



CEO MESSAGE

From Gwen Stevens, President & CEO

gstevens@peoplesenergy.coop



We often talk about what makes cooperatives different from other business models. Among the many things that set cooperatives apart, capital credits are a powerful reminder that our members are also our owners.

Several years ago, before working at People's Energy Cooperative (PEC), my husband and I received our first capital credit check. Thinking it was a refund for an overpayment, I called to ask why we received the check. That's when I learned that capital credits are much more than a refund. They are a tangible reminder that the Cooperative is owned by its members.

What Are Capital Credits?

Capital credits represent a member's ownership, or equity, in the Cooperative. When PEC generates margins, those margins are allocated to members and recorded in individual capital credit accounts.

Over time, and when financially prudent, a portion of those capital credits are returned or "retired" to members. In 2026, the Board of Directors approved the retirement of \$1,420,159 in capital credits, which were returned earlier this month as either a bill credit or by check (when the amount is \$300 or more). Over the last 10 years, the Cooperative has retired \$11,009,621 in capital credits. In our 90-year history, the Cooperative has returned \$35,626,869 in capital credits back to members.

How Do Capital Credits Work?

At the end of each year, after operating expenses have been paid, any remaining margins are allocated to members based on their patronage (in other words, how much they paid the Cooperative for their electric service that year). Unlike investor-owned utilities, whose margins are distributed to outside shareholders, cooperative margins are allocated and returned back to the members who use and, by paying their bill, invest in the system.

Members are notified of their annual capital credit allocation, typically in May. These funds are retained by the Cooperative for a period of time and serve as member equity, helping fund investments in equipment, facilities, and infrastructure.

When the Board determines the Cooperative's financial condition allows for a retirement, a Board-approved formula is used to determine each member's share. Eligible members then receive their capital credit retirement as either a bill credit or a check. Eligibility is based on the timing of patronage and allocation.

Why Do Capital Credits Matter?

By using member equity to support infrastructure investments, the Cooperative can reduce its need for additional borrowing. Member equity helps the Cooperative maintain a strong financial position, allowing PEC to invest in reliability, safety, and system improvements while keeping costs as reasonable as possible.

Just as important, capital credit retirements return value directly to the members who helped build and sustain the Cooperative over time.

Simply put, capital credits are proof of ownership in the Cooperative. They reflect your investment in People's Energy Cooperative, strengthen the long-term health of our system, and demonstrate the value of working together through the cooperative business model.



Sincerely,

Gwen Stevens
President & CEO
(800) 214-2694

PEC's Board of Directors held its monthly meeting on August 27. A quorum of directors was present, and the following actions were taken:

- ▶ *Approved the July 30, 2026, Board Meeting Minutes*
- ▶ *Reviewed and approved revisions to management and leadership related policies*
- ▶ *Approved a PCA credit of -2.2936 mills/kWh for August usage billed in September*
- ▶ *Reviewed and approved Capital Credit Retirement of \$1,420,159*
- ▶ *Approved the CFC District Report*

During the meeting, the following items were also discussed: back to school bus safety for drivers; enterprise risk management updates; large load opportunities; DPC's Wabasha transmission project; an update on Dairyland Power Cooperative; and a presentation on PEC's history covering the years 1987-1996.

PEC's Board of Directors held its monthly meeting on September 24. A quorum of directors was present, and the following actions were taken:

- ▶ *Approved the August 27, 2026, Board Meeting Minutes*
- ▶ *Approved Policy 704 – EEO and Non-Discrimination*
- ▶ *Reviewed policies related to community involvement*
- ▶ *Approved the 2026-2028 Inside Union Contract*
- ▶ *Approved the Section 125 Cafeteria Plan Addendum*
- ▶ *Approved Dairyland's 2026-2028 Load Forecast for PEC*
- ▶ *Appointed Jana Hiam (Dist. 2) to the Operation Round Up Board*
- ▶ *Appointed Ben Hain (Dist. 1), Rob Scott-Hovland (Dist. 2), Kevin Welter (Dist. 2), Brian Kabat (Dist. 3), Mary Blair-Hoeft (Dist. 4), and Jim Klavetter (Dist. 5) to the Nominating Committee.*
- ▶ *Approved the Load Forecast Resolution*

During the meeting, the following items were also discussed: pole top and bucket rescue training; Minnesota's eminent domain process; 2025 Key Ratio Trend Analysis Review; and an update on Dairyland Power Cooperative.

