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CEO MESSAGE

From Gwen Stevens, President & CEO

gstevens@peoplesenergy.coop

One of the many things that makes cooperatives unique is that members have a real voice in shaping the future. Unlike other business models, one of the seven cooperative principles that guides us is **Democratic Member Control**. That means the people we serve are also the people who help guide our direction.

When people think about member engagement, they often assume it requires a significant time commitment. While some members choose to serve in leadership roles, engagement comes in many forms, and every contribution matters.

For some, engagement may mean attending one of our events, such as the upcoming **Legislative Energy Forums** (see page 5), to learn more about issues affecting electric cooperatives which also impact the communities we serve. Others may participate in an educational opportunity like **Board of Directors 101** (see back page), to gain a better understanding of cooperative governance and the responsibilities of serving on the Board of Directors.

Some members choose to volunteer on the **Operation Round Up® Trust Board**, helping direct funding to worthwhile local projects, or

serve on the **Nominating Committee**, which plays an important role in identifying cooperative leaders. If you are interested in serving in any of these ways, please email memberrelations@peoplesenergy.coop.

Strong cooperatives are built through the collective involvement of their members. Every question asked, every vote cast, every event attended, and every volunteer who steps forward helps strengthen the Cooperative and ensure it remains responsive to the needs of its members now and for future generations.

I encourage you to consider how you might become involved. Whether you want to learn more, share your perspective, volunteer, or explore a leadership role, there is a place for you at People's Energy Cooperative. As member-owners, we each play a role in shaping our Cooperative's future, and your involvement helps ensure it continues to provide value to members and communities for years to come.



Sincerely,



Gwen Stevens

President & CEO

(800) 214-2694

Helping Shape **THE FUTURE OF YOUR COOPERATIVE**

At People's, member feedback plays an important role in helping us serve you better. Every two years, we conduct an American Customer Satisfaction Index (ACSI) survey to better understand what we're doing well, where we can improve, and what matters most to the members we serve. We partner with NRECA Market Research to administer the survey on our behalf.

Beginning the week of October 12, you may receive an email invitation to participate. The survey takes about 10 minutes to complete, and all responses remain

confidential. Your feedback provides valuable insights that help guide future decisions, enhance member experiences, and ensure we continue delivering reliable service and value to our members.

If you receive an invitation, we encourage you to take part and share your perspective!



PEC's Board of Directors held its monthly meeting on June 25. A quorum of directors was present, and the following actions were taken:

- ▶ *Approved the May 28, 2026, Board Meeting Minutes*
- ▶ *Reviewed and approved edits to Board Guideline 06 – Financial Condition and related policies*
- ▶ *Approved the 2027 Annual Meeting Date of April 8, 2027.*

During the meeting, the following items were also discussed: lithium-ion battery safety; a 2027 Work Plan and Budget preview session; economic development initiatives; the Cooperative's disconnection process for non-payment; the 10-year financial forecast; an update on the sale of land in the Elgin Business Park; an update on Dairyland Power Cooperative; an update on the Minnesota Rural Electric Association; a presentation on PEC history covering the years 1957-1966; and Youth Tour participant Brady Dessner shared highlights from his recent trip to Washington, DC.

PEC's Board of Directors held its monthly meeting on July 30. A quorum of directors was present, and the following actions were taken:

- ▶ *Approved the June 25, 2026, Board Meeting Minutes*
- ▶ *Approved a PCA credit of 1.7696 mills/kWh for July usage billed in August*
- ▶ *Reviewed Board Guideline 07 – Employee Relations and approved edits to related policies*
- ▶ *Approved the Four-Year Construction Work Plan budget*
- ▶ *Approved the 10-year Financial Forecast*
- ▶ *Approved a capital budget amendment for IT servers and storage*

During the meeting, the following items were also discussed: drone safety; an update on economic development efforts; quarterly financial health; staffing updates; an update on Dairyland Power Cooperative; and a presentation on PEC history covering the years 1967-1976.

Unclaimed Capital Credits

Capital credits represent a member's share of the cooperative's margins, returned to them based on their patronage. Occasionally, we are unable to return these funds because we do not have a current address or contact information for the member.

If capital credits remain unclaimed after a certain period, they may be retained

by the cooperative (as allowed by state law) to support our high school scholarship program.

To see if you have unclaimed capital credits, please visit our website at peoplesenergy.coop/capital-credits. If you are an heir or representative of a deceased member, we can guide you through the estate claim process.

