

WATTS *Current*

October 2021

For Our Members

Celebrating National Co-op Month and Reflecting On Our 7 Principles

ACE Hardware, State Farm, REI, Land O'Lakes and MVEC all share something in common: we're all cooperatives. We may be in different industries, but we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future.

1 Voluntary and Open Membership

Membership in MVEC is open to everyone in our service territories, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status. We include everyone to improve the quality of life and economic opportunity for our communities.

2 Democratic Member Control

Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. Our board of directors, who helps set priorities for our co-op, live locally on co-op lines. These board members have been elected by neighbors just like you. We know our members have valuable input and encourage you to weigh in on important co-op issues.

3 Members' Economic Participation

Our mission is to provide safe, reliable and affordable energy and fiber to our members. As a co-op, we are also motivated by service to our communities, rather than profits. Members contribute equitably to, and democratically control, the capital of MVEC. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership. It was based on member need that we leveraged our Smart Grid investment to launch MVlink, our high-speed fiber internet service to provide connection in rural areas.

4 Autonomy and Independence

MVEC is an independent, self-help co-op controlled by our members. If we enter into agreements with other organizations, we do so on terms that ensure democratic control by you, our members, and maintain independence.

5 Education, Training and Information

MVEC provides education and training for our members, elected representatives, managers and employees.

6 Cooperation Among Cooperatives

MVEC works with local, national and regional co-ops to better serve our members and strengthen the cooperative movement. At times, MVEC has provided assistance to other cooperatives (Hurricane Laura for example) and at other times, MVEC has been the recipient of this type of assistance (after last year's derecho).

7 Concern for Community

While focusing on our members' needs, MVEC works to develop our communities by encouraging economic development, promoting education and advocating safe use of electricity.

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Proud to provide energy for all the things you love.

Electric co-ops power over 20 million homes, businesses, schools and farms in 48 states.



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Iowa LIHEAP 2021-2022 Guidelines

ATTENTION RESIDENTIAL CUSTOMERS: NEED HELP WITH YOUR HEATING BILL?

The 2021-2022 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel, and type of housing.

WHEN TO APPLY:

- Elderly (60 & over) and/or disabled
October 1, 2021 to April 30, 2022
- All other households
November 1, 2021 to April 30, 2022

WHAT TO TAKE:

- Proof of Income (for all household members age 19 and over) Depending upon your household income type, income documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.
- Social Security numbers for **all** household members (documentation required)
- Most recent heat bill
- Most recent electric bill

WAGE EARNERS:

Please bring copies of your check stubs for the 30-day period preceding the date of application, or a copy of your federal income tax return.

FIXED INCOME:

This income may include: Social Security Benefits, Supplemental Security Income, Family Investment Program, Veteran’s Assistance, Unemployment Insurance, and pensions. Please bring copies of your check stubs from the previous 30 days.

SELF-EMPLOYED/FARMERS:

Please bring a copy of your most recent federal income tax return.

FIP RECIPIENTS:

Please bring your current DHS Notice of Decision or contact your local office for acceptance document information.

If you receive alimony or child support, it will also need to be verified. Additional income not listed here may be required.

Income Maximums

Household Size	Annual Gross Income
1	\$25,760
2	\$34,840
3	\$43,920
4	\$53,000
5	\$62,080
6	\$71,160
7	\$80,240
8	\$89,320

Note: For households with more than eight members, add \$9,080 for each additional member.

