

October
2025

WATTS *Current*

Powered by Purpose

By Jeremy Richert, CEO

This month, electric co-ops across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a co-op. It's also the perfect time to thank you—the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

As the CEO of MVEC, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable electricity and providing value to the people we serve.

We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage costs and keep rates as low as possible—because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, MVEC crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring broadband to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer—you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

Thank you for the trust you place in us. We're proud to be ***your*** local electric cooperative for 90 years.



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Our Energy Working for You: Online Portal

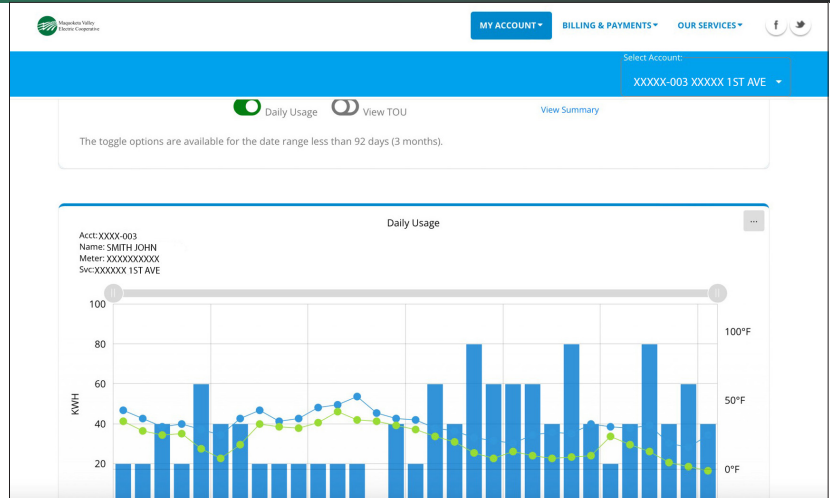
By Al Reiter, Energy Advisor

MVEC members sometimes have an unexpected change in their usage and when I work with them to identify a possible cause, usage and demand history are the most common pieces of account information used in working through the issue. On your monthly electric bill, the 13-month chart is a handy, quick picture of your usage. As an MVEC member, your account has an online portal called **My Electric Account** that allows you to see your usage and demand history.

The **My Electric Account** can be found on our home page (**green button** at the top) or mvec.com/onlineportal. Setting up access to your account(s) on the **My Electric** portal starts with creating an account - you just need your full 8-digit account number, the last 4 digits of your SSN, and the last 4 digits of the phone number associated with your account.

Once you have access setup, you will be able to toggle on different information.

Since we pay our electric bill primarily based on kilowatt hours (kWh's), this is a good place to start. Demand in kilowatts (kW) can also give clues to what is occurring. A useful analogy between kWh usage and kW demand is a vehicle. Think of demand being the amount of fuel a car is using at any point in time, or the "demand" the driver puts on the engine. The usage is the amount of fuel over time, or how much fuel is used over say, an hour. In electric terms, the demand is how much the user is needing in kW at a point in time and kWh usage is the demand over a period of time.



In reviewing your electric history, if the demand hasn't changed much but usage has increased, it is likely to indicate no new loads, but what you do have, is running more. If demand and usage both increase, then some additional load is running. An added feature is overlaying the average daily temperature on the usage chart. This helps determine how closely temperature changes relate to usage, which can give clues on the energy efficiency of the home or building and its heating/cooling system.

One of the challenges with identifying loads is to see patterns. The history is what the electric meter is seeing in total. Looking at recent history, you may notice that weekend usage changes compared to the work week, or that a certain event changed usage (laundry day). The **My Electric** portal also has the ability to download the data to drill down further on patterns of usage. Becoming familiar with the **My Electric** portal helps you to understand your electric usage better.

Thank You to Our Member Service Teams

The first week of October, MVEC celebrates **National Customer Service Week**, recognizing the incredible dedication of our **member service representatives** on both the electric and fiber teams.

This team truly is the heartbeat of our co-op, always putting our members first. Whether they're helping you set up new service, processing payments, or answering your questions and concerns, they are the friendly voices and faces you can count on. Outside of the office, they are your neighbors who volunteer and support area organizations and projects. Inside the office, they work on the front lines every day to ensure MVEC provides superior service to all our electric and fiber internet members.

We are grateful for their hard work and are pleased to shine a light on their important contributions to the cooperative.





Watt's Up at MVEC: Patronage Dividends

By Jan Miller,

MVEC Finance Department

You're a member of Maquoketa Valley Electric Cooperative but what does that actually mean to you? It means that you can participate in the business of the co-op you own by attending Annual Meeting each August or running for a seat on the Board of Directors. Additionally, each October, it typically means receiving a check in the mail from MVEC – money back on what you have spent with the cooperative. In the last 5 years, MVEC has paid members a total of \$3.85M in patronage dividends. An important part of my job in MVEC's Finance department is to track member patronage accrual and disbursements. With more than 15,000 members, this is no small task!



