

WATTS *Current*

November
2024



Your Co-op. Your Share.

*MVEC retires
\$800,000
to members*

At the September meeting, the Board of Directors approved the retirement of deferred patronage dividends totaling \$800,000 to active members, and former members, in accordance with our cooperative principles.

The amount represents:

- **100% of remaining allocated margins for 2009**
- **22.54% of remaining allocated margins for 2012**

Your 2024 patronage check is based on a percentage of how much energy you purchased during 2009 and/or 2012. Checks were mailed out at the end of October.

Current and former members with patronage amounts of \$5 or more were mailed a check. Lesser amounts will be left to accrue for future payouts. Ownership in a cooperative has many benefits, which includes receiving cash back over time. Each year, the Board of Directors determines the amount of excess margins that can be allocated back to the members based upon the amount of energy they each purchased during the year. The allocated funds are retained to cover emergencies such as natural disasters, and other unexpected events, and to maintain and expand our electric system. This practice decreases the need to raise rates or borrow money. Then, as the financial condition of the Cooperative permits, the directors elect to pay the allocated margins back to its members.

To ensure you receive future payments, please keep MVEC informed of any address changes or notify us of the death of a member or former member.

Note: Please cash your dividend check as soon as possible. It will only be honored for 120 days from issue date.

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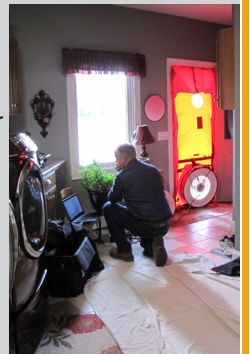
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SCHEDULE YOUR ENERGY ASSESSMENT

"Working with MVEC was an important step in making our home more energy efficient. A wonderful service provided to us by our coop! We were pleased with the energy assessment. He took a lot of time explaining things to us, showing areas where there was loss, and recommending where and how to improve our home!" Jerry, Manchester

MVEC offers a Free Energy Assessment

Our Energy Advisor will help you prioritize energy improvements for your home. Visit mvec.coop/energy-assessment or call today 800-927-6068



WHAT ARE PATRONAGE DIVIDENDS?

- 1 MVEC tracks the electricity and/or communications services you use and how much money you pay for it throughout the year.
- 2 We pay for things like maintaining and improving our electric system, and fiber smart grid network, emergencies and natural disasters.
- 3 At the end of the fiscal year, the directors evaluate the excess revenues, called margins, against the business needs of the cooperative.
- 4 The cooperative allocates a portion of those margins to members as patronage dividends based upon their electric and/or communications bills.
- 5 The directors elect to retire, or pay, the patronage dividends when our financial condition permits.



Watt's Up at MVEC: Cooperation Among Cooperatives in South Carolina

As an electric and fiber internet cooperative, MVEC subscribes to Seven Cooperative Principles, one of those being Cooperation among Cooperatives. Last month, after Hurricane Helene tore through parts of South Carolina, North Carolina, Georgia, Tennessee and Florida, MVEC responded to a request for mutual aid from Mid-Carolina Electric Cooperative. In the immediate aftermath of the storm, Mid-Carolina had 55,000 out of 64,000 meters out of service and more than 500 broken power poles across the co-op's service area.

Our statewide organization, Iowa Association of Electric Cooperative (IAEC), organized the mutual aid response, sending ten co-ops from Iowa to help with restoration efforts. A total of 42 Iowa linemen traveled to South Carolina, including our crew of four MVEC linemen: Matt Osweiler, Alex Laban, Tony Marbach and Steve Peterson. They left on Monday, September 30th, and traveled more than 18 hours to Columbia, South Carolina. In addition to the crew, they took a large basket truck, a digger derrick, and a pole trailer to help with restoration efforts. Linemen from 15 states assisted with restoration for Hurricane Helene-impacted areas.