Contact the local community action agency in your area as listed below:

Hawkeye Area Community Action Corporation (HACAP)

Delaware County:	Manchester	563-927-4629
Dubuque County:	Dubuque	563-556-5130
Jackson County:	Maquoketa	563-652-5197
Jones County:	Anamosa	319-462-4343
Linn County:	Hiawatha	319-393-7811

Community Action of Eastern Iowa

Cedar County:	Tipton	563-275-4315
Clinton County:	Clinton	563-243-5220

Northeast Iowa Community Action Corporation

Clayton County:	Decorah	563-382-8436
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Operation Threshold

Buchanan County:	Independence	319-334-6081
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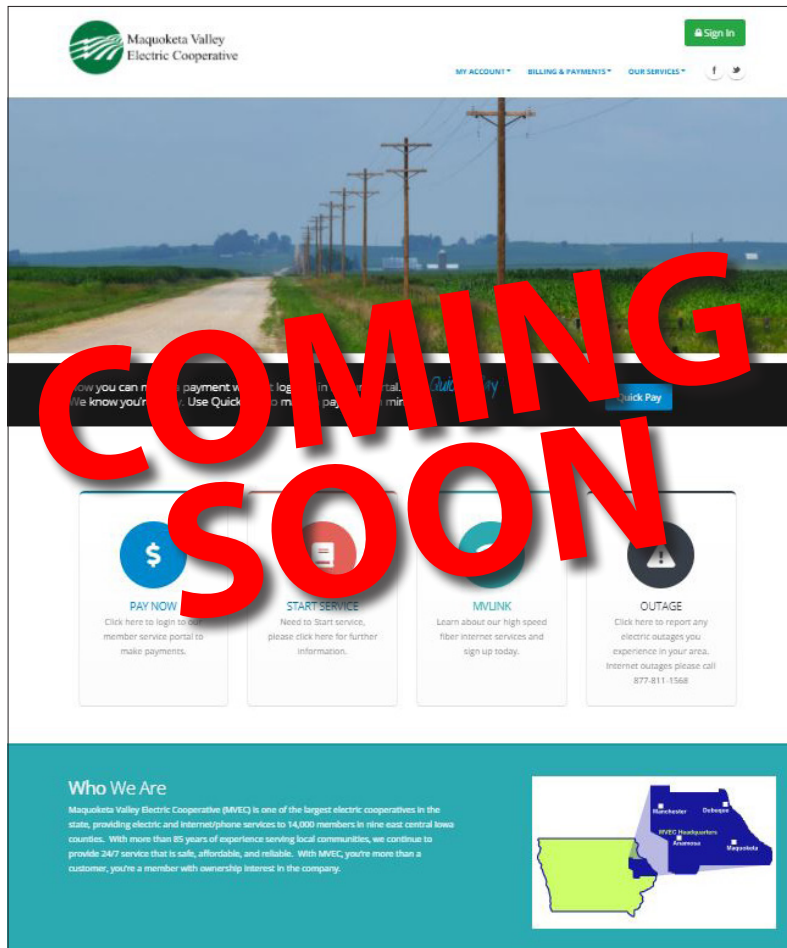
2021-2022 Heat Plus

The 2021-2022 Heat Plus rate with Power Cost Adjustment is \$0.049 per kilowatt-hour for electricity used during the winter months. The bill you receive in November will reflect your first month's usage for this heating season. MVEC strives to keep this rate as low as possible to encourage the installation of highly efficient heat pump systems. If you are planning a building or remodeling project, contact us at 800-927-6068 for energy efficiency ideas.

New Electric Payment Portal Coming Soon

MVEC has listened and our members need more. We are in the process of completing a new electric payment portal!

What can this new portal do for you? It can help you take control of your Maquoketa Valley Electric Cooperative account like never before, giving you more time to focus on other responsibilities. This new payment portal has several features that make managing your account as easy as possible.



MVEC's RECare program allows members to contribute to a fund that assists low-income members with weatherization to help improve their heating and cooling costs or supplement energy assistance. Funds collected are distributed by local community action agencies.

Yes, I care and want to contribute.

- I will make a one-time contribution to RECare. My check is closed.
- I will contribute \$_____ per month to RECare.

I understand that this amount will be automatically added to my monthly electric bill. (Even one dollar shows you care.) Monthly pledges may be cancelled at any time by notifying MVEC in writing.

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Account Number: _____

Email: _____

Please mail to MVEC or include with your electric bill payment.



