

welcome
**STEARNS ELECTRIC
MEMBER-CONSUMER**



MEMBER HANDBOOK

YOU HELP POWER A COMMUNITY



ACCOUNT INFORMATION:

MY ACCOUNT NUMBER:

Stearns Electric Association is a member-owned, not-for-profit electric distribution cooperative founded by local farmers in 1937 with the help of the Rural Electrification Administration.

Our service territory covers over 2,000 square miles, serving members in six Central Minnesota counties.

REPORT OUTAGES:

1. SMARTHUB APP

Use the SmartHub app on your mobile device.

2. ONLINE

Log into your SmartHub account from a web browser.

3. BY PHONE

Call 24/7: (800) 962-0655

4. BY TEXT*

Text OUT to (855) 939-3705

* must be signed up for outage notifications



See page 10 for details.

PAY YOUR BILL:

1. AUTO PAY

2. ONLINE

Use SmartHub or make payments through PayNow on our website.

3. BY PHONE

Call our SecurePay automated payment system at (855) 939-3705.

4. BY MAIL

5. IN PERSON

Drop off your payment in person at our Melrose Headquarters or drop it in our secure drop box located at each office.

See page 14 for details.

STAY INFORMED:



1. SOCIAL MEDIA

Follow us on Facebook for major outage updates:
facebook.com/stearnselectric

2. POWER CONNECTION NEWSLETTER

Includes details on Cooperative news, events and activities. Our newsletter is sent monthly.

3. WEBSITE

Visit stearnselectric.org to manage your account, view our outage center, apply for service and learn more about energy-saving programs and electrical safety.

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CONTACT US

MELROSE OPERATIONS CENTER AND HEADQUARTERS

700 Kraft Drive SE, PO Box 40
Melrose, MN 56352
Phone: (800) 962-0655
Fax: (320) 256-3618

ST. JOSEPH BRANCH OFFICE

29643 Frontage Road, PO Box 816
St. Joseph, MN 56374
Phone: (800) 962-0655
Fax: (320) 363-4631

OFFICE HOURS

MELROSE HEADQUARTERS:
Monday through Friday
7:30 a.m. - 4 p.m.
Payment Drop Box Available

ST. JOSEPH BRANCH OFFICE:
By Appointment
Payment Drop Box Available

STEARNELECTRIC.ORG

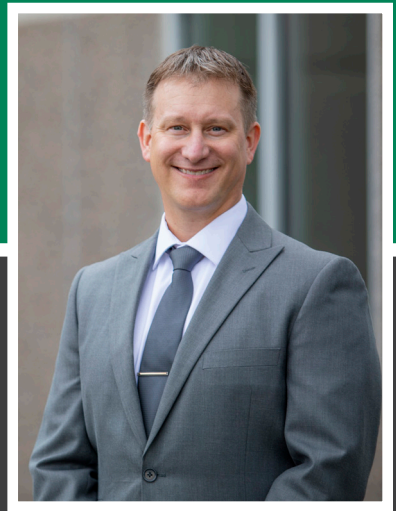


LIKE US ON FACEBOOK

facebook.com/stearnelectric

welcome

STEARNS ELECTRIC MEMBER-CONSUMER



As CEO of Stearns Electric Association, I want to welcome you to the Cooperative on behalf of your Board of Directors and our employees. We are pleased to be your local electric provider and serve you with reliable and dependable energy.

When you applied for electric service or moved into your new residence, you became a member-consumer of Stearns Electric Association. Unlike other utility providers, you are now more than an electric consumer - you are part owner of Stearns Electric Association. That's the Cooperative Difference!

Since 1937, Stearns Electric Association has provided electricity and related products and services throughout Central Minnesota. Today, Stearns Electric Association serves over 29,000 members in six Central Minnesota counties including Stearns, Todd, Morrison, Kandiyohi, Pope and Douglas. Stearns Electric works every day to safely deliver competitively priced and reliable energy, promote meaningful and beneficial energy solutions, and provide a positive member experience to our member-consumers.

This Member Handbook is designed to help you better understand your benefits as a member of Stearns Electric Association. Inside, you will find information explaining how you can make the most of your membership.

Please look over the information provided here and store it in a convenient location for future reference. Additional information can be viewed on our website at stearnselectric.org.

If you have a question that is not addressed in this Handbook, please don't hesitate to contact us. We always look forward to serving you.

