



OCTOBER
2026

member driven.
community focused.
energy smart.

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(800) 962-0655
STEARNSELECTRIC.ORG

VOLUME 26 | ISSUE 10

FALL INTO SAVINGS WITH THESE SEASONAL PROMOTIONS!

AUTOPAY – SET IT AND FORGET IT

Sign up for AutoPay by November 30, 2026 for a chance to win!

AutoPay is free, secure and guarantees your payment will be made on time, every time. Stearns Electric is giving away one \$500, two \$250 and two \$100 bill credits to members signed up for AutoPay by November 30. To qualify, you must be currently enrolled in AutoPay or sign up by the deadline using a designated checking or savings account.

HOW DO I ENROLL?

The easiest way to get started is to enroll online through SmartHub. You can also complete the reverse side of your most recent bill insert and mail it back to the Cooperative, or call SecurePay at (855) 939-3705 and follow the recurring payment instructions to enroll.

Please continue to pay your bill in your usual way until your bill indicates that the balance will be automatically paid.

Learn more at stearnsselectric.org/autopay.

CHARGEWISE –

PARK, PLUG-IN AND SAVE

Enroll in ChargeWise by December 31, 2026 for a lower electricity rate and your chance to win!

Through ChargeWise, your EV charger automatically charges* your electric vehicle at home during the off-peak hours of 11:00 p.m. – 7:00 a.m. when energy costs are generally at their lowest. ChargeWise members pay our EnergyWise® rate for electricity, which is nearly half price!

Members who enroll now through December 31 will be entered in to win one of three \$100 bill credits. Plus, we provide a \$500 rebate when you install a Level 2 charger in your home.

HOW DO I SIGN UP?

Call our Energy Services department at (800) 962-0655. Learn more at stearnsselectric.org/chargewise.

**Please note, this program only qualifies for members who have a Level 2 charger installed at their home.*

CEO MESSAGE

A MESSAGE ABOUT YOUR 2027 ELECTRIC RATES

As we near the end of the year, we realize that many people in our communities continue to feel the pressures of our current economy. Gas and grocery prices remain high, plus we experienced an all-time high price for diesel back in September. Across many economic sectors, there is a sense that costs are out of our control.

At Stearns Electric, we recognize our responsibility to manage our costs and to keep bills as low as possible for you. We know many of our members are facing added pressures, and we are working every day to manage our costs while continuing to provide the safe, reliable electric service that you depend on.

In April, we announced the results of our cost-of-service study, which indicated the need for a rate increase for our members. As you might remember, your Board of Directors made the decision to move forward with annual rate adjustments, which allows for smaller, more predictable changes benefitting members by:

- Keeping changes more gradual and manageable
- Improving fairness by aligning costs more frequently
- Collecting only what we need year over year

Beginning on January 1, 2027, members will see an overall average rate adjustment of 2.8%. Though we understand no one likes to hear their electricity costs are increasing, I am happy to report that this percentage is lower than the 3.3% that our most recent cost-of-service study indicated we would need. Our 2027 rate adjustment reflects the minimum increase needed to balance reliability, efficiency and careful management of your Cooperative's resources.

Please note, this percentage does not include the Base Power Cost Adjustment (PCA). We will not know what our PCA is until November, and I will communicate that to you as soon as we know.

I also want to point out that the 2.8% increase represents the overall percentage that Stearns Electric's total collected revenue will increase. It is the average rate adjustment across all members and rate classes. The actual percentage of increase you will see on your bill will vary based on your energy usage.

Also in 2027, approximately 670 members will begin seeing a new line item on their monthly bill: a Demand Charge. If you are one of these members, you will receive direct communication from the Cooperative soon.

You can find more information about how this rate adjustment impacts your bill on our website, stearnslectric.org/rate-adjustment-2027.

I want you to know that we are here to help. As always, if you're having trouble paying your electric bill, please reach out to us. Our team is available to talk through your options and help you find the support you may need.

FOR FULL DETAILS: Additional information is included on the next page of this issue. Visit stearnslectric.org/rate-adjustment-2027 for the full details of the 2027 rate adjustment, including a list of Frequently Asked Questions, a full list of our various rate classes and more.

Thank you for the trust you place in us. On behalf of all of our employees and your Board, we take our responsibility to serve you seriously and are committed to working hard to deliver the reliable energy you depend on every day.



