Wishing You a Bright Holiday Season and New Year

By Jeremy Richert, MVEC CEO

As we flip the calendar to December and embrace the holidays along with all of the traditions that come with the season, we wanted to take a moment to reflect on this past year's accomplishments at your cooperative. This year marked MVEC's 90th anniversary and we enjoyed looking back at key cooperative milestones throughout the year. For the last nine decades, MVEC has worked diligently to provide reliable and affordable service that improves the lives of our members. While the team of individuals has changed over the last 90 years, the level of dedication has not wavered. The employees at MVEC take great pride in fulfilling this mission each and every day. The Board and I continue to be grateful for the MVEC team's commitment and hard work. Below are just a few highlights of what was accomplished in 2025:

Investing in Reliability

We are committed to delivering the reliable power you depend on. To uphold that commitment, MVEC started 2025 by making significant investments across our system, with a major focus on proactive maintenance and growth preparation. Reliable power

starts with clear lines. Trees and brush are the single largest cause of service interruptions, accounting for 40% to 50% of MVEC's power outages. Each year, MVEC invests in tree trimming and vegetation management across our service territory. After reviewing outage causes over the last several years, MVEC increased our vegetation management budget significantly in 2025. In order to keep up with tree trimming needs, we hired two outside contractors that assisted with line clearing over the course of the year. The increased investment in vegetation management will decrease the number of tree-related outages and help

maintain the reliability that you have come to expect from our electric grid. Remember that trees and shrubs should be planted at least 20 feet from electric poles and lines. Visit our website for our right of way guide or contact the co-op at 800-927-6068 with any questions.

In addition to vegetation management, MVEC continued to invest in patrolling our lines, upgrading meters and rebuilding single-phase line to three-phase to accommodate growth. Increased load coming to our service area also necessitated that MVEC build a new substation – the first for MVEC since 1998. This project was a large undertaking for our engineering, technical services and operations departments—from meticulous design and planning to long hot summer days constructing the substation, it was a true team effort for which all involved should feel very proud.

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Committing to Safety

Safety is MVEC's priority, the safety of our employees, our members and the public. To keep safety top of mind, MVEC participated in Phase 3 of the Commitment to Zero Contacts initiative. With, the help of the Iowa Association of Electric Cooperatives safety team we reviewed our safe work practices and procedures and established initiatives to focus on in our ongoing effort to eliminate serious injuries and fatalities due to electrical contact accidents.

In 2025, we also completed NRECA's Safety Accreditation review. The program involves comprehensive evaluations of safety policies, training, operations, and culture to ensure alignment with best practices and federal safety regulations.

Boosting MVlink Speeds

In September, we announced upgraded MVlink fiber internet speed packages (at no additional charge) for members along with new 5 Gig speed offerings in many locations. We will continue to expand that capability to more locations throughout the next year. In 2025, we

held open houses in the communities of Sherrill, Hopkinton and Dyersville.

We always enjoy meeting residents in the communities we serve and look



forward to more conversations next year. We also held our first Streaming 101 workshop in Anamosa to help take the mystery out of streaming as more members cut the cable cord.

Showing Up for Our Community

As a cooperative, MVEC abides by 7 Cooperative Principles,

with 'Concern for Community' at the top of our list and on our minds all year long. In 2024, MVEC employees logged more than 2,600 volunteer hours, helping coach teams, lead scout troops, and assisting many valuable community organizations. I look forward to seeing how many hours we contributed in 2025.



Additionally, as we have done in previous years, we took on a small community project during Co-op Month in October. This year, employees donated and assembled hygiene and first aid items for care kits that will be distributed by Community Solutions of Eastern Iowa across the Greater Dubuque area. During this holiday season, employees also donated cookie baking and decorating supplies to the Jackson County Food Pantry so that families can make memories together.

Reflecting on 90 Years and Looking Ahead

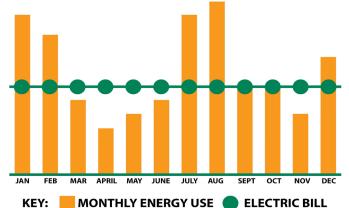
Check out the final installment of our 90th throwback on page 4. It has been fun going through the MVEC archives to remind us of the impact the formation of the co-op had on our community 90 years ago and affirm the importance of what we do each day here at MVEC. We look forward to continuing to serve you, our members, for many years to come. Wishing you and yours a warm holiday season and bright 2026!



