

SPARKS

Red River Valley Co-op Power is an equal opportunity provider and employer.

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Halstad, Minnesota (USPS 509-300)

OFFICERS & DIRECTORS

Chairman Hendrum
Curt Stubstad Sabin Vice Chairman
Bob Kinkade
Roger KrostueFisher
Trevor Sorby Glyndon
Kelsey JensenMoorhead

Rich Whitcomb Chief Executive Officer

Scheduled Board Meeting

Board meetings are held in Halstad at the cooperative office starting at 8:30 a.m. on the next-to-last Monday of each month.

> **Outages:** 800-788-7784



Thanks and gratitude

by Rich Whitcomb, CEO

n this season of Thanksgiving I was reflecting a little bit on this past year at your cooperative.

My thoughts turned to the June windstorm that swept through a wide swath of Norman County, downing more than 45 poles and leaving a little more than 1,000 members without power for a time in its wake.

Overall, the word gratitude came to mind when recalling the employees who dedicated long hours to fix the electrical system over that weekend and to members who pitched in to clean up their communities. Here are a few other words that aptly describe their efforts as well:

- **Dedication** When the signal came out for all hands on deck, linemen and other employees put their personal family lives on hold to help our cooperative family. This included leaving their own vacations and one lineman who had to chainsaw numerous trees that fell on a gravel road to get out of an area that had been hit even harder than our territory.
- *Ingenuity* When equipment breaks, poles break and trees break, it requires careful thought and planning.

It was interesting to learn how employees improvised at times to get the lights back on safely, whether it was fixing equipment, resetting poles in hard-to-reach areas, clearing trees or the logistics of moving all the equipment to where it needed to go.

- Camaraderie Employees must work together and respect one another. That is especially true when they are pulling constant overtime in addition to their normal workload.
- *Cooperation* We received help from four lineman from PKM Electric Cooperative out of Warren and Highline Construction out of Paynesville. Their efforts and professionalism helped speed up restoration efforts immensely.
- *Humor* We have some young linemen on the crews. A couple seem to have unending enthusiasm. I was delivering supper at the tail end of a long day on a gravel road near Ada and an apprentice lineman was still smiling, joking and raring to continue. One of the more seasoned linemen asked if I would please take him with me when I left...

From our cooperative family to yours, have a wonderful holiday season.

OUR OFFICES WILL BE CLOSED FOR THE FOLLOWING **HOLIDAYS:**

Thanksgiving Thursday, Nov. 27

Christmas Wednesday, Dec. 24 Thursday, Dec. 25

New Year's Day Thursday, Jan. 1

If you experience a power outage on those days, you may reach the lineworkers on call by phoning dispatch at (800) 788-7784.

RATE ADJUSTMENT NOTIFICATION FOR JANUARY

Rate increases are never a fun subject to broach. However, it is important to provide advance communication. This year, Minnkota Power Cooperative increased wholesale power rates to us 8.5% and indications are that wholesale power rates will increase moderately again in 2026. Wholesale power costs comprise more than 65 cents of every dollar in your electric bill.

Rising wholesale power costs along with persistent inflation for electric distribution materials (poles, wires, transformers) and different types of insurance, means your cooperative will be implementing a rate increase in January. Your board of directors will be reviewing the budget at its November board meeting with approval likely in December.

As a not-for-profit cooperative, Red River Valley Co-op Power only raises rates when necessary to cover expenses plus an operating margin to meet lender requirements. These operating margins are eventually given back to members and called capital credits.

Facility Charge vs. kWh Rate

What does each component accomplish?

Your residential electric bill has two major parts - a facility charge and an energy charge (kWh).



Facility Charge

The facility charge is designed to cover the costs to deliver and maintain power to a service regardless of the amount of energy used. Fixed costs to deliver power to a service include poles, wires, transformers, meters, labor and other services associated with providing electric service.

kWh Rate

The energy rate represents the cost associated with wholesale power including energy, transmission, substation, environmental controls and capacity charges.



Currently, some of our fixed costs are being recovered through the energy rate, which is very common. However, it is likely that members will see an increased emphasis on the facility charge going forward.

OUR DEMAND REPONSE WEBSITE

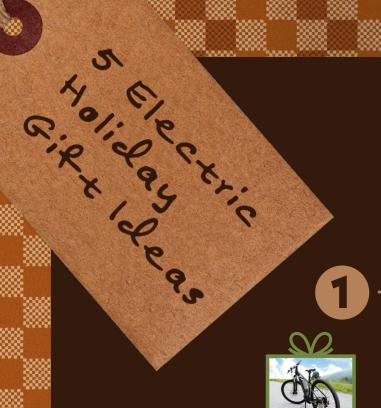
- Easy-to-understand interface
- Control probability
- Load group detail still available

Have questions about the new site or text/email alerts? Give us a call at 218-456-2139.