MANAGEMENT

Gwen Stevens,
President/CEO

Dody Wubker, *CFO*

Jeff Holley,
Vice President of Engineering

Michelle Olson,
Vice President of Information & Services

Nicholas Woetzel,
Vice President of Operations

BOARD OF DIRECTORS

DISTRICT 1:
Jon Kroening

DISTRICT 2:
Jodie Tvedt, *Chair*

DISTRICT 3:
John Winter, *Secretary*

DISTRICT 4:
Tracy Lauritzen, *Treasurer & MREA Board Director*

DISTRICT 5:
Jerry Wooner, *Vice Chair*

DISTRICT 6:
Art Friedrich,
Dairyland Director

DISTRICT 7:
Jeff Orth

Visit peoplesenergy.coop for a listing of the areas covered by each district.

Business Hours:
7:30 am – 4:00 pm, M-F

\$30 SPOT YOUR NUMBER

Each month, we hide five account numbers (without the last two digits) within the text of the newsletter. If you find your number, contact the Cooperative by the 15th of the next month at **(800) 214-2694** or memberservices@peoplesenergy.coop to receive a \$30 credit on your bill.

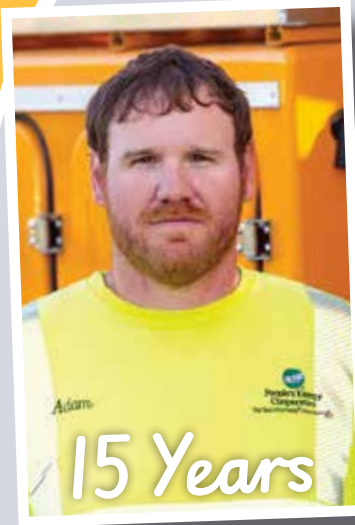
Good luck in finding your account number!

National IT Professionals Day

September 15

Behind every email sent, system update completed, and security measure in place is a dedicated team of IT professionals keeping our cooperative connected and running smoothly. On National IT Professionals Day, we extend our sincere thanks to our information technology team for their expertise and commitment to the Cooperative. Their behind-the-scenes work helps ensure the technology we rely on is secure, reliable, and ready when we need it most. Thank you for all you do!

Thank you, ADAM!



Adam

With experience in both Member Services and Metering, Adam brings a well-rounded perspective to serving our members. He helps maintain the Cooperative's advanced metering system, ensuring the accuracy and reliability members depend on. Known for his proactive approach, strong work ethic, and attention to detail, Adam consistently goes above and beyond to support members and contribute to the Cooperative's success.

Human Resources Professionals Day

September 26

People are at the heart of our cooperative, and our Human Resources (HR) team helps ensure they have what they need to succeed. On HR Professionals Day, we thank our team for their dedication to recruiting talent, fostering employee development, supporting workplace well-being, and ensuring a positive culture for all. Thank you for all you do to support our team and our cooperative's success!



National Communications Day

August 18

Every cooperative has a story to tell. On National Communications Day, we recognize the work of sharing the stories that highlight our employees, members, communities, and cooperative values. Whether educating members, promoting safety, supporting events, or celebrating achievements, communications brings our mission to life. We thank our communications and outreach manager for helping tell our story and keeping our members and communities informed, engaged, and connected.



2026 Legislative Energy Forums

More than 90 years ago, rural electric cooperatives were born from political action championed by President Franklin D. Roosevelt. While the issues facing our communities have evolved, our mission remains the same: advocating for the members we serve across rural Southeast Minnesota.

We invite you to join us in October for one of two legislative forums focused on two important issues facing Minnesotans—affordability and economic competitiveness. Candidates for the Minnesota House of Representatives and Minnesota Senate have been invited to learn more about how these issues affect People's Energy Cooperative and the communities we serve. We look forward to sharing our perspective and hearing theirs as well.

Mon, Oct 12

5:30 p.m. – Dinner
6:00 p.m. – Forum

Stewartville Civic Center
105 1st Street E.
Stewartville, MN 55976

Wed, Oct 14

5:30 p.m. – Dinner
6:00 p.m. – Forum

People's Energy Cooperative
1775 Lake Shady Avenue South
Oronoco, MN 55960



To RSVP, please call (800) 214-2694 or email rsvp@peoplesenergy.coop.

Labor Day Office Closure

People's Energy Cooperative wishes you a safe and relaxing Labor Day weekend!

Our office will be closed on Monday, September 7. If you have a power outage during this time, please call (800) 214-2694 to report the problem.

