

Summer Fun, Powered by Community

Summer is always a great time to get out and connect with our members and the communities we serve. This year, WH enjoyed seeing familiar faces and meeting new ones at events like the Wright County Fair and Cokato Corn Carnival, along with several local parades and community celebrations.

These events are an opportunity for WH employees to connect with members, answer questions, share a smile, and show what being part of a cooperative is all about. We're proud to be a part of the communities we serve, and we're grateful to everyone who stopped by, said hello and helped make this summer memorable!



MARK YOUR CALENDARS

Applications are coming!

The new school year brings new opportunities, and now is the time to start thinking about yours. WH is preparing to open applications for our scholarship programs and 2027 Youth Tour!

WH scholarships help local students pursue college, technical education, and skilled trades. High school juniors can also apply for Youth Tour, an all-expenses-paid trip to Washington, D.C. where students explore our nation's capital, meet elected officials and build leadership skills.

Don't wait until the deadline to get started! If you or someone you know may be eligible, mark your calendar and watch for application details this fall. Start gathering information now and be ready when the applications open!



SCHOLARSHIP
APPLICATIONS OPEN
NOVEMBER 1

bit.ly/WH-scholarships



YOUTH TOUR
APPLICATIONS OPEN
NOVEMBER 1

bit.ly/WH-Youth-Tour



CEO's Memo

TIM SULLIVAN
WH PRESIDENT AND CEO

October Means Co-ops Celebrate Concern for Community

October is National Cooperative Month. I can't think of a better time to celebrate one of the things that makes cooperatives like Wright-Hennepin Cooperative Electric Association (WH) special: our commitment to the communities we call home. For us, local commitment and support isn't a tag line. It goes back to our roots. That's because all cooperatives share "Concern for Community" as one of our seven core principles. This principle stems from our founding origins as local self-organized businesses built by and run for those we serve.

What does "Concern for Community" look like at WH in 2026? Let's take a look:



Celebrating Cooperative Month: We have two opportunities this month for you to join us and celebrate what it means to be part of a cooperative. As shared in our August newsletter, the first is a member lunch with the WH Board and staff on Tuesday, October 13th from 11:30 a.m. to 1:00 p.m. at our WH headquarters in Rockford. We'll have burgers, chips, potato salad and cookies. More than 300

friends and neighbors joined us last year, and we hope you'll be among them this year.

On Thursday, October 15th, from 5:00 to 7:00 p.m., we will open our bright, seasonally decorated warehouse for WH's Fall Festival. Bring your children or grandchildren in their favorite Halloween costumes to enjoy pumpkin decorating, a bounce slide, a magic show, balloon animals, plastic hard hats, treats and more. Visit our website for details!



Operation Round-Up: One of the best examples of our members helping members is Operation Round Up (ORU). Through this program, our members voluntarily round up their monthly electric bills to the nearest dollar each month. In turn, the Operation Round Up Trust, distributes the collected funds to dozens of worthy charitable and community organizations, supporting food shelves, Special Olympics, local Boys and Girls Clubs and much more.

The average participating member contributes just about \$6 a year. But when thousands of members do it together, those small contributions add up to more than \$200,000 donated back into the community. That's the cooperative difference in action — a little from each of us can make a big difference for our neighbors.

Helping kids learn and stay safe: Safety is incredibly important to us at WH, and we want to help the next generation understand it, too. To help promote this value in the community, our staff delivers more than a dozen hotline safety demonstrations at local

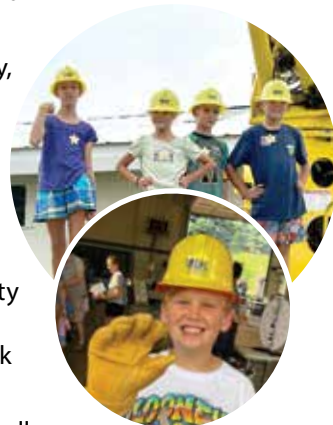


schools each year. Children learn practical lessons and applicable tips about electric safety. In addition, WH provides more than 3,500 ear buds to third-graders in schools throughout our service territory, helping to support the use of technology in modern classrooms. We also donate 3,200 night lights to kindergartners, a practical gift that allows them to make their way safely to the bathroom or down the hall at night.

Investing in young people: Every year, WH is the proud sponsor of an all-expenses paid trip to Washington, D.C. for a fortunate high school junior. Coordinated through our national trade association, the Youth Tour brings students from around the country to our nation's capital to visit with lawmakers, to tour monuments, museums and historic sites and to learn more about the important role and proud history of electric cooperatives. For many students, it becomes an experience they remember for the rest of their lives.

