



POWER CONNECTION

member driven. community focused. energy smart.

SEPTEMBER 2021



ANOTHER DONUT DASHING SUCCESS

Stearns Electric Association held its award-winning Donut Dash drive-through member appreciation event again this year. It was another great success – thank you to all who attended!

Over 600 vehicles drove through three lines at the Freeport Community Center on Saturday, August 14. Members received a six-pack of donuts from one of four local bakeries – Albany Home Bakery, Belgrade Bakery, Cold Spring Bakery and Little Falls Bakery and Deli – milk from Stony Creek Dairy, and school supplies in bright drawstring backpacks. We were grateful to have assistance from four Youth Explorers from the Stearns County Sheriff's Department who helped with traffic control for the event.

Along with donuts and school supplies, members were able to share their own photos enjoying their loot on our Stearns Electric Facebook Page for a chance to win a \$50 bill credit. We had nearly 30 submissions! Congratulations to the bill credit winner, Steve from Richmond.

Although this year's member appreciation event looked different than our traditional Pancake Feed, we were thrilled to still say thank you to you, our member-consumers, for your support and patronage throughout another crazy year.

The Donut Dash was so much fun and we look forward to inviting you back next year to our member appreciation event in 2022.



CEO'S MESSAGE

FUTURE FOCUS: STRATEGY AND PLANNING



Every three years, the Stearns Electric Board of Directors, alongside the Cooperative's Executive and Management teams, create a strategic plan for the Cooperative. The strategic plan is a very important planning tool we use to help assure we are adequately meeting our members' needs. On August 5th and 6th, strategic planning discussions took place, using the results of our 2021 Member Satisfaction Survey, to help set the direction of the Cooperative for the next three years and beyond.

2021 MEMBER SATISFACTION SURVEY

In May, Stearns Electric Association completed a Residential Member Satisfaction Survey in partnership with the National Rural Electric Cooperative Association (NRECA). Over 400 Stearns Electric member-consumers were surveyed by phone and another 460 members were surveyed online. Members were selected at random from throughout the Cooperative's service territory.

Our Stearns Electric team was pleased with the results, which showed a mean overall member satisfaction rating of 8.94 on a 10-point scale. Overall, 95% of respondents were satisfied with the Cooperative, including 53% of members who indicated they were very satisfied.

Stearns Electric completes this large-scale Member Satisfaction Survey every three years. Since 2018, overall member satisfaction increased slightly from 8.84 in 2018 to 8.94 in 2021. A few areas that were identified as potential areas of focus in the future include helping members be more efficient with their energy use and keeping members informed of outages.

Beyond member satisfaction, the survey allowed members to share their views on items regarding energy efficiency, communication, programs and potential future programs. The results of the survey have been evaluated carefully by both Stearns Electric employees and board

members, and were used to help drive the conversation in our strategic planning session.

Overall, the Cooperative is very pleased with the Member Satisfaction Survey results and will continue to work to maintain this high level of satisfaction among our member-consumers.

STRATEGIC PLANNING

Strategic planning is an exercise we do not take lightly at Stearns Electric. Every year, we set goals that are more strategy and long-range focused, which are then woven in our day-to-day activities. These include items surrounding safety, reliability, financial health, technology, member satisfaction and engagement, and people and culture. Strategic items are more long-term and are used to build the foundation for the larger decisions of the Co-op.

Our strategic plan provides a consistent road map for the strategies, goals, and activities we undertake to maintain a well-run cooperative. It is also a great tool for identifying the best ways to serve our members in new and innovative ways.

This year, outside consultant Terilyn Wallis, who specializes in working with cooperative organizations and boards of directors, assisted Stearns Electric's strategic planning preparation and planning session. In addition to the Member Satisfaction Survey, all Cooperative employees and board members completed an analysis on Stearns Electric's internal strengths and weaknesses, as well as potential external opportunities and threats, ahead of the August planning session.