A handwritten signature in black ink that reads "Matt O'Shea". The signature is fluid and cursive, with the first name "Matt" and last name "O'Shea" clearly distinguishable.

Matt O'Shea, Chief Executive Officer

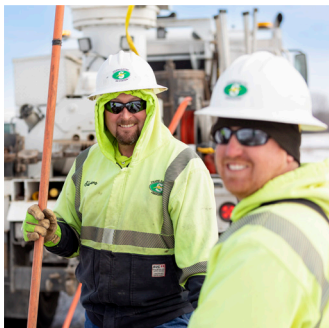


OUR MISSION:

To safely provide **competitively priced** and **reliable** electric service, **beneficial energy solutions** and a **positive member experience**.

OUR VALUES:

- dedicated service to our member-consumers
- adherence to cooperative principles
- respect for others
- meaningful community involvement
- sound business ethics
- commitment to employee and public safety
- accountability



THE COOPERATIVE DIFFERENCE

We're a Cooperative, and that makes us different than other electric service providers. Several things make membership in an electric cooperative unique, such as:

WE'RE MEMBER OWNED.

You are a member, and owner, of Stearns Electric – not just a customer. That means you have a voice when it comes to the way we do business. Each spring, members vote for individuals to represent them on the Board of Directors. These directors play a key role in making important decisions for your Cooperative, which is why members' voices must be heard.

WE'RE LOCAL.

It's likely that you know an employee of Stearns Electric. Our employees – your friends and neighbors – share the same concerns for our community that you do. Each year, the Cooperative participates in a number of community involvement projects like our Energy Education program, energy efficiency grants, My Co-op Cares volunteer program, high school and college scholarships, Operation Round Up® donations and much more.

WE'RE NOT-FOR-PROFIT.

We don't offer profits to investors. Instead, we return money over and above operating costs to you, our members, based on your annual electricity usage.

As an owner of the Cooperative, you are entitled to share in what is left over after all expenses are paid. Your portion of these margins is called Capital Credits. At the end of the year, net margins are allocated to members based on the amount of electricity purchased by their account during the year. The Board decides when to retire Capital Credits based on the Cooperative's financial condition. In the meantime, Stearns Electric uses the money as working capital for operating and reinvesting in the Cooperative.

WE'RE HERE FOR YOU.

We care about our members' quality of life, which is why our employees are continuously finding innovative ways to improve our service and provide you with energy saving programs. We welcome your thoughts and ideas for how we can continue to serve you better.

Member-consumers like you have a role to play in all of these areas, but it is participation and member engagement that is critically important.

Back in the early days, we never could have existed without the active participation of our members. While technology and reliability have improved, we still need you to be involved. In many ways, it is more important than ever to feel like you belong to your local electric cooperative.



CAPITAL CREDITS A MEMBER BENEFIT

Unlike investor-owned utilities, cooperatives are designed to refund capital, above the cost of operations, to their member-consumers in the form of Capital Credits. Each year, any margin earned by Stearns Electric is reinvested in the Cooperative. At the same time, our margin is proportionally allocated, based on electric purchases during the year, and recorded to Capital Credit accounts for each of our members. These accounts are maintained until the credits are retired (paid) in full. Capital Credits represent each member's ownership of the Cooperative.

Currently Stearns Electric is on an estimated 20- to 25-year schedule for Cooperative Capital Credit payouts. It's important to keep your contact information current with Stearns Electric, especially if you move, to ensure you receive these Capital Credit payments when they are retired. Learn more on our website: stearnselectric.org/capital-credits.



Learn more here.

MEMBERSHIP GUARANTEE

SERVICE FIRST

When you contact our office with any service or billing-related question, we will respond within two business days, guaranteed. This is our commitment to superior customer service. If we fail, we'll apply a \$20 credit to your electric service account.

COURTESY

Our employees are here to help you. If you are ever treated in a discourteous manner, your next month's Fixed Charge is on us.

SECURITY LIGHTS

If you have a Stearns Electric Association-owned security light, it is important to let us know if it is not working properly. If it fails, we will have it fixed within two business days from the time you notify us. If not, your next month's security light billing is free.

NEW CONNECTIONS

We will always make every effort to have your new service built on time. If a mutually acceptable construction deadline is not met, your Fixed Charge will be free for the first year of service.

SATISFACTION GUARANTEED

Our bottom line is your satisfaction. Any time you feel that we have not performed up to your expectations, let us know. Our goal is simply to maintain the highest standard of service in the industry.

member driven. community focused. energy smart.