We also provide scholarships to high school seniors to support their post-secondary education dreams, whether in college, technical schools or the trades. The winners are chosen by the schools themselves and scholarships are paid for either from escheated capital credits or from funds from WH Holding.

Being a part of the community: Finally, no wrap up of WH's community presence would be complete without mentioning the many local community events in which we participate. You'll find us at parades in Rockford, Maple Lake, Maple Grove, Annandale and Cokato, at our booth at the Wright County Fair, at the Wright County Dairy Princess sponsor event and at numerous Big Truck shows throughout our service territory.



Whether it's showcasing our distinctive yellow bucket truck at a local parade, supporting the dreams and aspirations of youth for higher education, or simply helping your child see better at night, WH shows practical commitment to our local communities. It's another way that cooperatives are special, different and well worth celebrating this month.

As always, Thank you for your membership.

Dual fuel testing dates

On October 1, WH transitioned from its summer Energy-Saving Program to winter demand management. As seasonal energy needs shift, dual fuel heating systems will now be managed during periods of peak electricity demand.

To help members prepare for the heating season, WH will conduct Dual Fuel Program tests on:

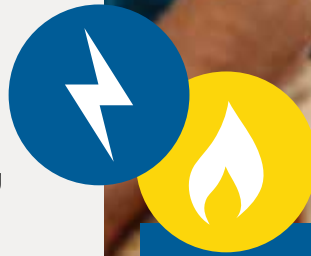
Thursday, October 22, from 6-9 p.m.

Saturday, October 24, from 6-9 p.m.

These tests apply only to members currently enrolled in WH's Dual Fuel Program and provide an opportunity to verify that backup heating systems operate properly during demand management events.

Members are encouraged to monitor their systems during the testing period and ensure their backup heat source is functioning as expected. If you have questions or concerns, please contact WH at (763) 477-3000.

If you use electricity as your primary heat source (more than 50%), your primary home may qualify for a Minnesota residential sales tax exemption on electricity used from November through April.



Could Dual Fuel Lower Your Winter Bills?
Contact WH at (763) 477-3000 to see if your home qualifies and to learn more about the program.

Cold Weather Rule notification

Under Minnesota Statute 216B.097, the Cold Weather Rule for Cooperative or Municipal Utilities (CWR), residential utility customers are protected 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 member 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 is committed to working with members on payment options whenever possible. Timely payment helps ensure costs are shared fairly and keeps the cooperative strong for everyone. 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 whe.org/cold-weather-rule 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

Lake Region Co-op - Buffalo

Free tire rotation with oil change. \$5 Super car wash with fuel or gas.

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!



Proud to Be a Member

What makes you proud to be a WH member? We asked, and the answers show that being part of a cooperative means something different to everyone.

“They truly take care of their members like we’re family. We’re not just a number.”

– Angie G.

For Ashley L., it’s knowing that WH invests in its members. Her family experienced that firsthand when her son had the opportunity to travel to Washington, D.C., through WH, an experience she described as unforgettable.

For Marlys T., it’s a reason to look forward to a good meal: **“We love the pork chop dinners!”**

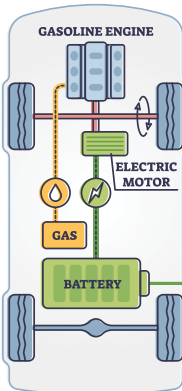
And for Angie G., it’s the feeling of being more than just an account number.

From member programs and community connections to a favorite pork chop dinner, we’re proud to be your cooperative.



Power Up and Save with WH’s Expanded EV Charging Program

PHEV
PLUG-IN HYBRID ELECTRIC VEHICLE



FUEL
GASOLINE AND / OR
ELECTRICITY FROM GRID

Plug-In Hybrids Now Qualify

One of the biggest program updates is the inclusion of plug-in hybrid electric vehicles (PHEVs). Previously, many incentive programs focused exclusively on battery electric vehicles (BEVs). Now, members with qualifying PHEVs can participate and receive rebates for eligible charging equipment.

Rebates for Charging Equipment

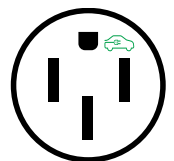
Members installing a new 240V, wall-mounted, hardwired Level 2 charging station may qualify for rebates of up to:

- \$500 for a battery electric vehicle (BEV)
- \$150 for a plug-in hybrid electric vehicle (PHEV)

These incentives can help offset installation costs and make the decision to install home charging even easier.