Budget Billing Plan

As 2025 winds down, you are likely evaluating your household budget for next year. Did you know that MVEC offers a budget billing plan where you can pay the same amount each month for your electricity?

The monthly amount is calculated each year based on your usage history. The account must be current at the time of enrollment. Accounts are reviewed annually (typically after the January billing cycle) and payments are adjusted as usage changes. To apply call 800-927-6068 or email billing@mvec.coop.





Our Energy Working for You: Energy Efficiency for Mobile Homes

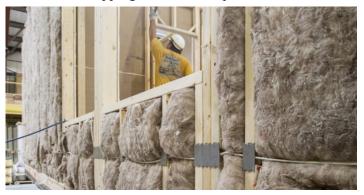
By Al Reiter, Energy Advisor

As the months are growing colder and those heating systems are working overtime, this month's topic of energy efficiency in mobile homes is a timely one. With more than 470 mobile home parks in Iowa, and several within MVEC's service territory, this is a type of housing used by a portion of our membership. In addition to mobile home parks, there are single units throughout the rural areas that MVEC serves. Energy efficiency is as important to this type of dwelling as any other type of housing.

For clarification, what defines a mobile home? For units built before 1976, there were not a lot of standards, and many units had walls that were only 2" thick which didn't allow for a lot of insulation. In 1976, standards were implemented, and units were generically classified as manufactured housing which meant the structure is built in a facility and transported to a site. Characteristics of these homes include 2 x 4 walls and enhanced energy-saving building methods.



While normally not as energy efficient as a stick-built home, there are steps that can be taken to reduce energy costs for existing mobile units. Ensuring LED lighting in all lighting outlets is a good first step. Additionally, window wraps, along with caulking, can improve the heat loss and comfort of the living space. Door seals with bad weather stripping are also a frequent source of drafts



in mobile homes. As with any house, owners should also check any pipe penetrations to ensure they are adequately sealed on all sides of the unit.

Because mobile homes are normally elevated off the ground, a portion of heat loss occurs underneath the unit and having an intact, well-sealed underbelly wrap, and insulated skirting will minimize energy loss at these points. When working with MVEC members on increased electric bills, I have found, in some instances, that heat tapes (which are flexible heating elements) under the home may be operating continuously or left on during the summer when they are not needed.

HVAC equipment and appliances represent over half of the energy usage in a home, so making sure that these are clean and operating efficiently is important to not only lower energy costs, but also increase the longevity of the unit. When HVAC systems have to be replaced, consider upgrading to more efficient heat pumps.

Energy efficient heat pump water heaters are coming on the market that are specifically designed for installing in small spaces and are commonly used in a mobile home. MVEC has rebates available for heat pumps and electric water heaters (visit mvec.coop/rebates for information and forms).

Some energy efficiency improvements can be more difficult with a mobile home. For example, replacing or upgrading belly wraps, skirting or insulating walls and above the ceiling are more labor intensive and disruptive. Another important improvement, while costly, is upgrading leaky windows

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and doors, which can have an immediate impact on comfort. If remodeling a mobile home unit, consider these upgrades during that process.

While these improvements can range from very simple changes to more costly and difficult enhancements, the investment can be worth it, reducing annual costs along

with improving comfort. A study by National Renewable Energy Laboratory found that the enhancements mentioned above, on units manufactured before 1976, resulted in an average 31%



reduction on energy consumption. If you consider purchasing a new or used mobile home, units that have the Energy Star designation use less energy than comparable units that are not Energy Star rated.

2020s and Beyond

As we bring MVEC's 90th-anniversary celebration to a close, this marks the final installment of our journey through the co-op's history. We sincerely hope you've enjoyed reliving the decades at MVEC. Lastly, we will visit the early 2020s and then share a glimpse of what's next for MVEC!

2020s

We all remember 2020 as a year of unprecedented challenges, particularly here in Eastern Iowa. The global pandemic forced a fundamental shift, testing and likely permanently changing work and social norms. MVEC quickly adapted, deploying remote work for some staff and social distancing for others. Navigating severely strained supply chains made obtaining materials a constant challenge, one that we still face today. Then came the historic derecho. Fortunately for MVEC,

our service area experienced less significant damage compared to other parts of the state. In total, eight of our 36 substations lost transmission service, 138 poles snapped, and 22% of our meters were out of service, impacting 3.580 members. MVEC was fortunate to host 14 linemen from other Iowa electric cooperatives aiding in power restoration. Those 14 linemen, plus eight of our own, then moved on to assist Linn County REC with their outages (cooperation among cooperatives).

