October 2022

## For Our Members

# **Celebrating Membership**

Jeremy Richert, MVEC CEO

Fall is a busy time, and October is a particularly eventful month with school and sports activities in full swing. It's also when all cooperatives celebrate National Co-op Month. When I say Maquoketa Valley Electric Cooperative celebrates Co-op Month, it really means we are celebrating you! After all, our co-op wouldn't exist without you, our members.

Our core business purpose is to serve as your electricity and fiber internet provider, but the larger mission of the co-op is to help make our corner of the world a better place. Similar to how our wires run through our service territory, our concern for community flows through all of our decisions - because being a co-op means being a responsible partner and good neighbor.

The word "cooperative" is close to "cooperation," meaning people working together towards a common goal - mutually benefitting one another and the larger community. Our employees and member-elected board members are invested in the communities in which we live and serve.

We're proud to support local youth through FFA's Washington Leadership Conference and other programs. With your help, we offer RECare to provide assistance to our community's most vulnerable. In addition, MVEC manages a Revolving Loan Fund (RLF) to foster business growth in our area while also supporting local economic development organizations in their efforts to attract and retain new businesses.

Above all, as a co-op we put our members' priorities first. As your trusted energy partner, we know that saving energy and money is important to you. That's why we have programs in place to help, including Heat Plus rates, Time of Use rates, rebates and energy audits.

We want to empower you to manage energy use at home. If you haven't already, I encourage you take a moment to login to your member portal on mvec.coop (click on the green My Electric Account button). Through the Usage tab on the portal, you can conveniently monitor and manage your energy use. And we're of course here to help, so give us a call if you have questions about your energy bills.

The cooperative business model is one where ownership resides with you, our members, creating shared prosperity. In the last 5 years, MVEC has returned \$2.5 million dollars in dividends back to members. Earn money back on what you spend with your co-op.

MVEC also invests money back into the co-op you own. Our investment in smart grid technology not only improved the reliability and efficiency of our electric grid, it allowed us to deploy fiber internet to the most rural areas we serve, opening up opportunities for economic development, education and higher quality of life.

MVEC is continuously examining ways to operate more efficiently while continuing to provide the highest level of friendly, reliable service you expect and deserve. After all, we're your local co-op. We were built by the members we serve.



# Focused on YOU.

Electric cooperatives were created to serve their members. Because we're a co-op, we're able to adapt to our community's unique needs. That's the power of co-op membership.

#### OCTOBER IS NATIONAL CO-OP MONTH

MVEC is part of a larger cooperative family that has a positive impact on Iowa's economy. Did you know:

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- 1. Nearly one in two lowans is a member of a cooperative.
- 2. If all of Iowa's 12,000 cooperative employees were
- grouped together, it would be one of the top 10 largest employers in the state.
- 3. lowa's locally owned co-ops generate more than \$60 million in property taxes each year, which directly benefit lowa communities, counties, local schools and hospitals.

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## Iowa LIHEAP 2022-2023 Guidelines Attention Residential Members: Help with Your Heating Bill

The 2022-2023 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, 2022 to April 30, 2023
- All other households November 1, 2022 to April 30, 2023

#### 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 <u>all</u> 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:	Hiawatha	319-393-7811

#### **Community Action of Eastern Iowa**

Cedar County:	Tipton	563-886-1441
Clinton County:	Clinton	563-243-5220

#### Northeast Iowa Community Action

### Buchanan County: Independence 319-334-6081

#### WAGE EARNERS:

Please bring copies of your check stubs for the 30day 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, Family Investment Program, 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.

#### **FIP RECIPIENTS:**

Please bring your current DHS Notice of Decision or contact your local office for acceptance document information.

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	\$27,180	
2	\$36,620	
3	\$46,060	
4	\$55,500	
5	\$64,940	
6	\$74,380	
7	\$83,820	
8	\$93,260	

**Note:** For households with more than eight members, add \$9,440 for each additional member.



## **Director McCullough Recognized for 25 Years** on MVEC Board

Charles McCullough is serving his 25th year on the Maquoketa Valley Electric Cooperative Board of Directors in 2022. McCullough, who serves as Assistant

Secretary, was elected to the board in 1997 and serves the Region 3 area in Dubuque County. During his tenure on the board, McCullough has completed over 20 training and leadership courses through the National Rural Electric Cooperative Association.