Maquoketa Valley Electric Cooperative

109 N. Huber Street, Anamosa IA 52205



MVlink Completes Construction of 2,300 Miles of Fiber, Providing Homes with Ultra-Fast Internet - What are You Waiting For?

In 2016, MVEC expanded its offerings beyond electricity to include high-speed fiber internet under the brand MVlink. MVlink fiber internet service is currently available to MVEC's members in Jones, Jackson, Delaware and Dubuque Counties and the community of Coggon, as well as portions of Lake Delhi, Peosta, Epworth, Dyersville, Manchester, Dubuque and Anamosa. MVlink fiber construction crews have completed 2,300 miles of fiber with nearly 5,000 members taking service so far. To support members during the pandemic, MVEC boosted speeds at no additional charge to help members work, learn and entertain from home.

“When MVEC invested in Smart Grid technology to improve our electric service to members, we were able to leverage that investment and provide fiber internet to even the most rural areas of our service territory.

This infrastructure affords MVEC members with the most reliable, fastest internet available,” said Jeremy Richert, CEO of MVEC. “It is a testament to the ingenuity and hard work of our fiber team that in five short years, we have completed our initial construction build.”

“It’s superfast, we’re so happy. We have now moved on to having more of a smart home with WiFi enabled light switches, smoke alarms and other electronics. We’re also looking at an internet-based TV. We wouldn’t have been able to do any of this with our prior service.” Matthew, Anamosa

