



Wright-Hennepin
Cooperative Electric Association

A Touchstone Energy® Cooperative

Hotline Update

NEWS FOR WRIGHT-HENNEPIN MEMBERS

October 2025

Celebrate Co-op Month with WH!

October is Co-op Month, celebrated annually by cooperatives across the country. Why does it matter that you're part of a cooperative? As someone who receives electricity from WH, you're a member, not a customer. Because WH is a not-for-profit organization, our goal is to provide safe, reliable, affordable power at the cost of service. The cooperative difference also allows for things like capital credit refunds, community involvement, and dedicated member service from real people who live right here in your community. The Board of Directors, which guides WH's direction and policies, is made up of WH members. They're elected by other WH members at the Annual Meeting every April.

Join us at our two Co-op Month events at our Rockford headquarters!



MEMBER LUNCH!

October 21, 11:30 a.m. – 1 p.m.

Come enjoy a free member appreciation lunch. Meals* will include a hamburger, chips, potato salad, and a cookie.

*While supplies last.



FALL FESTIVAL!

October 23, 5 – 7 p.m.

Wear your costumes to the Fall Festival and enjoy:

- Pumpkin decorating*
- Inflatable slide
- Snacks*
- Balloon art
- Magician

Be part of your cooperative

WH values giving back to the communities we serve. Our scholarship and Youth Tour programs and Board of Directors are examples!

BOARD OF DIRECTORS

Members of Wright-Hennepin (WH) can apply to represent their district on the Board of Directors for Districts 2, 5, and 7. WH's electric service territory is divided into nine districts, each represented by a board member. Members from each district elect their own director to serve on WH's board. For more information about the Board of Directors application process, please refer to page 8.

SCHOLARSHIPS

Since launching our scholarship program in 1988, WH has proudly awarded over \$874,450 to local students pursuing their dreams. Today, we offer six unique scholarships to support the next generation of leaders and change makers.

- Local Schools Scholarship
- At-Large Scholarship
- WH Security Technology Systems Scholarship
- **NEW!** Future Trades Leaders Scholarship
- Basin Electric Scholarship
- Edward R. Slebiska Memorial Line Worker Scholarship



**APPLICATIONS OPEN
NOVEMBER 1**

bit.ly/WH-scholarships

YOUTH TOUR

The annual Washington, D.C. Youth Tour is a once-in-a-lifetime, all-expenses-paid leadership opportunity available exclusively to high school juniors whose parents or guardians are WH members. More than 1,800 high school students from around the country spend the week visiting historical sites, making new friends, and meeting with Minnesota's political representatives. Attendees learn firsthand about our government, and how their local electric cooperative is affected by today's national political decisions. The 2026 Youth Tour will be held in June.



**APPLICATIONS OPEN
NOVEMBER 1**

bit.ly/WH-Youth-Tour

3

Cold Weather Rule

IN EFFECT OCTOBER 1 - APRIL 30

4

WHIRC saves lives

WH HOLDING BUSINESS IN ACTION

6

WH Appliance Repair

QUICK FIX. FAST SERVICE.

8

File for Board Seats

DISTRICTS 2, 5, 7 UP FOR ELECTION



CEO's Memo

TIM SULLIVAN
WH PRESIDENT AND CEO

How WH's many cooperative partners make us stronger!

October is National Cooperative Month, a time when Wright-Hennepin Cooperative Electric Association (WH) and our many partners around the state and nation celebrate what is different, unique and special about cooperatives.

After all, the cooperative business model means we are owned by and run for those we serve. We are not-for-profit organizations, providing electricity at the cost of service. Like your local city or township or school district, we are also democratic organizations, governed by a Board of Directors elected directly by those we serve. And, when revenues exceed costs, we return margins to our members in the form of capital credit refunds. These are all foundational elements of what it means to be a cooperative.

But what is perhaps not so well known is that WH also exists within a large and robust national network of cooperative organizations that provide us – and you – with everything from electrons to representation in St. Paul and Washington, D.C. to financing and even insurance and software! Combined, this powerful, thriving ecosystem of interlocking cooperative services generates over \$100 billion in economic activity each year.