Despite these challenges at the beginning of the decade, the co-op has continued to flourish, expanding our team to 77 employees, including a fiber line crew dedicated to maintaining and





Hybrid work approch during pandemic



Patriotic Employer Award



expanding our MVlink footprint. Currently, our miles of fiber have grown to 2,353 and fiber members to 8,000+. As of the end of this year, we completed construction on a new substation, Miner's Point, our first new substation since 1998, and we serve a total of 17,419 electric meters.



Looking Ahead

While we don't have a crystal ball to determine all of what is in store for MVEC and our service area, here are some of the initiatives we will be focused on in the coming years:

- Upgrades to our electric infrastructure to account for expected load growth in the form of native load growth, additional electrification of equipment, and new large loads.
- We will continue to work with our power provider, CIPCO, to create a diversified generation mix that includes an adequate balance of renewable generation and stable base load generation to meet our expected power and reliability requirements.
- Enhanced development of smart grid technology, batteries, and micro grids to assist with maintaining highly reliable service levels.
- Continued growth and expansion of the MVlink network to meet the continually growing bandwidth needs of MVlink members.
- Our never ending focus to provide affordable, reliable, and safe services to our members.
- Support the communities that our members live in through volunteer work, economic development activities, community donations, and revolving loan fund projects.

Christmas Lights: a History

Long before electricity, people brightened the dark winter months with firelight — from the Yule log to candles around the home. The first recorded candlelit Christmas trees appeared in Germany in 1660 and eventually spread Europe, reaching the United States later in the century.

While the glow of the candles was festive, it also posed a serious fire hazard, so the light could only be enjoyed for a short time.

A revolutionary spark

While Thomas Edison invented the incandescent light bulb in 1879, it was his colleague, Edward H. Johnson, who created the first electric Christmas tree lights in 1882. He hand wired 80 colored bulbs around a revolving tree in his parlor, all powered by a generator.

Johnson's lights were ahead of their time, as electricity was not yet routinely available, and electric lights were considered expensive. President Grover Cleveland and his wife, First Lady Frances Cleveland, helped boost acceptance in the 1890s, when the White House Christmas tree was illuminated with colored bulbs to delight their young daughters.

The tradition of outdoor light displays, which we now associate with driving around to view beautifully lit homes and elaborate light shows, began in North America. This expansion was made possible by the development of safe outdoor Christmas light bulbs and light strings in the 1920s.

LEDs, smart displays and sustainability Christmas lights have come a long way. Today's LED lights shine brighter than ever, creating beautiful displays while using less energy – they're built to last.

Every holiday season, millions of light sets brighten homes across the country. From twinkling displays set to music, modern holiday lighting turns neighborhoods into dazzling shows filled with festive "flip the switch" moments.

Year after year, Christmas lights continue to brighten our lives and homes. The evolution reflects our desire to bring light, warmth and joy to the darkest winter days with a mix of new technology and timeless tradition that makes holiday lights truly magical.

Bright Lights, Safe Nights

Outdoor holiday lighting safety

- Use outdoor-rated lights with UL safety labels.
- Plug into GFCI outlets for shock protection.
- Stay at least 10 feet from power lines when hanging lights.
- Don't hang lights with tacks, nails or screwsuse clips instead.
- Keep cords away from water and snow.
- Inspect for damage like broken sockets or frayed cords.
- Don't overload extension cords or outlets.
- Turn off lights before bed or when away;
 a timer makes it easy.





Elevate Your Tech Experience for the Holidays!

These cutting-edge gifts are perfect for the modern household, where connectivity is key. Just remember that with these devices, *internet not included! Unlocking their full potential requires high-speed internet (like MVlink Fiber Internet)!

