

WH

Wright-Hennepin

Cooperative Electric Association

A Touchstone Energy® Cooperative

Hotline Update

News for Wright-Hennepin members

October 2016



Americans are rediscovering the Cooperative Difference

Your alarm clock goes off and you get out of bed. You go outside and grab the morning paper. You sit down at the kitchen table to read your paper while enjoying a glass of juice and some toast. After breakfast you head down to the local hardware store to pick up supplies to tackle your weekend to-do list.

For many Americans, that simple morning routine would bring them in contact with at least five different cooperatives.

The alarm clock could be powered by electricity from one of Minnesota's electric co-ops. The paper is likely filled with stories from the Associated Press. The juice might be Sunkist, Ocean Spray or Florida's Natural. The butter on your toast could have been processed by one of several dairy co-ops, including Dairy Farmers of America or Land-O-Lakes. If the local hardware store is a True Value, Ace or Do-It-Best, then it's part of a co-op, too.

If you've been a co-op member for long, you've

probably heard these examples before. What you might not realize is that this time-tested business model has been rediscovered by a new generation of Americans who appreciate doing business with locally based organizations that put people ahead of profits.

Co-ops are experiencing a surge in popularity. Today, it is estimated that one in three Americans is a member of at least one cooperative. America's electric cooperative network now serves 42 million Americans.

The benefits of being a member of your electric co-op go far beyond the warm feeling we get from supporting a local business and keeping our dollars in our communities.

As a not-for-profit cooperative, our sole mission is to ensure you have safe, reliable and affordable electricity when you need it. We aren't in business to make a profit, we aren't trying to get elected to public office and we don't have a hidden agenda. Our job is to look out for you and your fellow co-op members. That's important to keep in mind as we go through an unprecedented period of transition in the energy industry.

When an industry goes through a change of this magnitude, there will be many interest groups vying to influence policy and advance their agendas. As that process unfolds, there will only be one group that's truly acting as the voice of energy consumers, and that's America's electric cooperatives.

We don't know exactly what the future holds, but you can rest assured knowing that your electric co-op – and more than 900 other not-for-profit electric cooperatives across the U.S. – will be working hard to ensure your voice is part of the conversation. And that's the cooperative difference.

WH invites you to attend National Co-op Month festivities

Join us in celebrating co-op month by attending one of our weekly get-togethers through the month of October! We'll be hosting one event every week with food and information. We're also conducting a children's coat drive with the Salvation Army. So stop in, make a donation, and learn how your cooperative serves you!

- October 19 - WH will host an open house where members can stop in and get a FREE LED bulb and cookies from 10 a.m. to 4 p.m.
- October 26 - We'll be serving apple pie during an open house from 4 p.m. to 6 p.m.

More information can be found at <https://goo.gl/Yv54eg> or by calling (763) 477-3000. Food and light bulbs available while supplies last.

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Utility Co-op facts

More than 900 electric co-ops provide power in nearly every state (47) in America.

Electric co-ops account for 42 percent of the nation's electric distribution lines and cover 75 percent of the nation's land mass.

More than 18 million homes, schools, and businesses are powered by co-ops.

With \$140 billion in assets, electric co-ops account for more than one third of the U.S. electric utility industry.



CEO's Memo

Tim Sullivan, WH President and CEO

Board Report

August Board Meeting Highlights:

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted August 18, 2016. A quorum of directors was present. Items discussed or Board action taken:

- Heard second quarter results on the Board's 2015-2017 Strategic Plan goals.
- Heard the results of the 2015 CFC Key Ratio Trend Analysis.
- Approved the acquisition of 838 accounts from a local municipal security utility.
- As part of the annual review of policies, approved suggested new and updated policies, as well as the 2017 schedule of charges.
- Approved the purchase of a generator for the Maple Grove area.
- Approved the vehicle retirement of a 1999 International flatbed to local truck dealers or contractors.
- Directors shared highlights of meetings they attended on behalf of the cooperative.
- Reviewed and filed the monthly COO, CEO, Legal, financial and operational reports.