MVEC is different from other utilities because it is a not-for-profit business. Funds remaining after expenses are called margins or patronage capital and are reinvested in providing you and your community with the best possible service. As new funds continue to come in, they replace old funds that are then paid back to you in the form of a patronage dividend check.

Payment is based on the amount of electricity (and/or, in the future, fiber internet) you have purchased. While checks aren't issued the same year they are earned, the margins are used to keep your rates lower than they might be if large sums of money had to be borrowed from other sources.

Even though your check may be just a few dollars it is one way MVEC gives back to you, our members and supports the success of our communities.

To ensure you receive your patronage dividend check, keep in mind:

- It is the policy of the Cooperative to refund patronage dividends to estates of deceased persons who were patrons of the Cooperative. Please notify us if you know of a member or former member who has passed away.
- Make sure we have your current mailing address so that future patronage dividend checks and allocation notifications can be mailed to you.
- MVEC maintains a list of members with uncashed patronage checks. To see if your name is on the list, visit mvec.coop/patronage-dividends.

Look for this year's patronage dividend check coming to your mailbox towards the end of October. We can't think of a better way to commemorate National Co-op Month!

RECare

**You Care, We Care,
RECare,** a way for
members to help members

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**



Iowa LIHEAP 2025-2026 Guidelines

Attention Residential Members: Get Help with Your Heating Bill.

The 2025-2026 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. If you are not sure where to apply, you can dial 2-1-1, visit hhs.iowa.gov/programs/programs-and-services/liheap to locate and contact your local community action agency, or write to:

LIHEAP

Iowa Department of Health & Human Services
Capitol Complex
Des Moines, IA 50319

WHEN TO APPLY:

- Elderly (60 & over) and/or disabled
October 1, 2025 to April 30, 2026
- All other households November 1, 2025
to April 30, 2026

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:	Cedar Rapids	319-366-7632

Community Action of Eastern Iowa

Cedar County:	Tipton	563-886-3191
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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WHAT TO TAKE:

- Proof of Income (for all household members age 18 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, 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. 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	\$30,300
2	\$42,300
3	\$53,300
4	\$64,300
5	\$75,300
6	\$86,300
7	\$97,300
8	\$108,300

Note: For households with more than eight members, add \$11,000 annually for each additional member.

2025-2026 Heat Plus

The 2025-2026 Heat Plus rate with Power Cost Adjustment is \$0.044 per kilowatt-hour for electricity used on and off-peak 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, contact us at 800-927-6068 for energy efficiency ideas.



Safety Matters: Fire Prevention

By Jenna Curtis, MVEC Safety Director

Not only is October Co-op Month, it is also **Fire Safety Month**. This is a great time to share some fire prevention reminders and to also share some tips to keep our area firefighters and first responders safe around electricity when responding to emergencies. *Did you know that a fire department responds to a fire every 24 seconds in America (per the NFPA)?*

Fire Prevention Tips:

- Use electric appliances and devices safely: avoid overloading outlets and replace damaged cords.
- Practice extension cord safety: don't use if frayed, don't plug major appliances and unplug when not using.
- Practice safe cooking: keep stove area free of flammable items, stay in the kitchen when cooking and keep a fire extinguisher or fire blanket nearby
- Never leave a burning candle unattended.

Fire Safety Tips:

- 3 out of 5 home fire deaths are the result of non-working or non-existent smoke alarms. Make sure you have working smoke alarms (and carbon monoxide detectors) on every level and in every bedroom.
- Make sure you have functional fire extinguishers (and that you have tested them) in your home and that you know how to use them.
- Have an emergency evacuation plan and safe meeting place for your family in the event of a fire (and practice fire drills).

Tips for our First Responder Members:

We recognize that emergency workers are often the first to arrive on scene of an accident or fire and it is critical that you keep electricity hazards top of mind as you arrive to assess the scene, even when time is crucial.

This safety reminder is particularly timely as farmers are working long hours during harvest with oversized equipment navigating in and out of fields. With the increased size of agricultural and construction equipment, the potential for machinery to come into contact with electric lines is greater. Please know that all lines are considered energized until a qualified person from an electric utility has determined they are de-energized. Don't assume that our utility was notified and is enroute—we are not typically called until after the 911 call is placed and our crews must first report to their trucks and then make their way to the scene. For more first responder tips and resources, please visit: mvec.coop/first-responder-safety.



MVEC Volunteer Firefighters

Beyond their dedicated work keeping the lights on and internet connected for MVEC members, three employees also volunteer their time to protect their communities as firefighters.

This Fire Safety Month, we want to recognize and thank these individuals for their commitment:

- Andrew Recker, Engineering Technician, volunteers for the Earlville Fire Department.
- Spencer Norton, Journeyman Lineman, volunteers for the Anamosa Fire Department.
- Cody Koppes, MVlink Fiber Staking Technician, volunteers for the Cascade Fire Department.

