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Welcome to Minnesota Valley Electric Cooperative

Dear MVEC Member-Owner,

The MVEC board of directors, our Team Members, and I would like to thank you for being a member-owner of Minnesota Valley Electric Cooperative.

The following pages are a helpful guide about MVEC, as well as the philosophy which sets cooperatives apart from investorowned and municipal utilities. MVEC exists solely for the benefit of you, our member.

We appreciate your patronage and welcome any questions you may have. Simply contact us at 952.492.2313 or info@mvec.net.



Sincerely. ann

Marvin Denzer MVEC CEO

Meet your energy services team



Joe Green key accounts/ community relations

Ryan Fedie vice president of energy services

Michael Hinde energy specialist for product/program development



MVEC provides safe and reliable electric service at cost to 45,000+ members in a 968-square-mile service area, covering portions of nine counties: Blue Earth, Carver, Dakota, Hennepin, Le Sueur, Rice, Scott, Sibley and Waseca.

The service area is divided into three districts. Each district has three directors who serve three-year terms. Currently serving on the Board of Directors are:

• **District 1:** Deb Erickson, Brent Lawrence, Tom Wolf (Savage, Burnsville, Prior Lake, Credit River and Elko-New Market)

• **District 2:** Gary Haberman, Bill Heinlein, Michelle Morrison (*Portions of Carver, Hennepin, Sibley and Scott counties*)

• **District 3:** Jim Connelly, Kevin Gibbs, Liz Krocak (*Portions of Scott, Le Sueur, Rice, Blue Earth and Waseca counties*)

MVEC traditionally holds its annual meeting and election in April.





For a copy of MVEC's bylaws and annual report, visit www.mvec.net/annual-report/

Understanding your electric bill

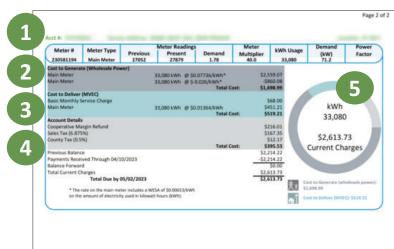
Information on side 1 of your bill:

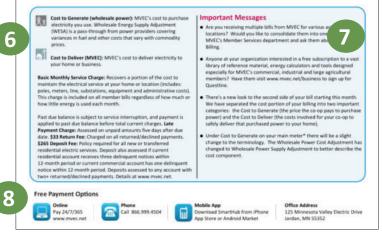
 MVEC Information – Our main phone numbers and office hours.
Total Amount Due and Due Date – Summarizes total amount due and due date for the service address listed. Bank draft and recurring credit card would be indicated, if you participate in those programs.
Your Account Information – Your account number, contact information, service address, billing period and statement date for this month's bill.

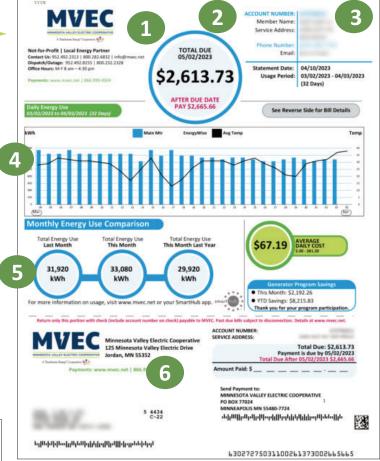
4. Daily Energy Use Graph - Includes your main meter (blue bar) and the black line represents average temperature for that day.

5. Monthly Energy Use Comparisons - Compares this month's energy use with the previous month and also the same month from the previous year.

6. Payment Stub - If you are mailing your payment, detach this portion and send with your check.







Information on side 2 of your bill:

1. Metering Details – Your meter number(s), meter type, service dates, days in billing cycle and meter readings.

2. Cost to Generate – This is the cost of wholesale power that MVEC purchased from generation facilities to power your location in the past month.

3. Cost to Deliver – This represents MVEC's local costs to get the electricity to your location, such as poles, wires, substations, manpower and other operating expenses. Includes the Basic Monthly Service Charge, which is the fixed cost to build and maintain the electric system for all members.

4. Account Details - If applicable: security light fee, Operation Round Up donations, and other optional and miscellaneous charges.

5. Current Charges - A color-coded breakdown of your wholesale power cost, MVEC delivery costs and account detail items.

6. Billing Definitions: Explanations of various line items on your electric bill.

7. Important Messages - Read important messages about products, services, promotional offers, notices and events.

8. Free Payment Options - Instead of mailing your payment, check out these other **FREE** ways to pay and save a stamp.

Managing your account

When you call MVEC, you'll speak

with a live person, whether it is a member service rep answering a

specialist giving advice on using

electricity wisely, or a dispatcher

billing question, an energy

helping with a power issue.