2026 Rebate Deadline Reminder

With year-end approaching, now is the time to submit your energy efficiency rebate paperwork. Rebate applications must be received before the end of the calendar year to be eligible for current program funding.

Waiting until the last minute could result in delays, missing documentation, or missed saving opportunities. Don't leave money on the table. Gather your receipts, complete your application, and submit your paperwork early to ensure your rebate is processed before the December 31 deadline.

Vol. 90 • Issue 6

MANAGEMENT

Gwen Stevens,
President/CEO

Dody Wubker,
Chief Financial Officer

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!



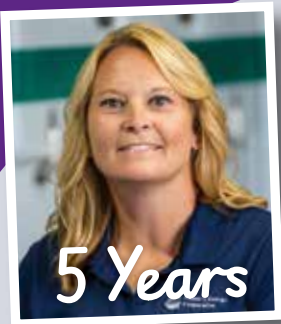
Thank you, Gwen!

Over the last 15 years, Gwen has played a vital role in cooperative operations from communications, economic development, and community outreach to safety and employee relations. As our President and CEO, we are grateful to have someone leading the team committed not only to the success of the Cooperative, but also the success of each employee.



Thank you, Kayla!

Through her dedication to member service, Kayla effectively manages move-in and move-out service orders, ensuring smooth transitions for members while providing knowledgeable support with account questions and billing inquiries. She always delivers a positive member experience!



Thank you, Shelley!

Shelley demonstrates a strong commitment to member service by accurately processing member payments, assisting members with payment arrangements, and ensuring account information remains accurate. Her dedication and timely support help build trust and confidence in the service provided by the Cooperative.



Thank you, Kari!

For five years, Kari has shared her strong commitment to helping people, whether it's bringing employees together through fun workplace events, assisting in education outreach, or simply caring for those in the community. She strives for excellence, and we appreciate her work ensuring the Human Resources department runs smoothly!

International Accounting Day *November 10*

On International Accounting Day, we recognize our Finance team for the important role they play in supporting the Cooperative's financial strength, accountability, and long-term success. The principles guiding their work trace back to 1494, when Luca Pacioli introduced double-entry bookkeeping, laying the foundation for modern accounting practices which continue to support organizations and communities today. We thank our Finance team for the expertise, accuracy, and dedication they bring to their work every day as responsible stewards of our members' resources.



Holiday Office Closures

It's never too early to start thinking about the holidays. Please note that we will be closed on the following dates so our employees can enjoy the holidays with their family and friends. If you experience a power outage during these times, please call (800) 214-2694.

Thanksgiving

Thursday, November 26
and Friday, November 27

Employee Development

Thursday, December 17
Closed from 10:00 a.m. until 4:00 p.m.

Christmas

Thursday, December 24
and Friday, December 25

New Year's Day

Friday, January 1



Caring for Community This Holiday Season

Caring for our community is one of the seven cooperative principles that guides People's Energy Cooperative. Through our Care for Community Initiative, employees come together to give back and make a positive impact in the communities we serve.

This holiday season, the Care for Community Team is once again partnering with Toys for Tots. **We invite you to stop by the Cooperative's office in Oronoco on Saturday, December 12, from 9 a.m. to noon to donate a new, unwrapped toy.** As a thank you for your generosity, everyone who makes a donation will receive a cookie and a cup of hot cocoa.

We are grateful for the opportunity to support local families and make a difference right here in southeast Minnesota. We hope you'll join us in helping make the holiday season a little brighter for children in our community. Twenty-nine thousand five hundred twenty-seven.

National Customer Service Week

October 5-9

For our Member Services team, going the extra mile isn't just a theme for Customer Service Week, it's what they do every day. From helping members find energy-saving solutions and updating account information to answering questions and resolving concerns, they are committed to providing exceptional service with a personal touch. We thank them for the care, responsiveness, and member-focused service they bring to every interaction.