These volunteers spend countless hours each month training and responding to calls at all hours to ensure our homes, farms, and families are protected. Thank you, Andrew, Spencer, and Cody, for your incredible service and dedication to keeping our rural communities safe.



September Board Meeting Update

- Reviewed the safety accreditation report for the safety program review that was completed in July.
- Discussed the 2025 Annual Meeting that was held in August. Approved date and location for the 2026 Annual Meeting.
- Reviewed Employee Medical Coverage plans for 2026. Approved participation in the IAEC Health Care Plan.
- Approved the retirement of \$800,000 of member patronage for the years 2010 and 2013. Patronage will be returned to members in October pending RUS approval.
- Appointed Directors to the Board Policy Committee and Board Finance Committee.
- Approved Resolution 2025-2 recognizing the retirement of employee Kathy Schnieder at 51 years of service to the Cooperative membership.



TECH LINK

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.

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!

2. Enable multifactor authentication (MFA). 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—email, banking and social media. Never share codes. Only scammers will ask for MFA codes.

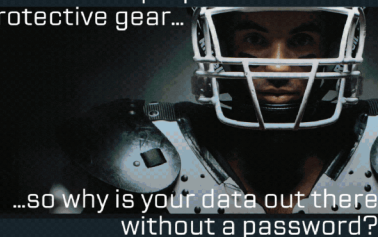
3. Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. Here are some tips:

- Turn on automatic updates when possible for your devices and apps.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

4. Look out for phishing and scams. Criminals send fake emails, texts or social media messages aim to get you to click before you think by playing your emotions. 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 ("You've been hacked!").
- 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.

You'd never step onto the field without proper protective gear...



...so why is your data out there without a password?

USE PASSWORD PROTECTION

You'd never send your quarterback to face these guys alone...



...so why is your password the only player on the field?

USE MULTI-FACTOR AUTHENTICATION

Where? **Hopkinton Community Center**
115 First St. SE, Hopkinton

MVlink
FIBER INTERNET

Join Us!
FREE Event

OPEN HOUSE

Come learn about Maquoketa Valley Electric Co-op's
High-Speed Fiber Internet MVlink
Thursday, October 9th from 5 to 6:30 pm

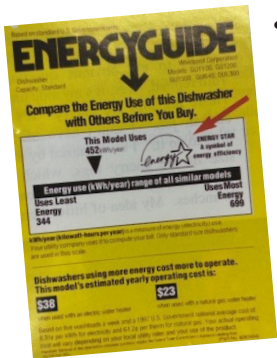


90 years: 2000s

MVEC (and the rest of the world) successfully navigated Y2K and the calendar switch to the year 2000, however, globally, the decade was not without significant challenges including the terror attacks of 9/11, a global economic crisis (2007/2008) and several natural disasters (the Indian Ocean tsunami and Hurricane Katrina to name a few).

- Jim Lauzon was appointed CEO of MVEC on January 1, 2001. Jim joined MVEC in 1997 as Vice President of Operations.

- A new Wyoming substation was energized on June 28, 2001. This new substation replaced the original that was built in 1950 and provided a larger transformer to increase load capacity.



- E-billing was introduced by the co-op in January of 2002, allowing members to pay their bills after office hours or on weekends.
- In February 2003, MVEC began requiring appliances to have the Energy Star label to qualify for rebate incentives.
- In March 2003, after conducting a member survey indicating a need, MVEC began offering long distance phone service via a partnership with Trans World Network Long Distance.



- In early 2004, wind turbines started to make an appearance across the landscape of MVEC's service territory.

- MVEC began contracting with Cooperative Response Center (CRC) in November 2004 for afterhours member service support.



- In April 2005, MVEC hosted a continuing education class for area electricians. *Did you know that we still host a class each January? Stay tuned for more details!*

- In September 2005, MVEC crews assisted a Mississippi Cooperative with storm recovery and in December of that year, another MVEC crew spent 14 days in South Dakota helping that area recover from a brutal winter storm.

- In October 2007, MVEC directors approved budget for Advanced Metering Infrastructure (AMI) to improve two-way communication between the office and meters in the field. Roll-out of these new meters was completed in April 2009.



Jared Howard, Senica Fisher, Matt Appelhans



- To support members switching to more efficient lightbulbs, MVEC offered each member a package of compact fluorescent bulbs, more than 20,000 bulbs being distributed to members by February 2009.

Watts The Answer?

1. On your monthly electric bill, the 13-month chart is a handy, quick picture of your _____.
2. With the increased size of agricultural and construction _____, the potential for machinery to come into contact with electric lines is greater.
3. A few _____ habits can dramatically reduce your risk of falling victim to cybercrime.

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:

Bruce Ross, Manchester
Tom Welch, Anamosa



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

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ENERGY EFFICIENCY TIP OF THE MONTH

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.

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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www.mvec.coop  

Email direct to the following departments:

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Electric Service: maintenance@mvec.coop

Internet/Phone Service: fiber@mvec.coop

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