Guests included:

- Connexus Director Betsy Wergin shared her insights on the Minnesota Public Utilities Commission and state energy policy.
- Ronald Wirtz from the Federal Reserve in Minneapolis provided a mid-year economic update.
- Doug Luick from AJ Gallagher and Associates gave an overview on the cooperative's benefit plans and the most recent trends in employee benefits.

September Board Meeting Highlights:

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted September 13, 2016. A quorum of directors was present. Items discussed or Board action taken:

- Approved 2017-2019 Strategic Plan.
- Approved 401k and Defined Benefit audits.

Continued on page 7

Electricity still tops propane

Beyond basic electric service, we recognize that members have a choice of fuels for their home. For those in the Western two-thirds of our service area, this typically means a choice between propane and electricity for water and space heating, your range, dryer and other key appliances.

Consequently, for these home energy decisions, Wright-Hennepin needs and wants to earn your business. You may be unsurprised to hear (but I genuinely believe it when I say): electricity is by far your best energy value. Let me explain why.

Price Stability

For most consumers, it's important to have an energy supply that is both affordable and predictable. A look at electricity's record over the past 15 years shows its price stability. Since the year 2000, the cost of ground beef has increased by approximately 59 percent, eggs by 65 percent and electricity by just 34 percent.

But a look at propane over the past 15 years shows just the opposite. It's a record of significant price swings and frequent unpredictability. While propane prices have dropped in recent months, look where they came from. As late as January of 2014, there were reports of propane users paying \$4.01 per gallon – if you could get delivery at all. Just three months earlier – in October 2013 – propane cost just \$2.37 per gallon in some areas. That's a 69 percent increase in about 90 days!

When prices come down, it can be tempting to forget the discomfort of riding the propane roller coaster. But bear in mind that, whatever the current market conditions, propane markets are historically more volatile and the long-term price trajectory is up. Still, for those who want to heat their home with electricity and propane, remember that a plenum heater allows you to switch between the two fuel sources. You can also save on electricity with a discounted rate through our dual fuel program (see page 3 for details).

Safety

Another huge advantage of electric appliances is improved safety. In short, you never have to worry about a gas leak. Remember that propane appliances require venting and ductwork, which can be expensive to

install and pricey to maintain. Consequently, electric appliances tend to be less expensive over time.

Long-term value

Prior to this May, the basic WH monthly charge and residential member energy rate hadn't changed since 1983. In contrast, propane prices fluctuate weekly and many dealers require you to purchase propane for the entire heating season. That's an awfully large check to cut. What's more, if you overestimate your need, you risk a stranded investment. If you underestimate your usage, you may be forced to schedule a delivery at the height of a cold, unforgiving Minnesota winter. This adds its own set of risks, as many consumers learned to their dismay during the polar vortex winter of 2013-2014.

Alternatively, when you power your appliances with electricity you're getting the most bang for your buck. For every \$1 that goes into an electric appliance or heating system, you receive \$0.99 in value back in the form of electric energy. In comparison, propane or natural gas appliances lose anywhere from 10-50 percent of their heat content due to combustion and carbon monoxide venting.

Another advantage of choosing electric appliances is WH rebates. Remember, you can save up to \$1,050 on an electric water heater, or up to \$1,530 to replace your air conditioner with an air source heat pump (see page 3)!

For all these reasons – price stability, safety, long-term cost and front-end savings – electricity still remains the best value when it comes to powering your appliances. To learn more, please call our member services team at (763) 477-3000 to discuss your options.

Finally, remember that when you do business with WH, you're buying from an electric cooperative you own. Other issues aside, that might be the best advantages of all!

Thank you for your business.

Electric heating options to consider before winter

Where in the rules of owning a home does it state that only a mechanical ventilation system should be used for heating? Traditional ways of heating your home are by no means outdated, but that doesn't mean more comfortable, energy efficient options aren't available. So why not add a little more comfort and save some energy this winter with a variety of electric heating options from Wright-Hennepin (WH) and its subsidiaries?

