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CEO MESSAGE

FROM MICHAEL J. HENKE, PRESIDENT & CEO

mhenke@peoplesenergy.coop

People's Energy Cooperative's vision is to be a trusted energy resource for our members, an employer of choice, and a respected business partner with our communities. One way we live out that vision is through our Energy Forums. Held yearly, these events give members the opportunity to learn more about issues important to the Cooperative.

At this year's Energy Forums, we looked behind the switch to better understand the regional electric grid and the transmission system that brings power to our service territory. To hear more about the presentation, I encourage you to check out Page 7 of this newsletter.

During the event, we had the pleasure of hearing from Jared Miland from the Midcontinent Independent System Operator (MISO) and learning more about MISO's Tranche 2.1 transmission projects with two segments going through our service territory in Southeast Minnesota. This is an important initiative at MISO to accommodate the growing interconnection of renewable energy resources and facilities requiring high demand on the system. They have found, especially in recent years, that there is a significant need for a nimble system that can move energy quickly.

One segment in our region, which will route around the east side of the City of Rochester, will be built by Xcel Energy. For another segment, MISO chose Dairyland Power Cooperative (DPC) to build, operate, and maintain 140 miles of line starting in Marion Township and traveling to Bell Center, Wisconsin. Known as the MariBell Transmission Project, these power structures will hold both 765 kV and 161 kV lines making these some of the largest power lines in Minnesota.

By investing in the future of the transmission grid in our region, DPC is ensuring that not only will we continue to have reliable energy, but that our membership benefits from that investment. Because this project is directed by MISO, DPC will be paid for all planning and construction costs as they are incurred. Once built and in operation, MISO will pay DPC for ongoing costs through a regulated rate of return providing revenue for DPC, which will have a stabilizing effect on our energy rates.

This is a significant project happening in our region and we want to ensure members have accurate information they can turn to for understanding the impact. The outreach and approval process has already begun and our members in the area of the current 161 kV transmission lines will be contacted directly by the team at DPC for changes to their right-of-way. Outreach and permitting will continue through 2031 when construction is slated to begin.

For more detailed information as well as frequently asked questions, we encourage you to visit www.maribelltransmission.com. There is also a contact us page which enables you to sign up for project updates.



Sincerely,

A stylized, handwritten signature in red ink that reads "Michael J. Henke".

Michael J. Henke
President & CEO
(800) 214-2694

MONTHLY MEETING HIGHLIGHTS

PEC's Board of Directors held its monthly meeting on October 30. During the meeting, the following items were discussed: harvest safety; the annual review of the Cooperative's insurance policies by Federated Rural Electric Insurance Exchange; Operation Round Up® Form 990; enhanced security in the front lobby; Third Quarter Financials; a demonstration on how we leverage Artificial Intelligence (AI); the energizing of the new Greenwood substation; Dairyland Power Cooperative's (DPC) projected renewable portfolio; a recap of the DPC Board of Director's meeting; a recap of the Minnesota Rural Electric Cooperative Board meeting; board governance expenses for the 2026 Budget; and the NRECA Governance Talk video titled Cybersecurity: Ever Vigilant was viewed.

A quorum of directors was present, and the following actions were taken:

- ▶ *Approved a power cost adjustment (PCA) charge of 2.781 mills per kWh for October usage billed in November.*
- ▶ *Approved the 2024 Form 990, 990T, and associated state tax filings.*
- ▶ *Approved Gorden Haubenschild to represent District 6 on the Operation Round Up® Board of Directors.*

DID YOU KNOW?

Co-op Connections Has Local Businesses

Every November, we recognize Small Business Saturday to draw attention to our small businesses and the important role they play in our communities around SE Minnesota. Every time we shop locally, we have a positive impact not only on the local economy, but also each community's well-being.

We'd like to recognize a group of small businesses that also participate in our Co-op Connections program. If you log on to www.connections.coop – you'll find savings not only at these local businesses, but others around the country.