In July, the Great River Energy Board of Directors, and member CEOs met to discuss Great River Energy's future strategies. Stearns Electric had two representatives, Greg Blaine and Robin Doege, who worked to help shape Great River Energy's future. Outcomes and

action items from our Great River Energy strategy session include:

- Managing reliability with good resources for cold weather and increasing overall physical available generation.
- Managing the financial aspects of energy market purchases by hedging against natural gas and power scarcity pricing, and avoiding excessive retail energy prices like we saw in Texas this past winter.

Implementing an effective strategy at Great River Energy will assure that Stearns Electric's reliable energy and competitive pricing will be sustainable well into the future.

During the planning session we had good discussion on distribution system infrastructure and reliability, technology, member engagement, rates and power supply, employees, load growth, economic development and safety.

In the coming months, the Cooperative's board of directors and leadership team will take the items identified as priorities in the strategic planning session and set short- and long-term initiatives and action plans for the Cooperative. Fulfilling our mission continues to serve as our top priority: ***to safely provide competitively priced and reliable electric service, beneficial energy solutions and a positive member experience.***

Thank you for your continued support of your Stearns Electric Board of Directors and employees, and thank you for your continued participation in your Cooperative.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Robin Doege', written in a cursive style.

Robin C. Doege
Chief Executive Officer (CEO)

MEMBER NEWS

STATEMENT OF NON-DISCRIMINATION

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ENERGYWISE PARTICIPANT NOTICE

Is your EnergyWise Dual Fuel system winter ready? If you have a Dual Fuel Heating system, now is the time to be sure your back-up heating system is prepared and that you have adequate fuel supply.

When will Dual Fuel heating systems be controlled?

- During periods of high demand (coldest winter evenings) and when market prices are high, but other factors can lead to load control as well.
- Up to 400 hours during the heating season; however, most winters the control has totaled between 100 and 120 hours and will not exceed 12 hours on a single day.
- Any time of the day, but typically in the early evening (4:30 - 9:30 p.m.) and occasionally in the morning.
- Participants should expect 16 - 20 control days this winter, with most occurring between December and February.

Remember to check before you flip your breaker off. Are you planning to close up your seasonal home, head out on a long vacation or travel south for the winter? Be sure you don't inadvertently shut off the breaker that supplies power to your off-peak meter for either your electric water heater or off-peak electric heat source. This will cause the electric heat or water heater to be billed at the general service rate instead of the off-peak rate. If you have an electric water heater, we encourage you to have a qualified installer equip your water heater with a disconnect switch. This would enable you to shut off your water heater at your convenience while maintaining power to the off-peak meter.

Stored Water Heating control period changes this winter. Reminder: for the winter season, the electric thermal storage schedules for water heating will be controlled from 6:00 a.m. to 10:00 p.m. from October 1, 2021 through April 30, 2022.

BOARD MEETING

The regular meeting of the Board of Directors of Stearns Electric Association was called to order on July 29, 2021 at 1:10 p.m. at the St. Joseph office of Stearns Electric Association.

Manager of Finance Cindy Anderson reviewed the June 2021 financial statement. Year-to-date gross margin is below budget even though KWH sold increased 2.3%. The increased volume is more than offset by higher power cost rates driven by the hot weather as the Cooperative purchased a large amount of KWHs in June at a higher blended rate.

CEO Robin Doege provided an economic development report related to a large commercial account. The expansion will require a three megawatt addition to the I-94 substation with even more load required in subsequent expansions.

CEO Doege notified the Board of ongoing issues with faulting bare concentric cable in the Westwood area and how the Operations department is working to resolve the issue.

The Engineering report outlined the need for new commercial meter packages in addition to monitoring lead times vs. on-hand inventory ordering. Lead times on transformers and substation regulators have been a challenge to manage in 2021 with anticipated delivery dates of some items well into 2022. Thus far, this has not had a major impact on the ongoing work plan.

GRE Board Member Greg Blaine provided a summary of the GRE North Dakota asset sale and GRE power purchase agreement approved by the Stearns Electric Board.