Electric Vehicle Supply Equipment (EVSE) NEMA-Rated Dedicated Level 2 Charging Outlet Option

WH has expanded qualifying equipment options to include a dedicated EVSE NEMA-rated Level 2 charging outlet. This gives members more flexibility when selecting charging equipment and may reduce upfront costs compared to some hardwired charging installations.



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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).

Safety Lessons That Go Beyond the Classroom



Electricity is something we use every day, but understanding how it works and how to stay safe around it is an important lesson for everyone.

WH's Energy Use Consultants offer Hotline demonstrations, an electrical safety presentation for schools, daycares, safety camps, and other educational programs. These hands-on presentations give kids the opportunity to see electricity in action while learning about energy, electrical hazards, and ways to stay safe.

Are you an educator or community organization interested in a visit? Contact Andy Walker at awalker@whe.org to learn more about bringing an electrical safety demonstration to your group.

Winter construction charges

Planning to install new electric service to a home, outbuilding, or other facility this winter? Projects scheduled between October 15 and April 15 may be subject to additional winter construction charges due to the increased costs and specialized processes required when working in frozen ground and winter conditions.

To learn more about winter construction rates or to discuss your project, please contact the New Services or Engineering Department at (763) 477-3150.



Why Circuit Breakers Matter

Your circuit breaker is one of your home's most important safety devices. Located in the electrical panel, it automatically shuts off power when it detects a problem, helping prevent overheating, electrical fires, damaged wiring, and harm to appliances.

Breakers typically trip when a circuit is overloaded, wiring is damaged, a short circuit occurs, or an appliance isn't working properly. While an occasional trip may not be cause for concern, frequent tripping can signal a more serious electrical issue.

If a breaker repeatedly shuts off power, don't ignore it. It's doing its job by warning you that something needs attention to keep your home and family safe. Rather than continually resetting the breaker, contact a licensed electrician to inspect the issue and make any necessary repairs. Electrical problems can worsen over time, so addressing them promptly can help prevent costly damage and potential safety hazards.

FIRE SAFETY STARTS AT HOME

A working smoke alarm can make all the difference in an emergency. Experts recommend having smoke alarms in every bedroom, outside sleeping areas, and on every level of your home.

For additional protection, ask WH Security about monitored smoke sensors.

LIMITED TIME OFFER

**Get one FREE smoke sensor
with the purchase of a new system**

Only available to residents of Minnesota through November 30, 2026.

Learn more at wh-security.com or call
763.477.3664.



WHSECURITY
Trusted. Local.

763.477.3664 • wh-security.com



SPECIAL OFFER
NEW CUSTOMERS GET
THREE MONTHS FREE!

Valid through September 30, 2026.

**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/wh-appliance-repair

WH Appliance
Repair

**Trimmed Trees
are Safe Trees**



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

Call to request a quote today!

Services include:

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



(763) 477-3000
whe.org

Solar Winners

AUGUST SOLAR WINNERS

ANN KARVONEN of Buffalo wins a credit for 274 kWh, July's output from one of WH's solar panel arrays.

RONALD LAMPI of South Haven wins a credit for 105 kWh, July's output from WH's second solar panel array.

SEPTEMBER SOLAR WINNERS

JOHANNA THICKPENNY of Monticello wins a credit for 261 kWh, August's output from one of WH's solar panel arrays.

JOHN VASSAR of Maple Plain wins a credit for 99 kWh, August's output from WH's second solar panel array.

Learn more at whe.org/solar-contest

Board Report: Meeting highlights

AUGUST BOARD MEETING

The Wright-Hennepin (WH) and WH Holding monthly Board of Director meetings were conducted August 20, 2026. A quorum of directors was present. Items discussed or Board action taken:

- Approved updating the 2026 competitiveness target.
- Selected a director to attend the March 2027 Great River Energy board meeting.
- Heard reports on the outlook on interest rates, tariff impacts on security, Electric Vehicle Time-of-Use project, WH's risk registry, a quarterly safety report, and the effort to stop the NextNav proposal at the Federal Communications Commission.
- Directors reported on industry meetings they attended on behalf of the cooperative.
- Legal Counsel provided a monthly update.
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Member Attendance: One
- Guests:
 - » Vicki Trees, Vice President of Electric Distribution – CoBank, presented an outlook on the organization's financial services.
 - » Amanda Seger, Regional Vice President - National Rural Utilities Cooperative Finance Corporation (CFC), presented the 2025 CFC Key Ratio Trend Analysis Report.

