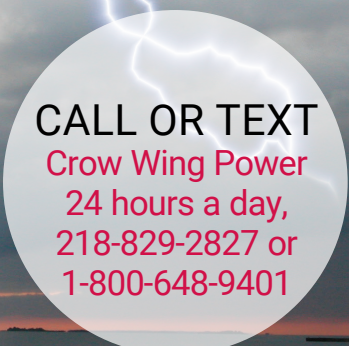
Members that have a valid mobile number in our system can text in their outage and receive status updates on a current outage.

Using these four keywords: OUT, STATUS, HELP, QUIT you can successfully communicate with Crow Wing Power using the text notification system.

To see an outage map, go to www.cwpower.com and click on Outage Center. During larger power outages, we keep updated information on the Crow Wing Power Facebook page.

Be Prepared:

- Make sure you have at least one good flashlight with fresh batteries.
- Keep the Crow Wing Power phone number posted near your telephone.
- In a widespread outage, rely on radio broadcasts to learn more about the power outage and restoration.
- Check your fuses and breakers before calling the cooperative.
- Call us from the phone at that electric service location when you have an outage.



CALL OR TEXT
Crow Wing Power
24 hours a day,
218-829-2827 or
1-800-648-9401

Member Service Opportunities

Member Money Saving Programs

Save Money with Special Programs

As a cooperative we offer special products and services exclusively for our members. It's our goal to improve the lifestyle of our members, by offering low-cost options that benefit us all. By taking advantage of our special heating and water heating programs, you can save money and increase the efficiencies in your home.

Off-Peak and Dual Fuel Rates are about half the normal cost of electricity!

Off-Peak Heating and Water Heating utilizes electricity during off-peak, or non-busy times. The program makes good environmental sense and saves the cooperative and the homeowner money.

Dual Fuel Heating uses two types of heat, one electric and one fossil fuel as a back-up source.

Air/Ground Source Heat Pumps are extremely efficient and provide both heating and cooling.



Electricity is flameless, doesn't emit carbon monoxide, and is competitive with gas prices when you take advantage of our special off-peak heating and water heating programs.

CALL
for details on
rebates, financing
and guaranteed
satisfaction.

Member Service Opportunities

Member Money Saving Programs

Members Can Call For:

- Appliance use information. Call for up to date information.
- Business and residential energy use assessments.
- Dual Fuel/Off-Peak economical rates to save our members money on clean, efficient electric heat and water heat.
- Replacement of leaking or unrepairable electric water heaters.
- Community Giving opportunities for members through Operation Round-Up®.
- Economic Development Resources and Business Financing for key business accounts.
- Annual Meeting with voting opportunities each year.
- Need a speaker? Just call and we'll arrange a speaker for your group on any one of the following topics: Electrical safety, Operation Round Up, Power issues, like what to do in a power outage and where the power comes from, and renewable energy.
- After extensive surveys of our members, we found a substantial amount of support from a select group of members that were committed to solar energy and said they would pay additional money to be part of this project. Crow Wing Power has three community solar arrays that members subscribe to.



Interested members can contact our Member Service Department for more information or go to cwpower.com and click on Programs & Rebates and select Renewables.

Phase I: Crow Wing Power Headquarters
Phase II: Swanburg Outpost
Phase III: Swanburg Outpost

Call Before You Dig!

It's the Law

Call 811 or go online
to Call811.com a few
days before your project.



Safety Tips

As your electric cooperative, we're concerned for your safety. Electricity is a great help to us all, but we need to remind ourselves and our families of its power and danger.

- Inspect your home annually for any electrical hazards.
- Never put anything other than an electric plug into an outlet.
- Don't pull the cord – Pull the plug, except if an appliance is in water.
- Use the right type of light bulb and the right size cord for appliances.
- Keep tools, ladders and kites away from overhead power lines.
- Keep appliances away from water.
- Never use aluminum ladders near power lines & stay away from overhead power masts.
- LED and compact fluorescent bulbs should be rated for an approved type dimmer switch.

Crow Wing Power Credit Union

Your Powerful Financial Partner

Consider Crow Wing Power Credit Union for your financial institution. This not-for-profit financial cooperative is owned and controlled by its members. Crow Wing Power Credit Union's goal is to provide its members with the best financial service possible. Utilize your Credit Union to the fullest by setting up Power Teller Online Banking and downloading the Mobile App for convenient access to your accounts 24/7.

Convenient Products

Savings	\$5.00 minimum balance, required for membership (must have a savings account to open other accounts).
Simple Checking	\$50.00 minimum deposit to open, no minimum balance after. Dividends paid with Average Daily Balance of \$500.00 or more.
Certificates	\$1,000.00 minimum balance. 6 month, 1 year and 2 year terms.
Holiday Savings	\$100.00 maximum monthly deposit (Holiday funds available October 1st).
IRA Savings	Traditional or Roth. No minimum balance to open. Deposit anytime.
IRA Certificates	Traditional or Roth. \$1,000.00 minimum balance. 1 and 2 year terms.

Crow Wing Power Credit Union

Your Powerful Financial Partner

Crow Wing Power Credit Union opened on January 25, 1999 to serve the financial needs of Crow Wing Power members. We are a full-service financial institution offering competitive rates, quality service and convenient products.

Competitive Loans

Construction Loans	Primary Residence or Cabin located in Crow Wing, Cass, or Morrison County.
Consumer Loans	Vehicle, boat, motorcycle, ATV, snowmobile, fish house, travel trailer, and motor home.
Indirect Lending - Local Dealerships	Vehicle, boat motorcycle, ATV, and snowmobile.
Home Equity Loans & Home Equity Line of Credit (HELOC)	Primary residence, cabin, or land located in Minnesota
Personal Loans/ Line of Credit	Up to \$15,000.
30, 20, & 15 year Fixed Mortgages	Purchase or refinance your home or cabin.



for people, not profit.

218-825-2208

1-877-563-3072

www.cwpcu.org

Lobby Hours

Mon-Fri 8:00am-4:30pm

Drive Up Hours

Mon-Fri 7:30am-5:00pm



NMLS# 408088

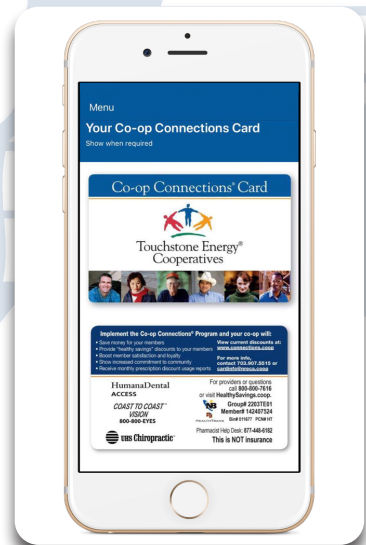
*Your small town credit union
dedicated to providing friendly
service and exceeding expectations
for our members success.*

Friendly - Member Focused
Trustworthy - Accountability
Exceptional Service

Shop Local, Save Local with Co-op Connections

Use your Co-op Connections card at participating local businesses.

Download the mobile app from your preferred app store and get savings delivered right to your fingertips!



Visit cwpower.com for a list of local businesses.



Hwy. 371 N. Brainerd, MN • 218-829-2827

cwpower.com

“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, audiotape, 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.



Your Touchstone Energy® Cooperative 

REVISED AUGUST 2026