

WATTS *Current*

September
2024

Co-ops Power Communities with Purpose

By Jeremy Richert, CEO

Communities come in all shapes and sizes. Some are based on geographical proximity, while others are based on shared interests or hobbies. Regardless of where or how they are formed, communities can bring people together and create a sense of belonging.

This month, more than 30,000 cooperatives across the U.S. are celebrating National Co-op Month. It's a time to reflect on all the aspects that set cooperatives apart from other types of businesses, but more importantly, it's a time to celebrate the power of co-op membership.

Electric and fiber internet cooperatives are not-for-profit utilities that are built by the communities they serve. For MVEC, our mission has always been to provide reliable and affordable power and, more recently, reliable, affordable fiber internet service. We care about your quality of life, and because we are locally operated, we're uniquely suited to meet our members' evolving energy and communication needs.

Beyond the business of electricity and internet, our employees and directors are equally invested in our local community. Why? Because we live here, too. That's why we work hard to support local economic development projects, youth programs and scholarships, charitable giving initiatives and additional programs that make our community a better place to call home.

All co-ops, including MVEC, are guided by seven principles that embody the values and spirit of the cooperative movement.

OCTOBER IS NATIONAL
CO-OP MONTH

Electric cooperatives are not-for-profit, community-led utilities. Because we are a co-op, we can adapt to our local members' needs, providing the programs and services you care about most. That's the power of co-op membership.

PROUD TO BE SHAPED BY OUR MEMBERS.

PROUD TO BE BUILT BY OUR MEMBERS.

- 1. Open and Voluntary Membership:** Co-op membership is open to anyone who can use the co-op's services.
- 2. Democratic Member Control:** Members make decisions that shape the cooperative. Why? Because co-ops are created by the members, for the members.
- 3. Members' Economic Participation:** Members contribute money to the co-op to make sure it runs smoothly now and in the future. At MVEC, this happens through paying your energy and fiber internet bills.
- 4. Autonomy and Independence:** Co-ops are independent and can operate on their own, which ultimately benefits the members.
- 5. Education, Training and Information:** Co-ops continuously focus on education to ensure employees and directors have the training and information they need to make the co-op successful.
- 6. Cooperation Among Cooperatives:** Co-ops share with and learn from other cooperatives. We help each other out in times of need because we want other co-ops to thrive.
- 7. Concern for Community:** All cooperatives work for the greater good of the local communities they serve. Co-ops give back to their communities to help them thrive and grow.

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As we celebrate National Co-op Month and the power of membership, we hope you recognize the many aspects that set electric co-ops apart. Our mission is reliable, affordable power and internet. Our purpose is people in the local communities we're proud to serve. See below for some examples of the support our co-op is providing in the communities we serve this month and all year long.

MVEC Food Drive During Co-op Month

What better way to celebrate Co-op Month than by supporting our community members in need? MVEC is holding a drive for food pantry donations during the month of October. MVEC will collect non-perishable and personal hygiene items at the below locations until October 31st.



HELP US, HELP OTHERS
MVEC will collect personal hygiene and non-perishable items at the following locations:

October 1ST - 31ST

- Manchester Fareway**
(109 E. Marion St. Manchester)
- Maquoketa Fareway**
(110 Westgate Dr. Maquoketa)
- Monticello Fareway**
(433 North Farley St. Monticello)
- Peosta Fareway**
(8400 NICC Dr. Peosta)
- MVEC Headquarters***
(109 N. Huber St. Anamosa)
(*during business hours)

CO-OPS FOOD DRIVE

Maquoketa Valley Electric Cooperative | MVlink

We will donate all collected items to food pantries in Jones, Jackson, Dubuque and Delaware Counties. Thank you for helping MVEC take care of our neighbors. Items that are in highest demand: canned fish and meat, dry pasta, pasta sauces, peanut butter, canned or dry soups, oatmeal and healthy cereal, kids snack items, toilet paper, diapers, baby wipes, feminine products, toothpaste, shampoo, etc. If you have questions, contact Christie Remley at cremley@mvec.com or 800-927-6068

MVEC Supports Our Communities

Concern for Community is something MVEC displays well beyond Co-op Month. MVEC supports various



community organizations across our service areas all year long. In recent years, we have also provided additional support to a community project in each of the four main counties we serve. In 2024, we contributed to the new Cascade Public Library, Jones County's first-ever splash pad in Olin, the installation of security cameras in Bellevue's JJ Memorial Park and upgraded play equipment at Dundee City Park. We were able to apply for matching funds from our cooperative lender, CoBank, through their Sharing Success program to support these important community projects.