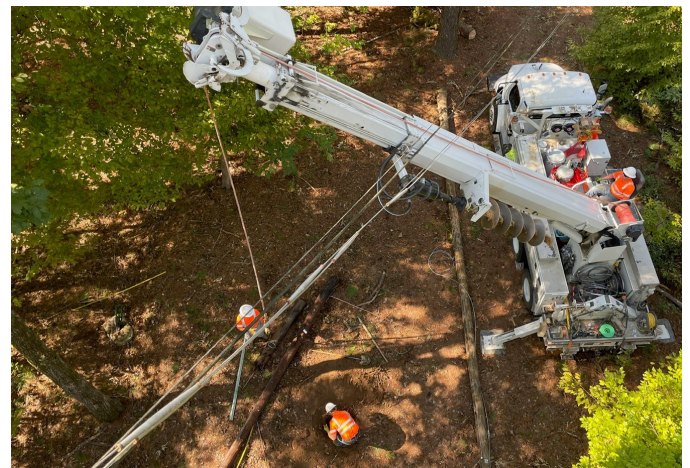


Steve Peterson, Alex Laban, Tony Marbach and Matt Osweiler

When MVEC crew members arrived, they observed how extensive the damage was. That area of South Carolina is full of dense pockets of forest which were decimated by the hurricane. They worked 16+ hours a day for nine days to help replace broken poles and re-string power lines. The mutual aid crews and Mid-Carolina crews rotated so that linemen were working around the clock to bring their members back on.

Steve Peterson, MVEC Peosta Lead Lineman, commented, "The restoration efforts in South Carolina were overall a

very positive and rewarding experience. We learned that 'Southern Hospitality' is a real thing! All of the members, regardless of their own current hardships due to storm damage, were so appreciative of everything we were doing and blown away that we traveled all the way from Iowa to help out. As stated by our bird dog (Mid-Carolina co-op employee who helped us navigate and patrol the lines out in the field), Matt Porth, 'that's the co-op mentality, we do what we need to, to help each other out in times like this.' Matt was very driven and knowledgeable about his system, which helped us be as efficient as possible with our work. The hours were long, and the work was hard, but at the end of the day, it was all worth it to see the joy in their members' faces when the lights were back on. All the praise to Mid-Carolina Electric and to all the South Carolinians for the hospitality we were shown."



Tony Marbach, MVEC Peosta Foreman also commented, "This was a great opportunity to not only help out another cooperative and its members, but for our team to gain valuable experience that we can apply to our work back here to improve MVEC's grid resilience and storm response."

This is not MVEC's first experience with mutual aid. In recent years, MVEC has sent crews to help in Louisiana, Arkansas, Missouri, South Dakota, Mississippi, as well as at other co-ops in Iowa. Because, as bird dog Matt said, it's the co-op way!





Ready Your Home FOR WINTER

Prepare your home for winter now to ensure safety, efficiency and comfort. Here's a checklist you can use.



INSPECT HEATING SYSTEM:

- Have your heating system professionally serviced.
- Replace air filters if needed.
- Ensure vents and radiators are unblocked for efficient heat distribution.

TEST AND MAINTAIN SMOKE AND CARBON MONOXIDE DETECTORS:

- Replace batteries in smoke and carbon monoxide detectors.
- Test detectors to ensure they function properly.

PREPARE PIPES AND WATER SUPPLY:

- Insulate exposed pipes to prevent freezing.
- Drain and shut off outdoor faucets and irrigation systems.
- Know the location of water shut-off valve in case of emergency.

PREPARE YOUR HOME'S EXTERIOR:

- Clear gutters and downspouts to prevent ice dams.
- Trim trees away from the house to avoid damage.
- Ensure downspouts extend away from the foundation.
- Service and store equipment such as lawnmowers and trimmers.
- Gather winter tools such as snow shovels and ice melt.

INCREASE HOME ENERGY EFFICIENCY:

- Seal gaps at windows and doors with weatherstripping or caulk.
- Set ceiling fans to rotate clockwise to circulate warm air.
- Lower your thermostat a few degrees to save on heating costs.

Tips for a Safe and Efficient Holiday Season

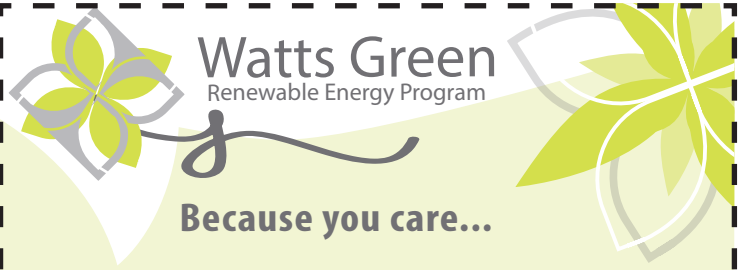
This holiday season, keep energy savings and electrical safety in mind.

SAVE ENERGY

- Use smaller appliances like slow cookers instead of the oven.
- Lower the thermostat when hosting friends and family.
- Decorate with energy-saving LED lights.

PRIORITIZE SAFETY

- Never leave unattended candles burning.
- Ensure all smoke alarms are working.
- When decorating, inspect all light strands and cords for damage.