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A Legacy of Service

Throughout 2026, we've shared stories and milestones celebrating 90 years of service to rural communities surrounding Rochester. This month, we turn our attention to more recent history, highlighting key achievements and milestones from the last decade.

2017

People's Community Solar was established in the Elgin Industrial Park just south of Elgin, MN. The 820-panel solar array gave members the opportunity to tap into the power of the sun without installing a solar array of their own.

2019

In April 2019, Winter Storm Wesley knocked out power to 8,000 members; mutual aid from seven other cooperatives and the City of Rochester was required to restore service.

2020

The World Health Organization declared COVID-19 a global pandemic. While much of the world shifted to living, working, and learning from home, only a portion of the Cooperative's workforce transitioned to remote work. Employees across the organization adapted their operating procedures to ensure the continued delivery of reliable electric service to members.

2021

A collaborative effort to develop a solar array in Haverhill Township was completed and began generating electricity. The array was made possible through a partnership between Olmsted County, Cenergy Power, and People's Energy Cooperative.

Beginning in 2022

People's Energy Cooperative is awarded a Best Places to Work award from Workforce Development, Inc. five years in a row!

2025

Total assets for the Cooperative were reported to be \$205,306,259.

2023

Total cooperative membership surpasses 20,000 members.



Flexing Your Democratic Muscle



As everyone prepares to vote this November, it's a good reminder that democracy isn't limited to government elections. At People's, members have a voice in shaping the future of their cooperative through the annual Board of Directors election.

Unlike investor-owned utilities, cooperatives are governed by directors elected by and from among the membership. Each member has one vote, regardless of energy use, ensuring every voice is heard, and every member is represented.

In 2027, board director seats in Districts 2 and 4 will be up for election. These seats are currently filled by Jodie Tvedt (District 2) and Tracy Lauritzen (District 4).

Residential members are eligible to serve on the Board if they:

- ▶ Receive electric service from the Cooperative at their homestead within the service territory.
- ▶ Are not employed by or financially interested in a competing electric enterprise or a business that provides substantial services or supplies to the Cooperative.
- ▶ Have not been employed by the Cooperative during the previous five years.
- ▶ Are not a close relative of a current director or cooperative employee.

To learn more about Board service, contact Member Relations at memberrelations@peoplesenergy.coop.



Non-Discrimination Statement

People's Energy Cooperative is an equal opportunity provider, employer, and lender.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service

at (800) 877-8339. Additionally, program information may be made available in languages other than English. Twenty-nine thousand three hundred ninety.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.usda.gov/oascr/how-to-file-a-program-discrimination-complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov

How Much Demand Does It Actually Use?



Over the last several months, we have been exploring the concept of 'demand' in the context of energy use and why it matters more today than ever before. While energy use measures how much electricity you consume over time, demand measures how much electricity you are using at a specific moment. The challenge isn't always how much electricity you use, but how many appliances and other equipment are running at the same time.

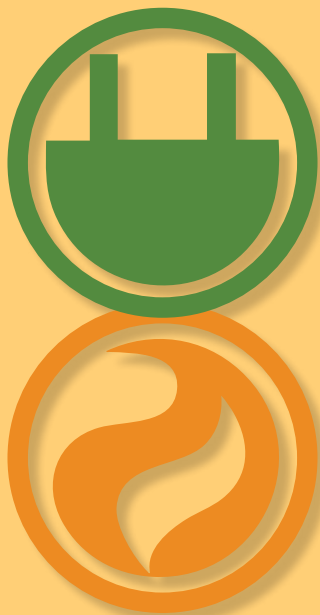
Below are some household appliances and equipment that create the highest electrical demand.

Equipment	Typical Demand
Electric Tankless Water Heaters	12 – 27 kW
Electric Vehicle Chargers	3.8 – 11.5 kW
Electric Water Heaters	3 – 5.5 kW
Central Air Conditioners (AC) or Heat Pumps	2.5 – 8 kW
Electric Range, Oven, or Clothes Dryer	2 – 6 kW

The good news is that lowering your demand doesn't necessarily mean using less electricity. In many cases, it's simply a matter of avoiding the use of several high-demand appliances at the same time. By spreading out when you use large electric loads, you can help reduce stress on both your home's electric system and the electric grid.