Sincerely,



Matt O'Shea
Chief Executive Officer



MINNESOTA LAW OFFERS SHUT-OFF PROTECTION FOR MILITARY PERSONNEL

Minnesota law provides utility shut-off protection for certain residential customers when a household member is ordered to active duty, deployment or a change of duty station and the household is unable to pay its utility bill in full.

Eligible members may qualify for protection by entering into a payment arrangement based on household income and available financial resources, and remaining reasonably current with those payments.

If you and Stearns Electric Association cannot agree on a payment arrangement, you have the right to appeal to the Minnesota Public Utilities Commission. Electric service will not be disconnected while the appeal is being reviewed.

For complete eligibility requirements, payment arrangement details and information on how to apply, visit stearnslectric.org/account-services/billing-information/disconnection-policies/ or call (800) 962-0655.

MEMBER NOTICE: RATE ADJUSTMENT

Electric cooperatives like Stearns Electric are not-for-profit, meaning we work toward a zero-based budget by the end of each year. In April 2026, we announced the results of our cost-of-service study, which indicated the need for a rate increase for our members. Your Board of Directors made the decision to move forward with annual rate adjustments starting in 2026.

Beginning on January 1, 2027, members will see an overall average rate adjustment of 2.8%*. The chart below reflects the change in rates for our most common rate class, General Single-Phase.

RATE CLASS	EXISTING RATE	NEW RATE
General Single-Phase Rate		
Fixed Charge	\$39.25 per month	\$42.00 per month
Energy (June – August)	14.959¢ per kWh	15.220¢ per kWh
Energy (Other Months)	12.816¢ per kWh	13.050¢ per kWh
Base Power Cost Adjustment (PCA)	--	TBD per kWh

Note, for members who also qualify for the EnergyWise® Rate, that rate did not change in 2027, except for the Base Power Cost Adjustment which will be announced in November.

Visit our website, stearnsselectric.org/rate-adjustment-2027 for additional rate class adjustments, along with answers to commonly asked questions. Please contact the Cooperative at (800) 962-0655 during regular business hours with questions or concerns.

**Note: The 2.8% increase represents the overall percentage that Stearns Electric's revenue collected through electric rates will increase. It is the average rate adjustment across all members and rate classes. The actual percentage of increase you will see on your bill will vary based on your energy usage.*

FOR LEASE: 900 KRAFT DRIVE SE, MELROSE

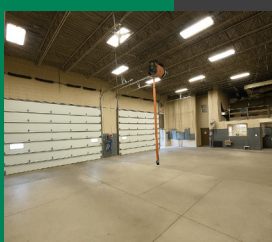
AVAILABLE SPACE: 4,900 square feet, fully heated, with three overhead doors: one 24-foot and two 20-foot.

LEASE RATE: Negotiable terms tailored to your operational needs.

AVAILABLE NOW: Position your business in a versatile, well-maintained facility designed to support a variety of operational needs and future growth.

PRIME LOCATION: Located directly off Interstate 94 between St. Cloud and Alexandria, this Central Minnesota property offers strong visibility, convenient access and an ideal regional location for distribution, service and operations. Well suited for distribution, fleet operations, service businesses, light manufacturing and logistics.

CONTACT: John Harren, VP of Engineering and Operations, Stearns Electric Association at (800) 962-0655.



BOARD MEETING HIGHLIGHTS

The regular meeting of the Board of Directors of Stearns Electric Association was called to order on Thursday, August 27, 2026, at 1:00 p.m. at the St. Joseph office of Stearns Electric Association.

- Manager of Finance Cindy Anderson presented the Long Range Financial Forecast. Directors asked questions throughout the presentation.
- CEO Matt O'Shea presented the January 2027 rate proposal, and provided a recap of the 2025 cost-of-service and rates study.
- Board members approved the following:
 - A contract with Legacy Powerline to move power lines for a road project in St. Stephen.
 - The appointment of the 2026/2027 Member Engagement Group members.
- District 3 director Michael Cramer as the 2026 CFC voting delegate.
- CEO O'Shea noted in his update that July saw record demand and energy usage, which put increased pressure on system capacity with the highest-ever monthly coincident peak and metered energy consumption recorded.
- CEO O'Shea also announced in his update that Heartland Security Services acquired another Cooperative-owned security company.

NEXT BOARD MEETINGS

October 22, 2026

November 24, 2026



GROUNDING IN SAFETY. POWERED BY PURPOSE.

We prioritize safety at Stearns Electric Association. It's our mission to safely deliver reliable and competitively priced power to our members. In order to accomplish this, our employees must think safe, act safe, dress safe and work safe.