BOARD OF DIRECTORS: COOPERATIVE MEMBERS REPRESENTING YOU



GREG BLAINE, LITTLE FALLS

District 1 Director

PAUL TOMASEK, AVON

District 2 Director

MICHAEL CRAMER, ST. AUGUSTA

District 3 Director

Secretary / Treasurer



RANDY ROTHSTEIN, RICHMOND

District 4 Director

Vice President

JEFF KOEHLER, BELGRADE

District 5 Director

BOB NIEHAUS, MELROSE

District 6 Director



SCOTT DIRKES, OSAKIS

District 7 Director

ERIC PETERSON, GREY EAGLE

District 8 Director

President

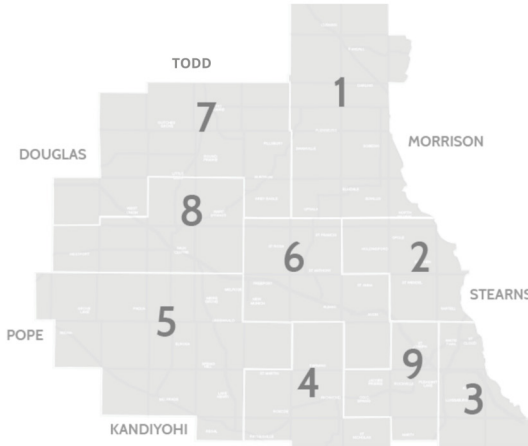
JERRY FRIES, ST. CLOUD

District 9 Director

Stearns Electric Association is a democratically controlled business, meaning the Cooperative is governed by local people, just like you and elected by you. With members in charge, you can feel confident that Board decisions are made in the best interest of you and your community.

Our service territory is divided into nine districts - each represented by a director who is elected by the members of that district. Each year, on a rotating basis, three districts elect directors to serve one three-year term on the Cooperative's Board of Directors.

SERVICE TERRITORY: 2,000+ SQUARE MILE SERVICE AREA



Visit stearnselectric.org for a listing of townships included in each district, as well as an interactive, searchable Stearns Electric service area map.

WHOLESALE POWER



**GREAT
RIVER
ENERGY™**

Stearns Electric is a member of another cooperative, Great River Energy (GRE), headquartered in Maple Grove, Minnesota. GRE serves as our wholesale power provider, generating electricity and delivering it to our substations. From the

substations, Stearns Electric's distribution lines carry the electricity to your home, farm or business. GRE serves some of the fastest growing regions in Minnesota. Stearns Electric purchases about 90% of energy annually from GRE.

The Western Area Power Administration (WAPA) delivers reliable, renewable hydroelectric power within a 15-state region of the central and western United States. Stearns Electric purchases about 10% of energy annually from WAPA.



**Western
Area Power
Administration**

POWER OUTAGES

Stearns Electric Association works diligently to maintain a safe and reliable distribution system. However, there are a variety of circumstances which can lead to power outages beyond our control. Some of the most common causes of power outages include severe weather, trees, animals and vehicle accidents.

When outages happen, it is incredibly important that members report their outage to the Cooperative. It is the fastest way to locate the outage cause, resolve the problem and safely restore your power.

REPORT AN OUTAGE WITH SMARTHUB

Download the SmartHub app to report your outage with a press of a button on your mobile device, or create a SmartHub account online to report an outage via a web browser on your computer.

CALL TO REPORT AN OUTAGE

(800) 962-0655

TEXT "OUT" TO (855) 939-3705

You must have a SmartHub account and text message notifications must be enabled in the notification section in order to text in your outage. Additionally, only one account number can be tied to your mobile number for text message reporting.

QUICK SERVICE IS OUR GOAL

While Stearns Electric strives to answer every call with a live person, when there is a major storm or a large number of power outages, we experience a high volume of calls. To help expedite service for our members during this time, you may be transferred to an automated call processing line.

Ensuring your account is up to date with your current phone number and email address, as well as having your account number ready, will help us respond to your call quickly and efficiently.

TROUBLESHOOTING

Before you report your outage:

- Check the fuses and circuit breakers in your home.
- Check with your neighbors to see if they have power. This may help us isolate the problem.