C&M Screen Printing & Embroidery
Charlie Brown PC Applications
Chatfield Lumber Co.
Family Tree Landscape Nursery
Heartland Security Services
Lily & Fawn Photography
Midwest LifeShots
Moenning Meats, LLC
Nations Lending
Prestige Auto & Diesel
Rennings Flowers
Spacebox Photography
Wi-Net

highline

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MANAGEMENT

Michael J. Henke,
President/CEO

Michelle Olson,
*Vice President of
Information & Services*

Gwen Stevens,
*Vice President of
Cooperative Relations*

Dody Wubker, *CFO*

Nicholas Woetzel,
*Vice President of
Operations*

Jeff Holley,
*Vice President of
Engineering*

BOARD OF DIRECTORS

DISTRICT 1:
Jon Kroening

DISTRICT 2:
Jodie Tvedt, *Vice Chair*

DISTRICT 3:
John Winter, *Secretary*

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

DISTRICT 5:
Jerry Wooner, *Board 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 four 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!

Accounting Day

November 10

Earlier this month, we proudly honored the dedicated professionals in our finance department.

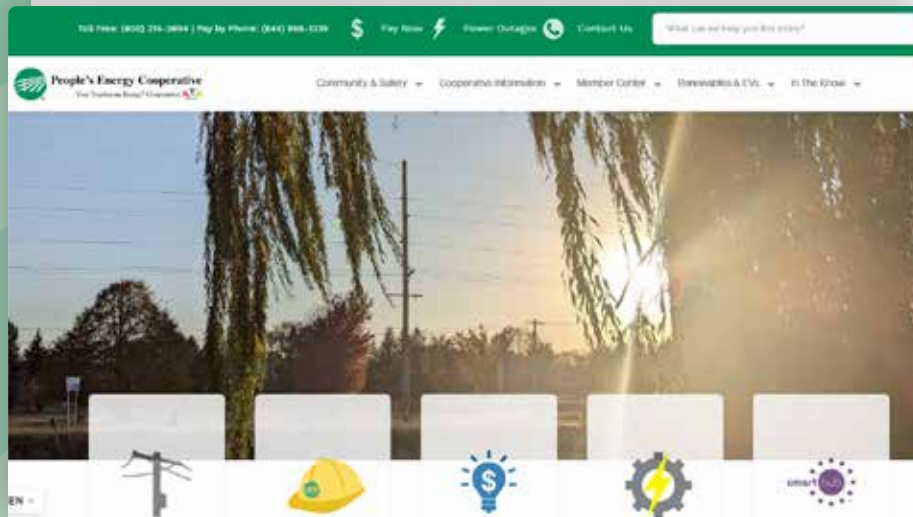
Their accuracy, integrity, and commitment to transparency reflect our value of fiscal responsibility with the resources entrusted to us. We thank them for keeping our operations strong and our values visible in every ledger.

Join us in celebrating these unsung heroes of financial stewardship!



Easier Navigation, Refreshed Look

Before the end of 2025, we will be upgrade our website platform to enhance our members' experience. Members will enjoy smoother navigation, cleaner design, stronger security, and ADA-compliant accessibility. Whether you're browsing for updates or accessing member resources, everything will be easier to find and safer to use. Nineteen thousand six hundred sixteen.



Minnesota's Cold Weather Rule

In effect October 1 through April 30

The Cold Weather Rule is in place to help protect eligible residential members from having their electric service disconnected when it would affect their primary heating source. While the rule offers important protections, it does not forbid winter disconnections. Members who receive a disconnection notice must act promptly and contact the Cooperative to arrange a mutually agreed-upon payment arrangement.

Members who find themselves in need of energy assistance are encouraged to contact one of the following Energy Assistance (EA) Providers in SE Minnesota:

SEMCAC serves the counties of Dodge, Fillmore, Mower, Winona, Freeborn, Houston, and Steel. Call Toll Free: (800) 944-3281.

Three Rivers Community Action, Inc. serves Olmsted and Wabasha counties. Call Toll Free (800) 277-8418.

Salvation Army can also assist in all surrounding counties. Please contact your local EA provider listed above first. Call Toll Free (800) 842-7279.