Prepare Now for the Cold Weather Rule

Minnesota's Cold Weather Rule takes effect October 1 and helps protect income eligible households from winter utility disconnections. However, protection is not automatic and requires members to contact the Cooperative and establish an appropriate payment arrangement if they are unable to pay their bill in full. The program remains in effect through April 30. Thirty-four thousand twenty-eight.

If you are having difficulty paying your electric bill, contact the Cooperative now to discuss payment options and determine whether you qualify for cold weather shutoff protection. Acting early can help ensure uninterrupted electric service throughout the winter. **Call (800) 214-2694 for assistance.**

A Legacy of Service

For 90 years, People's Energy Cooperative has provided electric service to rural communities and areas around Rochester. We continue our look back with stories and details from 1996 through 2016.

1997

The Cooperative changed its legal name from People's Cooperative Power Association to People's Cooperative Services and joined the national alliance of Touchstone Energy Cooperatives.

2003

In May, Plainview EMS became the first recipient of an Operation Round Up grant from the Operation Round Up Trust. The funds were used to help purchase a new Life Pack for their second ambulance.

2011

The Cooperative bought land and began building the headquarters building in Oronoco which remains the Cooperative's base of operations today.

2013

People's Energy Cooperative joined together with 11 other cooperatives to form Southern Minnesota Energy Cooperative (SMEC) for the sole purpose of negotiating with Alliant Energy on the sale of its service territory in Minnesota. When the sale finalized on **July 31, 2015**, the Cooperative's membership grew by nearly 50 percent overnight.

2015

The Cooperative began deploying an updated Advanced Metering Infrastructure (AMI) system to provide more reliable data to assist in the operation of our system, mitigate issues prior to member complaints, and confirm correct operation of energy management.

2012

The Cooperative adopted the name People's Energy Cooperative for doing business to more accurately reflect our core business of distributing electricity and focus for the future. Our legal name remains People's Cooperative Services.

2014

Tri-County Electric Cooperative (now MiEnergy), Freeborn-Mower Electric Cooperative, and People's Energy Cooperative joined forces in 2014 to form Minnesota Three LLC and operate a utility-scale solar array north of the Cooperative's headquarters in Oronoco. Two hundred thirty-nine.



Celebrating 90 Years with Our Communities!

As part of our 90th anniversary celebration, we were proud to connect with members and support community events throughout our service area this summer. We enjoyed participating in the parade at Viola Gopher Count, sharing cooperative history at Elgin's Cheese Days, celebrating community connections at Eyota Days, as well as contributing treats to Byron's Good Neighbor Days. We also participated in Dover's Night to Unite with one of our bucket trucks, shared cookies during Kasson's Festival in the Park movie night, joined the fun at Chatfield Western Days' free family concert, and supported Oronoco's Gold Rush celebration. Eight thousand six hundred fifty-one.

Thank you to everyone who stopped by to visit, learn more about People's Energy Cooperative, and celebrate this milestone year with us. These events provided a wonderful opportunity to recognize the people, partnerships, and cooperative spirit that have powered our communities for the past 90 years.

The celebration continues this fall with two additional community events in our service territory. We invite you to stop by our tent at Stewartville's Fall Fest and Byron's Brrr Fest to learn more about your cooperative's history and help us continue celebrating 90 years of serving our members and communities. We look forward to seeing you there!



DID YOU KNOW?

We have a Medical Alert Priority List

The Medical Alert Priority List identifies members who rely on electricity-powered medical equipment or have a medical condition that could become life-threatening if electric service is interrupted. To be included on the list at People's Energy Cooperative, members must have a current Medical Alert Authorization form on file.

Being on the Medical Alert Priority List **does not guarantee** uninterrupted electric service or restoration within a specific timeframe. However, during a power outage, members on the list may receive restoration priority over members who are not enrolled. Because outages can sometimes last longer than expected, it is important for these members to have a **backup power source** or alternate living arrangements in place.

Members on the Medical Alert Priority List must provide **annual recertification** from their physician to ensure the service remains necessary and that their information is up to date. The form for this is available on our website under 'Account Forms.' If you have questions or need assistance, please contact our Member Services Department at memberservices@peoplesenergy.coop or call (800) 214-2694 during normal business hours.

