



Your Touchstone Energy® Cooperative 

218-829-2827 | 800-648-9401

CWPOWER.COM

WELCOME TO YOUR NEW ELECTRIC COOPERATIVE

As a member-owned Cooperative, we're committed to providing you with safe, reliable electricity, excellent service, and community support. We're glad to have you with us and look forward to serving you!

A MESSAGE FROM THE CEO

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.

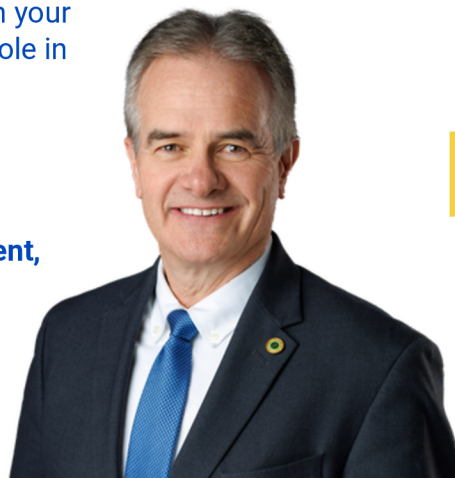
As your CEO, I believe in servant leadership. That means listening first and always keeping the needs of our members and employees at the heart of everything we do.

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



THE COOPERATIVE DIFFERENCE

An electric cooperative is a member-owned, nonprofit utility that provides electricity to its members, primarily in rural areas. Unlike investor-owned utilities, co-ops are governed by a board of directors elected by members, ensuring local control and community-focused service. They operate on a cost-of-service basis, returning excess revenue to members as capital credits.

Cooperatives follow seven principles that are the foundational guidelines that govern cooperatives, ensuring they operate in the best interest of their members.

1. **Open and Voluntary Membership**
2. **Democratic Member Control**
3. **Members' Economic Participation**
4. **Autonomy and Independence**
5. **Education, Training and Information**
6. **Cooperation Among Cooperatives**
7. **Concern for Community**

Learn more on our website:
cwpower.com/cooperative-difference

INCLUDED IN THIS GUIDE

Utilize this guide as an overview of Crow Wing Power, your account and the benefits available to you. Please find more details and additional resources at cwpower.com/new-members.



WELCOME TO YOUR NEW ELECTRIC ACCOUNT

As your local, member-owned electric cooperative, our focus is on delivering reliable power, responsive service, and strong community connections. We're proud to serve you and we're grateful to have you as part of our co-op family!

SIGN UP FOR SMARTHUB: YOUR ONLINE ACCOUNT MANAGEMENT SOLUTION

WITH SMARTHUB, YOU CAN:

- Make payments
- Check your electric usage
- Notify Crow Wing Power of account updates
- Communicate directly with the Cooperative
- Set-up and update AutoPay
- Set and update notification settings

*YOU NEED YOUR ACCOUNT NUMBER TO SET UP SMARTHUB.



HELPFUL HINT

Find your Crow Wing Power Electric Account Number on your statement or in your SmartHub account and write it below for future reference.

CROW WING POWER ELECTRIC ACCOUNT NUMBER:

IMPORTANT NOTE!

Crow Wing Power employees cannot take credit or debit card payments over the phone.

SecurePay (Pay by Phone):
1-855-941-3593

SIGN UP FOR AUTOPAY ON SMARTHUB



Before you can pay with AutoPay, you need to provide a bank account and/or debit/credit card information to Crow Wing Power to be enrolled in AutoPay.

OUTAGES

TO REPORT AN OUTAGE:

- Call or Text 'OUT' to 1-800-648-9401.

TO CHECK THE STATUS OF AN OUTAGE:

- Text 'STATUS' to 1-800-648-9401
- Visit the Outage Center on cwwpower.com



PLANNED OUTAGES:

At times, the equipment responsible for delivering power to your homes may require maintenance, replacement, or upgrades. In other instances de-energizing of lines are required when other utilities, road construction, or projects are carried out in certain areas. You will be contacted when there is a planned outage in your area.

OTHER WAYS TO PAY: PREPAY

Crow Wing Power also has a PrePay Program where you can plan and pay ahead to stay on budget.

Learn more about PrePay at cwwpower.com/prepay



cwwpower.com/payment-options

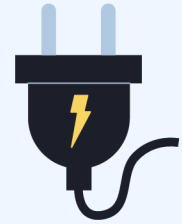


MISSION

Crow Wing Power serves members with safe, reliable power and a responsive team that takes pride in every connection.

