Electric cooperatives advocate for affordable and reliable power as Iowa's 2025 Legislative Session begins

Nearly 170 senior staff and directors from Iowa electric cooperatives, including MVEC, traveled to downtown Des Moines on Tuesday, January 14, to attend our annual reception at the start of the 91st General Assembly of the Iowa Legislature. At the event, co-op advocates were able to discuss concerns and priorities face-to-face with their state legislators. The Iowa Association of Electric Cooperatives hosted the reception in conjunction with the Iowa Biotechnology Association, the Iowa Communications Alliance, the Iowa Institute for Cooperatives and FUELIowa.

"We appreciate the opportunity to meet up with our legislators as they begin their work at the start of the new session," said Tom Stewart, MVEC Board President. "These conversations are important to convey the issues that affect our cooperative and our mission to provide reliable and affordable power to the members and communities we serve."



L-R: Christie Remley, Ron Thielen, Dan Zumbach, Shannon Lundgren, Scott Minzenmeyer, Billie Zumbach, Tom Stewart

Our top legislative priority this session is protecting the state's defined electric service territories. In Iowa, your location determines which electric utility will serve your home, farm or business. For almost 50 years, these defined electric service areas have provided certainty to electric cooperatives as we work to maintain affordable rates, foster a resilient electric grid and invest in economic development throughout rural Iowa. We strongly oppose any efforts to change or amend the service territory law and you can learn more about this issue at www.ProtectRuralIowa.com.

In the coming months, Iowa's 91st General Assembly will be addressing a multitude of issues, including energy-related matters that are central to Iowa's rural economy. Beginning with the Welcome Back Legislative Reception, Iowa electric cooperatives will again be important advocates for a balanced approach in addressing energy issues as we work to power lives and empower communities. We'll have another opportunity to advocate for our members and communities at our annual Rural Electric Cooperative (REC) Day on the Hill event on March 19. Learn more about our advocacy efforts at www.IAruralpower.org/legislative-issues/.

Watts Inside:

Our Energy Working for You: The Importance of Knowing the Location of Your Main Disconnect Switch Page 2

90th Anniversary Flashback Page 2

Please Cash 2024 Dividend Checks! Page 3

January MVEC Board Meeting Update Page 3

Nondiscrimination Statement Page 3

WattsGreen Page 4

MVEC's CEO Re-Elected to TSE Board of Directors Page 4

Watt's Up at MVEC? Energy Advisor Pages 4 & 5

TechLink - Smart Heart Health Page 6

Member Portal Password Change Requirement Page 7

Projects to Tackle This Winter Page 7

Check Processing

MVEC members, did you know that our check processing machine can only read **BLUE** or **BLACK** ink? Please remember to write any check to MVEC in either **BLUE** or **BLACK** ink. Thank you for your help!





Our Energy Working for You: The Importance of Knowing the Location of Your Main Disconnect Switch

By Al Reiter, Energy Advisor

This month's edition of Our Energy Working for You is related to the safety of your electrical system. Recently, we encountered a member who could have experienced a safety issue due to a lack of understanding of the electrical disconnects on their service. A basic safety practice is to disconnect the electric power when servicing or working on any electrical equipment or wiring, in this article, we are focusing on the main electrical service disconnect.



The electric safety codes require a service disconnect means, over the years, this could take different forms and there are general rules along with exceptions in unique installations. For this article, we are looking at disconnects that would apply to the majority of members in the MVEC service territory. Meaning disconnects on a single dwelling or farm service. Power is delivered from MVEC at your property over the distribution system and stepped down at the transformer. In the case of an overhead service, a service drop cable goes to feed the main meter and the service disconnect is usually adjacent or very close to that. In the case of an underground service, the underground lateral cable feeds the meter with the main disconnect near that.

The reason for the electric code requirement is to be able to quickly disconnect incoming electrical power to a home, farm or business. Emergencies occur and it may be a responding fire department that needs to ensure power is off before the firefighters can attack the fire. Vehicle accidents, storm damage, or farm equipment incidents are also common reasons to have to quickly shut off the power. It is important to understand that the disconnect shuts off equipment after, or downstream, of the switch. It does not shut off power before the disconnect switch. There may be occasions where the main disconnect is damaged, like a meter pole breaking in a storm, that requires MVEC linemen to disconnect power ahead of this point.

One of the exceptions to a single main service disconnect to be aware of is installations that have regular on-site generation. The most common type of on-site generation would be a solar array, battery, or wind turbine. In this case, the source of electrical power is coming from multiple directions and if installed properly, will clearly identify the multiple sources and the location of the disconnecting means for each source.