Watts Green Renewable Energy Program

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.

Renewable electricity technologies are among the cleanest and have the least impact on the environment.

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.



Benefits

- ☀️ Quick to market.
- ☀️ No air emissions.
- ☀️ Needs no water.
- ☀️ Zero fuel costs.

To participate in the Watts Green Renewable Energy Program, detach and complete the form below. The form can be returned with your energy bill or mailed separately to:

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

Account #: _____ Name: _____

Yes! Enroll me in the Watts Green Renewable Energy Program. I hereby request that Maquoketa Valley Electric Cooperative bill to my account _____ kWhs (blocks of 50 kWhs only) at the renewable energy rate each month according to MVEC's tariff. The current price is \$1.00 per 50 kWh block above the standard rate.

I will be notified at least 30 days in advance of any price change, and may terminate this enrollment at any time by notifying MVEC.

Signature: _____ Date: _____



Broadband Labels: What's in your internet package?

By October 10, 2024, the FCC required all Internet Service Providers, including MVlink, to post Broadband Consumer Labels (modeled after FDA Nutrition Labels) for each of their residential service packages. The goal of this requirement is to provide consumers with consistent, clear information on internet costs and speeds as they evaluate which provider and package best meet their needs. With MVlink, there are no installation charges, hidden fees or limited-time introductory offers - what you see is what you get.

In a press release, the FCC further explained the reasons for this new requirement, *“This is a big win for consumers, who need clear and transparent information when making decisions about what internet service makes the most sense for their households.*

Consumers will finally get information they can use to comparison shop, avoid junk fees, and make informed choices about which high-speed internet service is the best fit for their needs and budget,” said FCC Chairwoman Jessica Rosenworcel.

As required by the Infrastructure Investment and Jobs Act, the Commission adopted the Broadband Label Order in 2022 that established new rules requiring broadband internet service providers to display labels at the point of sale that disclose important information about broadband prices, introductory rates, data allowances, and broadband speeds, and to include links to information about network management practices, privacy policies, and the FCC’s Affordable Connectivity Program.

Broadband Consumer Labels for MVlink fiber internet can be found below or at mvec.coop/residential-price-packages.

Broadband Facts	
MVEC/MVlink	
Standard 85/85	
Fixed Broadband Consumer Disclosure	
Monthly Price	\$59.99
This monthly price is an introductory rate	No
Time the introductory rate applies	n/a
Monthly price after the introductory rate	n/a
Length of contract	n/a
Link to Terms and Conditions https://mvec.coop/policy	
Additional Charges & Terms	
Provider Monthly Fees	
Modem Rental if requested	\$4.95
One-Time Purchase Fees	
Installation	\$0.00
Government Taxes	\$0.00
Discounts & Bundles	
Visit the link below for available billing discounts and pricing options for broadband service bundled with phone service. https://mvec.coop/telephone-service	
Speeds Provided with Plan	
Typical Download Speed	85 Mbps
Typical Upload Speed	85 Mbps
Typical Latency	47 ms
Data Included with Monthly Price	UNLIMITED
Network Management Policy	
https://mvec.coop/policy	
Privacy Policy	
https://mvec.coop/policy	
Customer Support	
Phone: (800) 927-6068	
Website: https://www.mvec.coop	
Learn about the terms used on this label. Visit the Federal Communications Commission’s Consumer Resource Center. fcc.gov/consumer	
Unique Plan Identifier: F0025956137855STANDARD000	

Broadband Facts	
MVEC/MVlink	
Premium 250/250	
Fixed Broadband Consumer Disclosure	
Monthly Price	\$69.95
This monthly price is an introductory rate	No
Time the introductory rate applies	n/a
Monthly price after the introductory rate	n/a
Length of contract	n/a
Link to Terms and Conditions https://mvec.coop/policy	
Additional Charges & Terms	
Provider Monthly Fees	
Modem Rental if requested	\$4.95
One-Time Purchase Fees	
Installation	\$0.00
Government Taxes	\$0.00
Discounts & Bundles	
Visit the link below for available billing discounts and pricing options for broadband service bundled with phone service. https://mvec.coop/telephone-service	
Speeds Provided with Plan	
Typical Download Speed	250 Mbps
Typical Upload Speed	250 Mbps
Typical Latency	47 ms
Data Included with Monthly Price	UNLIMITED
Network Management Policy	
https://mvec.coop/policy	
Privacy Policy	
https://mvec.coop/policy	
Customer Support	
Phone: (800) 927-6068	
Website: https://www.mvec.coop	
Learn about the terms used on this label. Visit the Federal Communications Commission’s Consumer Resource Center. fcc.gov/consumer	
Unique Plan Identifier: F0025956137250250PREMIUM00	