That's why MVEC consistently

scores high marks on member

other utilities and businesses.

satisfaction, when compared to

Exceptional member service



Your account

Each month, your electric bill is sent a few days after the meter is read. There are approximately 30 days in each billing cycle, but this may vary depending on the number of days in the month.

Your electric meter

Electric meters are automatically read each month with a remote meter reading system. Periodically, MVEC will physically inspect and read your meter to ensure accuracy. For safety reasons, meters must be easily accessible to MVEC employees.

Access and manage your account

SmartHub is MVEC's account management system. This secure, online portal helps you manage your electric account 24/7 by computer or smartphone app.

With SmartHub, you can

- make a payment or sign up for automatic payments
- check your daily electric usage
- receive email or text alerts
- report an outage
- make an inquiry/report an issue

The SmartHub app is available on iTunes and in the Android store.

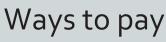
Create your free SmartHub account now

1. You will need your MVEC account number, which is found at the top right of the first page of your bill.

2. Go to mvec.smarthub.coop and choose the New User link.

3. Follow the directions for establishing an MVEC online profile and updating your contact information.

MVEC Limited Liability for Property Damages Minnesota Valley Electric Cooperative makes every effort to provide reliable and dependable electricity through regular maintenance, tree trimming, and the use of equipment designed to help make the delivery of electricity as dependable as possible. However, in spite of taking extra precautions to ensure a dependable supply of electricity is provided at a proper voltage, MVEC – or any other utility – cannot provide perfect electric service at all times. It is beyond the control of MVEC to completely eliminate interruptions in electric service. Should you suffer damage to personal property due to factors beyond the Cooperative's control (high winds, lightning, wildlife, vehicle accidents, ice or severe snowstorm, etc.), MVEC is not legally liable for this damage. Read more at www.mvec.net/outage/



Online, phone or mail



Online with SmartHub

or Pay Now at www.mvec.net



Phone* automated line

866.999.4504 24/7



Mail Use provided envelope (postage required)

Payment Methods

- Automatic Bill Pay (bank draft from checking/savings)
- Recurring Credit Card (VISA, MasterCard, Discover or American Express)

Payment Options

• Paperless (electronic notice)

*Please note: MVEC employees are unable to take payments over the phone due to federal privacy regulations. You must use the automated phone system (phone numbers above) to make your secure telephone transactions.





Saving money

Onsite Generator Program reduces energy costs and provides back-up power

When your standby generator is installed, we connect it to a special receiver. When occasional peaks of electrical demand occur, a signal is sent to the receiver, engaging the generator. When the peak demand period is over, another signal is sent to switch back to your usual electric service.



Since a large portion of the cost of electricity is based on peak demand usage, MVEC can significantly **lower your electric rate** through this kind of load management program.

Rebates and Grants

Take advantage of MVEC's business rebates and enjoy reduced energy bills by implementing various energy efficiencies within your facility. Rebates are determined by calculating electric energy demand and usage reductions based on the installation of energy-efficient products. Rebates are available for lighting, heating and cooling, variable frequency drives, agricultural units,

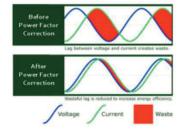
commercial food service equipment and other custom energy efficiency projects.

Energy Efficiency

MVEC is committed to helping our business accounts (commercial, industrial and agricultural) operate their facilities more energy efficiently and safely. Below are services available at little or no cost to you:

- Energy Audit Studies
- Power Quality
- Power Factor
- Infrared Testing





Electric vehicle charging

MVEC has a charger rebate and a 24-hour Time-of-Use (TOU) charging program where you can charge your vehicle whenever needed by installing a special meter on your home that keeps track of your usage that takes place over fluctuating rate periods based on the time of day you charge your EV.

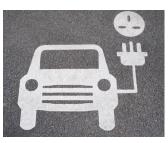
Interested in renewable energy? We have options

Reducing carbon footprint is a goal of many, including your co-op. MVEC currently purchases 21% of its wholesale power in the form of renewable green energy.

To achieve your personal renewable goals, MVEC's GreenChoice program offers green energy solutions, — as simple as making household energy use tweaks to purchasing solar or wind RECs (Renewable Energy Certificates) as a way to economically offset your monthly electric bill with green energy.