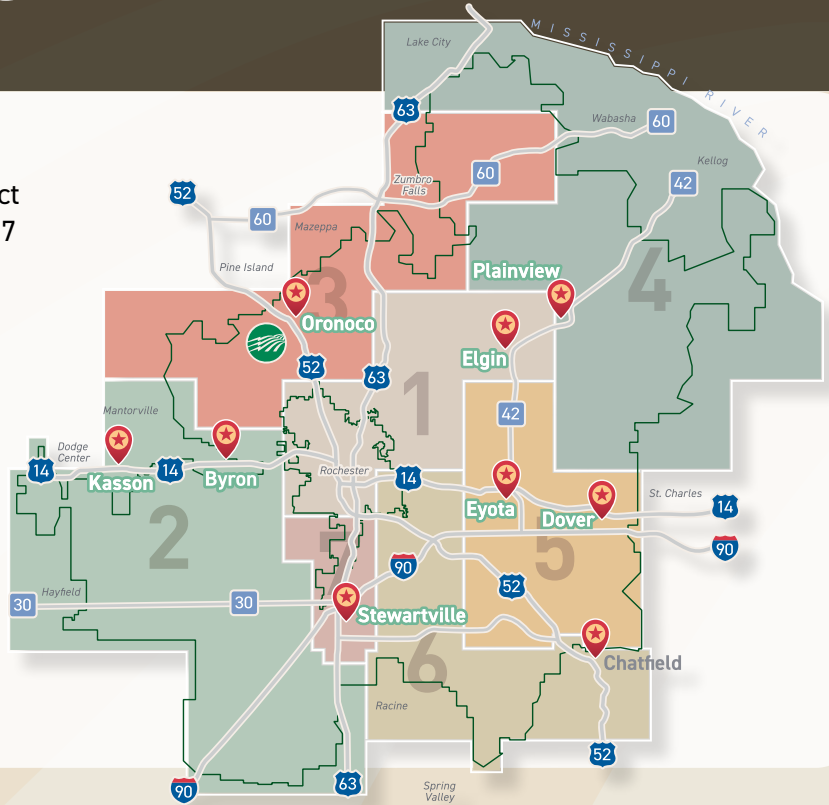
2026 Upcoming Director Elections

Districts 3, 5, and 7

In March 2026, there will be three seats on PEC's Board of Directors up for election. This includes District 3 (currently served by John Winter), District 5 (currently served by Jerry Wooner), and District 7 (currently served by Jeff Orth).

The Nominating Committee has begun the process of seeking out and vetting candidates to run for the Board of Directors in 2026. The Committee will make its official nominations in January, so we encourage any interested candidates to reach out before December 15, 2025, to be considered for nomination.

If you'd like to learn more about serving or the election process, contact Gwen Stevens, Vice President of Cooperative Relations, at (507) 367-7015 or gstevens@peoplesenergy.coop.



2026 High School Scholarships

We understand investing in education or training after high school can be expensive. As part of our commitment to the Cooperative Principle of Education, Training, and Information, People's Energy Cooperative is proud to offer \$1,000 scholarships for general education and \$2,000 scholarships for lineworker education to graduating high school seniors living in our service area. These scholarships are funded by unclaimed capital credits.

The application is available now on our website by visiting www.peoplesenergy.coop/scholarships.

Applications are due to the Cooperative by Friday, January 30, 2026, at 4:00 p.m. Scholarships will be awarded at PEC's Annual Meeting on March 26, 2026.



Attention High School Juniors & Seniors!

YOUTH *Make* TOUR *Your* 2026 *Mark*

Every summer, thousands of students from across the country descend on Washington, D.C. as part of NRECA's Youth Tour. It's an incredible opportunity to:

- ▶ Explore Washington, D.C. through historic monuments, world-class museums, and visits with elected officials.
- ▶ Build leadership skills and discover how you can make your mark on the future.
- ▶ Connect with students from across the country and form friendships that last a lifetime.

People's Energy sponsors one student from our service territory to make the trip representing our cooperative at this national event. To learn more about the opportunity and apply, visit www.peoplesenergy.coop/youth-tour.

Operation Round Up Spotlight

GRANTS AWARDED



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

In October, the Operation Round Up® Trust Board granted \$13,100 to the following local organizations:

- ▶ **Benedictine Living Communities** - \$1,000 in support of quality of life initiatives
- ▶ **Boys & Girls Club of Rochester** - \$1,000 to purchase books for Reading Buddies
- ▶ **Chatfield Public Schools** - \$1,500 to help purchase trees to plant
- ▶ **Christmas Anonymous, Inc.** - \$1,500 to help purchase shoes, boots, and skates
- ▶ **Damascus Way Reentry Center** - \$1,000 to help purchase essential needs for clients
- ▶ **Food Allergies Rochester, MN** - \$600 to help purchase allergy-friendly food for underserved families
- ▶ **Jeremiah Program** - \$1,000 in support of summer youth enrichment
- ▶ **Next Chapter Reentry Project** - \$500 to help establish a men's fitness room
- ▶ **Plainview Public Library** - \$3,500 to help purchase supplies for literacy support
- ▶ **Wabasha-Kellogg Public Schools** - \$500 in support of roller-skating curriculum
- ▶ **Zumbrota / Mazeppa Robotic Booster Club** - \$1,000 to help with purchasing supplies and other expenses

To be considered for first quarter grants in 2026, applications must be submitted no later than December 20, 2025. Program guidelines and applications for Operation Round Up® donations are available at peoplesenergy.coop/operation-round-up or by calling the Cooperative at (800) 214-2694.