Products marked below with an * qualify for WH's Dual Fuel program. Members on the Dual Fuel program receive a rate at roughly half the cost (\$0.054) of regular electricity rates. Dual Fuel simply allows your heating to be switched from electricity to a backup source during times of peak energy demand. In exchange, you receive a discounted rate.

If you would like more information on electric heating options featured on this page, call a representative at (763) 477-3000, or visit www.whe.org.

STEP Warmfloor heating mats

STEP Warmfloor, from HeatMyFloors.com, is the best option for adding underfloor heat to your home if you are remodeling or planning an addition. Versatile, reliable, a low energy user and about the same thickness as a penny, STEP Warmfloor is easily installed by fastening it directly to the subfloor.

Nail and staple through it without worry. It can be used with any floor covering. You can even staple it under your floor joists and get the same results without having to remodel.

The only low-voltage and self-regulating system available on the market, STEP Warmfloor is the ultimate underfloor heating product. It also comes with a 20-year warranty, so your home will have energy-efficient underfloor heat for the foreseeable future.



Hydronic heating*

The NextGen Boiler is an hydronic appliance that allows for professional installation for radiant heating applications. It takes the complexity out of your mechanical room, and creates a simple, pleasing appearance since all of the boiler parts and pieces are housed

within a single unit.

Hydronic heating systems use electric micro boilers to heat water that is then circulated through tubes embedded in a concrete slab or floor, and radiates warm, comfortable heat. Because tubing is installed under the floor, hydronic heat is ideal for new construction.



Competitively priced, the NextGen Boiler is easy to install and requires little maintenance. The NextGen Boiler is available through contractors only.

Electric Water Heater

Electric water heaters offer unparalleled safety and reliability because you never have to worry about a gas leak. When paired with WH's water heating program, members receive a bill credit each month for allowing WH to control charging time for heating your water overnight (11 p.m. - 7 a.m.).

Members can receive up to \$1,050 in rebates toward the purchase of a new water heater.

Qualifying water heaters may be placed on the Quick Cash Water Storage program that offers \$120 in savings annually.



Plenum Heater*

Plenum heaters are a great way to switch between electricity and other heating sources. They work by storing air in a compartment – or plenum – which is then heated and spread throughout your home via vents. The beauty of this technology is that it allows owners to choose their fuel source for heat.

This means you can take advantage of propane when its cheap, yet easily switch back to electric heat. **You can also take advantage of WH's Dual Fuel program, which offers a discounted rate of \$0.054. Also available is a \$5/**



kW rebate up to \$250. However, it is up to you to find and commission your own contractor for purchasing or installing a plenum heater. WH does not sell or install them.

Air Source Heat Pump (ASHP)

ASHPs provide heating and cooling in one efficient and economical system that looks like a central air conditioning unit (AC). In the summer, ASHPs work the same as standard ACs, cooling your



home by moving heat outside. The time when heat pumps really help save on your energy bill is during the cooler months, when the same technology is used to bring heat into your home by reversing the heat-pump process. Traditionally, WH has incentivized ACs. But given the advances in efficiency, we recommend considering an ASHP. **Members can also receive up to \$1,530 in rebates toward the purchase of an ASHP.** When paired with the Quick Cash Air Source Heat Pump Energy-Saving program, members receive \$30 in annual savings. Remember, you must find and commission your own contractor for purchasing or installing an ASHP. WH does not sell or install them.