MEMBER REPAIR RESPONSIBILITIES

Members are responsible for their home's meter mast (the pipe containing the wires that run from overhead lines to your electric meter). If a member's meter mast is damaged or torn loose from the home, an electrician must repair it before Stearns Electric can restore power.

Typically, members are responsible for repairs from the meter socket and wires going into the home.

SIGN UP TO RECEIVE OUTAGE NOTIFICATIONS

Once Stearns Electric has been notified of an outage in your area, our system will automatically send a request to surrounding meters to predict the extent of the outage.

If your service is predicted to have an outage and you are enrolled in text and/or email outage notifications, you will receive a message regarding the outage, as well as a notification when the outage has been restored.

Scan the QR code for more information on how to sign up for outage notifications.



CRITICAL MEDICAL ACCOUNTS

If someone in your household depends on in-home life support equipment, please notify us immediately. Stearns Electric maintains a record of critical medical accounts, and to the extent practical, the Cooperative gives consideration to medical emergency status when restoring services following an outage. Because some interruptions are unavoidable, and in some cases may last for a prolonged period of time, we urge members with special medical needs to make necessary arrangements for back-up power for any vital life support equipment.

STANDBY GENERATORS

Standby generators can supply electricity to your home, farm or business during a power outage, but only if they are properly installed and maintained. To ensure proper installation and electrical code compliance, contact a qualified electrician.

IF YOUR POWER GOES OUT

- Report your outage immediately. Do not rely on your neighbors to report your outage.
- Stay away from downed power lines, flooded areas and debris. Treat all fallen wires and anything touching them as though they are energized and immediately report any downed power lines.
- Follow Stearns Electric on Facebook for regular outage updates.

YOUR ELECTRIC BILL

RATES

Electricity rates, or the price a member-consumer pays for electricity, are determined by Stearns Electric Association's Board of Directors. Rate determinations are guided by comprehensive studies identifying revenue requirements and actual costs to provide electric service. As a not-for-profit cooperative, our rates are designed simply to cover the costs of wholesale power, transmission and distribution-related costs, and provide adequate operating margins. Rates may be viewed online at stearnselectric.org.

FIXED CHARGE

Stearns Electric Association has a monthly Fixed Charge that is charged to all members. The Fixed Charge covers our costs that exist for delivering electricity no matter how much energy is sold - including labor, maintenance and repairs to distribution infrastructure. These costs exist no matter how much energy members use, which is why the charge is fixed and equal for all members within each rate class.

UNDERSTANDING YOUR BILL

- A.** Your account number. This provides our office with the fastest means of accessing your account information. You will need this to make payments over the phone or to register for SmartHub. SmartHub allows you to report outages, make payments, view your electric usage and more. You can access SmartHub online or via a mobile device.
- B.** The amount to be paid on or before the due date.
- C.** Payment due date or bank draft date. Payment must reach the office on or before this date to avoid a late charge.
- D.** To make a payment over the phone, call SecurePay, our secure automated phone payment system, 24 hours a day, 7 days a week.
- E.** Our phone number and email address for your inquiries.
- F.** Dates of service covered by this bill.
- G.** The Power Cost Adjustment (PCA) is an adjustment on your monthly rate and is implemented to account for fluctuations in wholesale power costs while keeping the base rate stable. The PCA is intended to reflect wholesale energy costs.
- H.** Please make sure that your contact information is current and correct, including your home and/or cell phone number. When you report an outage, our automated system can identify your service by the number you are calling from. In addition, the Cooperative uses this information to contact you regarding any billing, usage or account issues.

MYNN



700 Kraft Drie SE, PO Box 40
Melrose, MN 56352-0040

Account #	000000
Statement Date	04/24/2023
Total Draft Amount	\$162.00

Pay By Phone: (855) 939-3705
Pay Online: www.stearnselectric.org
Office: (800) 962-0655
E-mail: billing@stearnselectric.org

13884 1 AV 0.471

5 13884
C-35

KILLOWATT HOUR STREET
SAINT CLOUD, MN 56303-0000



SERVICE SUMMARY

Meter Number	Service Description	Previous Read Date	Present Read Date	Days	Previous Reading	Present Reading	Multiplier	KWH Use
12345	Killowatt Hour Street	04/01/23	05/01/23	30	35973	36900	1.0	927