THANK YOU!

Over the last six years, Barb Nicklay and Janet Hoffmann served our members as part of the Operation Round Up® Trust Board. They both played key roles on the Board. Barb served as both Secretary/Treasurer and Chair and Janet served as Vice Chair. We appreciate their service and will miss their insight!

WELCOME!

In October, we welcomed Gordon Haubenschild to the Operation Round Up® Trust Board. He currently works with Habitat for Humanity of Goodhue County, as well as Thrivent, serving people and organizations in need. We look forward to working with him to support not-for-profit organizations in our region!

2025
Energy Forums

President and CEO Mike Henke welcomed members at each location with a brief 'State of the Cooperative' and shared how well the Cooperative is doing. He also talked about the resolution of the Cooperative's property tax appeal through legislative efforts, the completion of the Alliant acquisition, the Oronoco Crossings Housing Project, and the new Greenwood substation located northwest of Plainview. Four thousand three hundred fifty-six.

She then introduced PEC Board Director Art Friedrich, who also serves on Dairyland Power Cooperative's (DPC) Board. Art shared his family's tie to the early years of the Cooperative, but also the historical perspective of how PEC has interconnected to what has become the U.S. electrical grid. Using this perspective, members learned how the grid has grown and gotten more complex over the last 90 years.

We always appreciate the chance to connect with our members. Thanks to everyone who joined us! We also want to extend a special thank-you to the Stewartville American Legion, 2 Brothers Authentic BBQ, Plainview Community and Youth Center, and Bennett's Grocery & Catering for their hospitality at each of our events.



Your New Billing Statement: Redesigned with You in Mind

Your People's Energy Cooperative billing statement has a new look! The new layout gives you an easy-to-read format making managing your account a breeze. Your account information is the same, and the rates for service are the same. We also have more room to share detailed messages with you, our member. Here's an overview of what you'll find on your new statement:

People's Energy Cooperative
Your TrueSource Energy Cooperative

Pay By Phone: 844-965-1335
Office Phone: 800-214-2694
Website: www.peoplesenergy.coop
Email: memberservices@peoplesenergy.coop

Member Name(s): JANE DOE
Bill Date: 09/15/2025
Account: 123456
Service Address: 123 ANYWHERE ST.

TOTAL AMOUNT DUE

\$67.58

DUE DATE
10/25/2025

This winter, if you find yourself struggling to pay your electric bill, know there are resources available to help. Visit www.peoplesenergy.coop/energy-assistance to learn more about your options.

Charge details found on the back.

Your Energy Breakdown This Month

Total Use

14 days

196 kWh

Avg Daily Use

14 kWh

Avg Daily Cost

\$4.83

To access and manage your People's Energy Cooperative account go to Peoplesrec.smarthub.coop or scan this QR code with your smartphone or tablet.

Kilowatt Hours

Average Outdoor Temperature (°F)

Temperature

IMPORTANT MEMBER INFORMATION

One advantage of being a People's Energy Cooperative member is that any revenues left over after expenses are returned to you as capital credits. Eligible members will see their capital credit return on this month's billing statement if the return is under \$300. If it is over \$300, a check will be issued. If you have any questions, please contact the office at (800) 214 - 2694.

Please detach bottom portion and return with payment.

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

Account Number 123456
Total Due Now \$67.58
Total Due After 10/25/2025 \$70.96

People's Energy Cooperative
Remittance Center
PO Box 402333
Boone, IA 50940-2333

Service Address

123 ANYWHERE ST.

Meter Number

A72385

Current Meter Rdg

46252

Rdg Date

09/15/2025

Previous Meter Rdg

46056

Rdg Date

09/01/2025

Days

14

Reading Type

Actual

Mult.