Electric Thermal Storage (ETS)*

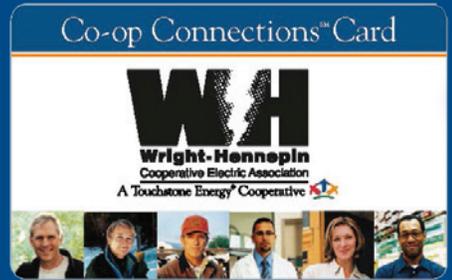
An ETS system stores thermal heat accrued overnight (11 p.m. - 7 a.m.) when energy prices are cheaper and utilizes that heat during the day when prices are higher because of demand. There are a couple of different types of ETS systems that you can employ to heat your home. The most common version consists of bricks made up of heating elements that serve as a storage medium. The bricks are housed in a storage heater, and the heat is distributed through thermal radiation or convection. **This technology is also eligible for WH's Dual Fuel program that offers a discounted rate of \$0.054, and also features a rebate for \$5/kW up to \$250.** You must find and commission your own contractor for purchasing or installing an ETS system. WH does not sell or install them.



Co-op Connections featured "Deal of the month":

Receive discounts of up to 25 percent off rental cars from Avis. You also receive unlimited mileage for rentals returned to the same city! Use the promo code and book online at: <https://goo.gl/PKncVL>.

Your FREE Co-op Connections card is another benefit of being a WH member! Lost your card? No problem. For a free replacement call (763) 477-3000. For more deals visit: <http://www.connections.coop>.



Wright-Hennepin returns almost \$1 million in sales tax to members

On behalf of our members, Wright-Hennepin (WH) sought and successfully recovered refunds from the State of Minnesota for certain sales tax previously paid by its members. A portion of the payments for electric services was annually determined to be capital contributions (or member equity), and members are allocated capital credits for contributions above the cost of electric service.



WH took the position with the state that sales tax is not payable on electric service charges that are later determined to be capital contributions. We therefore requested a refund from the state.

After a contested case, a decision was reached which determined that refunds for certain years would be allowed. Refunds totaling almost \$1 million were distributed to qualifying members and former members in the form of a check, or a bill credit for current members if it is less than \$20.

If you have any questions, please contact member services at (763) 477-3000.

ACSI survey starting October 17

Wright-Hennepin (WH) is conducting its bi-annual American Consumer Satisfaction Index (ACSI) survey beginning the week of October 17.

Members may be contacted either via phone or email to take part in the survey.

4 This is your chance to let WH know how well we're serving you!

Members may now file for board seats

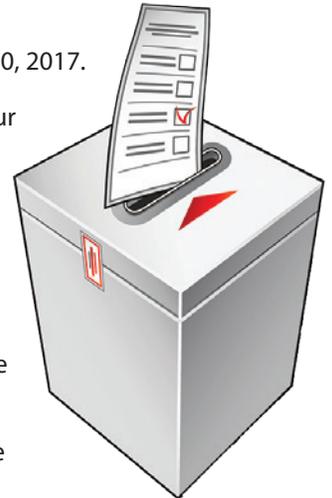
Wright-Hennepin (WH) members can now submit nominations to vie for a seat on the cooperative's board of directors in Districts 2, 5 and 7. Members elected to these positions will begin their terms immediately following next year's Annual Meeting on April 20, 2017.

If you are unsure which district you live in, please refer to your mailing label on this month's newsletter. The district number is shown on the second line of the label, just above your name. The "BD" stands for board district.

Members in these districts who would like to compete in the election need to file a director nominee application form. To apply, print out, complete and sign the form found on WH's website by visiting <https://goo.gl/yGZTjN>. Mail in the form along with a resume to:

Wright-Hennepin Cooperative Electric Association, Attn: Dale Jans, Secretary/Treasurer, P.O. Box 330, Rockford, MN 55373.

The application deadline is March 1, 2017.



Important information for members on energy-saving and off-peak programs

This month, WH will switch its summer energy-saving cycling to winter load management beginning October 20. Instead of air conditioning, Dual Fuel heating will be managed during times of peak energy demand after this date.

To ensure backup heating systems turn on during periods of load management, two tests will be completed during the month of October. The first test will run October 20 and the second will run October 22. Both tests will take place between 6 p.m. and 9 p.m.

During this test period, members should make sure their backup heating system



functions properly. Members enrolled in WH's Dual Fuel program can expect to have their heat managed only during peak demand times after October 22.