THINK SAFE: SAFETY COMMITTEE

"Safety at Stearns Electric isn't just about complying with rules, regulations and mandates. It's about building a culture where employees constantly think about safety," Sandy Borstad, safety and loss administrator, said. "When employees watch out for one another, speak up when they see something unsafe and act in a way that will keep themselves and their peers safe, they create a safety culture we strive for here at the Co-op."

To keep safety top of mind, our employee-led Safety Committee guides the Cooperative's internal safety goals and initiatives. The committee includes employees from various departments and receives support from statewide safety experts at the Minnesota Rural Electric Association (MREA). Members of the Safety Committee meet monthly to review safety ideas, concerns and opportunities for improvement.

Each year, the Safety Committee sets safety goals for the Cooperative. It also reviews internal safety procedures, emergency response plans, employee-submitted incident and near miss reports, and other workplace safety concerns.

Additionally, committee members meet with other employees as needed to document insights and gather ideas for safety-related practices needed or wanted at the Co-op.



Employees participate in monthly hands-on safety trainings.

ACT SAFE: SAFETY TRAINING

Regular training gives employees the knowledge and practice they need to act safely. It also strengthens the Cooperative's overall safety culture.

Every employee participates in at least one safety-focused training each month, regardless of their role at the Cooperative. All employees review monthly safety training topics during department meetings, while field employees also participate in additional hands-on safety trainings throughout the year.

"For hands-on field training, we partner with MREA, which allows employees to be trained by industry experts and helps ensure any changes in safety rules and regulations are shared quickly with us," Borstad said. "These training topics include excavation safety, substation safety, CPR and first aid, work zone safety and annual pole top and bucket rescues, among other things, which are all focused on keeping our line crews and employees safe in the field."

"This real-world training happens in a controlled environment where employees can physically accomplish a work-related task without fear of injury or electrocution," Jake Dooner, Manager of Operations, said. "That way, when it comes to working out in the field with live electrical equipment, employees are familiar with the task at hand and have the hands-on experience needed to complete it safely."



Lineworkers complete pole top and bucket rescue training annually.

DRESS SAFE: PERSONAL PROTECTIVE EQUIPMENT

Working safely around high-voltage electrical equipment begins with wearing the right protection. Field employees wear the apparel and personal protective equipment (PPE) required for their jobs, including:

- Hard hat
- Safety glasses
- Rubber sleeves
- Rubber gloves
- Hi-vis shirts/safety vests
- Flame resistant (FR) clothing
- Steel-toed boots
- Safety harnesses

"Field employees look over their PPE every day to check for holes, cracks, frays and other possible hazards," Borstad explained. "In addition, we send our rubber gloves and sleeves to be professionally tested every month."

WORK SAFE: JOB BRIEFINGS

Ahead of any work beginning at a job site, Stearns Electric lineworkers hold a job briefing.

"During a job briefing, the entire crew reviews the work plan and identifies potential hazards of the job and the jobsite," Dooner explained. "This ensures the entire crew understands the project scope, knows their specific roles and knows what they need to do to complete their work safely."

Stearns Electric's safety culture is intentional. Through the work of our Safety Committee, regular trainings, ongoing reminders and careful job preparation, the Cooperative has made safety a long-standing priority, and will continue strengthening that commitment for years to come.

SAFETY RESOURCES

Our safety focus reaches beyond our employees to our members and the general public. We provide a variety of resources to help you stay safe around electricity and electrical equipment.

Explore these resources to learn how you can help protect yourself, your family and your property:

- **Our Vegetation Management resources** explain how tree selection and care can support electrical safety and reliability. Members can also find information about Emerald Ash Borer and other tree diseases, as well as a brochure on picking and planting the right trees.
- **Our Farm Safety resources** remind you how important it is to look up and look out for overhead power lines. There are also ag-focused safety blogs and videos.
- **Stearns Electric is a part-owner of Heartland Security Services**, which offers home security systems and tools designed to help protect homes, properties and families. Cooperative members also receive a discount on specific services.
- **Our Safety Resources webpage** has links to several easy-to-understand safety handouts.

**LEARN
MORE
ABOUT
ELECTRIC
SAFETY:**



**POWERED
— BY PURPOSE —**

We are proud to power your lives reliably and safely. By prioritizing safety every day, in every job, we help protect our employees, our members and our community while delivering safe, reliable electric service.

That's the cooperative difference!