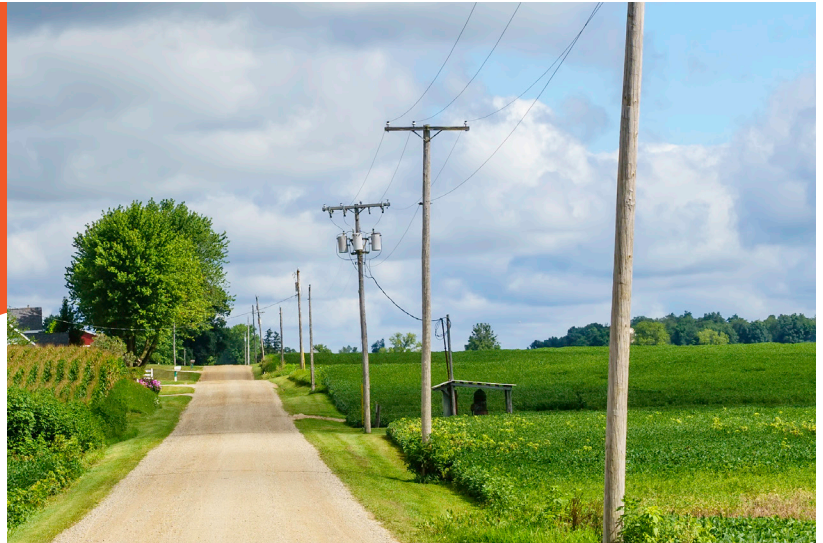
Vice President of Administration and Finance Vicky Herkenhoff and Allison Driggins gave the directors a benefits review presentation.

NEXT BOARD MEETING

October 28, 2021

LOOKUP AND LIVE

POWER LINE SAFETY



Have you ever been looking at something in the distance and the person next to you kept saying, "it's right there!" You look and look and then, almost magically, it appears and you wonder how could you have not seen it when it was there the whole time?

The same goes for overhead power lines. They are right in front of us. We might even walk past a pole or two, and yet, they blend into the landscape. We fail to see them until something makes contact with a power line. When that happens, outages can occur, or worse, someone can get hurt.

Overhead power lines are important to keep the electricity flowing to our homes, farms and businesses. We need this power, and we need to know how to have this power safely.

We need you to help us! So, what can you do? First, stop, look up and look around the area you are in to find the power lines. If you are going to be working near overhead power lines, follow these safety tips:

- **Make sure your equipment can clear the line.** Some farm equipment may be able to pass under the power lines only when in its lowest position. You also might have an antenna or communication equipment that extends above the vehicle. If the ground underneath the line is hilly, it might change your clearance. Your equipment moving over uneven or rough ground can also cause equipment booms to sway or bounce and make contact with the power line. If you can, avoid passing underneath a line with your equipment.
- **Don't spray water on power lines.** One example of this is with an irrigation system. Water is an excellent conductor of electricity, as are the pipes used for irrigation systems. Jets of water from irrigation guns can conduct electricity, create a circuit and energize the equipment. Some irrigators have booms that can be folded and raised vertically for easy movement. When a boom is moved, particularly if it is raised vertically, it can come into contact with overhead power lines.
- **Don't stack items below power lines.** The items could be stacked so high they reach the power lines. Or, in order to move them, you have to use equipment that could make contact when reaching for them.
- **Don't place items below power lines.** Never place a pools, trampolines or other items underneath overhead power lines.
- **Report trees that have grown into the power lines.** We often look at the beautiful trees we have in our yard and fail to see the power lines running through them. When a line is in a tree, it contributes to outages as storms blow through. A tree could also land on the line tearing it down. More importantly, if a child climbed a tree that was making contact with a power line, they could come in contact with the electricity and become electrocuted.
- **Carry/move long items that could contact power lines horizontally.** It might be time to do some roofing or siding on your home or barn. As you move a ladder into place, don't bring it into contact with the line. Again, always remember to look up and be aware of the overhead power lines above you.
- **Don't ever touch anything in contact with a power line and never touch a line on the ground.**

Source: Minnesota Rural Electric Association (MREA)

COLD WEATHER RULE



MINNESOTA COLD WEATHER RULE EXTENDED DUE TO OMNIBUS BILL

The Minnesota Cold Weather Rule, under statute (216B.097), protects residential utility customers during the cold winter months. Under this rule, your electric service will not be disconnected for non-payment between October 1 and April 30 if electricity is the primary heat source and you meet Cold Weather Rule requirements.