Broadband Facts	
MVEC/MVlink	
Platinum 500/500	
Fixed Broadband Consumer Disclosure	
Monthly Price	\$79.95
This monthly price is an introductory rate	No
Time the introductory rate applies	n/a
Monthly price after the introductory rate	n/a
Length of contract	n/a
Link to Terms and Conditions https://mvec.coop/policy	
Additional Charges & Terms	
Provider Monthly Fees	
Modem Rental if requested	\$4.95
One-Time Purchase Fees	
Installation	\$0.00
Government Taxes	\$0.00
Discounts & Bundles	
Visit the link below for available billing discounts and pricing options for broadband service bundled with phone service. https://mvec.coop/telephone-service	
Speeds Provided with Plan	
Typical Download Speed	500 Mbps
Typical Upload Speed	500 Mbps
Typical Latency	47 ms
Data Included with Monthly Price	UNLIMITED
Network Management Policy	
https://mvec.coop/policy	
Privacy Policy	
https://mvec.coop/policy	
Customer Support	
Phone: (800) 927-6068	
Website: https://www.mvec.coop	
Learn about the terms used on this label. Visit the Federal Communications Commission’s Consumer Resource Center. fcc.gov/consumer	
Unique Plan Identifier: F0025956137500500PLATINUM0	

Broadband Facts	
MVEC/MVlink	
Ultra 1 Gb (1000 Mbps)/1 Gb	
Fixed Broadband Consumer Disclosure	
Monthly Price	\$89.95
This monthly price is an introductory rate	No
Time the introductory rate applies	n/a
Monthly price after the introductory rate	n/a
Length of contract	n/a
Link to Terms and Conditions https://mvec.coop/policy	
Additional Charges & Terms	
Provider Monthly Fees	
Modem Rental if requested	\$4.95
One-Time Purchase Fees	
Installation	\$0.00
Government Taxes	\$0.00
Discounts & Bundles	
Visit the link below for available billing discounts and pricing options for broadband service bundled with phone service. https://mvec.coop/telephone-service	
Speeds Provided with Plan	
Typical Download Speed	1000 Mbps
Typical Upload Speed	1000 Mbps
Typical Latency	47 ms
Data Included with Monthly Price	UNLIMITED
Network Management Policy	
https://mvec.coop/policy	
Privacy Policy	
https://mvec.coop/policy	
Customer Support	
Phone: (800) 927-6068	
Website: https://www.mvec.coop	
Learn about the terms used on this label. Visit the Federal Communications Commission’s Consumer Resource Center. fcc.gov/consumer	
Unique Plan Identifier: F002595613710001000ULTRA00	



PROVIDING LOCAL, RELIABLE SERVICE SINCE 1935
NOW, CONNECTING MEMBERS WITH FIBER INTERNET SIGN UP TODAY!



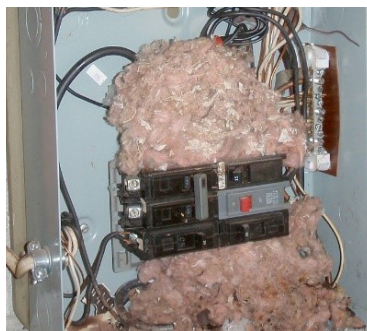


Our Energy Working for You: Be Aware of Stray Voltage

By Al Reiter, Energy Advisor

This month's article delves into the subject of stray voltage. While the term is generic, in electric power systems, it is better defined as the neutral-to-earth voltage (NEV) that exists in every grounded electrical system. It is present because even good conductors, like copper and aluminum have some resistance and that creates a small voltage difference between the wiring system and earth ground.

