

## Come celebrate Co-op Month with us!



### October 23: 11:30 a.m. – 1 p.m. WH Member Appreciation Lunch

- Hot dogs and brats\*
- Potato salad\*
- Chips and cookies\*
- Meet your WH Board of Directors
- Enter a drawing to win a \$100 bill credit!



321 Jump photo

### October 25: 5 – 7 p.m. WH Fall Festival

- Pumpkin decorating\*
- Bounce houses (weather permitting)
- Face painting
- Line Trucks
- Candy, snacks and drinks\*

\*While supplies last



## OCTOBER IS NATIONAL CO-OP MONTH

October is National Co-op Month and to celebrate, Wright-Hennepin (WH) is hosting two events, which will be held at our headquarters in Rockford, Minn. The events are free and casual, so stop by whenever works best for you!

### Co-ops commit to community

Electric cooperatives like WH have been powering their members' way of life for generations. Co-ops are:

- **Built by the members we serve**  
 WH was built by our members and local communities and shaped through time to meet each generations' specific needs. Even among electric co-ops, there are no two exactly alike because we adapt and adjust to fulfill our members' wants and needs.
- **Led by consumers like you**  
 WH and other electric co-ops have a board of directors made up of local people who are members just like you. Being from our communities, co-ops understand local concerns and work to find solutions.
- **Belong to the members in the communities we serve**  
 WH distributes financial margins back to you in the form of capital credits, which represent your membership and ownership of the cooperative. We also invest back in the communities through charitable donations given by members in Operation Round Up. We also create jobs, fuel growth in the local economies and more!

Each of these unique co-op advantages illustrates why and how co-ops commit to their communities. We constantly strive to improve the quality of life for our members—both now and into the future!

WH hopes you join us to celebrate co-ops this month. To learn more about our two events, visit our website at <http://goo.gl/CjzCPU>.

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- 4 Capital credit options
- 5 Dual fuel testing dates
- 6 Fire safety tips
- 7 Winter construction charges
- 8 ACSI survey in December



# CEO's Memo

*Tim Sullivan, WH President and CEO*

## Power diversity and flexibility = Lower costs

If you're a frequent reader of this space, you know that delivering energy at the lowest possible cost is a top priority for Wright-Hennepin (WH).

So, you might well wonder, how exactly is WH going about this? After all, aren't electric utilities case studies in high fixed costs, driven by expenses like poles, wires, transformers, meters and maintenance of the grid?

In addition, power supply—which makes up 70 percent of your bill—comes from outside sources. So, isn't this cost largely outside of WH's control?

Good questions. For starters, when it comes to cost management, we strive to follow the advice of the famous fisherman who said: "If you want to catch tuna, fish where the tuna are." Similarly, when you're looking to reduce costs, job one is to look for savings in your largest cost centers. In our business, that means we look first to power supply.

WH traditionally received power from two generation and transmission cooperatives: Great River Energy (GRE) located in Maple Grove and Basin Electric Power Cooperative (Basin) located in Bismarck, ND. We're proud of this history, which has delivered safe, reliable, affordable power for decades. But like so much else in our modern world, power markets have dramatically changed in the past ten years. Instead of obtaining electrons directly from one or two providers, WH now effectively obtains power from a centralized regional pool, supported by dozens of utilities and hundreds of generating facilities.

This regional pool is overseen and managed by the Midcontinent Independent System Operator (MISO). From a utility perspective,

MISO dispatches more than 200,000 MW of power, more than 65,000 miles of high-voltage transmission lines to support consumers in 15 U.S. states. From a consumer perspective, it means lowest cost electrons are being delivered to you in real time from the lowest cost generating plants.

Due to some unique contract arrangements, WH now effectively purchases 16 percent of its total power supply portfolio through MISO. Since this approach began in 2015, it has saved WH members more than \$10 million, including \$4.7 million in 2017 alone.

WH secured long-term access to the MISO market earlier this year when we signed a new contract with GRE. Going forward, when GRE retires a resource, WH can self-direct 50 percent of the energy and capacity to resources our Board chooses. Along with market power, replacement options could include wind contracts, gas generation combined with renewables or even energy storage.

So, in addition to lowering costs, this approach has two additional benefits: diversity and flexibility.