1

kWh Usage

196

Billing Summary

Previous Balance \$118.26
Payment Received 09/15/2025 -\$118.26
Balance Forward \$0.00
Current Charges Due 10/25/2025 \$67.58
Total Balance Due \$67.58

Detail of Charges

RESIDENTIAL - URBAN Meter A27385

Basic Service Charge \$41.00
Energy Charge 196 kWh @ \$0.107000 \$20.97
Demand (information only) 6.8 KW
Power Cost Adjustment 196 kWh @ \$0.004946 \$0.97

Total Electric Charges \$62.94
Minnesota Sales Tax \$4.33
Olmsted County Sales Tax \$0.31
Current Charges \$67.58

Ways to Pay Your Bill

Auto Pay
Automatic withdrawal from checking or savings and credit/debit card.

By Phone
Call 844-965-1335

Online
Use our Smarthub app or www.peoplesenergy.coop

Pay in Person
Office hours M-F 7:30AM - 4:00PM
24 hr drop box available

Mail
Mail check or money order along with bottom portion of bill.

Payments must be RECEIVED in our Oronoco office by the due date each month to avoid a 5% late payment charge. Please contact the office if payment arrangements are needed.

UPGRADE UNLOCKED

New Look. New Experience. Same Smarthub.

Manage your account like never before with the new, improved Smarthub web application. A simplified yet enhanced design is coming your way soon. This new version of Smarthub puts your usage and payment details front and center for fast, easy access and the simplified menu structure makes navigating the site a breeze. Keep an eye out for more details soon!

People's Energy Cooperative

WWW.PEOPLESENERGY.COOP

A - Our Contact Info: How to connect with us.

B - Billing Summary: Your account information and bill date.

C - Total Due: The total you owe and the due date. If you are enrolled in Auto-Pay, you'll also see the payment date.

D - Energy Use Graph: Your total monthly energy usage for the past 13 months, along with the average temperature per month. The bubbles beside the graph provide other usage details.

E - Message Center: Important messages about your account, and updates on other items of interest to cooperative members.

F - Payment Stub: If you're paying by check or money order, please return this stub with your payment to ensure the payment is properly credited to your account.

G - Billing Summary: Your previous balance, past payments, current charges, and total charges due.

H - Electric Billing Details: The table at the top of the section shows service information. This is followed by a breakdown of your monthly charges.

I - Ways To Pay Your Bill: Lists the various ways you can pay your People's Energy Cooperative electric bill.

J - Bill Insert: Important information from the Cooperative.



For questions about your bill, please call | (800) 214-2694 or email memberservices@peoplesenergy.coop.

ECONOMIC DEVELOPMENT:

Minnesota as a Destination for Investment and Growth

Marty Walsh, People's Energy Cooperative's economic development and key accounts manager, traveled to Chicago October 20th – 24th along with a group of economic development professionals from around Minnesota. The purpose of the trip was to promote our state as a destination for investment and growth.

"Between two groups, we met with 12 site selectors and interacted with over 20 consulates at their offices and at hosted events in Chicago. These people are responsible for helping companies that are looking to expand or relocate to find or build their next facility," Walsh explains.

He continues, "Visiting these groups where they are allows us to tell a story about why companies should locate in Minnesota, including our high-quality workforce and education system; reliable, affordable, and clean power; and a dynamic innovation environment."

People's Energy participates in this work to help grow and diversify its load – ultimately benefitting all members by spreading costs across more meters and bringing opportunities to communities served by the Cooperative.



An important tool that People's Energy Cooperative can utilize in controlling the demand we place on the regional electric grid is you – our members.

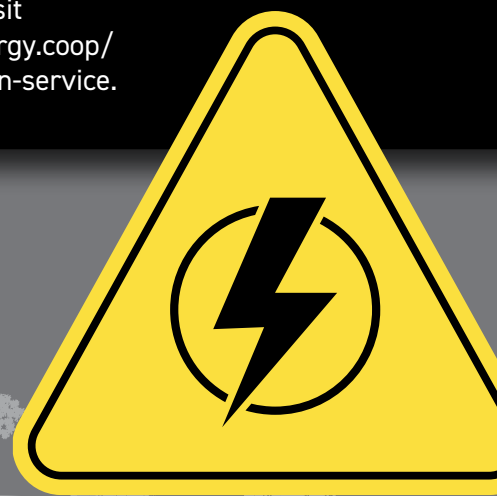
During times of peak demand (extreme temperatures, high energy costs, etc.) it is important that we reduce the demand we are placing on the grid. It helps keep our power costs stable and protects the stability of the system. You can play an important role while this is happening simply by reducing the amount of energy you are using.