MVEC Brings Fiber Internet to Earlville

We had a fun time meeting residents in Earlville on September 12 at our MVlink Open House. Our Communications and Fiber teams were on hand to answer questions and provide information about the benefits of a fiber connection and the value of a cooperative membership. We had a great turnout and are excited to bring our blazing fast, reliable fiber internet to the town of Earlville!



September Board Meeting Update

- Discussed the 2024 Annual Meeting that was held in August. Approved date and location for the 2025 Annual Meeting.
- Reviewed Employee Medical Coverage plans for 2025. Approved participation in the IAEC Health Care Plan.
- Approved the retirement of \$800,000 of member patronage for the years 2009 and 2012. Patronage will be returned to members in October pending RUS approval.
- Approved a service territory swap between Alliant and MVEC for a new subdivision.
- Appointed Directors to the Board Policy Committee and Board Finance Committee.



Our Energy Working for You: Solar Project Lease

By Al Reiter, Energy Advisor

Note: In this month's column, I am sharing an article from our statewide electric cooperative association that addresses out-of-state entities seeking land lease options for proposed large-scale solar projects. If approached by these entities there are some things you should be aware of as you entertain their inquiries.

Landowners: Know the facts before signing a solar project lease.

If you're a landowner in rural Iowa, you may have received solicitations in the mail offering land lease options for proposed solar projects. Often, these letters offer attractive per-acre rental payments for various phases of a long-term proposed project, promising steady and predictable income. However, like with all contracts, the devil is in the details. Before signing an agreement, we encourage you to do some homework and seek legal counsel to protect your rights.

Most of these letters are coming from companies outside of Iowa looking to lease land for future solar projects. We have noticed that many of these letters refer erroneously to Iowa law; referencing legislation (Senate File 2356) that did not pass last session. In fact, Iowa's electric co-ops and other groups registered in opposition to the legislation due to its likely negative impact on electric co-ops and our members.

Some solicitations falsely claim local support for their solar initiative or the electric output would somehow benefit your neighbors or the local electric cooperative. We have also seen letters that deceptively include endorsements attributed to the Iowa Farm Bureau. IFB's legal team is working to remove these endorsements.

Please consult your legal counsel before signing any agreement or contract. Your legal counsel can help explain the benefits and disadvantages of these agreements, answer any questions you have, and help negotiate fair and equitable terms. These are long-term agreements that can give the solar company exclusive options and control of your land for decades. Spending some extra time up front to better understand the terms and conditions of the proposed agreement can save you significant time, money and headaches in the future.

For more information, we encourage landowners to reach out to MVEC to learn more about these proposed projects. You can reach me directly by calling 800-927-6068 or at areiter@mvec.com.



You Care, We Care, RECare, a way for members to help members

MVEC's RECare program allows members to contribute to a fund that assists low-income members with weatherization to help improve their heating and cooling costs or supplement energy assistance. Funds collected are distributed by local community action agencies.

Yes, I care and want to contribute.

- I will make a one-time contribution to RECare. My check is closed.**
- I will contribute \$ _____ per month to RECare.**

I understand that this amount will be automatically added to my monthly electric bill.

*(Even one dollar shows you care.)
Monthly pledges may be cancelled at any time by notifying MVEC in writing.*

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Account Number: _____

Email: _____

Please mail to MVEC or include with your electric bill payment.



Maquoketa Valley
Electric Cooperative

**109 N. Huber Street,
Anamosa IA 52205**



Iowa LIHEAP 2024-2025 Guidelines

Attention Residential Members: Get Help with Your Heating Bill

The 2024-2025 Low-Income Home Energy Assistance Program (LIHEAP) has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. The assistance is based on household income, household size, type of fuel, and type of housing.