HAS A NEW LOOK!



VISIT RRVCOOP.COM AND CLICK ON OFF-PEAK STATUS



Make the holidays electric this year with a wide variety of electric-powered gifts for everyone's wish lists! The value of electricity supplies you with some crowd-pleasing options. Here are five electric gifts that are sure to receive glowing reviews this holiday season.

Electric Bikes

E-bikes are the perfect gift for any family member big or small! With a variety of types and styles, you are sure to find an e-bike that fits the needs of even the hardest-to-shop-for person on your list. Pedal assistance allows you to make a sweat-free commute to work, while also allowing you to work off those well-worth-it holiday treats on your way home.



Electric Snowblowers

This time of the year is the best time to upgrade your loved ones' snow removal equipment! Electric snowblowers are quieter than traditional gas-operated models, and you don't have to store gas all winter long to get your equipment running on cold winter mornings. With just a simple push of a button, a dreaded winter task can be done with ease.



Electric Kitchen Appliances

Crockpots, pressure cookers, air fryers – oh my! Electric kitchen appliances can cut meal prep time in half. From electric can openers to electric kettles, these time-saving gadgets are a big hit with first-time homeowners. The list of awesome electric appliances is endless!



Battery-operated Tools

Do you have a DIYer or a tinkerer in your family? Consider getting them a set of brand-new battery-operated tools this holiday season. Battery-power tools offer the user greater flexibility and portability without sacrificing any of the power needed to get the job done.



Smart Plugs and Power Strips

Smart outlet plugs and power strips are perfect for those who often forget to turn things off when they leave a room. All you have to do is plug the device into an outlet and connect it to your home Wi-Fi. Lamps, fans or other devices are now in your control thanks to a handy-dandy app that allows users to turn appliances on and off. You will never have to worry if you've left your curling iron on again.

Policy Matters

FEMA Act of 2025 Would Bring Disaster Aid to Co-ops Much Faster

By Erin Kelly, NRECA

cross the U.S., electric cooperatives are supporting a new bipartisan bill that would streamline the Federal Emergency Management Agency and speed up delivery of crucial disaster relief funds to electric co-ops hit hard by hurricanes, wildfires, tornadoes and other natural disasters.

The Fixing Emergency Management for Americans (FEMA) Act of 2025 would keep in place FEMA's essential Public Assistance program, which provides money to co-ops to restore power and rebuild their systems after natural disasters. Without those funds, rebuilding would take much longer and raise costs sharply for rural communities.

The National Rural Electric Cooperative Association, the national trade association representing more than 900 co-ops, and its member co-ops have been strong advocates for improving FEMA while keeping the agency intact. The FEMA Act would greatly reduce the amount of time it takes for co-ops to receive reimbursements from the agency.

Specifically, it would direct the FEMA administrator to reimburse co-ops for emergency work no later than 120 days after it submits a request. The president would first need to determine that at least 90% of estimated costs are eligible for reimbursement, said Will Mitchell, a NRECA legislative affairs director who lobbies Congress on FEMA issues.

For longer-term projects to rebuild or replace infrastructure, the bill would require FEMA to review within 90 days a co-op's cost estimate of the work that needs to be done, Mitchell said. After that, the agency would have 30 days to disburse the funds for the project.

"That would be a huge change in the timeline," Mitchell said. "Right now, most co-ops are waiting years for reimbursement."

Another major improvement is that co-ops would be allowed to build stronger, more resilient systems in the aftermath of disasters rather than being forced by the agency to build everything back exactly as it was before.

FEMA is a crucial partner for electric co-ops in efforts to restore power after disaster strikes. The legislation would remove FEMA from the Department of Homeland Security and return it to its former status as an independent agency that reports directly to the president.

The bill would make FEMA a stronger, more responsive agency and help strengthen rural resilience, protect taxpayer dollars and ensure essential services are restored as quickly as possible after a natural disaster.

Sponsors from the Transportation and Infrastructure Committee introduced the legislation on July 23 — the day the House adjourned for its summer recess.

Transportation and Infrastructure Committee Chairman Sam Graves, R-Mo., one of the lead sponsors of the bill, said "the American people need an emergency management system that works quickly and effectively, not one that makes disaster recovery more difficult."

"This bill does more than any recent reforms to cut through the bureaucracy, streamline programs, provide flexibility, and return FEMA to its core purpose of empowering the states to lead and coordinating the federal response when it's needed," Graves said.

Rep. Greg Stanton of Arizona, the senior Democrat on the panel's Economic Development, Public Buildings and Emergency Management Subcommittee, said the bill would strengthen FEMA's mission "to help Americans in their darkest hour."