Also, if you're one of many Minnesotans who head south for the winter and are on one of WH's Off-Peak metered programs, please know that turning off any breaker may disconnect your energy-saving meter. If this happens, you will be charged the regular rate instead of the discounted energy-saving rate, as the meter will be unable to record the energy-saving usage.

Since not all meters have been wired in the same manner, it is hard to determine who this will affect. If you are heading south for the winter and plan to turn your breaker/power off and think it may affect your energy-saving meter, we suggest having a licensed electrician review your system's wiring.

You can also call WH at (763) 477-3000 if you have questions or concerns.

Cold Weather Rule goes into effect October 15

It's time to remind all Wright-Hennepin (WH) members about Minnesota's Cold Weather Rule, which is designed to keep families warm during winter, especially those who may have challenges paying their monthly bill.

Per the Cold Weather Rule, WH must not disconnect and must reconnect the utility service of a residential member during the period of October 15 to April 15 if the disconnection affects the primary heat source for the residence and all of the following conditions are met:

- The member enters into, and makes reasonably timely payments, under a payment agreement that considers the financial resources of the household.
- The member receives referrals to energy assistance, weatherization, conservation or other programs likely to reduce the member's energy bills.
- The household income of the member is at or below 50 percent of the state median household income. The utility may verify income on forms it provides, or obtain verification of income from the local energy assistance provider. A member is deemed to meet the income requirements of this clause if the member receives any form of public assistance that uses an income eligibility threshold set at or below 50 percent of the state median household income.
- Unpaid bills must be absorbed by members who faithfully pay their bill each month. WH does not want to interrupt service of any member, but all members suffer when a bill remains unpaid.



If you cannot pay your electric bill, are having financial difficulties or do not meet state guidelines for cold weather protection, please contact WH's credit team at (763) 477-3000 to set up an acceptable payment agreement.

Winter construction charges

Wright-Hennepin (WH) would like to remind members that if you are planning to run electric service to a home, outbuilding or other facility, please be aware that additional winter charges may apply between November 15 and April 15.

You can avoid winter construction charges by having your site ready for service installation prior to November 15.

Please contact a representative at (763) 477-3000 for more information.

WH Appliance Repair



Hung Out to Dry?



Get **MORE** appliance coverage for **LESS** than the other guys.

With WH Appliance Repair your major appliances are covered for only **\$17.99 per month**. Parts and labor covered:

- ✓ Refrigerator
- ✓ Clothes Dryer
- ✓ Heating System
- ✓ Range
- ✓ Water Heater

Additional appliance coverage is available

Sign up today and receive your first two months FREE!

Learn more by calling (763) 477-3000 or visit www.whe.org and choose "for my home"

Track your home's energy use with MyMeter

house **Energy-savings** electricity

Daily energy use **MyMeter** comparison

Temperature energy Reliability

Neighborhood comparison **awareness** Wright-Hennepin

Threshold kwh Alerts Sign up at mymeter.whe.org or (763) 477-3000

FREE MyMeter POWER computer

mymeter Data home kwh comparison

AWARENESS

Tailor your security system to fit your needs with DragonFly

It's nearly 2017, and everywhere we look, technology is trying to untether itself from wires and cables as mobile devices and smartphones have reshaped how people live, work and play. So why should your security system be any different?

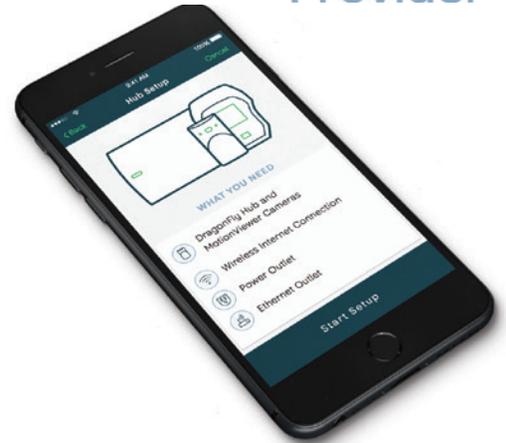
Enter, DragonFly. DragonFly is a do-it-yourself home security option that gives customers the freedom to wirelessly secure their home with the same professional monitoring as a traditional security system.