WHEN TO APPLY:

- Elderly (60 & over) and/or disabled October 1, 2024 to April 30, 2025
- All other households November 1, 2024 to April 30, 2025

WHAT TO TAKE:

- Proof of Income (for all household members age 18 and over) Depending upon your household income type, income documentation from the past 30 days, the last 12 months, or last calendar year, whichever is easier or more beneficial for you.
- Social Security numbers for **all** household members (documentation required)
- Most recent heat bill
- Most recent electric bill

Contact the local community action agency in your area as listed below:

Hawkeye Area Community Action Corporation (HACAP)

Delaware County:	Manchester	563-927-4629
Dubuque County:	Dubuque	563-556-5130
Jackson County:	Maquoketa	563-652-5197
Jones County:	Anamosa	319-462-4343
Linn County:	Cedar Rapids	319-366-7632

Community Action of Eastern Iowa

Cedar County:	Tipton	563-886-3191
Clinton County:	Clinton	563-243-5220

Northeast Iowa Community Action Corporation

Clayton County:	Decorah	563-382-8436
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Operation Threshold

Buchanan County:	Independence	319-334-6081
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WAGE EARNERS:

Please bring copies of your check stubs for the 30-day period preceding the date of application, or a copy of your federal income tax return.

FIXED INCOME:

This income may include: Social Security Benefits, Supplemental Security Income, Veteran’s Assistance, Unemployment Insurance, and pensions. Please bring copies of your check stubs from the previous 30 days.

SELF-EMPLOYED/FARMERS:

Please bring a copy of your most recent federal income tax return.

If you receive alimony or child support, it will also need to be verified. Additional income not listed here may be required.

Income Maximums

Household Size	Annual Gross Income
1	\$30,120
2	\$40,880
3	\$51,640
4	\$62,400
5	\$73,160
6	\$83,920
7	\$94,680
8	\$105,440

Note: For households with more than eight members, add \$10,760 annually for each additional member.

2024-2025 Heat Plus

The 2024-2025 Heat Plus rate with Power Cost Adjustment is \$0.044 per kilowatt-hour for electricity used on and off-peak during the winter months. The bill you receive in November will reflect your first month's usage for this heating season. MVEC strives to keep this rate as low as possible to encourage the installation of highly efficient heat pump systems. If you are planning a building or remodeling, contact us at 800-927-6068 for energy efficiency ideas.



Watt's Up: Maintaining Your Co-op's Fleet

By Keith Keltner, Senior Mechanic

MVEC's mission is to provide reliable, safe and affordable electricity and fiber internet. A big part of fulfilling that mission is the vehicles and equipment that help our electric and fiber line crews do their jobs. This month, we hear from Keith Keltner, Senior Mechanic at MVEC.

My job here at MVEC is never dull. I currently maintain a fleet of 53 vehicles, 24 trailers, 3 chippers, a mini hoe, a few skid loaders and a trencher. While my day may begin one way or by working on a particular project, it's a phone call away from changing. For instance, I could be doing an oil change and get a call that one of the linemen has a flat tire - so then, I'm off to fix it. You never know what will come up, so I try to address any paperwork or reporting in the morning before things get hectic.



I've been an employee at MVEC for 18 years but have been turning wrenches since I was in 8th grade. I went to NICC for Diesel Mechanic School and then worked for my dad at his repair shop. I bought out his business and came to work at MVEC in the same year. I was introduced to MVEC and the co-op world by now retired Director of Operations, Kenny Smith, when he stopped by my garage.

While the work in MVEC's shop is pretty steady, one of the busiest times of the year is during boom inspections in November and December. Also, safety meeting day each month generates a lot of work with all the guys in from the field for a few hours trying to get things addressed when their truck or piece of equipment is not being used. In the 18 years I've been here, MVEC's fleet has grown quite a bit, particularly with our expansion into fiber internet - which brought a whole new batch of trucks to the fleet and will only continue to grow. Over the

years, emissions has changed, wiring has changed and operating systems have changed--everything now has a computer. I appreciate that the co-op and our IT department have invested in quality repair software and do a good job of keeping the software up to date.



The most challenging part of my job is diagnosing and resolving emissions problems as they can be misleading and tricky to solve. We deal with emissions issues because the trucks sit and are run for the hydraulics, which gums them up as they don't generate the heat needed to burn off the particulates.

