

Help us celebrate National Co-op Month!

October is National Co-op Month and Wright-Hennepin (WH) is celebrating the members and communities we serve. Earlier in October, we hosted a Member Appreciation Lunch and later this month, we are hosting a free Fall Festival.

Co-ops and community

Electric cooperatives like WH differ from investor-owned and public utilities. We were built by and belong to the members in the communities we serve, and we are led by consumers like you.



Built by the members we serve

Each co-op reflects the specific needs of their community, because they were built by the members in those communities. Co-ops are shaped to meet each generations' specific needs. As a result, no two co-ops are exactly alike.



Led by consumers like you

WH and other co-ops are led by a board of directors consisting 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 we serve

WH distributes margins back to you in the form of capital credits, which represent your membership and ownership of the co-op. Since we belong to you, WH also invests in the growth and safety of our communities through programs and donations.

Each of these pillars set cooperatives apart and illustrate why communities are so important to their co-ops. We constantly strive to improve the quality of life for our members – both now and in the future!

Join us to celebrate co-ops this month!

WH Fall Festival!

Thursday, October 24

5 – 7 p.m.

WH ROCKFORD HEADQUARTERS

- FREE
- Pumpkin decorating*, bounce houses, line trucks and face painting
- Snacks and drinks will be available!*

** While supplies last*



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CEO's Memo

Tim Sullivan, WH President and CEO

Lower bills and larger capital credit refund coming

Think about how you prepare your annual budget at home. You plan for income, expenses, savings and perhaps even for a few surprises.

Now think about conducting the same exercise – but this time tie your projected income directly to your predictions of the weather for up to a full year in advance! That's what it's like to develop an annual budget at WH: how accurate you are depends a great deal on how well you forecast the variability of Mother Nature!

At WH, we build future revenue forecasts based on past performance. That's why we look at a three-year rolling average of members' energy use and then add in a margin for error. If it's warmer in the winter and cooler in the summer than forecast, we'll generate less revenue. If it's the reverse, we'll generate more income. In any case, our overriding goal is always to deliver safe, reliable, affordable and stably priced electricity to you regardless of conditions.

The WH Board votes to return 2019 excess margins

Happily, due to weather patterns this year, WH is running ahead of budget. Seeing these developing excess margins, your Board of Directors decided at its September meeting to return more money back to you faster, including in 2019. Specifically, they approved a plan to:

- Reduce the Power Cost Adjustment (PCA) portion of your bill from \$0.02195 to \$0.01818 for October through December. This will translate into an average reduction for a residential member of \$3.77 or 2.87 percent per month.

- Accelerate the return of capital credits. Thanks to the Board's decision, members who paid electric bills in 1997 will see the full year retired. Consequently, our long-time members will see an even larger capital credit refund this December.
- Allocate any remaining 2019 excess margins to be returned to members as part of the December 2020 capital credit retirement. Because 2019 isn't in the books, we don't yet know what additional benefit this may provide. But members can be assured any margins over budget will be returned to them as part of a larger capital credit refund next year.

In addition, members who were on our lines from 1979 to 1983 will separately receive more than \$850,000 in capital credit refunds in December from Great River Energy (GRE). GRE is one of WH's power suppliers. As a Generation and Transmission (G&T) cooperative, GRE also returns capital credits to its members when approved by its Board of Directors. WH passes along these capital credits to members as soon as we receive them from GRE.

All of this is a good reminder of WH's value proposition: you receive both competitive rates and money back – the best of both worlds. We hope you're as pleased with these results as we are, making the benefits of being a WH member real, concrete and specific.

2019 financial success benefits you:

BENEFIT	FROM	TO
Reduce the Power Cost Adjustment (PCA) portion of the bill for October – December 2019	\$0.02195	\$0.01818
Return all of 1997 Capital Credits to members as part of the December 2019 General Retirement	\$3.1 million	\$3.7 million
Return any additional 2019 excess margins to members in December 2020.		

So, in December, we anticipate members will receive a whopping \$3.7 million back in WH capital credit refunds, bringing our five-year total return to members to \$17.65 million. That's an average of \$78 per residential member!

Bear in mind too that WH's competitive advantage compared to Xcel on a typical residential bill will swell approximately from 2.52 percent lower to 2.93 percent lower this fall.

