

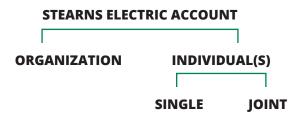
## DID YOU KNOW?

Stearns Electric Association refunds capital, above the cost of operations, to its members in the form of Capital Credits. Capital Credit checks, for both Stearns Electric and our wholesale power provider, Great River Energy, are mailed to members in November.

THAT IS THE COOPERATIVE DIFFERENCE!

## How you set up your account with Stearns Electric matters!

The account type that you choose affects the ownership of your Capital Credits and determines how your Capital Credits are paid out.



Ensure your account information is accurate in Cooperative records before checks get mailed in late November. You can do this by looking at your monthly billing statement. If you see any errors, please call Stearns Electric.

## LEARN MORE

Get your Capital Credit questions answered online at: www.stearnselectric.org/capitalcredits or contact our Capital Credit Coordinator at (800) 962-0655.