VALUES

- MEMBER OWNERSHIP
- SAFETY FIRST, ALWAYS
- RESPONSIVE BY NATURE
- RELIABLE ENERGY, EVERY DAY
- RESPECT AND PRIDE IN PEOPLE



ABOUT

As a cooperative, Crow Wing Power is owned by its members and governed by an elected board of directors. Members receive friendly service from local employees who care about them and communities we live in, and members receive a share of the revenue over and above the cost of doing business in the form of capital credit refunds. That's because Crow Wing Power is accountable to our members, not stakeholders. With the cooperative philosophy, rates cover the cost of doing business and are not marked up to generate profit.

HEADQUARTERS:

17330 STATE HWY 371 N
BRainerd, MN 56401

MAILING ADDRESS:

PO BOX 507
BRainerd, MN 56401

218-829-2827 | 800-648-9401

CWPOWER.COM

BUSINESS HOURS:

8:00 AM TO 4:30 PM
MONDAY THROUGH FRIDAY



To learn about the Board of Directors, elections and how you can participate, visit cwwpower.com/board-and-bylaws & cwwpower.com/director-elections

Keep up with Co-op & Community News and Updates!
cwwpower.com/blog
cwwpower.com/news

For more information about Capital Credits, visit cwwpower.com/capital-credits

HOW CAPITAL CREDITS WORK



RIGHT-OF-WAY

Crow Wing Power's commitment to safe and reliable electrical service is represented by its continued management of vegetation along power lines. It is the objective of Crow Wing Power to manage vegetation within and adjacent to power line right-of-ways in a cost-effective manner that ensures safe conditions for its employees and the public; reliable uninterrupted electrical service to its members; clear access to lines for maintenance; and reduced workloads for future maintenance. To achieve this goal, Crow Wing Power has designed routine maintenance cycles that provide for an orderly completion of work on defined intervals, generally six to seven years.

PLANTING

Planting trees and shrubs strategically around buildings can improve energy efficiency by providing shade, reducing cooling costs in summer, and acting as windbreaks to lower heating costs in winter.

LARGE TREES
Height/spread of more than 40 feet, such as:
• Maple • Birch
• Oak • Sweetgum
• Spruce • Linden
• Pine

MEDIUM TREES
Height/spread of 25 to 40 feet, such as:
• Washington hawthorn
• Goldenrain tree
• Eastern redbud
• American arborvitae
• Dogwoods

SMALL TREES
Avoid planting within 20 feet of power lines. When planting within 20 feet is unavoidable, use only shrubs and small trees.
Height/spread of no more than 12 feet such as:
• Star magnolia
• Crabapple
• Lilac

40ft. high or less

Tree pruning zone

Maximum tree height 12 ft

70ft. 60ft. 50ft. 40ft. 30ft. 20ft. 10ft. 0

Be safe! Always call 811 before you dig to locate any buried utility lines.

Source: The Arbor Day Foundation and the National Rural Electric Cooperative Association

LEARN MORE ABOUT PLANTING AT CWPOWER.COM/PLANTING



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CROW WING POWER FAST FACTS

Headquarters: Brainerd, MN

Year Founded: 1937

Number of Employees: 111

Number of Member-Elected Directors: 9

Service Area: Cass, Crow Wing & Morrison Counties

Number of Electric Accounts: 46,570

Total Miles of Line: 5,607

Miles of Overhead Line: 2,556

Miles of Underground Line: 3,051

Members Per Mile: 8.35

Number of Member-Owned Renewable Energy Interconnections: 116

Wholesale Power Provider: Basin Electric Company

SAFETY

Electricity is an essential part of our daily lives, but it can also be dangerous if not handled properly. Crow Wing Power is committed to protecting our employees and our members.





Know what's below.
Call before you dig.
CALL811.com

Always call 8-1-1 at least two business days before you plan on digging anything, even gardens! Utility and communication lines are not buried very deep.

TAX EXEMPT

If you use electricity to heat your home, you may qualify for a Minnesota sales tax exemption.

LEARN MORE >>

SCAN HERE



Learn more about *Tax Exemptions*, the *Cold Weather Rule*, *Extreme Heat Law*, *Military Protection*, and our *Disconnect Policy* at cwwpower.com/billing-policies

← or scan the code!

MEMBER ONLY

EVENTS

ANNUAL BUSINESS MEETING

Provides an opportunity for members to hear reports from officers and directors, receive the previous year's annual report, learn the director election results, and win prizes.

MEMBER PHOTO CALENDAR

JAN-SEPT | Members enter photos taken within our service territory to be chosen as finalists for our Annual Member Calendar.

CELEBRATE YOU AT THE ZOO!

SEPT 20-21 | Join us as we celebrate our members at Safari North September 20th or 21st.

HOLIDAY OPEN HOUSE

FRIDAYS IN DEC | Join us at our headquarters every Friday in December for coffee and donuts.

Keep up with upcoming events at cwwpower.com/events.