STRAY VOLTAGE CONCERNS? LET US KNOW

As a member-consumer of Stearns Electric Association, you should feel free to call us anytime with concerns related to your electrical service. One area that can be a concern, particularly for livestock farmers, is stray voltage. Your Cooperative's electrical distribution system must be grounded to earth to ensure continuous safety and reliability, as required in applicable electrical codes. The presence of some level of stray voltage is a normal, inherent and unavoidable result of electricity traveling through a grounded utility's distribution system. A livestock farmer may, however, become concerned their animals are experiencing a level of stray voltage exceeding acceptable levels and possibly impacting animal behavior.

The Minnesota Stray Voltage Guide is based on extensive research on the subject. It outlines the steps farmers, licensed electrical contractors and utilities can take to discover and resolve stray voltage concerns on livestock farms. The Guide includes a list of common causes and a farm wiring checklist to assist farmers and electrical contractors in visually inspecting farm electrical systems and noting potential stray voltage sources. Additionally, the Guide goes through what the farmer and utility should expect when a stray voltage investigation is conducted, including the proper testing procedures.

We have long worked with our members to address this issue. The Minnesota Stray Voltage Guide is a great tool and standard approach to analyzing and responding to stray voltage concerns. The Guide can be downloaded for free by visiting <https://www.stearnslectric.org/account-services/maintenance-requests-2/stray-voltage/>.

Contact Stearns Electric Association at (800) 962-0655 during regular business hours to discuss concerns you may have and, if interested, schedule a stray voltage investigation.



ENERGY EFFICIENCY

Don't let phantom energy haunt your electric bill this October. Many electronics continue using electricity even when they're turned off. TVs, gaming systems, coffee makers and phone chargers can quietly draw power around the clock. While each device uses only a small amount, the energy waste can add up over time. Before heading out for Halloween fun, unplug devices you don't use regularly or plug them into a smart power strip that automatically cuts power when equipment is off. It's a simple trick that can help keep phantom energy waste in check.

MEMBER NEWS

OFFICES CLOSED

Stearns Electric offices will be closed on Thursday, November 26 and Friday, November 27 in observance of Thanksgiving. If you experience a power outage during the holiday, please call us at (800) 962-0655 or log into SmartHub and report your outage. Crews are on call 24/7 ready to respond to any outage or emergency.

BEWARE OF SCAM CALLERS

Scam calls have been on the rise and we want to remind you that Stearns Electric will always ask you to verify your account with specific personal information such as account number, name, address, etc. when we call you. We will 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 or banking information over the phone. Call us at (800) 962-0655 with any questions.

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Did you know one new padmount transformer on the Stearns Electric distribution system costs an average of \$2,750?

There are approximately 8,250 padmount transformers of various sizes on our distribution system. We replace or add an average of 375 overhead and padmount transformers annually.

Padmount transformers have the same purpose as overhead transformers – typically lowering voltage along electric distribution lines to safely provide electric service to homes and businesses. However, they are installed to work with the Cooperative's underground power lines.

BLUEBERRY BANANA BREAD

Submitted by: Yvonne Nelson

- 2 C flour
- 1 tsp baking soda
- ½ tsp salt
- 1 C sugar
- ½ C butter, softened
- 2 large eggs
- 2 tsp vanilla extract
- 2 ripe bananas, mashed
- 1 C fresh blueberries

Pre-heat oven to 350 degrees. Grease three mini loaf pans. Mix flour, baking soda and salt together in a medium bowl and set aside. In a large bowl, beat sugar and butter until light in color and fluffy. Add eggs, one at a time, mixing well after each addition. Stir in vanilla extract, then beat in mashed bananas. Add flour mixture a little bit at a time, beating until just combined into a thick batter. Fold in blueberries. Pour evenly into prepared loaf pans. Bake in oven (approximately 40-45 minutes) until a toothpick inserted in the center comes out clean. Cool in pans for 10 minutes, then transfer loaves to wire rack to cool completely. Enjoy!

Members may submit one recipe per month by email at communications@stearnselectric.org or mail to: Stearns Electric Cooking Corner, PO Box 816, St. Joseph, MN 56374. **The recipe selected each month for publication will receive a \$10 credit on their electric bill.** Recipes not selected will be saved for consideration in future publications.





STEARNS ELECTRIC ASSOCIATION

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BUILT TO SERVE.

Managing the Power Grid

Maintaining our distribution system and delivering reliable energy to our member-consumers is more than our mission; it's our purpose. Our engineering and operations teams work daily to ensure our substations, power lines, transformers and other distribution equipment operates properly, and we have back-up materials on hand in case of an emergency.