Here's another way to think about it:

Think of demand like traffic on a highway. A few cars aren't a problem, but when everyone tries to use the road at once, congestion occurs. The same principle applies to the electric grid. When we spread out the use of large appliances and equipment, electricity flows more efficiently for everyone. Thirty-two thousand eight hundred sixty.



Dual Fuel Testing Reminder

Each November, we conduct a test of the equipment used in our Dual Fuel Management Program to ensure all switching devices and backup heating systems are functioning properly before the winter control season begins on December 1.

As part of this annual test, members enrolled in the Dual Fuel (Residential Interruptible Heat) program will have their primary electric heating source automatically switched to their secondary alternative heating source on **Wednesday, November 18**, beginning at approximately 7:00 a.m. All loads will be restored by 11:00 a.m.

Additional details will be provided to participating members prior to the test.

Cold Weather Rule

Minnesota's Cold Weather Rule is now in effect through April 30, 2027. While the rule provides protection during the winter, it does not prevent disconnections. Members who receive a disconnection notice must act promptly.

If you're having difficulty paying your bill, contact us right away. We can help establish a payment arrangement and connect you with additional resources. Learn more about your rights and responsibilities, as well as energy assistance options, at peoplesenergy.coop/cold-weather-rule.



2026 Legislative Energy Forums

As a member-owned and member-governed institution, democratic participation is a critical part of our identity and how we do what we do – balance affordability and reliability, act with concern for our community, share capital credits with members, and more. Democratic participation isn't only important with cooperative business; we also encourage members to stay engaged in the larger political process.

Earlier this month, we hosted two Legislative Energy Forums to give members a chance to hear directly from candidates running for the Minnesota Senate and Minnesota House of Representatives. We recognize the months before an election can be extremely busy, and we thank the following candidates who were able to join us:

John Ajouri

Heather Arndt

Sara Bertschinger

Liz Boldon

Simon Glaser

Angie Hanson

Steve Holm

Heather Holmes

John Howie

Steven Jacob

Jason Lohmann

Patricia Mueller

Nels Pierson

Duane Quam

Brad Trahan

President and CEO Gwen Stevens greeted everyone in advance of the forum and Economic Development and Key Accounts Manager Marty Walsh served as moderator for the evening. A high-level recap is shared below.

Economic Competitiveness & Housing

Economic growth and housing availability are closely connected to the long-term success of our communities and the affordability of essential services. Strong economic development creates jobs and supports economic infrastructure. Here in Minnesota, we continue to see fewer new companies investing in our region than in neighboring states and a lack of affordable and available housing to attract and retain workers. We appreciated hearing from candidates about what actions they believe the State can take to improve economic competitiveness, address housing shortages, and support sustainable growth throughout Minnesota.

Affordability

Affordability is an issue on the mind of voters right now, and for some, that includes the cost of electricity. But affordability is only part of a calculation that also includes things like reliability, innovation, and impact. We appreciated hearing from the candidates about what they see as the State's role in balancing affordability against other factors such as reliability, clean power, and innovative energy solutions.



DID YOU KNOW?

Autonomy & Independence

Of the seven cooperative principles that guide our operations, 'Autonomy and Independence' can be hard to explain. Eight hundred sixty.

Autonomy and independence mean the cooperative belongs to and is governed by the people it serves, not by outside investors, government agencies, or large corporations. Decisions are made by a member-elected board of directors and based on what is best for the

membership and local community. While we may partner with other organizations or secure outside financing, our Board remains in control of key decisions.

To learn more about the other cooperative principles that drive the way we do business, we encourage you to visit our website by scanning the QR code here.



Understanding Plug-In Heating Sources

During the winter months, many people turn to plug-in heating devices for comfort and freeze protection. While these sources efficiently convert electricity to heat, they can become very expensive to operate because they use large amounts of electricity over time. Here are some things to remember:

Space Heaters & Electric Fireplaces

These appliances can be an economical choice when heating a single occupied room; however, they only save energy when they allow you to heat fewer spaces, not because the heater itself is more efficient.