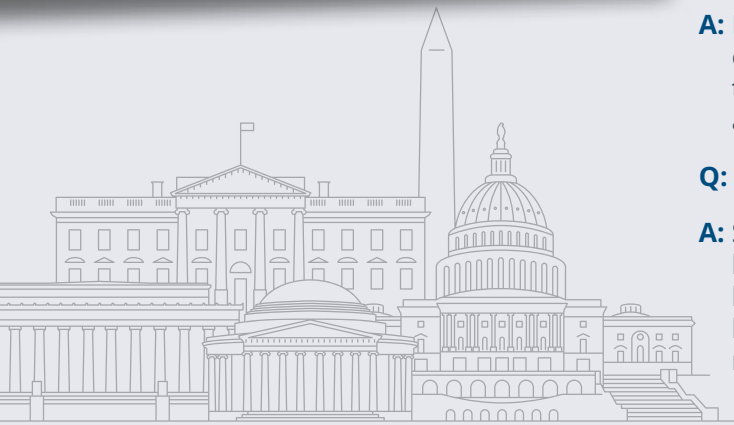


An Interview with Brady Dessner:

PEC's Youth Tour Representative

Each year, People's Energy Cooperative sponsors an area student to represent the Cooperative at the NRECA Electric Cooperative Youth Tour in Washington, D.C. Brady Dessner of Dover was selected to take part in this year's tour, held June 14-21.

We asked Brady some questions about his experience and here's what he had to say.



Q: What were some of the highlights of the Youth Tour?

A: I really enjoyed seeing Capitol Hill – getting a tour and especially getting to watch the Senate in session. Another highlight would be the Marine Corps Museum. I had a particular interest because I have several family members who have served, and are currently serving, in our nation's military and I am enlisted in the Marine Corps. Arlington National Cemetery was a huge highlight (especially the Tomb of the Unknown Soldier); it was a great reminder to everyone there that freedom isn't free and I think everyone appreciated the sacrifice of those men and women. The Segway tour in the evening was also a highlight.

Q: What types of interactions did you have with elected officials?

A: At the Capitol we were able to meet with staffers of our district, Congressmen, as well as our two state Senators in a small meeting room where we were able to ask them questions. We also got to watch the Senate for a short time.

Q: How did the Youth Tour change your perspective about the value of rural electric cooperatives like People's Energy Cooperative?

A: My perspective was changed in learning just how much electric cooperatives work as a team. I also saw with our elected officials that rural electrification is a priority no matter their political affiliation. Six thousand four hundred seventy-nine.

Q: What will you take away from this experience?

A: Something I will take away from this experience is seeing the building blocks of our great nation. We learned about it in school, but seeing it physically was a once-in-a-lifetime experience. I have always been a very patriotic person, and this experience reminded me constantly of what makes America great.

Regional Transmission Projects

Over the next several years, there will be multiple transmission construction projects happening in our region involving more than one generation and transmission utility. To help members stay informed, we've created a 'Regional Transmission Projects' page on our website. Visit peoplesenergy.coop/regional-transmission-projects to access an overview of each project along with links to better understand each project's status timeline, and opportunities for public engagement.



OPERATION ROUND UP®



\$4,000 in Local Grants

People's Energy Cooperative's Operation Round Up® (ORU) Trust is funded by members who "round up" their electric bills to the next highest dollar. That monthly contribution is collected by the Cooperative and put into a trust fund that is later granted to charitable, educational, community, and youth-related programs and events.

In July, the Trust Board provided \$4,000 in grants to the following area organizations:

- ▶ **\$1,000 to Downtown Oronoco Gold Rush Days** in support of **renting medi-carts**
- ▶ **\$1,000 to Bear Cave Intermediate** in support of the **Canoemobile curriculum**
- ▶ **\$2,000 to Dover-Eyota Public Schools** in support of the 8th Grade Trip to **Eagle Bluff Environmental Learning Center**

To be part of this important community initiative and opt-in, visit www.peoplesenergy.coop/operation-round-up.

Changing Energy Use Patterns = New Demand Patterns

The way we use electricity has changed dramatically over the past several decades. As the electrical grid expanded in the 1950s, consumers primarily used electricity for lighting, small appliances, refrigeration, and farm equipment. Today, homes are more than twice the size they were then, with more electronic devices, and widespread use of air conditioning. The same is true for commercial and industrial facilities. As our lives and businesses have evolved, the demand placed on the grid has shifted from basic lighting and equipment to cooling systems, technology, and automated processes.

Why does this matter? Electric utilities must build and maintain a system capable of serving everyone's highest simultaneous demand – not just their total energy use. We are not only using more electricity, but we are also changing when and how we use it. Air conditioning drives higher demand during the hottest days of the year. The growing adoption of electric vehicles has also added new demand to the system, which is why we incentivize overnight charging (when demand is lower) through special rates.