So, let's take a brief look at how this network provides value to you and your family:

GENERATION AND TRANSMISSION COOPERATIVES:

WH is a distribution system that delivers electricity from the bulk power system to homes, farms and businesses. We buy our power chiefly from two Generation and Transmission (G&T) cooperatives: Great River Energy (GRE) located on our lines in Maple Grove and from Basin Electric Power Cooperative (Basin) headquartered in Bismarck, North Dakota. Both GRE and Basin build, operate and manage multi-billion-dollar power supply and transmission service networks. Their generating plants produce electricity and their high-voltage transmission lines move it to distribution systems like WH, where it ultimately is directed to members. And just like WH, GRE and Basin return capital credits when revenues exceed expenses.

STATE AND NATIONAL TRADE ASSOCIATIONS AND MARKETING PARTNERS:

The interests of Minnesota's 1.7 million electric cooperative consumers (including WH members!) are represented at the State Capitol by the Minnesota Rural Electric Association (MREA). In Washington, D.C., the National Rural Electric Cooperative Association (NRECA) advocates on behalf of 42 million U.S. electric cooperative consumers with federal policymakers, both in Congress and with federal regulatory agencies. Touchstone Energy Cooperatives is the national consumer brand of the electric cooperative network, whose logo is proudly displayed underneath WH's logo on all our signage, publications and materials. These organizations provide a single, unified voice for sharing the mission and priorities of electric cooperatives with critical audiences like lawmakers and members.

BANKS AND FINANCIAL INSTITUTIONS:

Building and maintaining a modern electric grid is capital-intensive. Consequently, WH and other electric cooperatives have deep financing needs. The National Rural Utilities Cooperative Finance Corporation (known in our network as CFC) is a crucial partner for WH, backed by \$40 billion in assets. CoBank is another crucial WH lender, with \$210 billion in assets. Together, these banks along with the Federal Rural Utilities Service (RUS), provide WH with the millions of dollars each year required to expand and sustain our grid. And, like other cooperatives, they both return capital credits.

INSURANCE AND ENTERPRISE SOFTWARE SERVICES:

Like all homes and businesses, WH must have adequate insurance. Our policies are provided through yet another cooperative - the Federated Rural Electric Insurance Exchange. Like so many others, "Federated" as it is known, was created by cooperatives to address the common need for coverage. And unlike, say, Allstate or American Family, they serve only the electric cooperative network. Similarly, WH's enterprise software system – the technology platform that captures and stores all of WH's member, financial and billing information – is provided by Meridian, yet another cooperative! And as you have likely guessed by now, Meridian was also formed by and is operated on behalf of the hundreds of cooperatives it serves.

Of course, all these organizations are case studies in the power of aggregation – a clear demonstration of how common needs are met when the many pool effort, talent and resources.

So, remember: along with WH, you also benefit from the often hidden, behind-the-scenes work of our many cooperative partners, who generate and transmit electrons, provide affordable financing, protect WH people and assets and even allow the printing and online presentation of your bill. These are all ways that WH makes real the power of the cooperative difference.

As always, thank you for your business.



2025 NATIONAL CO-OP MONTH

Winter construction charges

If you plan to run new electric services to a home, outbuilding, or other facility between October 15 and April 15, you may see additional winter charges. These charges apply due to the higher costs and additional steps required during winter conditions. Please contact New Services or Engineering at (763) 477-3150 for more information.

Dual fuel testing dates

WH switched its summer Energy-Saving Program to winter demand management on October 1. Instead of air conditioning, dual fuel heating systems will be managed during peak energy demand times. Dual fuel tests will be conducted by WH on Thursday, October 23 and Saturday, October 25, from 6-9 p.m. both days. The tests affect only members who are already signed up for WH's dual fuel program, providing those members an opportunity to ensure their backup heating systems turn on during demand management. Members are encouraged to ensure their backup heating systems are working during these times. **If you have questions or concerns, call WH at (763) 477-3000.**



WHAT'S DUAL FUEL?

Dual Fuel is an Energy-Saving Program that automatically switches from the building's primary electric heating system to its backup heat source during peak demand periods.

Contact WH to learn how to qualify and save throughout the cold season.