Celebrate Cooperative Month with us

We hope you'll help us celebrate the Cooperative Advantage during National Co-op Month in October. In addition to hosting a Member Appreciation Lunch on October 10, WH will host a special Fall Festival on October 24 from 5-7 p.m. Please join us for a fun family event, complete with pumpkin decorating, face painting, bounce houses, line trucks and more at our Rockford headquarters. We hope to see you there!

As always, thank you for your business!

Choose a home heating solution this fall

WH can add comfort to your home this fall and winter with electric heating options.



Air Source Heat Pump (ASHP)

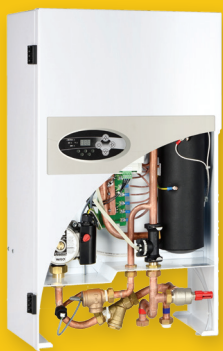
ASHPs provide heating and cooling in one efficient and economical system. In the summer, ASHPs work the same as standard air conditioners, cooling your home by moving heat outside. During the cooler months, the same technology brings heat inside by

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 either of our water heating programs, members can save money. WH members receive a \$10 bill credit each month for allowing WH to control charging time for heating your water overnight. Members can receive up to \$1,250 in rebates toward a new water heater. Also available is a discounted rate of \$0.06/kWh, which has a \$500 rebate.



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. WH members can enroll in our Dual Fuel program, which offers a discounted rate of \$0.06/kWh.



Plenum Heater

Plenum heaters are a unique technology which allows owners to switch between electricity and other heating sources. 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 \$0.06/kWh, and can apply also for a \$5/kW rebate up to \$250.

To learn more about WH's Energy-Saving Programs, rebates and electric heating options, visit whe.org or call (763) 477-3000.

WH does not install any of the electric heating options on this page. Please commission a contractor of your choice.

WH Dual Fuel systems tested in October

WH switched its summer Energy-Saving Program to winter load management on October 1. 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 were completed during the month of October. The tests took place between 6 - 9 p.m. on October 10 and October 12.

Members enrolled in WH's Dual Fuel program can expect to have their heat managed only during peak demand times after October 1.

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.

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.

WH can provide you with this exemption when you complete

the online form at whe.org, 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.

Co-op Connections featured deal of the month

Furnace & Air Duct Cleaning Plus

10% discount on air duct cleaning service.

For more information, visit 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 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 soon!

Most 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 39 consecutive years.

If you would prefer to receive your capital credit refund on your December invoice instead, please visit whe.org and search "Capital Credit Refunds" to register by November 15.

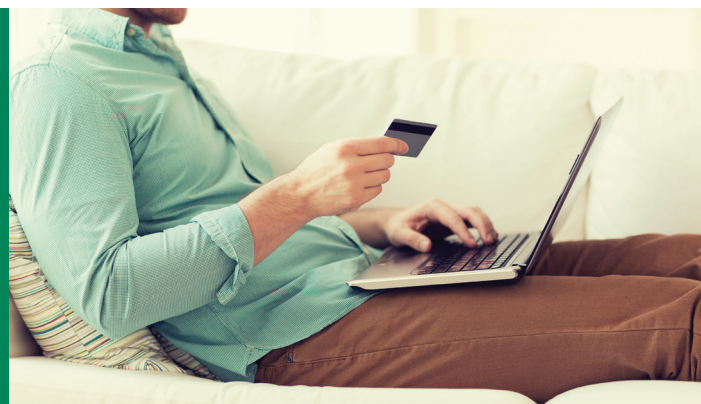
Capital credits are a benefit of a member's ownership in the cooperative. They are financial margins distributed to cooperative members and are based on their purchases of electricity from the cooperative in previous years. These margins are used as capital by the cooperative to operate the business for a time period.

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

Would you prefer to receive your capital credit refund on your December invoice? Visit whe.org to register by November 15.



Pay your bill the EZ way WITH AUTOMATIC PAYMENTS



Choose how you pay and when you pay with automatic drafts through checking, savings or with your debit/credit card. You'll have your choice of a range of payment due dates that work with your budget. Make paying your bill easy every month with EZ Pay.

Sign up for EZ Pay today!

ONLINE: Register or log into your account at <https://billing.whe.org>

Go to Draft Payment Option, click on Setup New Draft and fill in the information.