"The agency isn't perfect, and its job is getting harder as disasters grow more frequent and more severe," said Stanton, who is co-sponsoring the bill. "But the solution is not to tear FEMA down—it's to work across the aisle to build FEMA up. This bipartisan bill takes commonsense steps to streamline the agency and make sure communities get disaster assistance quickly, efficiently and fairly."

As the FEMA Act of 2025 moves through the legislative process, NRECA and electric cooperative leaders will continue work to make it even better for co-ops and the local communities they serve.



PREP NOW FOR

WINTER SAVINGS

By Miranda Boutelle, Chief Operating Officer at Efficiency Services Group in Oregon

Q: WHAT CAN I DO NOW TO MANAGE MY WINTER ENERGY BILLS?

A: First, let's consider your home's layers. Just like layering up those winter flannels, fleeces and down jackets with waterproof, windstopping shells, gloves and hats,

your home needs layers, too.

Air sealing and insulation protect your home from the elements while locking in the warm air to keep you cozy. The same applies to hot weather, making air sealing and insulation a year-round efficiency upgrade.

To offset the costs, federal tax credits for energy efficiency upgrades are available through Dec. 31, 2025. Homeowners can claim a total of 30% of the cost of installation, up to \$3,200. Tax credits are available for insulation, heat pumps, air conditioning systems and more. There's even a tax credit for electrical panel upgrades, which might be needed to accommodate new energy efficient equipment.

When it comes to do-it-yourself projects, there are a few upgrades you can take care of yourself. Lock in savings with window cleaning and maintenance. Make sure sash locks and window cranks are in good working order and cleaned of any dirt and leaves. Debris can keep them from closing snugly. I find the crevice tool attachment on my vacuum cleaner, combined with a small, dry scrub brush or an old toothbrush, works great. The locks should pull the top and bottom window sashes together tightly. For casement windows, the locks should pull the window tightly to the frame.

Although it might not seem like a significant difference, reducing airflow through and around windows can make your home more comfortable in the winter. Replacing broken or nonfunctional sash locks can be a reasonable DIY project, but it's best to avoid doing it

when the winter winds are blowing. Also, use caulk to seal all gaps around the window trim. If you have operable storm windows, make sure they close.

If you have a forced-air heating or air conditioning system, replace the filter. First, turn the system off to check it. If your filter is dirty, leave it in place until you have a replacement. Running your system without a filter can send any dust or dirt in the ductwork directly into the components and damage your equipment. Make a note of the filter's size on your shopping list or take a picture of the filter with your phone so you can reference it when running errands.

Also, stocking up on filters can save you money. I bought a 12-pack of filters for \$72 - \$6 each. A similar filter sold separately was \$10. Don't see a bulk pack at your local hardware store? Ask at the customer service desk. They may be able to order them for you.

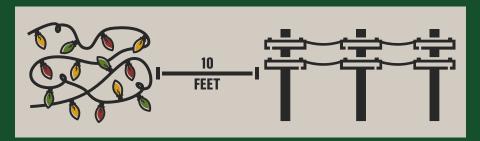
This fall, look for opportunities to protect your home from the elements and maintain your equipment before the cold of winter.

WATCH THE WIRES THIS HOLIDAY SEASON

The time has finally arrived to create a winter wonderland in your yard for the holidays! But before you pull out all your lights, signs and inflatable reindeer, be sure to create a decorating plan that puts safety first. Always remember to WATCH THE WIRES.

STAY 10 FEET AWAY FROM OVERHEAD POWER LINES.

If you are using a ladder to hang lights or are raising large décor like poles or pre-lit structures, look up and around for wires. Electricity can arc from lines if you get too close.



NEVER ATTACH DECORATIONS TO POWER POLES OR UTILITY EQUIPMENT.

Signs and lights do not belong on power poles; nails or staples can damage the pole and cause problems for lineworkers. And no one should be touching the green utility equipment in your yard except for trained professionals. Stay away!







IF ANY DÉCOR IS GOING IN THE GROUND, CALL 811.

Even though your ground stakes, sign poles or posts for inflatables seem like they won't go too deep, there's always a chance you could hit an electrical line or other utility line. Call 811 a few days before you decorate to have the area flagged for lines.





For more power line safety tips, visit watchthewires.com.

4 BEST BETS TO STAY CYBER SAFE



Information provided by the National Cybersecurity Alliance

Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information.

1

Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it.

2

Enable multifactor authentication

(MFA). Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one.

3

Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions. Scammers will even call you!

4



SCHOOL SCHOLARSHIP DONATIONS

This month, Red River Valley
Co-op Power donated \$63,713
in unclaimed capital credits
to area schools for future
educational opportunities.
Since 2007, your cooperative
has donated more than
\$342,000 to primarily provide
scholarships to area students.
These capital credit donations
(after being unclaimed for
seven years) demonstrate
the cooperative family's
commitment to community.