What should you do? Ensure that the main service disconnect(s) are clearly identified and everyone at the location is aware of it. If you are not sure, your electrician can help you in this and use testing meters to ensure that it disconnected the electrical energy as intended. Over the years, the disconnect switch can corrode or parts may loosen, your electrician can also help ensure it is operating smoothly. Similar to a fire extinguisher, the main electrical service disconnect is not something that is used often, but in an emergency, seconds count and the faster power can be disconnected, the likelihood of damage or injury is reduced.

When performing work that affects the electrical system, hire professional, licensed electricians and contact MVEC to determine how to safely prepare for the work.

90th Anniversary Flashback

As we shared last month, MVEC is celebrating our 90th anniversary in 2025. This month, we take a trip down memory lane to when the first electric poles were delivered (photo below) and when the first pole was set (in 1937) in MVEC's service territory. The first home (located south of Baldwin, IA) was connected to MVEC's system on May 11, 1938. According to pioneer REC Manager, Edgar D. Beach, "There was singing and dancing that night."









Dividend checks were issued to eligible MVEC members on October 21, 2024, and automatically become void on February 18, 2025. If you have not cashed your check, please do so soon. Dividend checks not cashed by February 18, 2025, will be retained by the Cooperative and redistributed next year when dividends are paid. Please call the office at 800-927-6068 and talk to Jan if you have any questions. Your 2024 dividend check was based on a percentage of how much energy you purchased during 2009 and/or 2012. As a reminder, if your dividend was under \$5, it is being held until the accumulated amount in the future is over \$5.

January MVEC Board Meeting Update

- Reviewed and discussed the 2025 Safety Improvement plan that was developed by the Cooperative's Safety Committee. This plan details safety program goals for the upcoming year.
- Reviewed projected 2024 year-end financials. Energy sales were down 4% from budget in 2024, total margins for the year are projected to be slightly above budget.
- Received an update and discussed potential for new larger loads with in MVEC's service territory.
- Reviewed a report from the Iowa Association of Electric Cooperatives on electric rates in Iowa. MVEC's residential rates are well below cooperative average residential rates across the state.
- Reviewed and discussed the Cooperative's updated financial forecast which was updated after the 2025 Cooperative budget was approved.
- Discussed the 2025 Legislative Welcome Back Reception and early items of interest for the 2025 session.
- Discussed topics covered at recent training sessions attended by Directors.

Nondiscrimination Statement

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, audiotape, 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.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the 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





Because you care...

Today's changing energy landscape is bringing more attention to renewable energy resources. Maquoketa Valley Electric Cooperative supports generation that is safe, reliable, cost effective and environmentally responsible.

Watts Green - Green renewable energy is electricity produced in an environmentally friendly manner. Sources of green energy include the sun, wind, and water, which are pollution free and naturally reoccurring. Some of the renewable energy that is sold to our members is purchased from other members who have renewable energy systems.



Costs - The price for new green power is slightly higher than power generated from conventional sources such as coal. MVEC's Watts Green Renewable Energy Program enables you to support renewable energy by paying a small premium on your bill.

The extra cost is currently 2 cents per kilowatt hour, or \$1 for a 50 kilowatt hour block, which is applied only to that portion of renewable energy that is chosen.

MVEC's CEO Re-Elected to TSE Board of Directors

Maquoketa Valley Electric Cooperative (MVEC) is pleased to announce that CEO Jeremy Richert has been re-elected to Touchstone Energy Cooperative's (TSE) Board of



Directors. Richert was re-elected at TSE's Annual Meeting held at the end of November. Touchstone Energy (TSE) is a national brand that supports its network of electric cooperatives across 45 states in achieving outstanding member satisfaction through innovative partnerships, resources and services to help member cooperatives and their employees better engage and serve their members. Richert's second 3-year term on the TSE board begins in March 2025. "As a representative voice of electric cooperatives across the country, I believe Touchstone Energy can use its wide reach and strong brand to promote the benefits cooperatives bring to their members and the communities in which their members live and work," said Jeremy Richert, CEO, MVEC.

Watt's Up at MVEC? Energy Advisor

By Al Reiter, Energy Advisor

In this month's Watt's Up at MVEC, we hear from MVEC Energy Advisor, Al Reiter. The Energy Advisor is a critical resource for members with regard to energy efficiency, electric safety and understanding co-op programs.