Cold Weather Rule notification

Minnesota's Cold Weather Rule (CWR) is a state law that protects residential utility customers from having electric or natural gas service shut off between **October 1** and **April 30**. To protect your service from disconnection **you must make and keep a payment plan** that you and your utility agree on. **The utility must offer a payment plan that is reasonable** for your household's financial circumstances and **ALL of the following statements must apply**:

- The household income of the customer is at or below 50% 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.
- You enter into and make reasonably timely payments under a payment agreement that considers the financial resources of the household.
- You complete and file with WH an Inability to Pay form.
- You receive referrals to energy assistance, weatherization, conservation, or other programs likely to reduce your energy bills from WH.

Before disconnecting service between October 1 and April 30, electric companies must provide you with:

- Notice of disconnection.
- Payment plan options to stop a disconnection.
- Information on how you can appeal if you and the utility cannot agree on a payment plan.
- A list of local energy assistance and weatherization providers, and a list of no-cost and low-cost methods to conserve energy.
- A third party notice form. The utility will send copies of notice to the person listed as your third party to help you stay connected. The third party is not responsible for paying any bills.

Minnesota's Cold Weather Rule does not completely stop winter disconnects.

What if I have a payment plan and I can't make my payment?

WH does not want to disconnect service for 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, contact WH's credit team at (763) 477-3000 to set up a mutually acceptable payment agreement. Visit bit.ly/WH-cwr-ehl for the Inability to Pay form and more information. If you do not make your payments, your service may be shut off and your utility does not have to set up another payment plan until the next CWR season.



Co-op Connections deal of the month

YOUR BUSINESS COULD BE FEATURED HERE

Visit bit.ly/WH-join-connections to get started today! It's free!

Lost your card? No problem. For a free replacement or to sign up your business, call (763) 477-3000.

For more deals, visit www.connections.coop, or use the Co-op Connections app on your mobile device to find all your local deals and more!



Electric heat sales tax exemption

If more than 50% of the main heat source for your 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 or not for heating purposes, is tax exempt during this six-month period. WH can provide this exemption when you complete the online form at bit.ly/WH-tax-exemption, or you may call (763) 477-3000 to have a paper copy mailed to you. **You only need to submit this form once, not annually.** If you have changed your method of heating since filling out the form, please notify us.



Help keep our linemen safe

If you're interconnecting solar panels, a power wall, wind turbine, or any other devices that generates electricity, please contact Wright-Hennepin. These devices create a two-way feed our linemen need to be aware of before they can safely start working on any equipment that brings electricity to your home, including transformers and power lines.



School electric safety demos

Did you know WH's Energy Use Consultants visit schools and community events to teach kids about electric safety? They do about 50 safety demonstrations each year! To set up a presentation for your classroom or group, call **(763) 477-3000** or visit bit.ly/WHsafetydemo

When a life is on the line, every second counts.

WH International Response Center (WHIRC), a WH Holding business, monitors AED cabinets and receives alerts when a device has been removed. This summer, one of our dispatchers was alerted to an AED in use and immediately dispatched emergency medical services. Someone was in cardiac arrest, and thanks to our WHIRC dispatcher, an EMS team was on the way five minutes before anyone at the scene could call 911.

WHIRC's customer, Advocates For Health, has a mission to bring AED cabinets to communities where they are most needed. Advocates for Health says, "this is the difference between life and death in some cases. The quick response WHIRC provides saves lives." WH and WHIRC are proud to live our values of Concern for Community and Safety by partnering with organizations like Advocates for Health.



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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).

This section is required filing for WH's postal permit.

What is WH Holding?

WH owns multiple subsidiary businesses, which are separate from the electric operation. These businesses keep costs low by generating profits and absorbing costs that offset the retail price of electricity for WH members. WH Holding Company (WHH) is the legal umbrella under which these businesses reside, protecting your electric cooperative's not-for-profit status. The cost savings created by the WHH businesses saved each WH member nearly \$34 in 2024!

Considering a new water heater?

Let WH help!

Have you considered an electric water heater from WH? Here are some benefits to you or your plumber purchasing your new tank through WH:

- Electric water heaters are easy to install, no gas lines are required.
- Our water heaters feature superior corrosion resistance, offering reduced maintenance and eliminating the need for anode rods.
- A mixing valve is required. This device blends hot and cold water to regulate the temperature of the water delivered to your plumbing system. They also allow for a higher water storage temperature, increasing the amount of usable hot water without needing a larger tank!
- You can only get 100-gallon water heaters from a co-op! A larger tank makes more hot water available sooner for your family!
- If you buy through us, WH offers free recycling for old water heaters dropped off at our Rockford office.
- Save an additional \$10 a month on your electric bill when you join our water heater Quick Cash Energy-Saving Program (ESP)! Learn more: bit.ly/WH-programs-rebates.