ACTIVITY SINCE LAST BILL	\$ AMOUNT	CURRENT BILL INFORMATION	\$ AMOUNT
Previous Balance	\$ 150.00	Fixed Charge	\$ 34.25
Payment Received 04/24/2023	\$ 150.00cr	Energy - Main Meter	927 kWh@ \$0.1172 \$ 108.64
		Power Cost Adjustment	927 kWh@ \$0.0015 \$ 1.39
		State Tax	6.875% \$ 10.32
		Stearns County Transit/Use Tax	0.25% \$ 0.38
		Franchise Tax	4.0% \$ 5.77
		St Cloud Area Sales Tax	0.5% \$ 0.75
		Operation Round Up	\$ 0.50
Balance Forward	\$ 0.00	Current Electric Bill	\$ 162.00
		Balance Forward	\$ 0.00
		Total Draft Amount 05/25/2023	\$ 162.00

▲ KEEP
▼ SEND Please do not staple or paperclip.

JOE WATT
JILL WATT
KILLOWATT HOUR STREET
SAINT CLOUD MN 56303-0000
HOME: None On File CELL: (320) 123-1234 OTHER: None On File
E-MAIL: COMMUNICATIONS@STEARNSELECTRIC.ORG

Account #	000000
Total Draft Amount 05/25/2023	\$ 162.00

DO NOT MAIL PAYMENT!
Your bill will automatically be paid on 05/25/2023,
as per your Automatic Payment Plan Authorization.

Please Enter Changes To Your Contact Information Below:

STREET ADDRESS		
STATE	ZIP	
HOME#	CELL#	OTHER#
E-MAIL ADDRESS		



Send Payment To:
STEARNS ELECTRIC ASSOCIATION
PO BOX 40
MELROSE MN 56352-0040



250340004020913000000000000000000042420230



THE BACK OF YOUR BILL:

On the back of your bill you will find graphical representation of your electric usage, online account access information, payment option descriptions, power outage reporting options and other Cooperative information.



ONLINE ACCOUNT MANAGEMENT

With SmartHub, the power of data is in your hands through convenient account management and detailed usage information. SmartHub is a mobile and web application that delivers accurate, timely account information and allows you to make payments in a secure environment

and report your power outage right from your mobile device or on your computer.

Sign up for SmartHub today to access your account information 24 hours a day, 7 days a week. In addition to viewing and paying your current bill online, members can also look back at previous billing statements, monitor your electric usage, notify Stearns Electric of account issues, sign up for text message or email alerts and report your power outage.

SmartHub also gives you the option to go completely paperless. If you sign up for this feature, you will receive an email and/or text message each month letting you know your bill is ready to view.

To sign up, visit stearnselectric.org. Under 'My Account' you'll find SmartHub. Follow the link to register. You'll need to provide your email address and your Stearns Electric Association account number.

PAYMENT OPTIONS

(CASH, CHECK, VISA, MASTERCARD, DISCOVER, AMERICAN EXPRESS)

- 1. AUTOPAY:** Automatic electronic transfer from your designated checking account or savings account, or, if applicable, debit card or major credit card.
- 2. PAY ONLINE:** Log into your SmartHub account to make a payment or make a quick, one-time payment with PayNow.
- 3. PAY BY PHONE:** Call SecurePay, our secure automated phone payment system, 24 hours a day, 7 days a week at (855) 939-3705.
- 4. PAY BY MAIL:** Mail a check (DO NOT SEND CASH) with your bill stub using the envelope provided to: Stearns Electric Association, PO BOX 40, Melrose, MN 56352.
- 5. PAY IN PERSON:** Visit our Melrose location during business hours. Convenient drop boxes are also available at both the Melrose Headquarters and St. Joseph Branch Office.

For more details or to sign up for any online payment options, visit stearnselectric.org/account-services/billing-information, call our Member Accounts Department at (800) 962-0655 or email billing@stearnselectric.org.

PAYMENT TERMS

Stearns Electric members receive a statement for electric service each month. The net amount of the bill is payable by the 25th of each month to avoid a late payment penalty charge. The due date is printed on the bill each month.

LATE PAYMENTS

Bills not paid by the due date are subject to a penalty equal to four percent of the current charges. Any unpaid balance remaining after the due date shall be classified as delinquent. A notice requesting payment will appear on the next billing statement and a final disconnect notice will be issued just before the new billing cycle. Seven days, or 30 days during the MN Cold Weather Rule, from the first notice of delinquency, all accounts with delinquent balances will be subject to disconnect. To avoid disconnection following the notice, payment must be made in full, including all penalties or charges.