To set yourself up to receive alerts during times of peak demand, letting you know that reduction in energy use would be helpful, visit www.peoplesenergy.coop/power-down. Thank you for playing a role in keeping our regional electric grid healthy!



OUTAGE NOTIFICATION SERVICE

During the holiday season, many of us travel to visit family and friends. Make sure you are set up to receive outage notifications through our Outage Notification Service. Once registered, you will receive notifications if you ever lose power and again when power is restored. To learn more, visit www.peoplesenergy.coop/outage-notification-service.



Use Energy Efficiently this Holiday Season

Energy efficiency may be one of the last things on your mind during the holiday season. However, taking just a few small and simple steps can help you make the most of your energy dollars during the coming months.

To save energy this holiday season, remember these tips as you are...

Decorating Your Home

- ▶ Opt for LED light strands which have a lifespan 25 times that of incandescent lights.
- ▶ Use a timer for outdoor lights and decorations.

Baking Holiday Goodies

- ▶ Match the size of your pan to the size of the burner.
- ▶ Avoid opening the oven door to prevent heat from escaping.

Cleaning Up After Guests

- ▶ Skip the heat-dry setting on your dishwasher and fully load it before washing.
- ▶ Wait until you have a full load of laundry before washing/drying.

Heating Your Home

- ▶ Install a programmable thermostat to make automatic changes to your home's temperature.
- ▶ Lower your temperature setting when you're asleep or away from home.

Buying Electronic Gifts

- ▶ Choose low-standby products that draw less electricity when turned off.
- ▶ Purchase smart power strips for computers, televisions, and video game consoles so power can be cut off to electronics when they are not in use.



Rebate Deadline Fast Approaching

If you are planning to take advantage of any of our 2025 energy efficiency rebates, remember that all completed paperwork must be submitted before December 31, 2025. Forms are available on our website by visiting peoplesenergy.coop/rebates. The following guidelines must be met:

- ▶ Items must be purchased and/or installed in 2025.
- ▶ A completed rebate application form, copy of your receipt(s), and additional documentation (if required) must be submitted no later than three (3) months after purchase, recycling, or installation and before December 31.

Rebates of less than \$300 will be issued as credit on your monthly electric bill.

A check will be issued for rebates over \$300.

TIPS TO AVOID ENERGY SCAMS



Scammers will try anything to pressure customers into providing their personal information. If you are ever asked to pay your utility bill through a third-party transaction app, such as Cash App or Venmo, it's a scam. Remember, utilities will never request a payment through a third-party app. Always use authorized payment methods when paying your utility bills.

Source: Utilities United Against Scams



Five Holiday Safety Tips

'Tis the season to brush up on a few safety reminders to make sure you and your loved ones have a safe and joyful holiday season.

Keep these five things in mind as you prepare to celebrate with family and friends:

- 1** Before hanging holiday lights on your home's exterior, check strands for broken bulbs or damaged wires that could present electrical hazards. Only use lights designed for outdoor use and do not connect more strands than recommended by the manufacturer. Twenty-eight thousand one hundred twenty-two.
- 2** To stay safe in the kitchen, never leave burners or the oven unattended. Keep a fire extinguisher nearby for emergencies.
- 3** Use candles with care. Extinguish candles before going to bed, leaving the room, or leaving the house.
- 4** Christmas trees should be placed at least three feet away from heat sources (such as fireplaces or radiators) and out of high-traffic areas and doorways.
- 5** If you plan to use a wood-burning fireplace, install a screen to prevent embers from landing on floors or carpets. Avoid hanging flammable decorations like stockings and greenery directly on the mantel.





People's Energy Cooperative

Your Touchstone Energy® Cooperative 

1775 Lake Shady Avenue South
Oronoco, Minnesota 55960

highline

November 2025
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Periodical Postage Paid in Rochester, Minnesota.

Postmaster: Please send address changes to:
Highline Hi-Lites, 1775 Lake Shady Ave. S.
Oronoco, Minnesota 55960

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

2025 Holiday Office Closures

In advance of the busy holiday season, 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 27 and Friday, November 28

EMPLOYEE DEVELOPMENT:

Thursday, December 18

► Closed from 11 a.m. to 4 p.m.

CHRISTMAS:

Wednesday, December 24 and Thursday, December 25

► Limited staff will be available by phone or appointment on Friday, December 26, but our office will be closed to the public.

NEW YEAR'S DAY:

Thursday, January 1

► Limited staff will be available by phone or appointment on Friday, January 2, but our office will be closed to the public.



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