Another challenge, at least since 2020, has been procuring parts. The pandemic created a mess. We used to be loyal to certain brands of oil filters or other parts but for a while you had to take what you could get. Lately, it has been better, but occasionally, we will still have a part that takes 4 to 5 months to arrive.

Even with its challenges, I really like my job at MVEC. It's busy which makes the day go fast and with technology changing, I am always learning. I also appreciate the people I work with and being part of the co-op family. I work closely with Dan Schulte in Operations to prioritize and schedule maintenance and repairs to keep our line crews productive. The linemen are great about letting me know when they will be on vacation so that I can work on their trucks.

MVEC's fleet is a significant investment for our cooperative and I take pride in providing maintenance that allows us to continue to meet the needs of our electric and fiber members.





TECH LINK

Cybersecurity Tips for a Safer Digital World

By Abby Berry, National Rural Electric Cooperative Association

Did you know the average household with internet access owns about 17 connected devices? That figure covers a wide range of electronics, including smart phones, computers, streaming devices, smart speakers, home assistants and more. Given our increasing reliance on internet-connected technologies, the likelihood of new cyber threats is ever-present.

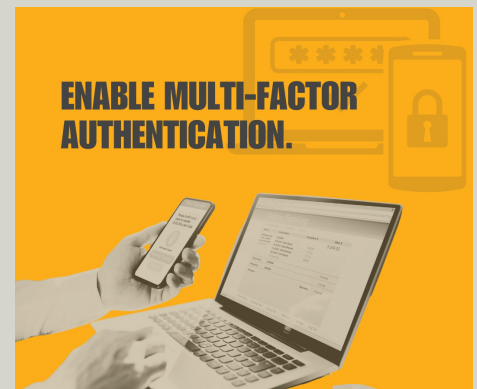
Maquoketa Valley/MVlink is deeply committed to ensuring our local system is safe and secure. We routinely monitor and manage cyber risks, and we work together with other co-ops to share the latest advancements in cybersecurity measures that make us stronger. But you can help, too.

When we all work together to stay safe online, we lower the risk of cyber threats to our systems, online accounts and sensitive data.

October is National Cybersecurity Month, and while good cyber hygiene should be practiced year-round, we'd like to share a few cybersecurity tips to help you bolster your online safety.

- **Learn how to spot and report phishing attempts.** Phishing occurs when criminals use phony emails, direct messages or other types of digital communications that lure you to click a bad link or download a malicious attachment. If you receive a suspicious email or message that includes urgent language, offers that seem too good to be true, generic greetings, poor grammar or an unusual sender address, it could be a phishing attempt. If you spot one, report it as soon as possible—and don't forget to block the sender. (If you receive a suspicious work email, report it to the appropriate IT contact. Suspicious messages that are delivered to your personal email or social media accounts can also be reported.)
- **Create strong, unique passwords.** When it comes to passwords, remember that length trumps complexity. Strong passwords contain at least 12 characters and include a mix of letters, numbers and symbols. Create unique passwords for each online account you manage and use phrases you can easily remember.
- **Enable multi-factor authentication when available.** Multi-factor authentication (also known as 2-factor authentication) adds an extra layer of security to your online accounts. These extra security steps can include facial recognition, fingerprint access, or one-time codes sent to your email or phone.
- **Update software regularly.** Software and internet-connected devices, including personal computers, smartphones and tablets, should always be current on updates to reduce the risk of infection from ransomware and malware. When possible, configure devices to automatically update or notify you when an update is available.

Let's all do our part to stay cyber smart and create a safer digital world for all. Visit staysafeonline.org to learn about additional cybersecurity tips.





Safety Matters: Distracted Driving

By Jenna Curtis, MVEC Safety Director

While April is technically Distracted Driving awareness month, this should be a focus all year round. Distracted driving is defined as anything that takes your attention away from driving. According to the CDC, nine people in the US are killed every day in crashes that are reported to involve a distracted driver.

According to the Iowa DOT, inexperienced drivers under 20 years of age have the highest proportion of distraction-related fatal crashes. Parents need to set a good example for their children and show them from an early age not to text and/or talk on their phone while driving.