- **Smart TVs:** Upgrade your home entertainment experience with a smart TV which will open up a world of streaming possibilities. Models vary in size, features and price points starting around \$200 for a ROKU TV.
- Streaming Services: Once you have a Smart TV and fast, reliable internet, you can subscribe to a variety of streaming platforms to enjoy your holiday favorites or the big game as well as access hours of entertainment on cold winter days. Confused or overwhelmed by all of the streaming options? Our convenient Streaming Guide will help you take the guesswork out of cutting the cable cord (mvec.coop/streaming-guide).
- Gaming Consoles and VR headsets: If you have a gamer in your life, you likely already own a gaming console or VR headset. If you are adding something new under the tree, make sure your internet speed is competition ready.
- **Smart Thermostats:** Stay cozy for the holidays and manage your comfort all year long with smart thermostats. These devices can reduce your electric bill by automatically adjusting the temperature when you're away.
- **Home Security:** Keep your family and home safe with smart security cameras. High-speed internet allows you to stream live footage, get real-time alerts and monitor your home's safety remotely.



- Smart Home Hubs: Level up your smart home experience with a smart home hub that will connect your smart devices seamlessly. The Google Nest Hub or Amazon Echo are popular options that can control lights, thermostats, sound systems, security systems and appliances elevating your home's efficiency.
- **Smart Plugs:** No more trekking out in the snow to unplug those holiday lights before going to bed. Use smart outdoor plugs or smart indoor plugs, such as the Kasa Smart Plug, to control your decorative lighting.
- **Robot Vacuum:** Take the stress out of holiday cleanup with a robot vacuum such as the iRobot Roomba or Shark Navigator brands. These vacuums can be scheduled or run remotely to keep your home tidy with minimal effort.
- **Fitness Trackers:** Start the New Year off on a healthy note and consider the FitBit, Apple Watch or Garmin to help you track steps, calories burned and sleep quality.
- **Resolution Apps:** Keep those New Years resolutions and stay on track with apps such as StickK, Strava, Todoist and Rocket Money there literally is an app to help you track everything from fitness goals, time management and mental health to financial well-being.

If you want to make sure you have the speed you need for everything "smart" under the tree and in your home, contact our Fiber team at *fiber@mvec.com* or 800-927-6068 to explore our MVlink Fiber Internet packages starting at 150 Mbps and up to our **new 5 Gig**.



MVlink

Give Your Family the

Gift of High-Speed Internet

MVlink has several packages to give you the speed you need this holiday season and beyond.

If your internet needs an upgrade, contact us TODAY 800-927-6068 or fiber@mvec.com to find the right plan.



CALLING AREA ELECTRICIANS! 2023/2026 NEC CODE UPDATE

January 30th, 2026

Registration deadline is January 6th space limited Sign Up Today!

Attendees can earn CEUs for Iowa, Nebraska, Wisconsin, Minnesota and South Dakota. For more information or questions contact

Al Reiter, Energy Advisor, at 800-927-6068 areiter@mvec.coop

HOLIDAY EFFICIENCY WORD SEARCH

The holidays are a fun, festive time of year! But this is also a time when we typically use more electricity at home because the weather is colder and we're home for the holiday season.

Read the efficiency tips below, then find and circle the **bolded** words in the puzzle.



Decorate your tree with energy-saving LED lights.

Save energy by using a **timer** to turn off holiday lights when you're sleeping.

If you have a **fireplace** in your home, remind an adult to close the **damper** when a fire is not burning.

Open blinds and curtains during the day to let sunlight in to warm your home.

Lower the **thermostat** when you invite friends or family over.

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1. The increased investment in vegetation management will decrease the number of treerelated ______ and help maintain the reliability that you have come to expect from our electric grid.

2. As 2025 winds down, you are likely evaluating your household for next year.

3.Enhanced development of smart grid technology, batteries, and micro grids to assist with highly

reliable service levels.

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

October winners:
Ambroea Pins, Epworth
Kerissa Schlecht, Preston







Energy Efficiency-Tip of the Month

To maximize your fireplace's efficiency, always keep the damper closed when the fireplace is not in use. An open damper is like an open window, allowing warm indoor air to escape and cold air to enter. Consider installing a fireplace insert, which improves heat output by circulating warm air into the room rather than letting it escape up the chimney. Also, burn only seasoned hardwood to ensure a hotter, cleaner burn. Regularly clean and inspect your chimney to maintain safe and efficient operation. 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

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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:

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Electric Service: maintenance@mvec.coop

Internet/Phone Service: fiber@mvec.coop

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