To qualify, you must meet ALL the following conditions:

- You declare an inability to pay by completing the "Inability to Pay Form".
- Your total household, not individual, income is at or below 50% of the state median income. You must provide the necessary documentation to support this condition.
- Your account is current for the billing period immediately prior to October 1, or you mutually agree to a payment arrangement with the Stearns Electric Billing Department.

If you do not meet all of these listed conditions, then you do not qualify for the winter shut-off protection. However, you can still continue to receive electric service if you call us to make a mutually acceptable payment arrangement.

The law does allow for Stearns Electric to disconnect when it is necessary from October 1 to April 30, so please act promptly. Before disconnecting electric service during this time, Stearns Electric must provide:

- A 30-day notice of disconnection;
- A statement of members' rights and responsibilities;
- A list of local energy assistance providers;
- Forms on which to request Cold Weather Rule protection; and
- A statement explaining available payment plans and other options to continue service.

To avoid a disconnection under the Cold Weather Rule (CWR), you must make and keep an acceptable payment arrangement with the Cooperative and meet all the conditions listed above. This applies to all residential customers, including senior citizens and families with young children. If you make and keep a CWR payment arrangement, you are protected until April 30.

Stearns Electric works closely with members during the Cold Weather Rule period, just as we do throughout the year. We don't want to interrupt service to any member, but in a cooperative, all members suffer when any bill remains unpaid. Stearns Electric would rather work with members to establish and maintain adequate payment arrangements of their past due bill, but sometimes a disconnection must take place.

Please contact Stearns Electric during regular business hours if you have any questions about the Cold Weather Rule or Energy Assistance Programs.

ENERGY EFFICIENCY TIP OF THE MONTH

SAVE ENERGY YEAR-ROUND!

Energy used for cooling and heating your home makes up the largest portion of your monthly energy bills. By combining regular equipment maintenance and upgrades with recommended insulation, air sealing and thermostat settings, you can save about 30% on your energy bills.

ELECTRICAL SAFETY CHECKUP



AS THE SEASON CHANGES: TAKE PRECAUTION

Safely store warm weather tools like lawn mowers and trimmers. Check cold weather tools, such as leaf and snow blowers, along with their power cords, for unusual wear and tear.



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CYBERSECURITY AWARENESS



Next month is Cybersecurity Awareness Month. In preparation, learn how to stay safe with these tips from the Department of Homeland Security and the National Cyber Security Alliance.

At a time when we are more connected than ever, being “cyber smart” is of the utmost importance. This year has already seen more than a fair share of cyber-attacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyber-attacks are becoming more sophisticated with more evolved bad actors popping up each day.

Luckily, there are several steps that we can take on a daily basis to mitigate risks. Here are a few quick tips:

Enable multi-factor authentication. Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

Use strong passphrases/password manager. This may seem obvious, but all too often securing strong passphrases or password managers is overlooked. People spending more time online during the pandemic has certainly contributed

to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from being hacked. An easy way of keeping track and remembering your passwords is by using a password manager.

Perform software updates. When a device prompts that it's time to update the software, it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser and operating system on devices is one of the best defenses against online threats. So, don't wait - update.

Do your research. Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new to your device, such as apps. Before downloading any new learning app on your device, make sure that it's safe by checking who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.