We want to highlight distracted driving this month for three key reasons:

1. School and Events: With school having recently started, please watch out for students walking to and from school as well as sports teams out practicing. Later in October, watch for for trick or treaters as well. Remember the law when it comes to bus safety. When a bus stop arm is out, you must stop.



2. Harvest Safety: Fall in Iowa poses some specific additional dangers on the roads with farmers bringing crops in for harvest. Watch out for slow moving vehicles as well as equipment coming in and out of farm fields.

3. Line Crew Safety: Move Over and Slow Down. It's the law. Always be on the lookout for our linemen (*as well as other emergency, utility and construction workers*) working near or along roadways. Their job is dangerous enough and they deserve to go home to their families each day.

THINK YOU'RE A MULTITASKER?

DON'T DRIVE DISTRACTED

FOR YOUR SAFETY AND THE SAFETY OF CREWS WHO OFTEN WORK ROADSIDE, DO ONE THING AT A TIME. PUT ALL YOUR ATTENTION ON DRIVING, AND THE REST CAN WAIT.

MYTH VERSUS FACT

Drivers can multitask

Hands-free calling is safe

Texting at red lights is OK

Voice-to-text is safe

The human brain cannot do two things at once; it switches between tasks, slowing reaction time

Drivers on a call can miss seeing up to 50% of what they need to, including pedestrians and red lights

People are distracted up to 27 seconds after texting, often well after the light turns green

Your mind is thinking of what to say, you could be visually distracted by autocorrected errors

THAT TEXT OR CALL CAN WAIT. GET WHERE YOU ARE GOING SAFELY.

Watts The Answer?

1. We care about your quality of life, and because we are

operated, we're uniquely suited to meet our members' evolving energy and communication needs.

2. MVEC is holding a drive for food pantry donations during the month of _____.

3. We _____ monitor and manage cyber risks, and we work together with other co-ops to share the latest advancements in cybersecurity measures that make us stronger.

Mail your answers in with your energy bill, or email them to efletcher@mvec.coop

Two winners will each receive a \$10.00 credit on their energy bills.

Please complete the following:

Name

Address

July winners:

Angela Ambrosy, Zwingle

Terry Tobin, Dubuque



Maquoketa Valley
Electric Cooperative
109 North Huber Street
Anamosa, Iowa 52205

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<p>How many Americans receive electricity from electric cooperatives?</p> <p>A. 24 million B. 38 million C. 42 million</p> <p>C. 42 million</p>	<p>What percentage of the American landscape do electric co-ops power?</p> <p>A. 47% B. 56% C. 65%</p> <p>B. 56%</p>
<p>How many Americans do electric co-ops employ?</p> <p>A. 73,000 B. 64,000 C. 58,000</p> <p>A. 73,000</p>	<p>How many states have electric cooperatives?</p> <p>A. 48 states B. 46 states C. 44 states</p> <p>A. 48 states</p>

Understanding Your Electric Bill

ON-PEAK hours are 4 p.m. - 9 p.m.

OFF-PEAK hours are
Midnight - 4 p.m. and 9 p.m. - Midnight

These times are in effect every day.

Watts Current

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Mailing Address:

109 North Huber Street • Anamosa, IA 52205
319-462-3542 or 800-927-6068

Office Hours:

Monday-Friday • 7:30 a.m. to 4:00 p.m.

After Hours Call Center: 800-582-8998

www.mvec.coop

Email direct to the following departments:

Electric Billing: billing@mvec.coop

Electric Service: maintenance@mvec.coop

Internet/Phone Service: fiber@mvec.coop

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Energy Efficiency Tip of the Month

If you recently made or plan to make energy efficiency improvements to your home, you may be eligible for federal tax credits. The Inflation Reduction Act (IRA) of 2022 empowers homeowners to save money on energy efficiency improvements and upgrades. Homeowners can save up to \$3,000 annually to lower the cost of efficiency upgrades by up to 30%.

A few upgrades covered through the IRA include new exterior doors, windows, insulation, heating/cooling equipment and other major appliances. If you completed an upgrade this year or you are considering one, visit www.energystar.gov/federal-tax-credits to learn if you qualify for a tax credit.

Source: energystar.gov

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