After having been an MVEC member for nearly a decade, I joined the co-op family as Energy Advisor in May 2022 after completing my career as Associate Warden Industries (Plant Manager) at Iowa Prison Industries in Anamosa. I had retired the year prior and was working on my own as a licensed electrician when I saw the ad for Energy Advisor at Maguoketa Valley Electric Cooperative. The position was a perfect combination of my previous work experience, training and interest so I applied. After having been in this position for nearly three years, it has reinforced my appreciation for what MVEC does to keep electricity safe, reliable and affordable. I really appreciate my co-workers and their 'get 'er done' approach and enjoy getting to know many of our members. Most days, it doesn't feel like work as I enjoy what I do at the co-op. I think there is value to both the member and the co-op in providing members with a single contact they can reach out to, speak with and meet with to brainstorm and act as a resource for their energy related questions and goals.





The position of Energy Advisor combines the role of member advocate with energy advisement. I am the primary contact at MVEC if a member has any questions or issues. Additionally, I help members evaluate their energy usage and conduct energy



assessments to help members identify opportunities for energy efficiency. In fact, energy assessments are one of the most enjoyable parts of this job. I enjoy sitting down one-on-one with the member to look at their home and how to help them save energy. The assessments are a positive member interaction and a true value to our membership as we conduct these free of charge. One common theme is people typically find a few things that surprise them during the audit.

Additionally, I manage MVEC's rebate (incentive) program and answer questions members may have about rebates and qualifying purchase as well as process the rebates for the members. Ideally, members

will use MVEC as resource as they are evaluating building and remodeling projects so that I can help members identify rebates that may apply to work they are planning. You can find more on our incentive program here: *mvec. coop/rebates*.

One of my other areas of focus is MVEC's Heat Plus program. MVEC offers members with qualifying heating systems a special rate during heating months. As part of this program, I educate members about Heat Plus and assist through the final installation of the Heat Plus metering system. See more on our Heat Plus program here: *mvec. coop/heat-plus-program*

I also assist members who are considering distributed generation for their home, farm or business. I am a resource for information and answer member questions about DG (typically solar installations). I also provide usage history and assist through final safety testing and energizing the system.

As a cooperative, we believe strongly in education and community involvement, therefore one of the aspects of my job is to participate in educational events in the community. We participate in various Ag Safety days across our service territory as well as various career and STEAM events to inform about careers at an electric/fiber internet cooperative. Throughout the year, we also host several opportunities to meet up with our membership (typically at local fairs and the Iowa State Fair) to discuss electrical safety and energy efficiency.

The most interesting work happens when a member calls in with a high or increased usage occurrence. I enjoy talking it through with them or going out to their location to investigate what's going on. The great thing is if you can figure out the culprit so they are happy and you're happy putting that puzzle together for the member.

Conversely, the most challenging aspect of this position is helping members understand the role of the cooperative and the efforts we're taking to provide reliable and safe power. Members simply want their power on, but it is our job to explain all that it takes to make that happen in the most safe, effective and efficient manner.

It is a very interesting and challenging time to be an Energy Advisor because there is a lot of national effort and interest to improve energy efficiency and move to the electrification of products. In addition to considering energy improving measures as you are building or remodeling, I ask members to always have an eye out for electrical safety—look around your residence, farm or business for hazards and don't hesitate to use MVEC as a resource for safety and efficiency assistance.

TECH LINE

Smart Heart Health

February is the month for Valentine's Day where we show our love for others. But, February is also American Heart Month, a perfect opportunity to show some love for ourselves, particularly with regard to heart health. In addition to diet and exercise, there is technology that you can take advantage of to care for your ticker.

There are the traditional products such as blood pressure monitors and heart rate monitors to keep tabs on how your heart is performing. While many of us get our blood pressure tested when we visit the doctor, for anyone with high blood pressure, more frequent measurement is essential. Home monitoring used to mean jotting down readings in a notebook. But many of today's devices store your readings for you. Some even transmit data to your smartphone through Bluetooth technology, and allow you to share that data with your doctor.



Maybe you want to tackle multiple health goals at once. Consider a heart-health app to help you track progress against your goals. Some wearable devices come with their own apps, but even apps not connected to devices can help you log and track important information, such as weight, cholesterol levels and medication. Many apps also provide tips and education on diet, exercise and healthy lifestyle changes. The AARP recommends the free Healthy Heart 2 app for heart disease patients. It can track blood pressure, heart rate, cholesterol, blood glucose, medication and more. The American Heart Association has its own free app, My Cardiac Coach, to help heart attack survivors thrive in recovery. That app offers step by step guidance for developing healthy habits and access to a supportive community of fellow heart patients.

When it comes to wearable devices, watches by Fitbit, Apple and Garmin have become mainstream. Now there are even smart rings such as the Oura ring that track sleep and other health predictors with excellent detail. The Oura ring has a unique feature called Symptom Radar that can tell you when you're getting a cold or flu (or Covid), often before you have an indication that you do. This means you can start taking care of yourself to speed your recovery.

