

VOLTS & VIEWS

OCTOBER 2025



A Touchstone Energy® Cooperative 



5 REASONS TO CELEBRATE NATIONAL CO-OP MONTH

Every October for National Co-op Month, Roseau Electric Cooperative likes to take a moment to reflect on how grateful we are to be serving you – our friends and neighbors. You see, being a member of a co-op has a lot of perks that you won't find as a customer of an investor-owned utility (IOU).

1 EVERY MEMBER IS AN OWNER, NOT JUST A CUSTOMER.

Electric co-ops are **member-owned**, not owned by shareholders. That means your voice matters and the co-op works for your benefit, not for profit.



2 YOUR COMMUNITY. YOUR DECISIONS.

Local control and accountability is important. Co-ops are governed by a board of directors elected by members, often your neighbors. Decisions are made locally, not in a corporate office far away.



3 MORE VALUE STAYS WITH YOU, NOT WALL STREET.

Unlike IOUs, not-for-profit co-ops don't pay dividends to shareholders. Any revenue above operating costs is returned to members as **capital credits** or reinvested to improve service.



4 PURPOSE OVER PROFIT.

Co-ops prioritize **service, reliability, safety and community needs** – not just the bottom line. Many also lead the way in energy efficiency programs and sustainable energy initiatives.

5 WHEN YOU SUPPORT YOUR CO-OP, YOU SUPPORT YOUR COMMUNITY.

Electric co-ops were **built by the communities they serve**. They invest locally, support schools, sponsor scholarships, and help neighbors in need through programs like Operation Round Up.



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MINNESOTA STATE ELECTRICAL INSPECTORS

7 a.m. - 8:30 a.m. (Mon. thru Fri.)

Northwest Angle, Kittson, Marshall,
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and parts of Beltrami County:
Ronald Ditsch - 651-368-2195

Lake of the Woods County:
Curt Collier - 218-966-5070

Inspector list is subject to change at any time.

The State of Minnesota has high wiring standards, which are in the best interest of you and your family or business. Improper wiring can damage your home, your property and equipment, and injure or kill the people you love. Currently, the state does allow homeowners to do their own residential wiring; however, it is critical that the current electrical code is followed. Any time you or an electrician does wiring or other electrical work at your home or farm, Minnesota state law requires a state wiring inspector to conduct a proper inspection of the work. A rough-in inspection must be made before any wiring is covered. A final inspection is also required. For more information visit dli.mn.gov and go to the electrical page.

Gopher State One Call
1-800-252-1166 or 811
www.gopherstateonecall.org



Anyone who plans to dig is required by law to notify the state of their intentions at least 48 hours in advance. All digging requires the 48-hour notification so that buried telephone line, television cable, pipelines, utility electrical lines, municipal water and sewer lines can be located to ensure that none will be severed or damaged.

OUR MISSION STATEMENT

Roseau Electric Cooperative is committed to providing its member-owners low-cost, high-quality, safe and reliable electricity with friendly, efficient and knowledgeable service.

This institution is an equal opportunity provider and employer.

PREPARE YOUR HEATING SYSTEM

FOR DEMAND RESPONSE SEASON

It may only be October, but the cold months of winter are sneaking up faster than any of us would like. To make sure you're not caught off guard, you'll want to confirm your home heating system is online and working properly. And if you're a volunteer member of Roseau Electric Cooperative's demand response program (often called off-peak), we have some pre-winter projections and advice to ensure you're set for the season.

According to outlooks from the National Oceanic and Atmospheric Administration (NOAA), both North Dakota and Minnesota expect to see a fairly normal winter, with near-average snowfall and temperatures. However, as lifelong Midwesterners know, the only thing predictable about our weather is its unpredictability, so your co-op will be preparing for 200 hours of estimated demand response through the winter. For perspective, 127 hours of demand response were deployed last winter.

When electricity demand spikes, such as during extended cold spells when many homes rely on electric heat, our power provider, Minnkota Power Cooperative, activates the demand response program across the region. During these times, enrolled homes are automatically switched from electric heat to an alternative backup heat source, such as fuel oil, propane or natural gas. This switch helps reduce stress on the power grid and avoids costly electricity purchases from the market, ultimately helping keep rates low for all members. Plus, program volunteers receive a nearly 50% reduction in their electric heating rate.