### **Diversity**

By securing access to the MISO market, WH has effectively added least-cost generation from dozens of utilities. Because of the wider breadth of resources, our power supply becomes more diverse.

### **Flexibility**

Because the new contract ensures choices and options, your elected Board of Directors has the power to select the resources that fit best with our needs, risk tolerance and pocketbook.

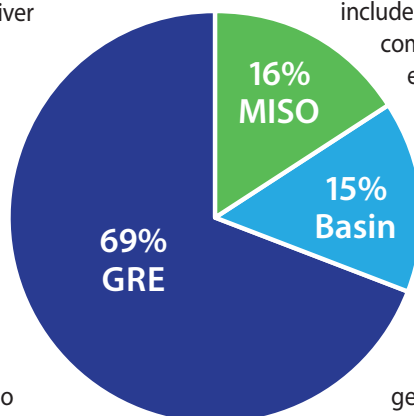


What does all this mean to you? It means WH has more control of its own destiny. It means we can adjust and adapt faster in a dynamic, rapidly changing power environment. In the end, we simply have more tools in the tool box to deliver reliable electricity at an affordable price to you.

You can be very proud of your Board of Directors, which has been leading the way on innovative power contracts for well over a dozen years. Their forward-leaning, independent and progressive approach has pioneered new ground and saved you tens of millions in the process. And those lower costs have translated directly into lower bills: a typical WH residential bill in 2018 costs 4.5 percent less than Xcel.

Think of it as approaching power supply more as you would approach investments in your 401k. We have greater power to select from a wider array of investments that best fit our goals, values and timeline. And that's a pretty good way to ensure energy keeps getting delivered to you at the lowest possible cost — both now and into the future.

As always, thank you for your business!



**2018 power supply**



# Consider these electric heating options for your home

Wright-Hennepin (WH) and its subsidiary businesses can add comfort to your home this winter with electric heating options.

## Air Source Heat Pump (ASHP)

ASHPs provide heating and cooling in one efficient and economical system. In the summer, ASHPs work the same as standard air conditioners, cooling your home by moving heat outside. During the cooler months, the same technology brings heat inside by reversing the heat pump process. WH members can receive up to \$1,530 in rebates toward the purchase of an ASHP, and the Quick Cash ASHP Energy-Saving Program can save members an additional \$30 a year.



## Electric Water Heater

Electric water heaters are safe and reliable. When paired with our water heating program, WH members receive a bill credit each month for allowing WH to control charging time for heating your water overnight. Members can also receive up to \$1,100 in rebates toward a new water heater, a discounted rate of \$0.060/kWh or be placed on the Quick Cash Water Heating program, which offers \$120 in savings annually.



## Hydronic Heating\*

Hydronic under-floor radiant heat is a system of tubing placed in the concrete slab of your home or under the sub floor. These systems use electric boilers to heat water that is then circulated through the tubes to heat the floor above. Hydronic heat is ideal for new construction. The NextGen Boiler is a professionally installed hydronic appliance used for radiant heating. The NextGen Boiler has a clean appearance, is competitively priced, user friendly and requires little maintenance.



## Plenum Heater\*

Plenum heaters are a unique technology which allows owners to switch between electricity and other heating sources of their choice. The heater is inserted into the plenum, or ductwork, of the furnace and uses the fan to move air across the electric elements, where it is heated and spread throughout your home. WH members can enroll in our Dual Fuel program, which offers a discounted rate of \$0.054/kWh, and can apply also for a \$5/kW rebate up to \$250.



## STEP Warmfloor Heating Mats

STEP Warmfloor from HeatMyFloors.com is a low-voltage heating mat system that is 60 percent more efficient than a forced air heating system. It is thin and versatile, easy to install, reliable and durable. It can be installed under any floor covering and can even be stapled up under floor joists without a remodel. STEP Warmfloor is the only low-voltage and self-regulating system available on the market and comes with a 20-year warranty.



*Products marked 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/kWh) of regular electricity rates. To learn more about our Dual Fuel program and electric heating options, visit [www.whe.org](http://www.whe.org) or call (763) 477-3000.*

*WH sells STEP Warmfloor and the NextGen Boiler, but does not install any of the electric heating options on this page. Please commission a contractor of your choice. Rebate information is located at [www.whe.org](http://www.whe.org).*

# Sales tax exemption for electric heating

You may be exempt from state and local sales tax for your electricity 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 period.