The Board of Directors attended a WH and WH Holding Strategic Planning Session August 25 – 26, 2026.

SEPTEMBER BOARD MEETING

The Wright-Hennepin (WH) and WH Holding monthly Board of Director meetings were conducted September 17, 2026. A quorum of directors was present. Items discussed or Board action taken:

- Approved WH and WH Holding's 2027 Board budget.
- Approved July – December 2027 meeting dates.
- Approved increasing general retirement checks from "more than \$9.99" to "more than \$24.99" and bill credits from "\$1.00-\$9.99" to "\$1.00-\$24.99."
- Heard a report from the Policy, Planning and Professional Services (PPP) Committee. The Board:
 - » Approved no changes to WH's Bylaws.
 - » Approved no changes to Board Districts.
 - » Approved no increases to Board fees.
 - » Approved appointing Legal Counsel, Survey & Ballot Systems and Auditor as Election Judges for WH's 2027 Annual Meeting.
- Heard other reports:
 - » WH's outage notification process and procedures.
 - » Overview of Demand Management Receiver project that was completed two years early.
 - » Overview of a social media and digital strategy to increase member/customer interactions
- Reviewed and filed the monthly CEO, financial, legal and other operating reports.
- Directors reported on industry meetings they attended on behalf of the cooperative.
- Member Attendance: None

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:

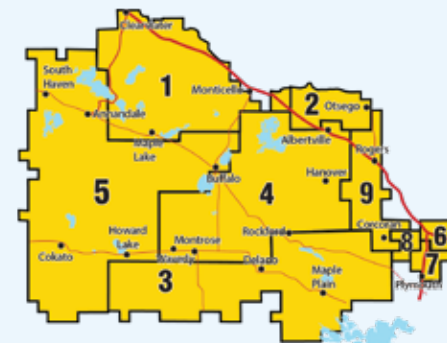
Security dispatchers are available 24/7

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

Website: whe.org

Email: info@whe.org

Social: @WrightHennepin



Board of Directors:

District 1: Timothy Young, Annandale
District 2: LeRoy Lindenfelser, Monticello
District 3: Pat Bakeberg, Waverly
District 4: Richard Dehmer, Buffalo
District 5: Chris Lantto, Annandale
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.

Our office will be closed in observance of the holidays on November 26-27, December 24-25 and January 1.

6800 Electric Drive
Rockford, MN 55373

Hotline Update

OCTOBER NEWS FOR WRIGHT-HENNEPIN MEMBERS

Members may now file for Board seats

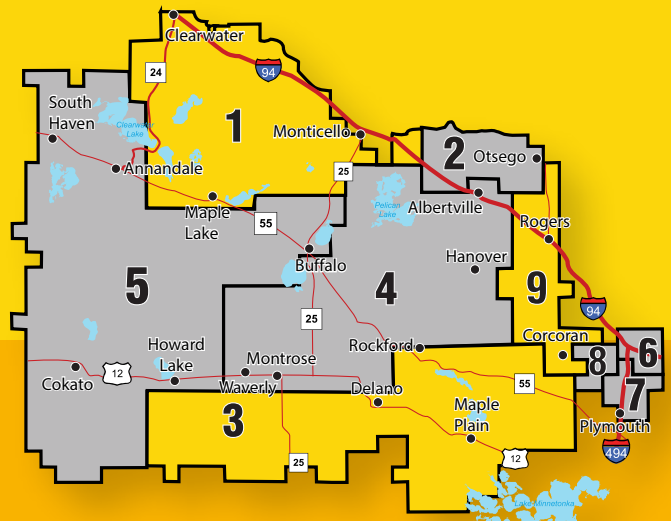
WH members can now submit nominations to vie for a seat on the cooperative's Board of Directors in Districts 1, 3, and 9. Elections will take place at WH's 2027 Annual Meeting on Thursday, April 22. Your board district (BD) number is shown on the second line of the mailing address, just above your name. Members in these districts who would like to run in the election need to file a director nominee application form. District 1 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 March 3, 2027.

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



Crew Observations: Behind the Scenes

Ever wonder what it takes to keep the lights on? Our line crews are out in the field every day, working safely and skillfully to maintain the electric system our members rely on.

From routine maintenance to challenging field work, these photos offer a glimpse into the teamwork, training and dedication that go into delivering safe, reliable power to our members.