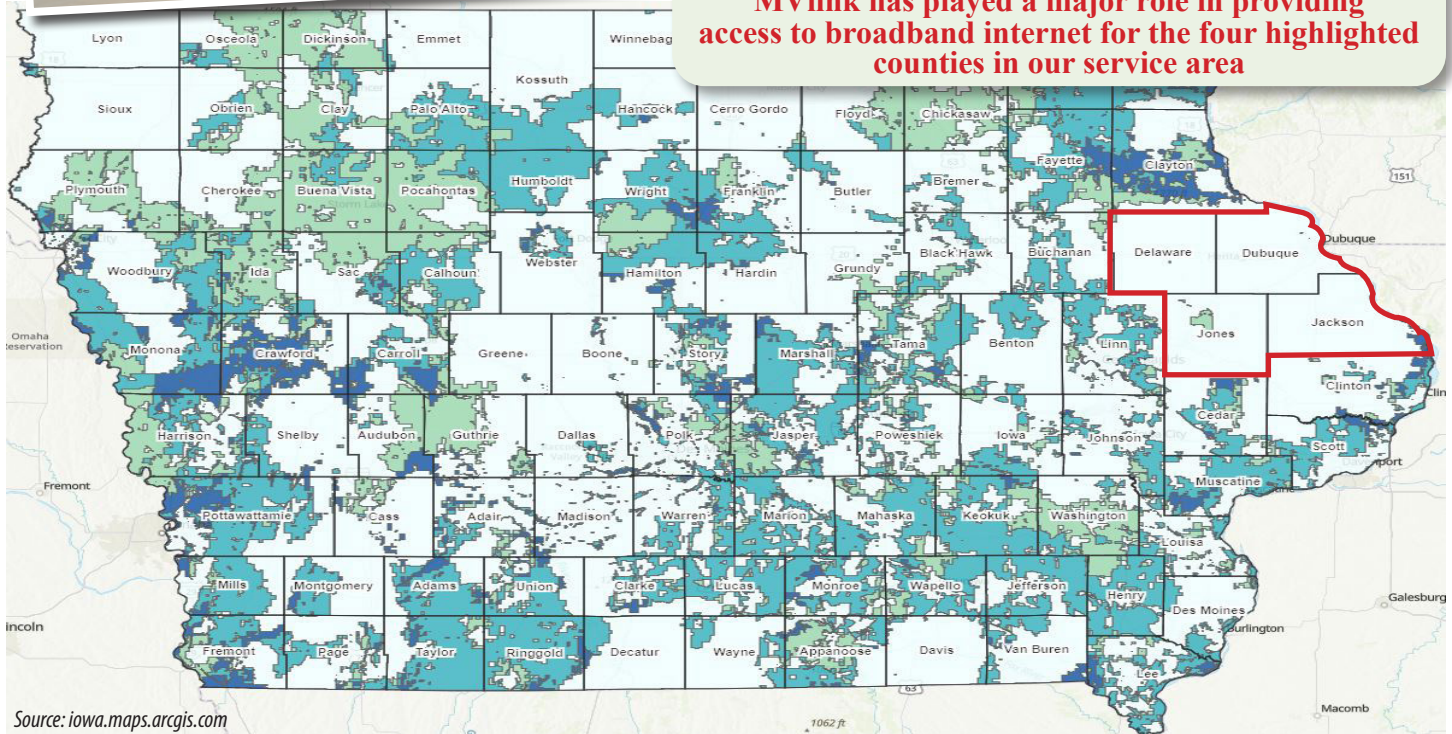


Iowa Broadband Availability Map

As of July 1, 2021, this Broadband Availability Map and corresponding data sources support the following conclusions:

- **BLUE:** A download/upload speed of less than 25/3 Mbps
- **BLUE-GREEN:** A download speed of greater than or equal to 25 Mbps but less than 50 Mbps
- **LIGHT GREEN:** A download speed of greater than or equal to 50 Mbps but less than 80 Mbps
- **TRANSPARENT/WHITE:** A download speed of greater than or equal to 80 Mbps

MVlink has played a major role in providing access to broadband internet for the four highlighted counties in our service area



Source: iowa.maps.arcgis.com



WHY MVLINK?

Stream without buffering
Download without waiting
Share without hassle



Download 25 songs
in 1 second

Download an HD TV show
in 3 seconds

Download an HD movie
in 36 seconds



Upload 200 photos
in 20 seconds

Upload 4 min. video clips
in 15 seconds

- ✓ NO CONTRACTS OR DATA CAPS
- ✓ NO INSTALLATION FEES
- ✓ FRIENDLY, LOCAL SERVICE
- ✓ EARN PATRONAGE

SIGN-UP TODAY!

CALL 800-927-6068 OR
VISIT MVEC.COOP/SIGN

Residential Internet Packages:

85 Mbps/85 Mbps	\$59.95/mo
250 Mbps/250 Mbps	\$69.95/mo
500 Mbps/500 Mbps	\$79.95/mo
1 Gb (1000 Mbps)/1 Gb	\$89.95/mo
Add unlimited phone	\$34.95/mo

Some restrictions may apply.



Your Co-op. Your Share.

*MVEC retires
\$800,000 to members*

At the September meeting, the Cooperative's Board of Directors approved the retirement of deferred patronage dividends totaling \$800,000 to active members, and former members, in accordance with our cooperative principles.

The amount represents:

- 100% of remaining allocated margins for 2006
- 32.05% of remaining allocated margins for 2007

Your 2021 patronage check is based on a percentage of how much energy you purchased during 2006 and/or 2007. Checks will be mailed towards the end of October.

Current and former members with patronage amounts of \$5 or more will be mailed a check. Lesser amounts will be left to accrue for future payouts.

Ownership in a cooperative has many benefits, which includes receiving cash back over time. Each year the Board of Directors determines the amount of excess margins that can be allocated back to the members based upon the amount of energy they each purchased during the year. The allocated funds are retained to cover emergencies such as natural disasters, and other unexpected events, and to maintain and expand our electric system. This practice decreases the need to raise rates or borrow money. Then, as the financial condition of the Cooperative permits, the directors elect to pay the allocated margins back to its members.

To ensure you receive future payments, please keep MVEC informed of any address changes or notify us of the death of a member or former member.

Note: Please cash your dividend check as soon as possible. It will only be honored for 120 days from issue date.