*Thank you, Charles, for your loyal service to the members of* Maquoketa Valley Electric Cooperative.

# September Board Meeting Update

- Discussed the 2022 Annual Meeting that was held in August. Approved date and location for the 2023 Annual Meeting.
- Reviewed an updated financial forecast for the Cooperative and discussed the impact increased prices for materials, services, and expenses over the last 18 months has had on the Cooperative.
- Pre-approved the purchase of substation power transformers and communication network upgrades for the 2023 Cooperative Budget. These items have very long lead times and need to be ordered to allow projects to be completed in 2023. Due to long lead times, the Board also approved the pre-order of vehicles needed for the years 2025-2027.
- Reviewed Employee Medical Coverage plans for 2023. Approved participation in the IAEC Health Care Plan.
- Approved the retirement of member patronage for the years 2007 and 2012. Patronage will be returned to members in October pending RUS approval.
- Approved entering a franchise agreement with the City of Manchester.
- · Appointed Directors to the Board Policy Committee and Board Finance Committee.

## 2022-2023 Heat Plus

The 2022-2023 Heat Plus rate with Power Cost Adjustment is \$0.049 per kilowatt-hour for electricity used 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 project, contact us at 800-927-6068 for energy efficiency ideas.



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.



**Electric Cooperative** 

109 N. Huber Street, Anamosa IA 52205

## **MVEC Member Takes the EV Plunge**

Kent Hillery of Peosta is a car guy. And, he recently took delivery of his long-awaited Rivian R1T EV truck. Yes, you read that correctly - Kent's a car guy who is now the proud owner of an electric vehicle. It took three years for Kent to receive the Rivian and so far, he says it was worth the wait. With 835 horsepower coming from four electric motors, the truck can go from 0 to 100 mph in a mere 7 seconds and is averaging 334 miles for range. With the Rivian, Kent appreciates the performance without the noise.



"I was interested in the Rivian because I saw the power, smoothness, efficiency and quietness of the vehicle. Even though the sticker price was high, I focus on the low total cost of ownership. It's kind of like 'save as you go' as with geothermal in your home. You make the upfront equipment investment to save energy and money over time. However, I don't think I'm saving the world with this one effort. That is not why I purchased this EV. I admired the craftsmanship and technology - Rivian took decades and a lot of research and technology - Rivian took decades and a lot of research

and prototyping to arrive at this highly developed model and it shows."

Kent has been an MVEC member since 1981 and is a proud cooperative member. In fact, he attributes part of his satisfaction with his EV to MVEC's affordable and reliable electricity. "The availability of electric power is the most consistently reliable resource in my lifetime. I believe that electricity is necessary for human advancement. The technology MVEC has for repairing the system is unparalleled and I thank MVEC for giving me inexpensive power," said Hillery.

Kent picked the truck up at the factory (a former Mitsubishi plant) in Normal, IL, back in July where he also met Rivian Founder & CEO, RJ Scaringe. Rivian, now a publicly traded company, is headquartered in Irvine, CA, with its manufacturing plant in Normal, IL, and other facilities in Palo Alto, CA; Carson, CA; Plymouth, MI; Vancouver, British Columbia; Wittmann, AZ and Woking, England.

Kent has put the EV to good use - he has used it to plug in a roaster of beans at a family reunion and has also tested pulling his duck boat. Although, he acknowledged, that towing with the EV will cut the battery range in about half. The car has 19 speakers, and, as Kent mentioned with a smile - no oil change is required. Some other features of the vehicle include: a rechargeable flashlight, air compressor that can reach all four tires and plenty of storage inside and outside the vehicle which boasts 11 cameras with 360 degree field of vision.



If you are contemplating the purchase of an EV, you will want to consider installing a Level 2 charger. Compared to a standard wall outlet, charging times can be shortened by using a Level 2 charger. Level 1 chargers are the standard charger that come with an EV and provide about 40 miles of range after eight hours of charging. Level 2 chargers provide about 25 miles per charging hour. However, they consume a lot of power in a short amount of time and require local electric infrastructure to support the increased energy load. If you're considering a Level 2 charger, make sure your home's electric system is in good shape and give MVEC a heads up. This will allow MVEC to ensure the transformer in your area can safely and reliably provide power.