Wright-Hennepin 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 the exemption can be removed.

## CREATE A WARM OASIS



## ANYWHERE IN YOUR HOME

Take the chill off cold floors anywhere in your home. Our innovative and energy efficient STEP Warmfloor system will work under tile, carpet and even wood floors. Get started today and be slipper free this winter!

Contact us for warm floors  
[info@heatmyfloors.com](mailto:info@heatmyfloors.com)  
(800) 785-8738  
[www.heatmyfloors.com](http://www.heatmyfloors.com)



## Co-op Connections featured deal of the month

### RiverWorks Thrift Store, Greenfield

\$5 off total purchase (minimum \$10 purchase).

For more information, visit <http://www.connections.coop/>. Lost your card? No problem. For a free replacement or to sign up your business, call (763) 477-3000. For more deals, visit <http://www.connections.coop/>, or use the Co-op Connections app on your mobile device to find all your local deals and more!



## Capital credit refunds headed your way!

Most Wright-Hennepin (WH) members will receive a capital credit refund between Thanksgiving and Christmas. Any members who have a refund of \$5 or more will receive a check in the mail. Anyone with a refund of \$4.99 and less will receive a credit on their bill. WH has been returning capital credits for 38 consecutive years.

If you would prefer to receive your capital credit refund on your December invoice instead, please visit our website at <http://goo.gl/67etH3> to register by November 15.

Capital credits are a member's ownership in the cooperative. They are financial margins distributed to cooperative members and are based on their purchases of electricity from the cooperative in previous years.

These margins are used as capital by the cooperative to operate the business for a time period.

To learn more about capital credits, visit our website or contact a WH representative at (763) 477-3000.



To receive your refund on your December invoice instead, please visit <http://goo.gl/67etH3> to register by November 15.

### WH Appliance Repair



## Quick fix. Fast service. Fair price.

Help avoid unexpected repair bills with the WH Appliance Repair plan that handles service request calls 24 hours a day.

Covered appliances include:

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

Packages Start At

**\$18<sup>75</sup>** month

Additional appliance coverage also available. No deductible or trip charge. Certain restrictions apply.

(763) 477-3000 • [whe.org/services-products.html](http://whe.org/services-products.html)

Keeping  
produce  
fresh in  
your fridge  
for a week

**\$1.50**

Electricity continues to be  
a great value courtesy of  
your electric cooperative

\*\$1.50 is the cost to power your refrigerator. Source: Great River Energy



# Minnesota's 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 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 a mutually acceptable payment agreement.

## Dual Fuel systems to be tested soon!

This month, WH will switch its summer Energy-Saving Program to winter load management beginning October 18. 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 take place October 18 and the second will take place October 20.

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 20.

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.

If you are heading south for the winter, please have a licensed electrician review your system's wiring before turning off your breaker.

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

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# Remember these tips for Fire Safety Month

October is Fire Safety Month, which makes it the perfect time for you and your family to plan what to do in case of a fire. The Minnesota State Fire Code requires that residential smoke alarms be placed in every bedroom, outside each sleeping area and on each story of the home, including basements and habitable attics. Smoke alarms should also be tested often, and batteries should be replaced annually.

During Fire Safety Month, WH Security recommends planning an escape route for your family that includes two ways out of every room in the house. A meeting place should also be designated so that everyone knows where to go after they get out and can make sure each person exited safely. Make sure to hold fire drills so everyone in the home knows what to do.

According to the National Fire Prevention Association, house fires are most commonly caused by cooking and heating equipment. To help protect you and your home from fire damage, WH Security offers monitored smoke and fire sensors that are connected to your home security system. These sensors are designed to detect the presence of smoke and/or a significant increase in temperature. If either of these situations occur, an audible alarm will go off immediately and dispatchers will be contacted. The dispatchers will notify you and the fire department, so action can be taken.