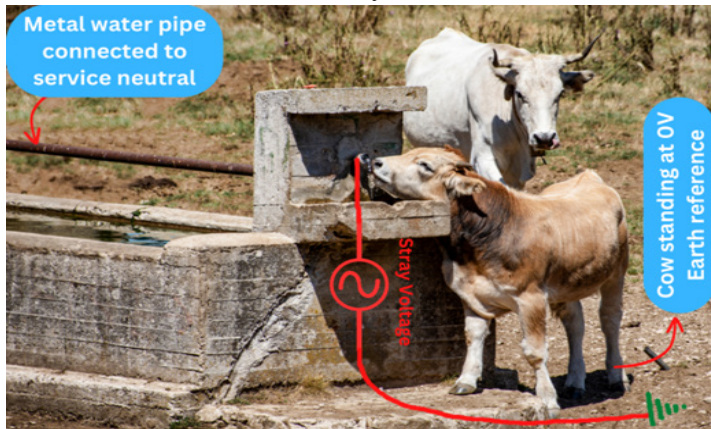
Common causes of stray voltage showing up in livestock areas include improper grounding, wires sized too small for the loads, unbalanced loads on the service, and improperly installed electric fences. Stray voltages shouldn't be confused with fault currents that are higher and pose a serious shock hazard. Examples of fault currents are a shorted wire, electrical equipment in water, or missing ground connections.



While the amount of energy from stray voltage is small, commonly less than a volt, it can push current that creates problems, usually in areas where farm livestock comes into contact. In a properly installed and maintained electrical

system, the negative effects of neutral-to-earth voltage are very rare but having an awareness helps to ensure it doesn't become a problem.

The negative effects for livestock are when it creates a change in their behavior, like avoiding certain livestock waterers or feeding habits. Examples would be livestock waterers where the animal contacts the equipment that is connected to the electrical system, and their feet are



touching the earth ground, which is usually a wet surface. It can also occur at other areas like feeding and milking areas but because the resistance to current flow is higher in those areas, it is not as likely to cause problems.

Much research has been done on this topic and the chart below illustrates the results of testing. Our neighbors in Wisconsin at UW-Madison have been involved with over 9,000 stray voltage investigations over 25 years. The goal is to reduce the stray, or neutral-to-earth voltage, to less than 1 volt (with 500 Ohm resistance) in areas to which livestock are exposed.

How do livestock respond to stray voltage and current?

Voltage Level (1)	Perception (2)	Behavior Response (3)	Production Loss (4)	Current Flow
0.5 volt	less than 1 in 50 animals	none	none	0.001 ampere (1 milliampere)
1 volt	less than 1 in 10 animals	none	none	0.002 ampere (2 milliampere)
2 volt	majority of animals	short-term changes with some animals	none	0.004 ampere (4 milliampere)

(1) These voltage levels represent a *worst-case condition* for a voltage between two points that an animal touches. An example would be an animal standing on a sloppy wet floor or earth and touching a grounded metal watering device with it's nose. A more typical farm condition, with an animal standing on concrete, would require voltages that are about twice as high to get the same current level.

(2) Perception is an animal's first awareness of current.

(3) Behavior response is a change in behavior, usually observed as an animal avoiding an object or area.

(4) Production loss is a drop in expected performance, often associated with a decrease in water or feed consumption for a sustained period of time.

The table above is for 60 cycle electricity as used on farms.

The challenge is to take effective prevention to ensure it does not appear at locations that affect the health or production of the livestock. Next month we will look at preventative measures that can be taken.

MVEC has trained technicians available to our members who can assist in any stray voltage concerns. For more information, you can also visit our website at www.mvec.coop/stray-voltage.

MVEC's 2024 rebate program will end on January 31st, 2025, for purchases made in 2024 (note: members must apply for rebates within 6 months of the purchase date).

Don't forget to send in your **2024 REBATES**



TECH LINK

You've Signed Up for MVlink, Now What?

Exciting news that MVEC's fiber internet MVlink is now available at your address and you've made the decision to switch to the fastest, most reliable internet in the area. But what does the connection process look like and what can you expect? MVlink is a 100% fiber to the home system, no wireless, no use of existing Ethernet or copper cables, no shortcuts! A variety of factors from weather, required installation equipment, length of the drop, among other things, will affect how long it takes MVlink to install the service.



Connection Process

1. Request & Sign Your Service Agreement: This gives MVlink permission to install a fiber drop on your property and ensures you agree to activate service. Contact MVlink at 800-927-6068 or fiber@mvec.com to confirm service is available at your address and have the Service Agreement sent to you.

2. Pre-Drop Appointment: Typically, someone from MVlink will contact you two days in advance of when we will be coming to your area to schedule this appointment. Note that this will be a 15-20 minute meeting during which an MVlink Technician will personally meet with you to review mapping/planning of how fiber will come onto your property. The purpose of this meeting is to determine where the best location for the modem/router will be in your home to provide you the best possible service and to walk out the drop installation on your property (outside). Once all that information is gathered, MVEC creates a "drop plan" that will be sent to our contractor who will then install the fiber from the main line to the exterior of your home.