## **Going Away for the Winter?** Consider 'Seasonal Suspend' for your MVlink Internet Service

If you travel south for the cold winter months (or do not occupy your summer lake home or cabin), MVEC offers a seasonal suspend option to temporarily deactivate internet service for a few months.

This feature allows members to put their internet on hold if they don't need it for security systems or cameras. With seasonal suspend, members pay only \$9.95+ tax instead of their monthly internet package fees.

When members want to bring the service back up, they simply call MVEC's office during regular business hours (Monday through Friday, 7:30 am to 4:00 pm) to restore internet service. This can be done with notice as little as one to two days.

To take advantage of the seasonal suspend program for MVlink, contact the Fiber team at 800-927-6068.

## Award Winning Pumpkin

For Pete Caspers of Peosta, pumpkin season begins in April and is a labor of love through early October. Caspers has been growing giant pumpkins since 1994. Fast forward to this year's Iowa



State Fair where Caspers and his daughter, Alba, won first place with their giant pumpkin weighing in at 1,281 pounds. Growing giant pumpkins is not for the faint of heart. According to Caspers, "I have not had a life since April. I spend three hours a night on these pumpkins - watering them, making sure the vines are healthy and keeping mice away." Over the years, Caspers has entered 40 weigh-offs with the State Fair win being the first time he took first place. "It was exciting and it's like I became a celebrity overnight." Caspers gives credit to Alba who selected the State Fair-winning pumpkin - starting with a seed from Wisconsin. With State Fair behind them, Caspers has shifted his focus toward his Anamosa Pumpkinfest entry and is hopeful for another successful weigh-in.

## Be Fire Prevention Smart – Don't Get Burned!

## National Fire Prevention Week (October 9-15)

From SafeElectricity.org

Electricity usually makes life easier by powering kitchen appliances, gadgets, and electronics we use for entertainment. However, that same electricity contains the potential to destroy homes and take lives. Electric fires are more destructive than any other type of fire, and they are twice as deadly. Safe Electricity has the following information to help you keep your electric system safe.

- Consider getting an electric inspection of your home, especially if it is an older home, or you have never had an inspection.
- If an electrical fire starts in your home, do not use water to extinguish it. Water conducts electricity, and you could get an electric shock. Use an extinguisher that is approved for use on electric fires.
- Flickering lights, warm, cracked, or sparking outlets all indicate electric problems.
- If circuits trip, fuses blow, someone gets a shock, your home has an electric problem. Get an electric inspection.
- Do not overload outlets, use an extension cord as a permanent wiring solution, or use light bulbs that are not rated for the socket.



- Contact an electrician about installing an arc fault circuit interrupter (AFCI). An AFCI monitors the flow of electricity in your home. If the flow of electricity is irregular and could cause a fire, the AFCI shuts off electricity. An AFCI costs around \$35, plus the cost of professional installation. The cost also depends on the size of your home and how many circuit breakers you have.
- Inspect electric plugs and cords annually. If they are frayed or cracked, repair or replace them. Do not place cords under rugs, or staple or nail them to the wall.





## Four Ways to Boost Your Cyber Hygiene By Abby Berry, NRECA

In today's digital world, cyberattacks are unfortunately nothing new. Cyber criminals can attack on a multitude of levels, from large-scale attacks targeting corporations to smaller phishing attacks aimed to gain an individual's personal information.

October is Cybersecurity Awareness Month, but good cyber hygiene should be practiced year-round. This year's theme is "See Yourself in Cyber" - because we all have a part to play in cybersecurity. When we hear about massive data breaches, it can feel overwhelming and lead us to think we're powerless as individuals to stop cyber criminals.

The truth is, there are several practical steps we can take to safeguard our devices and data. Here are four easy ways to boost your cyber hygiene:

1. Enable multi-factor authentication. Also known as two-step verification, multi-factor authentication adds a second step when logging into an account (to prove you're really you), which greatly increases the security of the account. This second step could include an extra PIN, answering an extra security question, a code received via email or a secure token. Regardless of the type of authentication, this additional step makes it twice as hard for cyber criminals to access your account. Not every account offers multi-factor authentication, but it's becoming increasingly popular and should be utilized when available.