You can customize DragonFly to fit your needs by choosing the number of motion-activated cameras needed for coverage of your residence. Simply choose the camera locations and follow the installation instructions provided, then sit back, relax, and enjoy knowing your home is protected on your terms!

This product is also capable of the same first-class monitoring all WH Security customers receive from WH International Response Center. However, users may also choose to monitor their system themselves from a mobile device. Should you be notified to an alarm, you will receive a message through the DragonFly app asking you to verify whether or not you want emergency services dispatched.

If you've got kids in college living off-campus, own a seasonal property, are renting or simply love the freedom to customize and tailor technology to your lifestyle, this product is for you!

For more information call (763) 477-3664.



Sales tax exemption available for members

You may be exempt from state and local sales tax during the heating season if your primary residential heat source is electricity.

If more than 50 percent of the main heat source for a residence comes from purchased electricity, you are exempt from Minnesota and local sales tax during the months of November through April.

All electricity used through the same meter, whether for heating purposes or not, is also exempt throughout this six-month time period.

Wright-Hennepin (WH) can provide you with this exemption when you complete the online form at <http://goo.gl/6khNcP>, or call (763) 477-3000 to have a paper copy sent to you. You do not need to re-submit the form if you have previously submitted one. If you have changed your method of heating since filling out the form, please notify us so you can be removed from the program.



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I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).



tenKsolar Winner

LYLE JOHNSON of Watertown wins a credit for 286 kWh, July's output from WH's tenKsolar panel array.

KENNETH TRUENOW of South Haven wins a credit for 297 kWh, August's output from WH's tenKsolar panel array.



Solar Winner

JESSICA HAAG of Delano wins a credit for 292 kWh, July's output from WH's solar panels.

KYLE FOSTER of Plymouth wins a credit for 253 kWh, August's output from WH's solar panels.



Wind Winner

BRAD FISHER of Maple Plain wins a credit of 551 kWh, July's output from WH's wind generator.

ANNE BRINGS of Buffalo wins a credit for 401 kWh, August's output from WH's wind generator.

Average monthly energy output over 12 months:

Wind generator: 801 kWh
Solar panels: 214 kWh
tenKsolar system: 198 kWh

To enter the monthly contest to win the output from WH's wind generator or solar panels, go to: <http://goo.gl/QjyTM>.

Board Report

Continued from Page 2

- Approved letter of credit for City of Medina for landscaping requirements for Community Solar #4 Array.
- Approved new deposition of property policy.
- Froze director fees for 2017.
- Heard report on WH Holding Tree Services.
- Directors shared highlights of meetings they attended on behalf of the cooperative.
- Reviewed and filed the monthly COO, CEO, Legal, financial and operational reports.
- Following the meeting, the Board took a tour of one of WH's commercial accounts, Progressive Systems, Inc. located in Medina.
- Directors shared highlights of meetings attended on behalf of the cooperative.

Guests included:

- The Board held Bankers Day and met with the Cooperative's and Holding's local and industry bankers: Steve Huston from BankWest, Greg Blum from National Rural Utilities Cooperative Finance Corporation, Harry Walquist and Andy Walquist from StarBank, Robyn Jensen from Rural Utilities Services and Rachel Hanson and Cliff Bolstad from CoBank.

Make fire safety a priority this October

In 2015 alone there were 1,345,500 fires reported in the U.S., resulting in \$14.3 billion in property damage, according to the National Fire Prevention Agency (NFPA).

October 9-15 is National Fire Prevention Week, and the entire month is recognized as Fire Prevention Month due to the amount of damage and injuries attributed to fires every year.