PHONE: Call Member Services at (763) 477-3000.

If you are already enrolled in EZ Pay and wish to update your account payment information, call us or log in to your account.

Statement of ownership, management and circulation

UNITED STATES POSTAL SERVICE®

Statement of Ownership, Management, and Circulation

(All Periodicals Publications Except Requester Publications)

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HOTLINE UPDATE

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6800 ELECTRIC DRIVE PO BOX 330 ROCKFORD MN 55373-0330
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Complete Mailing Address
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PO BOX 330
ROCKFORD, MN 55373-0330

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WASHINGTON, DC 20250-1560
NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORPORATION
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COBANK
6340 S FIDDLERS GREEN CIRCLE
GREENWOOD VILLAGE, CO 80111

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The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
☒ Has Not Changed During Preceding 12 Months
☐ Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, July 2014 (Page 1 of 4) (See instructions page 4) PSN: 7530-01-000-9031

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43,107

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(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)

c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))

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43,107

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(2) Free or Nominal Rate In-County Copies Included on PS Form 3541

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(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)

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150

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150

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99.6%

*If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

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☐ I certify that 50% of all my distributed copies (electronic and print) are paid above a nominal price.

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☐ Publication not required.

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Andrea Unger

09-13-19

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).

PS Form 3526, July 2014 (Page 3 of 4) PSN: 7530-01-000-9031

Minnesota's Cold Weather Rule goes into effect October 15

Minnesota's Cold Weather Rule, which is designed to keep families warm during winter, especially those who may have challenges paying their monthly bill, goes into effect October 15.

The rule means 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 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, please contact WH's credit team at (763) 477-3000 to set up a mutually acceptable payment agreement.

Reminder about winter construction charges

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.

5

Five Halloween safety tips

Halloween is coming and WH Security offers these tips to help keep you and your family safe while trick-or-treating.

1. Candles are a common cause of house fires every year. Use battery-operated candles or glow sticks in your jack-o-lanterns to show off your carving skills on Halloween night.
2. If you choose to light your pumpkins with candles, be sure to place the lit pumpkins away from anything that can burn, and out of the way of trick-or-treaters who will be walking along your driveway and sidewalk.
3. Make sure costumes aren't too big or loose. This could lead to tripping and could make them easier to catch on fire as children walk past a candle-lit jack-o-lantern.

4. Make sure children know how to stop, drop and roll if their clothing catches fire and have them practice.
5. While wandering the street, provide children with flashlights or glow sticks so they can be easily seen by others, including those driving.

More than anything, have fun taking youngsters trick-or-treating! A WH Security system can put your mind at ease by helping protect your home while you are away. With WH Security, you can watch your home remotely with security cameras and an online app, and you can turn on the lights and warm up your house before you return home by signing up for automation services.

To learn more, call WH Security at 763.477.3664 today.

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WHSECURITY
Trusted. Local.

Solar Winners

tenKsolar Winner



VICTOR GERVAIS of Annandale wins a credit for 223 kWh, July's output from WH's tenKsolar panel array.

CYRENE BASTIEN of Maple Lake wins a credit for 233 kWh, August's output from WH's tenKsolar panel array.

Solar Winner



BRAD FISHER of Maple Plain wins a credit for 249 kWh, July's output from WH's solar panels.

GENE STENSLAND of Buffalo wins a credit for 280 kWh, August's output from WH's solar panels.

Board Report: Meeting highlights

August Board Meeting

The Wright-Hennepin and WH Holding monthly Board of Director meetings were conducted August 15, 2019. A quorum of directors was present. Items discussed or Board action taken:

- Heard second quarter top 10 Balanced Scorecard results for the electric business, WH Holding and its subsidiaries.
- Heard results of WH's member satisfaction concerning different transactions.
- Held annual review of the Cooperative's Form 990.
- Approved a lease for a portion of substation land.
- Approved Basin Load Forecast.
- Approved authorization to negotiate sale of Next Gen inventory.
- Heard report on technology sunset of 3G security conversions.
- Watched a short video on "How Does the Power Grid Work?"
- 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 19, 2019. 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 recommended for the 2020 Annual Meeting.