Contact Stearns Electric at (800) 962-0655 if you cannot pay your energy bill by the due date and our staff will discuss suitable payment arrangements.

RETURN CHECK CHARGE

Stearns Electric will assess a handling and service charge to a member's account when a check is returned to the Cooperative by a bank. Stearns Electric reserves the right to demand payment only by cash, money order or credit card (if applicable), etc., after receiving three defaulted checks from a member in a 12-month period.

SALES TAX EXEMPTIONS

Electricity purchased for residential use, and where electricity is the primary source of residential heat, is exempt from applicable taxes for the electric usage used to heat the home the billing months of November through April. In addition, electricity purchased for use in agricultural and industrial production may be exempt from applicable taxes. Exemption forms are available on our website or by calling the Member Accounts Department.

STEARNS ELECTRIC ASSOCIATION SERVICE CHARGES

Account transfer fee	\$25.00
Reconnection fee (8 a.m. - 3 p.m. on business days)	\$75.00
After hours reconnection fee (after 3 p.m. and weekends)	\$275.00
Non-sufficient fund check (paper or electronic)	\$20.00
Recurring credit card decline	\$20.00

RECONNECTION SECURITY DEPOSIT

In the event that a Stearns Electric member is disconnected for non-payment and contacts the Cooperative for reconnection, a reconnection security deposit equal to one month's average bill will be required. The deposit will be kept until the account has been current for one year. A reconnection security deposit is in addition to any reconnect fees that apply at the time of reconnect.

ENERGYWISE® PROGRAMS | SAVE ENERGY, SAVE MONEY

More than ever, electricity powers our lives. And in the years to come, it will be the smart use of electricity that plays a key role in solving our shared energy challenges.

The easiest way to save money on your energy bill is to join Stearns Electric Association's EnergyWise® programs.

Depending on the program you choose, you can qualify for cash rebates, monthly credits or almost half-price electricity. More than a third of Stearns Electric Association members enjoy the savings and convenience of our energy-savings programs. EnergyWise® programs reduce the amount of wholesale energy the Cooperative needs to purchase during peak use periods. We pass these savings on to participating members through lower rates. This helps keep electric rates stable for the long term.

Stearns Electric offers a variety of rebates when you enroll in an EnergyWise® program or make an energy efficient improvement to your home or business. A complete list of current rebates can be found at stearnselectric.org/rebates.

ENERGYWISE® DUAL FUEL HEATING

To qualify for this EnergyWise® program, you must have two sources of heat: one electric and one alternative source. The electric heat is your primary heating source and is supplemented during peak demand periods with the alternative heat source, such as natural gas, propane, electric storage heating or fuel oil. Dual Fuel heating systems are controlled up to a maximum of 400 hours per heating season, with a maximum control time of 12 hours per day.

ENERGYWISE® CYCLED AIR CONDITIONING

This EnergyWise® program conserves energy by cycling air conditioners 15 minutes on, 15 minutes off, when there is a peak demand for electricity. These peak demands usually occur on the hottest days of the summer, in the late afternoon through early evening. The rest of the day your air conditioner operates as normal.

ENERGYWISE® STORAGE HEATING

This EnergyWise® program helps conserve energy by charging your electric heating system during off-peak hours when electric costs are the lowest. From 10 p.m. to 6 a.m., your Storage Heating System will charge. This system will then heat your home all day long.

ENERGYWISE® STORED WATER HEATING

This EnergyWise® program conserves energy and reduces your energy costs by heating your water during off-peak hours when electric costs are lowest. For example, on weekdays your water heater will heat between 10 p.m. and 6 a.m. the months of October through April, and 10 p.m. and 9 a.m. May through September.

ENERGYWISE® PEAK SHAVE WATER HEATING

The Peak Shave Water Heating program is designed to reduce demand on the electrical system on days of high demand, high wholesale energy prices or system emergencies, ultimately helping to keep energy rates low. Water heaters enrolled on this program are only controlled for up to eight hours on peak days.

ENERGYWISE® CHARGEWISE PROGRAM

Stearns Electric offers a lower rate for charging electric vehicles during off-peak hours on the ChargeWise program. When you enroll, your vehicle will charge between 11 p.m. and 7 a.m. every day. We also offer up to \$500 in rebates for the installation of an in-home Level 2 charging unit enrolled in ChargeWise.