For members who wish to generate their own wind or solar energy, guidelines for interconnection are available at www.mvec.net/ green-energy-options/







Staying informed

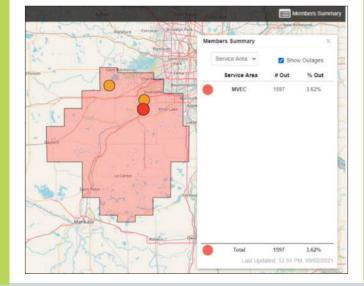
REPORT **AN OUTAGE**

CALL 952.492.8255 800.232.2328

TEXT **OUT or STATUS** to 855.963.3830

REGISTER your phone number for texting in SmartHub at www.mvec. smarthub.coop

Follow outage restoration using MVEC's online map at www.mvec.net which shows the location and size of current outages with an option of viewing system-wide or by county activity. When an outage affects more than 250 members, further updates are made online.



Tree trimming Right of Way for reliability and safety

Crews systematically monitor MVEC's service area to manage trees that pose a problem for system reliability and to ensure public safety. Avoid planting trees under or near our power lines, especially fast-growing elms, willows

and silver maples. As a general rule, MVEC has the right to trim or cut trees within 30-feet from power poles. For a planting guide and more, visit www.mvec.net/tree-trimming/



Our subsidiary, Carr's Tree Service, provides FREE estimates for tree shaping, trimming, and removal, lot clearing, brush mowing, aerial bucket services, and power stump removal. Call them at 888-470-3355.

Your correct phone numbers are important



when it comes to outage restoration. If you call us with an outage, your phone number identifies your location in our system, which is added to other calls we receive and populates MVEC's outage maps and can speed up restoration.

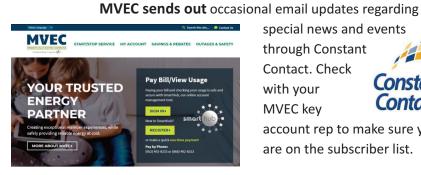
Please make sure the phone numbers you use the most (home, cell or work) are always up-to-date in our files. Update this information online at www.mvec.net or by calling 866.999.4504, Option 5.



During large outages, your call may be redirected to our automated phone system to collect your outage information; however, you always have the option to speak with a dispatcher.

www.mvec.net

Accessible by mobile device and computer, MVEC's website is the place to find up-to-date information. Visit www.mvec.net/businesssolutions where you can find rebate applications, business services, daily load control information and more. Other sections of the website you may find helpful include: power outage information, payment options, community and co-op-related news.



special news and events through Constant Contact. Check with your MVEC key



account rep to make sure you are on the subscriber list.

Supporting the community

Cooperatives follow a unique business model, based on seven principles, which sets us apart from other businesses.

Seven Cooperative PRINCIPLES

Voluntary and Open Membership

> Democratic Member Control

Members' Economic Participation

> Autonomy & Independence

Education, Training and Information

Cooperation Among Cooperatives

Concern for Community

Our Mission: To create exceptional member experiences, while safely providing reliable energy at cost.

Our Vision: To be a trusted energy partner loyal to the community – now and for future generations.



Minnesota Valley Electric Cooperative 125 Minnesota Valley Electric Drive Jordan, MN 55352 www.mvec.net | info@mvec.net

Operation Round Up

MVEC members work together to make a difference by rounding up their monthly electric bills to the nearest whole dollar. That extra change of 1¢ to 99¢ adds up and is used to fund requests by local charitable



organizations, such as food shelves, ambulance and fire departments, elder and youth organizations, crisis shelters and schools. If you wish to opt out of Operation Round Up, visit **www.mvec.net/operation-round-up/**

Student Scholarships

High school seniors from MVEC households have the opportunity to apply for \$1,000 scholarships awarded by random drawing each spring and announced at MVEC's Annual Meeting in April. Scholarships for those entering the field of line work are also available.



Learn more at www.mvec.net/high-school-scholarships/

Co-op Discount Program

Enjoy access to discounts at more than 60,000 participating pharmacies and special offers from local and national retailers, from automotive to travel, and from restaurants to movies. Download the convenient GPS-enabled mobile app or



visit **www.mvec.net/co-op-connections/** to download a copy of the wallet card and start saving money today.

Safety Awareness

Keeping our members and employees safe is important to us. Be sure to teach your family good safety habits and make them aware of the dangers. When there are outages, keep in mind our primary goal is to restore power as quickly, but as SAFELY as possible. Find safety tips and videos at www.mvec.net/ stay-informed/video-library/



Office Hours: M-F 8 a.m. - 4:30 p.m. Closed for the Holidays: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas Eve and Christmas Main phone: 952.492.2313 Toll-free: 1.800.282.6832 Report an outage: 952.492.8255 Make a payment: 866.999.4504