CHECK YOUR BACKUP HEAT

If you're part of the demand response program, it's critical to check your backup heating system now. This includes:

Ensuring fuel tanks (propane, fuel oil, etc.) are filled

Verifying that the backup system is working properly

Confirming your system switches over automatically

Minnkota will be conducting a demand response test in early to mid-December, so now is the ideal time to make sure everything is in order. If you have any concerns, reach out to your co-op before winter weather arrives in full force!

If you want to learn more about Roseau Electric Cooperative's demand response options, give us a call at 218-463-1543 or visit roseauelectric.coop



CO-OP COMMUNICATION

ALEX MCMILLIN, ASSISTANT MANAGER

As autumn colors sweep across Northwest Minnesota, Roseau Electric Cooperative encourages members to prepare for the colder months ahead. The Minnesota Energy Assistance Program (EAP) is now open, offering financial support for heating bills and furnace repairs to qualifying households. Whether you rent or own your home, eligibility is based on income and household size, and payments are made directly to your energy provider. The Cold Weather Rule also begins Oct. 1 and runs through April 30, protecting residents from utility disconnections during the heating season. With cooler temperatures and the first frost expected soon, now is the time to test backup heating systems and ensure your contact information is current with Roseau Electric to stay informed during outages or emergencies.

October is National Co-op Month, a time to celebrate the values that make electric cooperatives like Roseau Electric unique - local ownership, democratic governance, and a commitment to serving members over shareholders. As a member-owned cooperative, Roseau Electric exists to serve the community and help members stay comfortable while saving energy. Simple steps like sealing drafts, lowering your thermostat when away or sleeping, reversing ceiling fans, unplugging unused electronics, switching to LED bulbs and scheduling a furnace tune-up can make a big difference. Even small lifestyle changes like dressing in layers and using cozy blankets can help reduce heating costs. If you have questions about your bill or need help applying for assistance, our team at Roseau Electric is here for you. We're committed to making sure you feel supported and informed.

As harvest season ramps up across northern Minnesota, Roseau Electric reminds farmers and equipment operators to stay alert and practice electrical safety in the field. Minnkota Power Cooperative recently launched its latest public safety initiative – **Watch the Wires** – in partnership with Roseau Electric Cooperative and their other member cooperatives across eastern North Dakota and northwestern Minnesota. This new

campaign is designed to reduce the number of public incidents involving electrical infrastructure, with a special focus on agricultural safety. As farm equipment becomes larger and more automated, we've seen a significant increase in line contacts in our region – public transmission line incidents have more than doubled in the past five years. Locally, we have had eight poles hit by farm equipment so far this year. The campaign's key goals include reducing overhead line contacts, pole strikes, guy wire clipping and underground line contacts (e.g., digging accidents). Safety is critical during this busy time of year. Let's continue working together to keep our communities safe and aware. **Watch the wires – every time, everywhere.**

IF YOU HIT A POWER LINE OR POLE:

1 Stay inside the cab

2 Call 9-1-1

3 Wait for responders



IF THERE IS SMOKE/FIRE:



Cross your arms across your chest



Jump out with your feet together
(don't touch the ground and vehicle at the same time)



Shuffle or bunny hop far away
(feet *always* together)

2025 UNCASHED DIVIDEND CHECKS

We need your help. The individuals listed below were mailed a dividend check in early 2025. These funds remain unclaimed because either the individuals did not cash their check or because the U.S. Postal Service returned the letter with no forwarding address. If you know these individuals, please have them contact our office. Dividends will be distributed again in Spring 2026.