WHAT ARE PATRONAGE DIVIDENDS

- 1 MVEC tracks the electricity and/or communications services you use and how much money you pay for it throughout the year.
- 2 We pay for things like maintaining and improving our electric system, and fiber smart grid network, emergencies and natural disasters.
- 3 At the end of the fiscal year, the directors evaluate the excess revenues, called margins, against the business needs of the cooperative.
- 4 The cooperative allocates a portion of those margins to members as patronage dividends based upon their electric and/or communications bills.
- 5 The directors elect to retire, or pay, the patronage dividends when our financial condition permits.



TECH LINK

October is National Cybersecurity Awareness Month

In today's digital world, many of us use multiple devices that are connected to the internet every day for personal and business use. As the amount of digital devices increases, so does the risk of cybersecurity threats. Since October is National Cybersecurity Awareness month, we are taking this opportunity to share these valuable reminders from Cisco.

What is Cyber Security?

Cybersecurity is protecting systems, networks, and programs from digital attacks. Cyber-attacks are usually aimed at accessing, changing, or destroying sensitive info. On an individual level, a cybersecurity attack can result in anything from identity theft to the loss of valuable data like family photos. On a larger scale, we all rely on critical infrastructure such as power plants, healthcare organizations and banking institutions. Keeping these types of organizations secure is crucial to keeping our society functioning.

While MVEC takes the necessary steps and precautions to protect the company's data as well as our members' confidential information within the company's network, MVEC does not provide cybersecurity for our MVlink members' personal data on their own devices on their own network. It is up to you to understand the threats listed and do what you feel is necessary to protect your own devices and network.



Phishing:

Phishing is the practice of sending fraudulent emails that resemble emails from reputable sources to steal sensitive data such as credit card and login info.



Ransomware:

Ransomware is a type of malicious software that blocks access to your files or your computer until the ransom is paid. Paying does not guarantee recovery of your files.



Malware:

Malware is a type of software intended to gain unauthorized access or to cause damage to a computer.



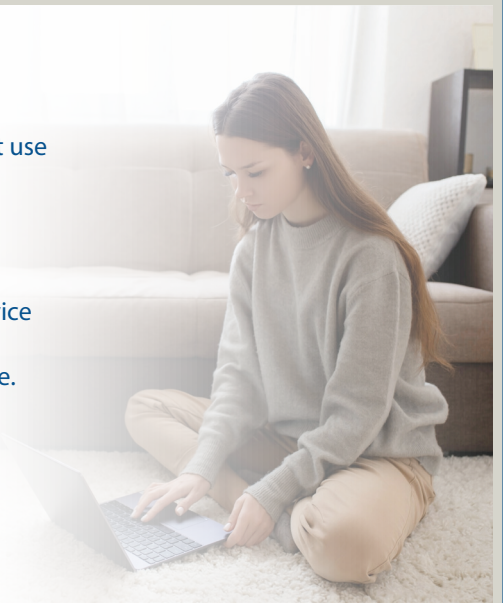
Social Engineering:

Social Engineering is a tactic used to trick you into revealing sensitive information.



Top 10 Cybersecurity Tips

1. Realize attacks can happen to anyone, anytime, anywhere, on any device.
2. Practice good password management. Use a strong mix of characters, and don't use the same password for multiple sites.
3. Never leave your devices unattended. Lock the screen so no one can use.
4. Always be careful when clicking on attachments or links in email. If an email is unexpected or suspicious for any reason, don't click on it.
5. Sensitive browsing, such as banking or shopping, should only be done on a device that belongs to you, on a network that you trust.
6. Back up your data. Make sure your antivirus software is always on and up to date.
7. Be conscientious of what you plug in to your computer. Malware can be spread through infected flash drives, external hard drives, and even smartphones.
8. Watch what you're sharing on social networks.
9. Be wary of social engineering, where someone attempts to gain information from you through manipulation.
10. Be sure to monitor your accounts for any suspicious activity.