- If you join an ESP, you can save more money with a rebate up to \$1,250. You won't receive the bill for your water heater until after the rebate is applied to your account, so out of pocket you'll pay less than you would through another company.

Please note WH only sells water heaters, and does not offer installation. You'll need to do your research and find a licensed contractor to complete the installation for you.

MEMBERSHIP HAS ITS BENEFITS!

October is Fire Safety Month!

NEW CUSTOMER SPECIAL:

Free professionally monitored smoke sensor with purchase of basic security package.

CURRENT CUSTOMER SPECIAL:

Buy one smoke sensor and **get one FREE!**



763.477.3664 • wh-security.com

WHSECURITY
Trusted. Local.



New customers receive
three months free!

Offer valid through 10/31/25

Quick fix. Fast service. Fair price.

WH Appliance Repair plans are available to help you with unexpected repair bills and handle service requests 24/7/365.

Popular options include:

- ✓ Refrigerator
- ✓ Clothes washer
- ✓ Furnace
- ✓ Range
- ✓ Water heater

PACKAGES START AT

\$20⁷⁵ /month

* Additional appliance coverage also available. Certain restrictions apply.

(763) 477-3000 • whe.org/services-products.html

WHAppliance
Repair

Trimmed trees are safe trees



Safely have your trees trimmed by our expert tree care specialists.

Schedule your service today!

Services include:

- Pruning and shaping
- Tree removal
- Storm damage clearing
- Aerial bucket truck work
- Emerald ash borer treatment

90-DAY
no-interest
financing available!



(763) 477-3000
whe.org

Solar Winners

AUGUST SOLAR WINNERS

KRISTIN CASSIDY of Plymouth wins a credit for 270 kWh, July's output from one of WH's solar panel arrays.

ROBERT KWAKENAT of Buffalo wins a credit for 125 kWh, July's output from WH's second solar panel array.

SEPTEMBER SOLAR WINNERS

CARRIE FERDINANDT of Loretto wins a credit for 246 kWh, August's output from one of WH's solar panel arrays.

RISA PETERSON of Buffalo wins a credit for 98 kWh, August's output from WH's second solar panel array.

Learn more and enter to win at bit.ly/WH-solar-contest

Board Report: Meeting highlights

AUGUST BOARD MEETING

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted August 15, 2025. A quorum of directors was present. Items discussed or Board action taken:

- Approved eliminating an item on WH's 2025 Balanced Scorecard.
- Directors reported on industry meetings they attended on behalf of the cooperative.
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Heard reports on:
 - » How WH Security delivers value and the current market trends.
 - » Quarterly safety update.
 - » Reviewed the Risk Registry and the risk identification process.
- Guests:
 - » Representatives from Power Systems Engineering presented the results of the Cost-of-Service Study.
 - » Minnesota Rural Electric Association's (MREA) Regulatory Affairs Counsel Dan Lipschultz provided an update on recent activity with Minnesota electric cooperatives.
 - » Representatives of The Huntington Bank attended a portion of the meeting where their Director of Investment Management Research, Gordon Telfer, provided an economic update.

SEPTEMBER BOARD MEETING

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted September 19, 2025. A quorum of directors was present. Items discussed or Board action taken:

- Approved WH and WH Holding's 2026 director fees, policy and budget.
- Approved May, July – December 2026 meeting dates.
- Approved updated policies.
- Approved new Future Trades Leaders Scholarship.
- Heard a report from the Policy, Planning and Professional Services (PPP) Committee. The Board:
 - » Approved no changes to WH's Bylaws.
 - » Approved reapportioning the districts.
 - » Approved appointing Legal Counsel, Survey & Ballot Systems and Auditor as Election Judges for WH's 2026 Annual Meeting.
- Heard reports on:
 - » WH's outreach efforts to EV Auto Dealers.
 - » WH International Response Center's (WHIRC) Top 10 dealer accounts.
- 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:
 - » Eide Bailly presented the 2024 401K Audit. The audit was approved by the Board.