AHNER, RHONDA, BADGER, MN
ALBERG, CHAD, WARROAD, MN
ALBERT EFSHEN (ESTATE), ROSEAU, MN
ALBIN, ANDREW J., ORTONVILLE, MN
AMORE, JOHNATHAN, WARROAD, MN
ANDERSON, BETTY J., WARROAD, MN
ANDERSON, CARL, WARROAD, MN
ANDERSON, FRANK, STRATHCONA, MN
ANDERSON, GARY A., THIEF RIVER FALLS, MN
ANDERSON, HELEN, GREENBUSH, MN
ANDERSON, KARALYN J., GREENBUSH, MN
ANDERSON, LYNNE, WARROAD, MN
ANDERSON, MATT, BUFFALO, MN
ANDERSON, ROBERT R., HALLOCK, MN
ANDERSON, RUTH E., LONG PRAIRIE, MN
ANTONE, PHYLLIS, SCOTSDALE, AZ
ARGABRIGHT, THOMAS H., LONG LAKE, MN
AUSTAD, BRANDON, BAGLEY, MN
BAIRD, DANIEL, DILWORTH, MN
BARKER, BRANDON, WARROAD, MN
BARRY, JAY R., WARROAD, MN
BARRY, KEVIN, ROSEAU, MN
BARTZ, STEVE, TWO HARBORS, MN
BATTLES, RYAN K., SALOL, MN
BAUMGARTNER, DAWN, GREENBUSH, MN
BAYNE, TERRY, NEWFOLDEN, MN
BENGTSON, LEANNA, NEWFOLDEN, MN
BERCAW, TREVOR M., ROSEAU, MN
BERNSTEIN, TIM, GATZKE, MN
BETHUNE, CHRISTINE, WARROAD, MN
BEYER, ALEXIS L., WARROAD, MN
BITEMAN, MARIANN, SWEET HOME, OR
BJORKMAN, KIRSTEN, WARROAD, MN
BJORNSON, LINDA, MOUNTAIN, ND
BOAST, KELLY, AUBURN, NY
BOROOS, WADE, GATZKE, MN
BOUCHA, HENRY, BLOOMINGTON, MN
BOUNEVONGXAY, PHOM, WINFIELD, KS
BRANDT, CLAYTON, ROSEAU, MN
BRANDT, MARLYS, ROSEAU, MN
BRAWIDERS, SHIRLEY, ROSEAU, MN
BRAZIER, ALLEN, LEONARD, MN
BREKKE, MENFORD, GREENBUSH, MN
BRIESE, JERRY, ROSEAU, MN
BRING, LISA J., NEWFOLDEN, MN
BRINTNELL, JOSHUA, WARROAD, MN
BRODSHAUG, TRACEY J., KENNEDY, MN
BURGESS, VEALEY, ONSTED, MI
BURR, KEITH, ROSEAU, MN
CAIN, MICHELE R., FORT COLLINS, CO
CARLSON, BRYON, LAKE BRONSON, MN
CARLSON, CAROL, ROSEAU, MN
CARLSON, LOIS I., BADGER, MN
CARLSON MARK D., DULUTH, MN
CARLSON, NANCY, ROSEAU, MN
CARLSON, STEVE P., THIEF RIVER FALLS, MN
CARLSON, THAD, EAGAN, MN
CHANTHALA, PHAENGADARA, MANDAN, ND
CHITMANY, SAENGCHANH, WARROAD, MN
CISAR, SHELLEY, GLYNDON, MN
CLARK, QUINTIN, ROCHESTER, MN
CLARK, STACIE A., WAUBUN, MN
CLIFFORD HAMMER ESTATE, WOODBURY, MN
COLDEN, SHARON F., SALOL, MN
COLE, MELINDA, THIEF RIVER FALLS, MN
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DIETER, MYRON, PIERRE, SD
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DIXON, DENNIS S., STONE LAKE, WI

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HAGUE, TONY, BADGER, MN
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HEGSTAD, STANLEY R., ROSEAU, MN
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KEOMANY, SOMPHET, WARROAD, MN
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SCHUE, ANDREA, WARROAD, MN
SCOTT, TIMOTHY, GRYGLA, MN
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SEVERSON, ROBERT, HALLOCK, MN
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SHEPARD, JENNIFER L., SALOL, MN
SHIRLEY, RYAN, BADGER, MN
SHOEN, MASON, RED WING, MN
SIMMAVAN, DOKKET, WARROAD, MN
SODIN, PAMELA K., ROSEAU, MN
SKIME, TIMOTHY, WANNASKA, MN
SKOGSTAD, HARVEY, ROSEAU, MN
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SMITH, ELLEN, WARROAD, MN
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SORENSEN, ROGER, BURLINGTON, WI
SORVIG, RYAN, GATZKE, MN