Smoke alarms are one of the easiest and most effective ways to practice fire safety. According to the NFPA, working smoke alarms cut the risk of dying in home fires in half.

Regular smoke detectors are great for alerting you to a fire when you're home, but what about when you're away from your residence? Monitored smoke detectors offered through WH Security notify the security monitoring center whenever an alarm is triggered. This service is provided regardless of whether your alarm is set, and at no added cost for

monitoring. The monitoring center is then able to dispatch the proper authorities.

Here are some tips for preventing fires and staying prepared:

Prevention:

- Never leave a candle burning unattended.
- Keep matches, gasoline and lighters in a safe place away from children.
- Never leave a hot oven or stovetop unattended.
- Keep space heaters at least three feet away from furniture and flammable objects.
- Avoid plugging multiple appliances into the same electrical outlet, and do not use extension cords or outlets that have exposed wires, burn marks or other visible damage.

How to stay prepared:

- Test smoke detectors monthly and clean them if needed.



According to the National Fire Prevention Agency, three out of five home fire deaths happen from fires in homes with no smoke detectors or no working smoke detectors.

- Keep a fire extinguisher on every floor of your home, and know what type of fires it is supposed to extinguish.
- Devise a fire escape plan and practice it twice a year with your family and household members.

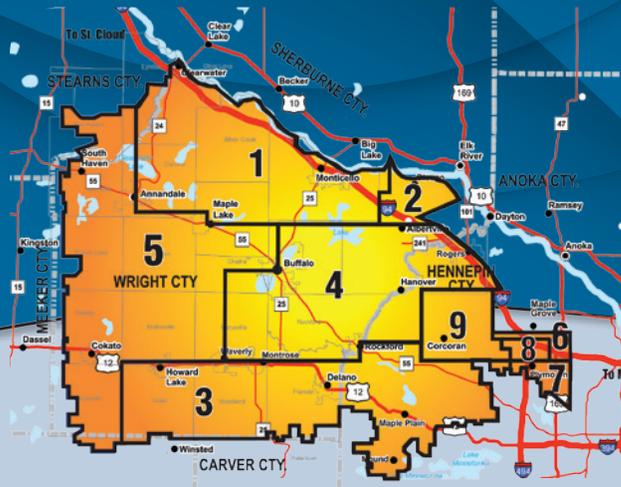
Board of Directors:

- District 1: Timothy Young, Annandale
- District 2: Duane "Butch" Lindenfesler, Monticello
- District 3: Burton Horsch, Howard Lake
- District 4: Dale Jans, Buffalo
- District 5: Chris Lantto, Annandale
- District 6: Mike Tieva, Maple Grove
- District 7: Kenneth Hiebel, Plymouth
- District 8: Casey Whelan, Maple Grove
- District 9: Erick Heinz, Corcoran

WH President and CEO: Tim Sullivan

WH CFO: Angie Pribyl

WH Holding COO: Wendy Youngren



Hotline Update

October News for Wright-Hennepin members

Periodicals



6800 Electric Drive
Rockford, MN 55373

Mailing information goes here
6800 Electric Drive
Rockford, MN 55373

Keep in touch with your cooperative!

Member Call Center Hours (all year):

7:30 a.m. to 6 p.m. Monday - Friday
(763) 477-3000 or (800) 943-2667

Office Hours:

8 a.m. to 4:30 p.m. Monday - Friday
(Labor Day - Memorial Day)

7:30 a.m. to 4:00 p.m. Monday - Friday
(Memorial Day - Labor Day)

To report an outage:

Electric dispatchers are available 24/7
Call: (763) 477-3100 or (888) 399-1845

WH Security monitoring:

Security dispatchers are available 24/7
Call: (763) 477-4275 or (800) 858-7811

Website: www.whe.org

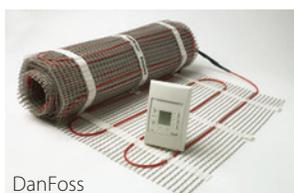
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