COMMUNITY IMPACT

OPERATION ROUND UP®

Operation Round-Up® is a charitable giving program, unique to electric cooperatives, that is designed to provide financial donations to worthwhile community programs. Since the program's inception in 1996, Operation Round-Up® and Crow Wing Power members have awarded over \$4 million to local non-profit organizations and community service programs.

The rounded-up funds (an average of 50¢/month) are placed in a fund that is administered by an independent trust board made up of Cooperative members. Operation Round-Up® funds are given to local civic organizations and worthy causes through an application and selection process.

More than eighty-six percent of Crow Wing Power members participate in Operation Round-Up® by allowing the Cooperative to round up their monthly electric bill to the nearest dollar.

Crow Wing Power members are automatically enrolled in the Operation Round-Up® program when they sign up for electric service. To opt-out of the program, members need to notify Crow Wing Power by calling (218) 829-2827 or completing the Opt Out Form at cwwpower.com/form/round-up-opt-out.

SCHOLARSHIPS

Crow Wing Power offers scholarships to support member-dependents pursuing higher education. In 2025, \$95,000 was awarded including \$1,500 scholarships to 57 high school seniors and \$1,000 scholarships through a random drawing. Funding comes from unclaimed capital credits, reinvested into the

TIPS TO CONSERVE ENERGY & SAVE MONEY

- **SWITCH TO LED BULBS** – They use up to 80% less energy and last longer.
- **TURN OFF LIGHTS** – Sounds obvious, but it adds up fast.
- **UNPLUG UNUSED DEVICES** – Or use a power strip to cut phantom power from chargers, TVs, game consoles, and small kitchen appliances.
- **USE ENERGY-EFFICIENT APPLIANCES** – Look for the ENERGY STAR® label.
- **AVOID THE DRYER** – Hang clothes when you can; dryers use a lot of electricity.
- **RUN FULL LOADS** – For dishwashers and washing machines, wait until you have a full load.
- **ADJUST YOUR THERMOSTAT** – Even 1–2 degrees can save. Aim for 68°F in winter, 78°F in summer.
- **USE FANS** – Ceiling or portable fans help circulate air, reducing AC use.
- **CLOSE CURTAINS/BLINDS** – Keep heat out in summer and retain it in winter.
- **SEAL LEAKS** – Weatherstrip doors/windows and insulate if needed.
- **INSTALL A SMART THERMOSTAT** – Automate temperature settings to save when you're away.

PROGRAMS & REBATES



Home Heating & Cooling



Water Heating



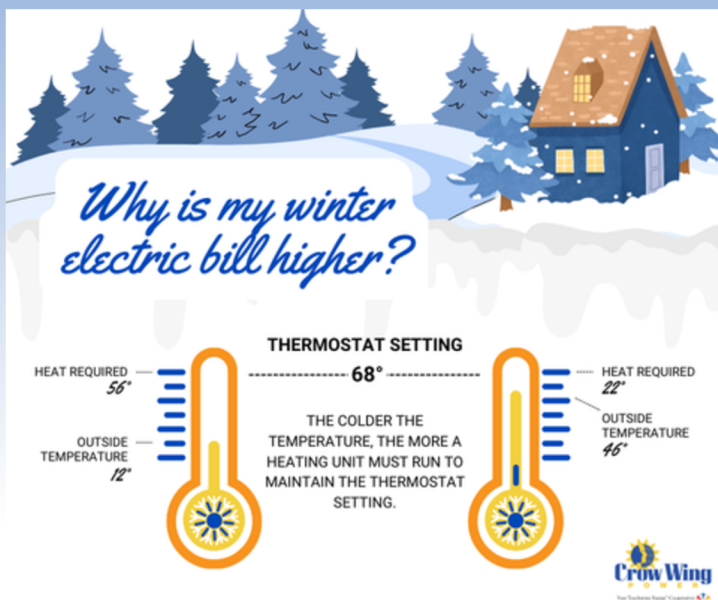
Light Bulb Recycling



Rebates

Learn more about our residential programs and rebates to help you conserve energy and save money at cwpower.com/programs-rebates.

As a member of Crow Wing Power, you also have access to utilize services from our affiliates: Crow Wing Power Credit Union and People's Security Company.



STAY IN THE KNOW

Stay connected by keeping your contact information up to date. Current contact information benefits you in multiple ways.

- ✓ Faster outage reporting and response
- ✓ Timely alerts about planned outages and other important updates
- ✓ Smoother customer service interactions
- ✓ Improved access to member benefits and programs

Ensure your phone number, email address and mailing address are up to date so you can enjoy the benefits of staying connected.

BASE CHARGE: A fixed fee on your electricity bill that helps cover the cost of maintaining the power grid, infrastructure, and customer service—regardless of how much energy you use.

CAPACITY: The total amount of electricity a power plant or the grid can produce and supply at one time.