- Froze the director budget for 2020.
- Approved Legal Counsel and Auditor as Election Judges for WH's Annual Meeting.
- Approved one-time expenses and disbursement of excess margins.
- Approved repricing four loans at a lower interest rate.
- Approved 2020 board meeting dates, strategic issues and strategic planning dates.
- Selected delegates to attend the 2020 Washington DC visits with the Minnesota Rural Electric Association (MREA) and the National Rural Electric Cooperative Association (NRECA).
- Heard report on Cooperative Month (October) activities at WH.
- Directors participated in annual harassment prevention training.
- Heard report on WH Security's acquisition strategy.
- Approved negotiations for two security acquisitions.
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Directors reported on industry meetings they attended on behalf of the cooperative.
- Guests:
 - National Rural Utilities Cooperative Financial Corporation's Representative Sarah Bullock presented the 2018 Key Ratio Trend Analysis (KRTA) results and keys to an effective capital management plan.
 - GDS Associates presented the findings of the Demand Management Study.

Keep in touch with your cooperative!

Member call center:

(763) 477-3000 or (800) 943-2667
Hours: 7:30 a.m. – 6 p.m.

To report an outage:

Dispatchers are available 24/7

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

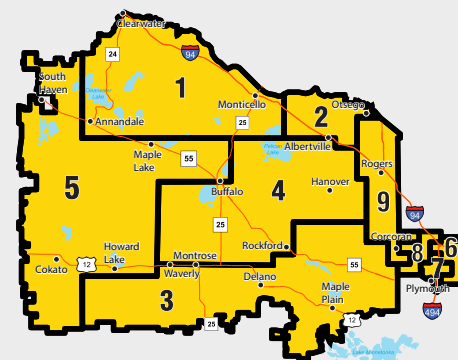
WH Security monitoring:

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: 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: Brian Swanson

WH Holding COO: Wendy Youngren

This cooperative is an equal opportunity provider and employer.

CHECK us out on SOCIAL MEDIA!

Facebook: @WrightHennepin
Twitter: @WrightHennepin
Instagram: [wrighthennepin](https://www.instagram.com/wrighthennepin)
YouTube: [WrightHennepin](https://www.youtube.com/WrightHennepin)



6800 Electric Drive
 Rockford, MN 55373

Hotline Update

October News for Wright-Hennepin members

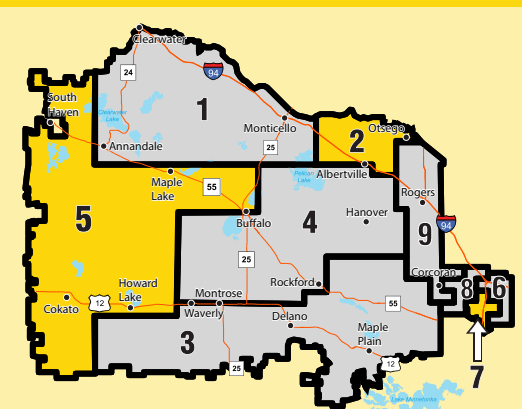
Members may now file for board seats

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 2020 Annual Meeting on April 23, 2020. 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 compete in the election need to file a director nominee application form. To apply, print, complete and sign the form found at <http://bit.ly/2IGVgnk> by March 4, 2020.

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



Board seat nominations for Districts 2, 5 and 7 can now be submitted for 2020.

Electrical fire prevention tips

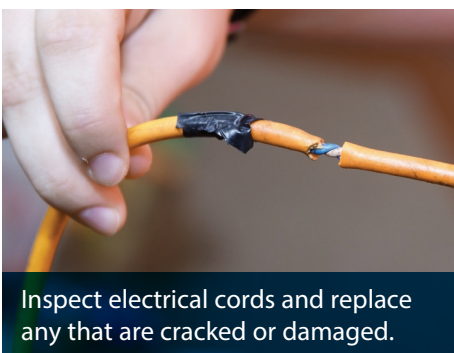
National Fire Prevention Week was October 6-12, 2019. Below are some tips to help prevent electrical fires and keep you and your family safe.



Don't overload extension cords, power strips or wall outlets.



Plug major appliances directly into wall outlets.



Inspect electrical cords and replace any that are cracked or damaged.



Make sure all your electrical work is done by a qualified electrician.



LET WH KNOW HOW WELL YOU ARE BEING SERVED!

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.