INTERRUPTIBLE IRRIGATION PROGRAM

This program is designed to help reduce the electric load during times of peak demand. Participating members allow their irrigation system to be shut down in the early evening on days when there is a large demand for energy. This normally will be from 4 p.m. to 8 p.m. The system may be controlled only one time in a 24-hour period and will be reenergized by 9 p.m. any time there is a control. For participating, the member receives a lower demand charge for that system.

INTERRUPTIBLE PROGRAM (FORMERLY GENERATOR BACKUP)

The Interruptible Program (formerly Generator Backup program) helps farmers and commercial members lower energy costs. During periods of peak demand, our system may have to operate closer to its available capacity limit. By participating in the Interruptible Program, you help reduce the amount of electricity our members need during these critical times by allowing Stearns Electric to interrupt your electric service and automatically switch electric load onto your backup generator. In return, participants receive a lower energy rate.

LOAD CONTROL NOTIFICATIONS

If you wish to be notified of load control in advance, please contact the Energy Services Department at energywise@stearnslectric.org to be added to the email notification list.

MEMBER ENGAGEMENT

MEMBER ENGAGEMENT GROUP

The Cooperative's Member Engagement Group (MEG) gives members a chance to learn more about the Cooperative and our services. The MEG also serves as a sounding board for the Cooperative, helping the Cooperative Board and staff gain ideas and proposals for new and existing programs.



Serving on the MEG is a two-year commitment for a total of eight meetings. There are limited spots available in each district. If you are interested in joining, visit stearnselectric.org to apply.

ANNUAL MEETING AND DIRECTOR ELECTION



The Annual Meeting provides an opportunity for members to hear reports from your directors and the executive team, receive a financial update, ask questions, meet Cooperative staff and learn the results of director elections.

Every year, Stearns Electric hosts a director election in conjunction with the Annual Meeting. Our service territory is divided into nine districts, each represented by the members of that district. On a rotating basis, three districts elect directors to serve one three-year term.

ENERGY FORUM

The Energy Forum provides a chance to learn about the ever-changing electric utility industry. Members learn how new technologies, legislation and industry regulations, impact Stearns Electric and our local energy distribution system.



OPERATION ROUND UP®

As a Stearns Electric member, you have the opportunity to participate in Operation Round Up®, a program which provides financial assistance to worthwhile projects and charities in our communities.



Each month, Stearns Electric “rounds up” the electric bill of participating members to the next dollar. For example, if your monthly bill was \$92.73, we would round it up to \$93.00. The additional 27 cents would go to the Operation Round Up® fund.

Over 75% of member accounts contribute to the program annually. All contributions are tax-deductible. The fund is administered by the Stearns Electric Association Trust Board. The Trust Board is a group of members appointed by, but operating independently of, the Cooperative’s Board of Directors. The Trust Board is responsible for evaluating funding requests and deciding how the funds will be distributed. The Trust Bylaws allow the Trust Board to make donations to any worthwhile community cause with some exceptions, such as to political organizations or candidates.



All Stearns Electric members are automatically enrolled to participate in Operation Round Up®. However, the program is voluntary. If you DO NOT wish to participate, please complete and return the response form within this Handbook or call our office.

MEMBER APPRECIATION PANCAKE FEED

The goal for our Member Appreciation Pancake Feed is to say thank you and express our appreciation for your patronage throughout the year. It is also an opportunity for those of us at the Cooperative to meet actively involved member-consumers like you, who support us and play a critical role in shaping and directing the future of this Cooperative. Every year, members are invited to join us for a free pancake breakfast, school supply giveaway and more!



RENEWABLE ENERGY

COMMUNITY SOLAR

SolarWise is a community-based solar array designed

to make it easy and affordable for our members to support an alternative, environmentally friendly energy option. Become a part of the SolarWise Community by purchasing the output of one or more solar panels located in the community solar array at our St. Joseph Branch Office. Participating members receive a credit on their energy bill based on the output of the community solar system.



SOLAR[™] | Stearns Electric
WISE | Community Solar



PUT THE SUN TO WORK FOR YOU

WELLSPRING WIND ENERGY

Wellspring is Great River Energy's renewable energy program. Great

River Energy, Stearns Electric's power supplier, along with its 26 member cooperatives, were the first utilities in the five-state region to offer members the opportunity to purchase some of their energy through the Wellspring Renewable Energy Program. Stearns Electric Association members can participate voluntarily by agreeing to pay slightly more for every 100-kWh block of wind energy they purchase.