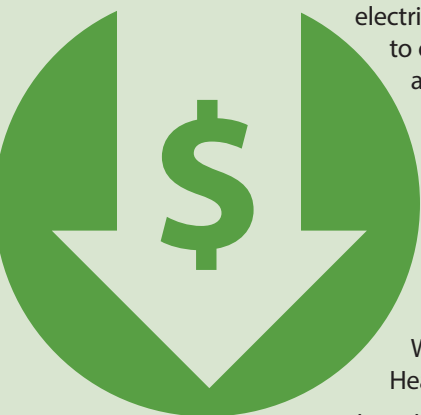
Smoke and fire sensors can be added onto most home security systems and do not increase WH Security's monthly monitoring cost. They're a small investment that can protect you, your home and valuables from a potentially devastating fire. Monitored smoke sensors are a direct link to the fire department and protect you when you are home, and when you are not.

To learn more, call WH Security at (763) 477-3664.



## WHSECURITY

## WH Holding helps keep your costs down



Wright-Hennepin (WH) strives to provide electricity at the lowest possible cost to our members. One way we accomplish this is by reducing costs and generating profits through WH Holding.

WH Holding consists of subsidiary businesses including WH Security, WH International Response Center, WH Tree Services, WH Appliance Repair and HeatMyFloors.com.

These businesses help absorb \$2 million in cost allocations each year.

Normally, those costs would be collected in your electric rate, but since WH Holding absorbs them, your electric bill is lower.

In addition, most of these businesses offer discounts exclusively to WH members, just because you're a member! For example, WH Security offers WH members a \$3 per month discount on 24/7 security system monitoring and WH Appliance Repair offers coverage of more appliances at a lower rate than our competition. To learn more, visit our website at [www.whe.org](http://www.whe.org).

WH Holding also helps cover costs for other expenses such as WH's headquarter building, staff and services like billing, computers and support. These are just some of the ways

6 WH Holding helps us keep costs down and helps us provide electricity to you at the lowest possible cost.

## Keep Your Trees Beautiful



**90-DAY**  
no-interest  
financing available!

Have the best looking trees on the street using professional tree care. Schedule your service today!

### Services include:

- Pruning and shaping
- Tree and stump removal
- Lot clearing for construction
- Emerald ash borer treatment
- Aerial bucket truck work
- Tree fertilization
- Storm damage clearing

(763) 477-3000  
[www.whe.org](http://www.whe.org)





## Solar Winners

### tenKsolar Winner



**DUANE SCHLOSSER** of Lorreto wins a credit for 275 kWh, July's output from WH's tenKsolar panel array.

**EUGENE LORENTZ** of Howard Lake wins a credit for 208 kWh, August's output from WH's tenKsolar panel array.

### Solar Winner



**GEORGE LAMBRECHT** of Buffalo wins a credit for 262 kWh, July's output from WH's solar panels.

**JOAN LARCH** of Monticello wins a credit for 202 kWh, August's output from WH's solar panels.

## Board Report: Meeting highlights

### August Board Meeting:

The Wright-Hennepin (WH) and WH Holding monthly Board of Director meetings were conducted August 23, 2018. A quorum of directors was present. Items discussed or Board action taken:

- Approved temporary substitute fixed resource proposal with one of WH's power suppliers.
- Approved refinancing two loan notes, keeping WH's blended rate below 4 percent.
- Approved the acquisition of 118 accounts from a security dealer.
- Heard second quarter results on the 2018 Balanced Scorecard goals.
- Heard reports on overhead to underground conversions, breakeven level on kWh sales per member, usage per district, WH Security and WH International Response Center businesses, workforce trends and Buffalo annexation efforts.
- Held annual review of the Cooperative's Form 990.
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Directors reported on industry meetings they attended on behalf of the cooperative.

### September Board Meeting:

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted September 20, 2018. A quorum of directors was present. Items discussed or Board action taken:

- Heard a report from the Policy, Planning and Professional Committee. No Bylaw changes were recommended for the 2019 Annual Meeting.
- Froze director budget for 2019.
- Approved Legal Counsel and Auditor as Election Judges for WH's Annual Meeting.
- Authorized WH Generation to purchase a generator for the Maple Grove area.
- Approved capacity purchases for 2019-2022 with one of WH's power suppliers.
- Board was informed that WH International Response Center's (WHIRC) completed certification of the new UL Standards for 2019 and passed audit with no infractions.
- Heard reports on right-of-way notification process, member feedback received by the member service team, co-op month activities, Buffalo annexation efforts and national and regional players in the alarm monitoring industry.
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Directors reported on industry meetings they attended on behalf of the cooperative.
- Guest: National Rural Utilities Cooperative Financial Corporation's Representative Sarah Bullock presented the 2017 Key Ratio Trend Analysis (KRTA) results and keys to effective equity management.
- Following the meeting, the Board took a tour of one of WH's commercial accounts, Forsman Farms in Howard Lake.