2. Use strong passwords and a password manager. Remember, passwords are the "keys" to your personal home online. Your passwords should always be long, unique and complex. Create passwords using at least 12 characters, never reuse passwords for multiple accounts and use a combination of upper- and lower-case letters, numbers and special characters. If you have a lot of accounts, consider using a password manager to store them easily and securely in one place.

3. Update software. It may seem obvious, but regularly updating software is one of the easiest ways to keep your personal information secure. Most companies provide automatic updates and will send reminders so you can easily install the update. If you're not receiving automatic software updates, set a reminder to do so quarterly. Be aware that some cyber criminals will send fake updates; these typically appear as a pop-up window when visiting a website. Use good judgement and think before you click. 4. Recognize and report phishing attacks. Don't take the bait when cyber criminals go phishing. The signs of a phishing attack can be subtle, so take the extra time to thoroughly inspect emails. Most phishing emails include offers that are too good to be true, an urgent or alarming tone, misspellings and poorly-crafted language, ambiguous greetings, strange requests or an email address that doesn't match the company it's coming from. Most platforms like Outlook, Gmail and Mac Mail allow users to report phishing emails. If you suspect a phishing attempt, take an extra minute to report it.

## October is Cybersecurity Awareness Month

Improve your cyber hygiene by doing these four things:

- 1. Enable multi-factor authentication
- 2. Use strong passwords and a password manager
- 3. Update software regularly
- Recognize and report phishing attacks



Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we're creating a safer internet for all. Visit www.staysafeonline.org for additional cybersecurity tips.

Your Touchstone Energy<sup>®</sup> Cooperative

## College Suites Opens Doors to NICC Students

Northeast Iowa Community College (NICC) students now have an option to live on campus. In August, College Suites opened the doors to a new 86,000 square foot building that houses 82 one-to-four-bedroom units (space



for 191 students). This long-awaited complex provides NICC students with a traditional college experience and the convenience of living on campus. Students (and parents) will enjoy the ease of College Suites given all utilities are included in the rent, as well as living and bedroom furniture, in-unit laundry, Smart TVs and secured entrances.

Per a recent article in the Dubuque Telegraph Herald, NICC sold the 2.75 acres on which the apartment complex now sits to the City of Peosta for \$1 in May of 2020. The City then gave the land to College Suites LLC for development. The complex's amenities include a fitness center, study rooms, student lounge, outdoor patio and onsite parking. MVEC serves the building with MVlink high-speed fiber internet to round out the student experience—providing fast, reliable connections for common areas and the suites themselves.

"The higher education market is more competitive than ever with students evaluating the whole experience an institution has to offer. With College Suites, I feel we've put together one of the ultimate college experiences for students, right next to Northeast Iowa Community College," said Wes Schulte, CEO of College Suites LLC and the project developer. "From modern living quarters that are furnished and convenience of an all-inclusive rent, to state-of-the-art high-speed internet, we're excited to add this premier facility to the community of Peosta and the higher education marketplace in Eastern Iowa."

There is a model suite available for tour during business hours of 9:00 am - 4:00 pm, Monday through Friday.



# Watts The Answer?

1. MVEC is continuously examining ways to operate more efficiently while continuing to provide the \_\_\_\_\_\_ level of friendly, reliable service you expect and deserve.

2. In fact, he attributes part of his satisfaction with his EV to MVEC's affordable and electricity.

3. This feature allows members to put their \_\_\_\_\_\_ on hold if they don't need it for security systems or cameras.

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: Loras Bagge, Worthington Karisa Brown, Baldwin



October is National Co-op Month

Proud to be your trusted energy partner.

## **Energy Efficiency** Tip of the Month

If you can see daylight around a window frame or if you can rattle a window (movement means possible leaks), the window likely needs to be sealed.

Most window leaks can be sealed with caulk or weatherstripping, which come in a variety of compounds and materials. Visit www.energy.gov/energysaver to learn how and where to seal air leaks.

# **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

A Touchstone Energy® Cooperative K

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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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Electric Service:	maintenance@mvec.coop
Internet/Phone Service:	fiber@mvec.coop
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