WELLSPRING[®] | WIND ENERGY

DISTRIBUTED ENERGY RESOURCES

With the increasing popularity of renewable energy, many members want to learn more about installing their own solar or wind generation system as a way to save money and protect the environment. Stearns Electric will work with you to interconnect your own electric generation equipment with our system. We follow the Minnesota statewide standards for interconnection. There are policies, applications, forms and contracts available to assist you in this process on our website at stearnselectric.org.



Safety is a foundational component to our Stearns Electric culture. We value safety not only for our employees, but for everyone. Please remember these important electrical safety tips:

- **Look Up and Live!** When moving large equipment on the farm, look out for overhead lines. When you are working on your roof or carrying large ladders, know where overhead lines are located.
- **Stay away from downed power lines.** If you see a downed power line, call 911 immediately. There is no way to tell if a power line is energized just by looking at it. Always assume it is carrying enough electricity to kill you.
- **If your vehicle hits a power pole or other electrical equipment, stay inside!** The only exception to this is if your vehicle is on fire. If the vehicle is on fire, get to the edge of the vehicle, cross your arms and jump as far as you safely can out and away from the vehicle. Shuffle your feet to get as far away from the vehicle as you can.

CALL BEFORE YOU DIG! GOPHER STATE ONE CALL

The safest and only legal way to dig is to know what's below ground before your shovel or equipment moves any dirt. Even small projects like planting a shrub or installing a mailbox require you to make advance arrangements before digging.

Protect yourselves and your property against underground utility damage. Find out where the underground utilities might be buried before you begin excavation. Your advance call to 811 connects you with Minnesota's Gopher State One Call, which arranges for utilities like Stearns Electric to locate and mark buried utilities in your dig area at no cost to you.

Within 48 hours, your yard will be marked so you can dig with care. Digging into an underground power line could not only disrupt electrical service for you and your neighbors, but also deliver a lethal shock to you or your family members.

Anyone working in Minnesota must call before excavating. It's the law!



SUBSIDIARY BUSINESSES

HEARTLAND SECURITY SERVICES



Heartland Security Services, of which Stearns Electric Association is one of twelve owners, provides home and business security, camera systems and medical alert equipment.

Heartland Security offers competitive rates, exceptional service and superior security equipment to meet your needs.

Each Heartland Security system is custom-designed for you during an in-person visit to your home or business.

Stearns Electric members receive a 'Member Advantage' discount with 10% off of a new basic system package as well as a discounted rate for local, reliable, 24/7 monitoring. Call (888) 264-6380 today for a free, no-obligation security analysis or visit Heartland Security online at heartlandss.com.

CARR'S TREE SERVICE

Carr's Tree Service is a subsidiary of Stearns Electric Association, which is a one-ninth owner. The Cooperative uses Carr's Tree Service year-round to help manage vegetation within our Right-of-Way (ROW).

Carr's Tree Service offers tree services to utility, residential and government clients throughout Minnesota as well as portions of North Dakota, South Dakota, Iowa and Wisconsin. They have offices in St. Cloud, Alexandria, Ottertail, Rochester, Mankato and the North Metro.

For more information, contact Carr's Tree Service today at (888) 470-3355 or online at carrtreesevice.com.



STATEMENT OF NON-DISCRIMINATION

Stearns Electric Association is an equal opportunity provider, employer and lender. 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, 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 State or local Agency that administers the program or contact USDA through the Telecommunications Relay Service at 711 (voice and TTY). 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 <https://www.usda.gov/oascr/how-to-file-a-program-discrimination-complaint> 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, Mail Stop 9410, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

CONDITIONS OF SERVICE

Use of electric service and/or a signed Application for Membership and Electric Service shall constitute the user as a member of the Cooperative subject to its Articles of Incorporation, Bylaws, policies, rates, rules and regulations, and said user shall be responsible for payment of all electric service consumed.

NOTES

YOUR
membership
MATTERS

STEARNELECTRIC.ORG

**MELROSE OPERATIONS CENTER
AND HEADQUARTERS**

700 Kraft Drive SE, PO Box 40
Melrose, MN 56352
Phone: (800) 962-0655
Fax: (320) 256-3618

ST. JOSEPH BRANCH OFFICE

29643 Frontage Road, PO Box 816
St. Joseph, MN 56374
Phone: (800) 962-0655
Fax: (320) 363-4631

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