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STAGGS, JAMES F., ROSEAU, MN
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4 BEST BETS TO STAY CYBER SAFE

October is National Cybersecurity Awareness Month

Article provided by the National Cybersecurity Alliance

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors we at the National Cybersecurity Alliance call the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- **Every password must be long, unique and complex.** Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- **Don't reuse passwords.** Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- **Use a password manager to store and generate strong passwords.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

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. This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or FaceID
- A physical security key

Enable MFA on your accounts — especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone — this includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.



3. 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. Here are some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click Remind Me Later – the security is worth it.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

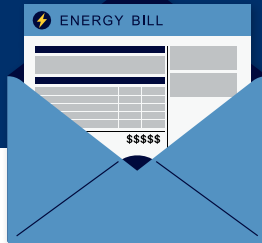
4. Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions.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

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- Don't click suspicious links or download unexpected attachments.
- Report phishing attempts to your email provider, social media platform or IT department.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

NEED HELP PAYING YOUR ELECTRIC BILL?

Energy assistance may be available!

If you are receiving a low income or suffering from a temporary financial shortfall, the following agencies may be able to assist you with your electric bill. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid.



NORTHWEST COMMUNITY ACTION
PO Box 67, Badger, MN 56714-0067
218-528-3258 or 800-568-5329 | nwcaa.org

BI-COUNTY CAP, INC.
6603 Bemidji Ave. N, Bemidji, MN 56601-8669
218-751-4631



YOU CAN ALSO APPLY ONLINE:
<https://energy-assistance.web.commerce.state.mn.us>

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CO-OP APPRECIATION DAY

Tuesday, October 14

Serving lunch from 11 a.m. to 2 p.m.

Please join us for turkey on a bun, beans, chips & cookies. Sign up for prizes and enjoy visiting with your co-op friends and neighbors!

Did you know?



\$ FOR A DAY OF ELECTRICITY = \$ FOR A LARGE PUMPKIN SPICE LATTE



*comparison based on average household energy usage

member connection

ENERGY TIP

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs. If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking. Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.

DATES TO REMEMBER

October 14
Co-op Appreciation Day
October 21
Electric bill due

OFFICE HOURS

Monday – Friday
8 a.m. – 4:30 p.m.
Phone: 218-463-1543

AFTER HOURS/OUTAGE NUMBER

Toll-Free: 1-888-847-8840
(main outage call center)

CALL BEFORE YOU DIG

1-800-252-1166 or 811

PAY BY PHONE

1-877-999-3412

SMARTHUB

<https://roseauelectric.smarthub.coop/>

WEBSITE

roseauelectric.coop

OPERATING STATISTICS

	Monthly		Year to Date	
	August 2024	August 2025	August 2024	August 2025
Members	6,700	6,726	6,700	6,726
kWh purchased	10,717,860	10,602,316	97,094,832	98,693,248
% change		-1.08%		1.65%
Revenue	1,492,655	1,614,367	12,416,796	13,332,070
Cost of power	860,880	920,567	7,421,184	7,813,745
Other expenses	527,654	684,740	4,860,811	4,787,798
Operating margins	104,121	9,060	134,801	730,527
Non-operating margins	42,171	(1,898)	127,766	65,987
Patronage dividends	-	-	133,090	136,918
Total margins	146,292	7,162	395,657	933,432



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WATCH THE WIRES.

The idea seems easy enough.

But when you're rushing to plant or get the harvest out of the ground, you might forget about those power lines on the field's edge.

Take a moment to talk to your team about how to avoid equipment contact with power lines and poles – and what to do if contact occurs.

The reminder could save a life.

Learn more and request a free safety kit from your electric cooperative system at WatchTheWires.com.



Watch the Wires is a safety campaign developed by Minnkota Power Cooperative and its member cooperatives in eastern North Dakota and northwestern Minnesota.