While some of us may prefer to avoid the scale, sometimes it can be a helpful tool, particularly when a more advanced BMI scale is used to not only provide weight information but provide body mass index. Scale brands such as Withings and Oxiline provide detailed information beyond a mere weight number. The Withings scales also measures your vascular age and tells you if it aligns with your actual age. It can also provide data on your heart rate and nerve health.

There are also new products and technologies in development to keep on your radar or to talk about with your health care provider:

While test strips are nothing new, they've been used for glucose meters, urine tests, and various other medical applications for decades, a new type of test strip, the Triple Cascade Quantum Strip, measures blood serum and could be a game-changer when it comes to identifying markers of heart failure.

Using blood biomarkers can reveal a lot about a person, and new research has shown that biomarkers can help assess a person's brain health after they go through a cardiac event. This means that someday, doctors could be able to better predict and improve the brain's recovery after a cardiac event with a simple blood test.

Beyond monitoring technology, consider a relaxation app to help with your heart health. The Calm app has a free version to help with mindfulness exercises and breathing techniques to promote mental clarity and relaxation.

As powerful as technology tools are, your best resource for heart-health advice is still your doctor. Some information that wearables and apps provide is easy to understand. But other data - like ECG readings - are best interpreted by a professional. With technology and your doctor on your side, you can look forward to a heart-healthy future.

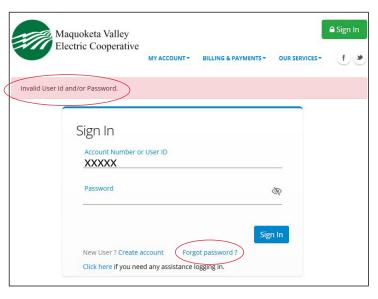


Portal Password Change Requirement

Recently, MVEC's software provider for the Electric Member Portal implemented a change to the password policy requiring members to change their Member Portal password every **90 days**. This update was made with cybersecurity in mind. The reason is if your credentials are always changing, it's harder for an attacker to know what they are.

New passwords are required to be a minimum of 10 characters and include a combination of uppercase letters, lowercase letters, numbers and symbols.

Depending on your internet browser, you may see different error messages. An error message that simply states your password is "Invalid" such as the image to the right, is the prompt to update your password. Please click Forgot Password link to change your password and follow the directions. If you need any assistance, please contact the Billing department at 800-927-6068.





Projects to Tackle This Winter

Now is the perfect time to take on some indoor home improvement projects. These projects will help make your home more comfortable, efficient and save money on your energy bills.

Install low-flow showerheads - Standard showerheads use 2.5 gallons per minute or more. WaterSense-labeled models can save water and energy.

- Turn off water for both hot and cold and unscrew your existing showerhead.
- Apply Teflon thread-sealing tape, wrapping two or three times around the threads.
- Hand tighten the new showerhead onto the arm. Be careful not to overtighten.

Air seal your basement - Air leaking into your basement can make the space feel colder and increase your winter energy bills.

- Check for gaps in the rim joists where the wall meets the ceiling.
- Caulk is for sealing gaps or cracks that are small, spray foam for gaps up to three inches.

Insulate hot water pipes - Heat loss through unprotected water pipes can cost you.

- Starting at the water heater, measure length of insulation needed to cover pipes.
- Place the insulation on the pipe tape every foot or so to secure it to the pipe

Air seal attics - Leaks in attics can waste energy, even when insulation is installed.

- Fans, fixtures and outlets in ceiling below attics is a potential source of air leakage.
- In the attic, pull back the insulation find the cutouts and seal with caulk or foam.
- Check for and seal gaps around plumbing vents, furnace flues and ductwork.

Watts The Answer?

1. Dividend checks not cashed by

2025, will be retained by the Cooperative and redistributed next year when dividends are paid.

2. After having been in this position for nearly three years, it has reinforced my

for what MVEC does to keep electricity safe, reliable and affordable.

3. This update was made with

in mind.

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

December winners:

Tom Kurt, Bernard

Mark Drake, Maquoketa







Our Office Will Be Closed Monday, February 17 In Observance Of Presidents' Day

ENERGY EFFICIENCY

IP OF THE MONTH

If you have a home office, look for opportunities to save energy in your workspace. Use ENERGY STAR®-rated equipment, which consumes up to 50% less energy than standard models. Set equipment like printers and scanners to automatically switch to sleep or energy-saver mode when not in use. In addition to saving energy, the equipment will stay cooler, which will help extend its life. Another way to save energy in your home office is to use efficient lamps for task lighting. Replace any older bulbs with energy-saving LEDs.

Source: energy.gov

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.

A Touchstone Energy® Cooperative KIX



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



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