Lost Thermos - Needs Owner

A thermos was left at our Annual Meeting on August 19 at the Berndes Center in Monticello. If you are missing this thermos, please give our office a call and ask for Jessica 319-462-3542.

IOWA YOUTH LEADERSHIP ACADEMY
We're looking for high school students who are interested in public service and leadership

Students who attend our Zoom sessions in October will have a chance to win AirPods and a \$1,000 college scholarship!

Iowa's electric cooperatives are pleased to offer a new opportunity for rural students to learn more about advocacy, electric cooperative career opportunities and the cooperative business model. The Iowa Youth Leadership Academy is open to any high school student in our service area (Jackson, Jones, Delaware and Dubuque counties), and they are invited to register for the series at www.IowaYouthTour.com.

Who should attend?

This new program is geared towards rural Iowa students who have a passion for public service, leadership or government. The goal of the Iowa Youth Leadership Academy is to raise students' awareness of the role electric cooperatives have in their local communities. Participants will also learn about electric cooperative careers.

Zoom sessions in October

Once students register for the Iowa Youth Leadership Academy, they can attend the webinars from their own computer or mobile device. Each session will last around 45-60 min. and focus on a specific topic.

Zoom Sessions

- **Tuesday, Oct. 5, 7 p.m.**
Cooperative Business Model
- **Thursday, Oct. 14, 7 p.m.**
Rural Iowa Advocacy
- **Tuesday, Oct. 26, 7 p.m.**
Civic Involvement & Leadership

During the Zoom sessions, students will be inspired by our speakers and presenters while learning about advocacy and leadership.

Watts The Answer?

1. Our _____ is to provide safe, reliable and affordable energy and fiber to our members.
2. In 2016, MVEC expanded its offerings beyond electricity to include high-speed fiber internet under the brand _____.
3. This new program is geared towards rural Iowa students who have a _____ for public service, leadership or government.

Mail your answers in with your energy bill, or email them to efletcher@mvec.coop

Two winners will each receive a \$10.00 credit on their energy bills.

Please complete the following:

Name

Address

July winners:

Steve Lemon, Dubuque

Ruth Roling, St. Donatus

Featured speakers



Haley Moon
Advocacy and Political Action Manager
Iowa Association of Electric Cooperatives



Adam Schwartz
Founder & Principal
The Cooperative Way



Kathleen Riessen
Leadership Expert
Kathleen Riessen & Company



Maquoketa Valley
Electric Cooperative
109 North Huber Street
Anamosa, Iowa 52205

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Electric co-ops were local before it was cool!

All co-ops exist to meet a community need. We're proud to be homegrown.

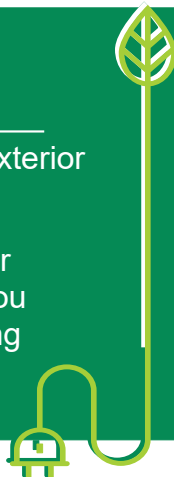
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Energy Efficiency
Tip of the Month

Old, uninsulated and improperly installed exterior doors can waste energy and money.

Shut the door on wasted energy by weather stripping and sealing all exterior doors. If you have an old exterior door, consider replacing it with a newer, energy efficient model.

Source: www.energy.gov



Understanding Your Electric Bill

ON-PEAK hours are 4 p.m. - 9 p.m.
OFF-PEAK hours are
Midnight - 4 p.m. and 9 p.m. - Midnight

These times are in effect every day.

Watts Current

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A Touchstone Energy® Cooperative 

Mailing Address:

109 North Huber Street • Anamosa, IA 52205
319-462-3542 or 800-927-6068

Office Hours:

Monday-Thursday • 7:30 a.m. to 4:00 p.m.

After Hours Call Center: 800-582-8998

www.mvec.coop  

Email direct to the following departments:

Electric Billing: billing@mvec.coop
Electric Service: maintenance@mvec.coop
Internet/Phone Service: fiber@mvec.coop

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