Keep in touch with your cooperative!

Member call center:

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

Hours: 7:30 a.m. – 5 p.m.

Monday – Friday

To report an outage:

Dispatchers are available 24/7

Call: (763) 477-3100 or (888) 399-1845

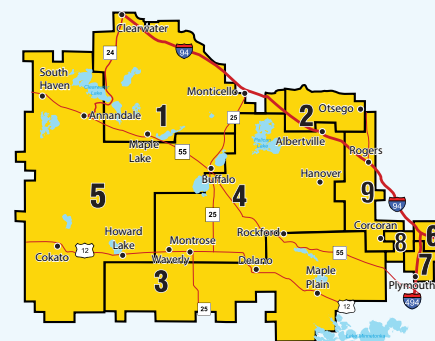
WH Security monitoring:

Security dispatchers are available 24/7

Call: (763) 477-4275 or (800) 858-7811

Website: whe.org

Email: info@whe.org



Board of Directors:

District 1: Timothy Young, Annandale
District 2: "Butch" Lindenfelser, Monticello
District 3: Pat Bakeberg, Waverly
District 4: Richard Dehmer, Buffalo
District 5: Chris Lantto, South Haven
District 6: Mike Tieva, Maple Grove
District 7: Audrey Britton, Plymouth
District 8: Mark Skinner, Maple Grove
District 9: Erick Heinz, Corcoran

WH President and CEO: Tim Sullivan

WH CFO: Susan Sorensen

This cooperative is an equal opportunity provider and employer.

ACSI survey

WH will be conducting its biannual American Customer Satisfaction Index (ACSI) survey in mid-December in partnership with the National Rural Electric Cooperative Association (NRECA). We want you to be proud to be a member, and value your feedback! You may be contacted via email to take part in this survey.

6800 Electric Drive
Rockford, MN 55373

Hotline Update

OCTOBER NEWS FOR WRIGHT-HENNEPIN MEMBERS

Members may now file for Board seats

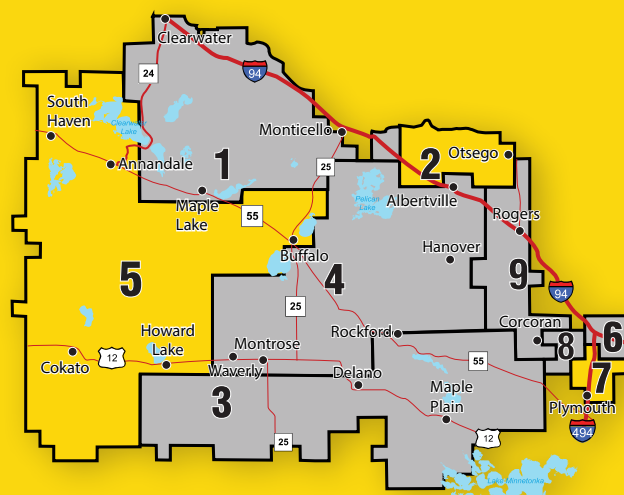
WH members can now submit nominations to vie for a seat on the cooperative's Board of Directors in Districts 2, 5, and 7. Elections will take place at WH's 2026 Annual Meeting on Thursday, April 16. Your board district (BD) number is shown on the second line of the mailing address, just above your name. Members in these districts who would like to run in the election need to file a director nominee application form. District 2 will have an open seat.

For more information or to apply, visit bit.ly/WH-Director-Election.

Applications must be completed, signed, and submitted by February 25, 2026.

Completed Applications and your resume can be submitted to whdirectors@whe.org or mailed to:

Wright-Hennepin Cooperative Electric Association
Attn: Board Secretary Mike Tieva
PO Box 330
Rockford, MN 55373



October is Fire Safety Month

Help prevent fires in your home:



WH reapportions districts

The Board of Directors has reapportioned the nine districts in WH's service territory to provide equal representation. Each district now has approximately 5,500 members.

According to the bylaws, "Representation on the Board of Directors shall be apportioned equally among the Director Districts in proportion to the number of members residing in each district....The number of members in any one Director District may not vary by more than ten percent (10%) from the average number of members for the Director Districts."

The new districts are effective immediately and shown above. Your board district is listed on the mailing label above, next to "BD."