Tip: Prior to the Pre-Drop Appointment, start thinking about what existing facilities you currently have in the ground (Private electric, gas, communication cables, dog fences, tile, sewer & water lines). MVlink will pass that information on to our contractor.

Tip: Having the Modem & Wi-Fi router centrally located in your home is vital to providing the best possible service. Your basement may be where your equipment is now, but obstacles like hardwood & ceramic flooring, brick & concrete walls and other Wi-Fi signal-killing home products should be considered when making the decision on where to install your modem & router.

3. Drop Construction: MVlink contractors will install the drop on your home/building either underground or overhead, determined during the Pre-Drop Appointment. Once contractors have construction completed (fiber run to the home), the splice crew will then splice and test your fiber (confirming live connection to your home) and send the test results to MVlink triggering the next step.

In-Home Installation Process

4. Schedule Installation Appointment: When we receive your test results from our contractor, MVlink Customer Service will contact you to review the scheduling process. This is a 10-15 min. call where you will want to note important privacy information that is related to setting up your secure account.

Tip: Add all appropriate authorized users to your account (anyone from your business or home who should have the ability to contact MVEC/MVlink about service or billing).

Tip: MVlink offers a Wi-Fi router for \$4.99/mo. with a free Managed Wi-Fi app. We highly recommend this service, it allows MVlink technicians and customer service to better assist you if you are having issues.

5. Installation: You are required to be present during the approximate two-hour on-site installation (that occurs inside your home or office). Installations are scheduled Monday-Friday during business hours of 7:30 am-4:00 pm.

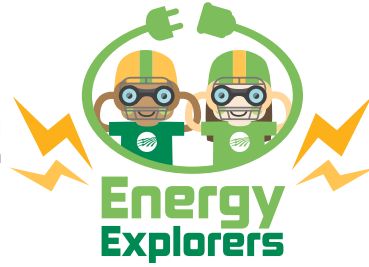


BE AN ENERGY EFFICIENCY MVP

Do you have what it takes to be the energy efficiency MVP (most valuable player) in your home? When you take proactive steps to save energy at home, you can help your family save on monthly energy bills *and* help the environment—that's a win-win!

Read the sentences below and unscramble the **bolded letters** to complete the energy efficiency tips.

Check your work in the answer key.



1. Turn off **gihsit** when you leave a room.

2. Unplug smaller electronic devices like phone **reahgcsr** when you're not using them.

3. Reduce your **nesecr** time to save energy and spend more time outdoors.

4. Turn off the **reatw** while brushing your teeth.

5. Keep doors and **swdwnio** closed when your home's heating/cooling system is running.

6. When it's cold, wear an extra layer of **tohgncil** inside instead of adjusting the thermostat.



Answer Key: 1. lights 2. chargers 3. screen 4. water 5. windows 6. clothing

Watts The Answer?

1. The goal of this requirement is to provide consumers with consistent, clear _____ on

internet costs and speeds as they evaluate which provider and package best meet their needs.

2. Stray voltages shouldn't be _____ with fault currents that are higher and pose a serious shock hazard.

3. A _____ of factors from weather, required installation equipment, length of the drop, among other things, will affect how long it takes MVlink to install the service.

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

September winners:

Ann Cook, Worthington

Jerry Frederick, Durango

October Board Meeting Update

- Had a discussion with Iowa Association of Electric Cooperatives CEO Leslie Kaufman
- Received training from the Cooperative's attorney on Director code of conduct and fiduciary responsibility



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

PRSRT STD
U.S. POSTAGE
PAID
Cedar Rapids, IA
Permit 174



**We're Grateful
for Our Members**

Our offices will be closed
Thursday, November 28,
and Friday, November 29


in observance of the Thanksgiving holiday.

**From our co-op family to yours,
we hope you have a wonderful
Thanksgiving!**

**Energy Efficiency
Tip of the Month**

If you're heading out of town during the holiday season, remember to set your home to vacation mode. You can save energy while you're away by lowering your thermostat a few degrees or creating an "away" schedule with a smart or programmable thermostat. Newer water heaters include a vacation mode setting to help you save on water heating costs, or you can simply lower the temperature manually.


Small actions can also stack up to energy savings. Unplug devices that consume energy when they're not in use, including phone chargers, toothbrush chargers, TVs and gaming consoles.



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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A Touchstone Energy® Cooperative 

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

This institution is an equal opportunity provider and employer.