## Reminder about winter construction charges

Wright-Hennepin (WH) reminds 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. Additional charges apply due to the cost to un-thaw frozen ground.

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

Please contact a New Service or Engineering representative at (763) 477-3000 for more information.

## Members may now file for board seats

Wright-Hennepin members can now submit nominations to vie for a seat on the cooperative's board of directors in Districts 4, 6 and 8. Your board district (BD) number is shown on the second line of the mailing label, just above your name.

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

Mail in the form along with a resume to:

**Wright-Hennepin Cooperative Electric Association**  
**Attn: Erick Heinz, Board Chair**  
**P.O. Box 330**  
**Rockford, MN 55373**

## Keep in touch with your cooperative!

### Member call center:

(763) 477-3000 or (800) 943-2667

### To report an outage:

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](http://www.whe.org)

**Email:** [info@whe.org](mailto:info@whe.org)

**Facebook:** [www.facebook.com/WrightHennepin](http://www.facebook.com/WrightHennepin)

**Twitter:** @WrightHennepin

### Board of Directors:

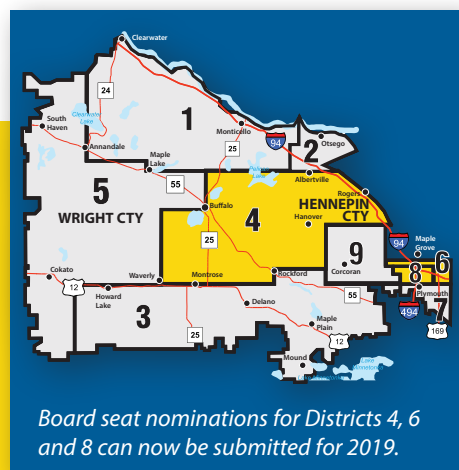
District 1: Timothy Young, Annandale  
District 2: "Butch" Lindenfelser, Monticello  
District 3: Burton Horsch, Howard Lake  
District 4: Dale Jans, Buffalo  
District 5: Chris Lantto, Annandale  
District 6: Mike Tieva, Maple Grove  
District 7: Kenneth Hiebel, Plymouth  
District 8: Casey Whelan,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

**WH President and CEO:** Tim Sullivan

**WH CFO:** Angie Pribyl

**WH Holding COO:** Wendy Youngren

*This cooperative is an equal opportunity provider and employer.*



Board seat nominations for Districts 4, 6 and 8 can now be submitted for 2019.



## You're invited to our Co-op Month events!



**OCTOBER 23**  
**WH Member**  
**Appreciation Lunch**  
11:30 a.m. - 1 p.m.



**OCTOBER 25**  
**WH Fall Festival**  
5 - 7 p.m.  
*More details inside*

# OCTOBER IS NATIONAL CO-OP MONTH



6800 Electric Drive  
Rockford, MN 55373







Periodicals

## Hotline Update

*October News for Wright-Hennepin members*

### Electrical fire prevention tips

This year, National Fire Prevention Week was October 7-13. According to the U.S. Fire Administration, electrical malfunction is a leading cause of home fires each year. Below are some tips to prevent electrical fires and keep you and your family safe.

-  Keep light fixtures and light bulbs away from anything that can burn, such as bedding, curtains and clothing.
-  Plug appliances directly into wall outlets.
-  Avoid placing cords under carpets or rugs where they can be damaged or pinched.
-  Don't overload extension cords, power strips or wall outlets.
-  Check all electrical cords and promptly replace any that are cracked or damaged.
-  Make sure all your electrical work is done by a qualified electrician.

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### Satisfaction Survey

Wright-Hennepin (WH) is conducting its bi-annual American Customer Satisfaction Index (ACSI) survey in mid-December.

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

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