At PEC, we are adapting to these changing energy needs by strengthening our electric system, investing in infrastructure, and offering energy management programs, such as our Power Down for Energy Conservation. By working together to manage demand wisely, we can continue to provide safe, reliable, and affordable electric service our members depend on every day.



As the Seasons Change, Make Sure Your Home is Ready

In Minnesota, it doesn't take long for the warm days of summer to quickly transition to chilly fall weather. As the leaves begin to change and the heating season approaches, now is the perfect time to prepare your home for winter. Taking a few simple steps this fall can help improve comfort, increase energy efficiency, and reduce the risk of unexpected issues when the cold weather arrives.

People's Energy Cooperative, in partnership with Safe Electricity, suggests taking the following steps to help keep your home safe, warm, and energy efficient throughout the winter months.

Inspect Your Heating System



- ▶ Schedule an appointment to have your heating system inspected by a qualified HVAC professional. Make sure the inspection includes checking for proper ventilation and signs of carbon monoxide risks.
- ▶ Replace or clean air filters – a dirty filter can block airflow, make your system work harder, and affect indoor air quality.
- ▶ Check that vents and radiators are clear of furniture, rugs, and other obstructions so heat can circulate efficiently and effectively.

Check On Pipes & Water Supply



- ▶ Insulate exposed water pipes to prevent freezing.
- ▶ Disconnect hoses and drain and shut off outdoor faucets and irrigation systems.

Increase Home Energy Efficiency



- ▶ Check for drafts around windows and doors; seal any gaps with weatherstripping or caulk. Twelve thousand four hundred eighty-one.
- ▶ Make sure you have sufficient insulation in attics, basements, and crawl spaces and that it is in good condition.
- ▶ Set ceiling fans to rotate clockwise to circulate warm air.
- ▶ Consider installing a smart thermostat – giving you the ability to reduce energy consumption by optimizing heating and cooling.

Prepare Your Home's Exterior



- ▶ Clear gutters and downspouts of leaves and debris to prevent ice dams and ensure water drains away from HVAC equipment.
- ▶ Position downspouts to extend away from your home's foundation.
- ▶ Service, winterize, and properly store outdoor equipment such as lawnmowers and trimmers.

Rebate Deadline

Did you complete any energy efficient home improvements this summer? Don't forget, completed paperwork must be submitted to the Cooperative within three months of purchase or installation. Visit peoplesenergy.coop/rebates to learn more.



Powering Up After an Outage

When the power goes out, we expect it to be restored within a few hours. But when a major storm or natural disaster causes widespread damage, extended outages may result. Our line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible. Here's what's going on if you find yourself in the dark:



AMERICA'S ELECTRIC
COOPERATIVES

1. High-Voltage Transmission Lines:

Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2. Distribution Substation:

A substation can serve hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself or if problems exist further down the line.

3. Main Distribution Lines:

If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

4. Tap Lines:

If local outages persist, supply lines (also known as tap lines) are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.

5. Individual Homes:

If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issue.



People's Energy Cooperative

Your Touchstone Energy® Cooperative 

1775 Lake Shady Avenue South
Oronoco, Minnesota 55960

highline

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Oronoco, Minnesota 55960*

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Board of Directors 101

One thing that makes People's Energy Cooperative unique is that we are governed by the members we serve. Instead of being directed by outside investors, our cooperative is led by a Board of Directors elected by and from the membership, ensuring local voices help shape the future of the Cooperative.

Have you ever wondered what it takes to serve in this important leadership role?
Join us for Board of Directors 101, an online webinar on September 22 beginning at 11:00 a.m.

This introductory session will provide an overview of cooperative governance, the responsibilities of serving on the Board, and the important role directors play in representing members and providing strategic direction for the Cooperative. You'll learn how the Board works with management, helps ensure the Cooperative's long-term success, and upholds the values that make cooperatives different.

Whether you're interested in running for the Board in the future or simply want to better understand how your Cooperative is governed, this webinar offers a valuable opportunity to learn more about member-led leadership and the cooperative business model.

To receive login information, email memberrelations@peoplesenergy.coop. We look forward to sharing more with you about the power of member leadership!



WHEN THE LIGHTS GO OUT, SO DO WE

Call even if you think your neighbors have reported the outage. Leave one light on so you know when power has been restored. Have an emergency kit prepared.

(800) 214-2694