Check your settings. Be diligent to double check your privacy and security settings and be aware who can access your documents. This extends from Google docs, to Zoom calls and beyond. For meetings on Zoom, for example, create passwords so only those invited to

the session can attend, and restrict who can share their screen or files with the rest of the attendees.

Being cyber smart is the best way to protect yourself and others from cyber attacks. No single tip is foolproof but taken together they can make a real difference for taking control of your online presence. Following these tips is also easy and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked - and prevent lost time and money, as well as annoyance.



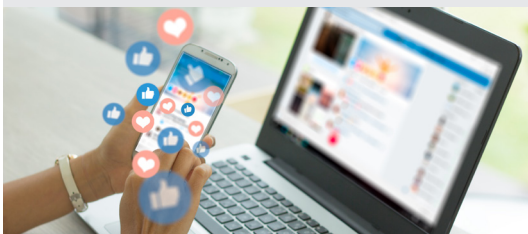
ALERT

Scams can also happen over the phone. Please know that Stearns Electric will always ask you to verify your account with specific personal information such as an account number, name, address, etc. when we call you. We will also never call and allow you only a few minutes to pay your utility bill prior to being disconnected. Please stop and think before releasing personal banking information over the phone. When in doubt, hang up and call us back at (800) 962-0655 to verify that a call or request is legitimate.

NEWS

UNCLAIMED CAPITAL CREDITS

Stearns Electric Association has funds that were returned by the Post Office as undeliverable. We need your help in locating these former members. A searchable list is available on our website, www.stearnslectric.org. Any information you can give the Cooperative regarding the location of these members would be greatly appreciated.



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VEGETATION MANAGEMENT 101

There are many ways that Stearns Electric Association safely provides you with consistent, reliable electric service. One of the most common – and crucial – ways is referred to as vegetation management or Right-of-Way clearing.

PLANTING TREES

DOs:

- Before planting, consider mature size and crown spread of trees. Trees maturing to over 25 feet in height should be planted at least 20 feet from power lines.
- Call 811 before you dig to have utilities located.
- Plant for energy conservation.

DON'Ts:

- Plant trees within 20 feet of power lines.
- Plant over or near underground lines or transformer cabinets.



// THE RIGHT TREE IN THE RIGHT PLACE //

Trees that threaten the reliability of electric service will be subject to Right-of-Way clearing. It's best to plant the right tree in the right place from the start.

COOKING CORNER

NO BAKE CHOCOLATE PEANUT BUTTER BARS

Submitted by: Cynthia Rothstein



Ingredients:

2 C peanut butter, divided
 $\frac{3}{4}$ C butter, softened
2 C powdered sugar, divided
3 C graham cracker crumbs
2 C (12 oz. package)
semi-sweet mini morsels

Directions:

Grease 13x9" pan. Beat 1 $\frac{1}{4}$ C peanut butter and $\frac{3}{4}$ C butter in large bowl until creamy. Gradually beat in 1 C powdered sugar with hands or wooden spoon. Work in remaining powdered sugar, graham cracker crumbs and $\frac{1}{2}$ C chocolate chip morsels. Press evenly into pan and smooth with spatula. Melt remaining $\frac{3}{4}$ C peanut butter and remaining 1 $\frac{1}{2}$ C chocolate chips in medium saucepan over lowest possible heat, stirring constantly until smooth. Spread over graham cracker crust. Refrigerate at least one hour before serving. Store in an air-tight container. Enjoy!

CONTEST DETAILS:

One member per account may submit one recipe per month. Recipes will be saved for future publications. The recipe selected each month will receive a \$10 credit on their electric bill. Submit recipes to communications@stearnslectric.org or mail to: Stearns Electric, Cooking Corner, PO BOX 816, St. Joseph, MN 56374.



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SCHOOL SUPPLY GIVEAWAY: CULTIVATING COMMUNITY ENGAGEMENT



During our annual Member Appreciation event, we provide school supplies to hundreds of local students to get them ready for the upcoming school year. We look forward to this event all year! Whether you come for the breakfast or school supplies, our favorite part is engaging with you, our members.