EFFICIENT

- Heating a small, occupied area.
- Used as a supplemental heating source.
- A thermostat on the device to prevent overheating and unnecessary energy use.

INEFFICIENT

- Used as the primary heating source for multiple rooms or an entire home.
- Operated continuously in large, open spaces.



Heat Tape (Heat Cable)

Heat tape is designed to prevent exposed water pipes from freezing during cold weather. The most efficient heat tape installation combines insulation with temperature-controlled heat tape.

EFFICIENT

- Properly insulated pipes are paired with self-regulating heat tape.
- Thermostatically controlled models are used.

INEFFICIENT

- Installed on uninsulated pipes.
- Older models that run 24/7 regardless of temperature.

Stock Tank Heater

Stock tank heaters are common on farms and acreages but can be among the largest seasonal plug-in electric loads. They must continuously replace heat lost from the water surface to cold air and wind.

EFFICIENT

- Used with insulated or energy-efficient stock tanks.
- Wind protection is provided around the tank.
- Thermostatic controls are functioning properly.

INEFFICIENT

- Heating large volumes of water unnecessarily.
- Used in uninsulated tanks exposed to wind.
- Thermostats fail and allow continuous operation.





National Cybersecurity Awareness Month

Protecting What Matters Most

Every day, we share our personal information with organizations we trust. Whether it's paying a bill, signing up for a service, shopping online, or managing an account, we routinely provide details such as our address, phone number, payment information, and other personal identifiable information that deserves to be protected.

Many of us don't think twice about sharing this information, but we should pay close attention to how it is collected, stored, and protected. Once personal information is shared, we rely on organizations to handle it responsibly and safeguard it from unauthorized access.

This is especially important when working with providers of essential services, such as electric utilities, financial institutions, and healthcare organizations. But protecting personal information shouldn't stop there. The same level of awareness should extend to emails, text messages, websites, mobile apps, and social media platforms. In today's digital world, personal information is exchanged constantly, and cybercriminals are always looking for opportunities to exploit it. Information such as account numbers, passwords, payment details, and other sensitive data can be valuable to cybercriminals seeking to gain access to accounts or commit fraud.

At People's Energy Cooperative, protecting member information is an important part of serving our members. In addition to safeguarding the systems and technology that support safe and reliable electric service, we work to protect the systems and information that help

us serve you, including online accounts, payment systems, member portals, and outage reporting tools. Two thousand eight hundred eighty-nine.

Through ongoing investments in technology, monitoring, employee training, and cybersecurity practices, we strive to protect information entrusted to us. By staying informed and vigilant, we can all play a role in creating a safer digital environment.

Trust is one of the foundations of the cooperative relationship. Members depend on us to provide safe, reliable electricity, and they expect us to handle their information with the same level of care. That's a responsibility we take seriously. By staying informed, using caution, and remaining alert to potential cyber threats, we can all play a role in building a safer and more secure digital future.





People's Energy Cooperative

Your Touchstone Energy® Cooperative 

1775 Lake Shady Avenue South
Oronoco, Minnesota 55960

highline

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Oronoco, Minnesota 55960

*This institution is an equal opportunity provider,
employer, and lender.*



CRC
Cooperative Response Center, Inc.



As every good story in Minnesota starts – it was the Halloween Blizzard of 1991. Depending on where you were in the state, you either saw substantial amounts of snow, significant ice accumulations, or both. At least 100,000 people across the state lost power because of storm damage.

In the aftermath, electric cooperatives across the Upper Midwest identified a need that could improve customer service to their members – an after-hours call center. With that, a new cooperative was born - Cooperative Response Center (CRC). The members of this cooperative were rural electric cooperatives that wanted to ensure someone could pick up the phone after hours. By providing this shared service, cooperatives could respond to their members more effectively and more cost-efficiently, than if they did it on their own.

Since 1999, CRC has served as People's Energy Cooperative's after-hours dispatch and call center. We are proud to work with an organization that not only serves our needs, but also the needs of our members. We look forward to many more years together in partnership!



24-HOUR
OUTAGE NUMBER

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