

Energy Wise programs offer great savings

Last month, I shared that changes to electric rates are expected in 2026. Since then, our Board and staff have been reviewing options with one goal: to ensure safe, reliable electric service at an affordable cost.

As a not-for-profit cooperative, MVEC's rates are designed to cover the cost of providing electricity to more than 48,700 member-owners across nine counties, while returning any margin after expenses are paid back to you as Capital Credits.

Our system has grown more complex over time. Membership has increased 40 percent since 2003, and today we operate 30 substations and maintain 4,265 miles of electric distribution line. Read about our 2026 Construction Work Plan, which outlines investments to keep your electric service reliable, on page 4.

CEO Update from Marvin Denzer

Options to Save

About 43 percent of members lower their bills with Energy Wise programs:

- **Free options:** Earn bill credits by participating in electric water heating or cooling programs.
- **Discounted rate options:** Qualify for lower electric rates with the installation of Energy Wise equipment.



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Thanks to Energy Wise programs, Tom Chromy has saved, on average, more than \$1,100 each year at his New Prague home.

Chromy household saves an average \$1,100-plus annually

Tom Chromy, an MVEC member since 1979, participates in multiple Energy Wise programs throughout his home and property. His electric water heater runs daily on off-peak power, heating overnight and supplying hot water throughout the day. He also has air conditioning, electric baseboard, wall, and in-floor heat on the program.

Why did you enroll in Energy Wise programs?

"It's always about the financial benefit. MVEC offers a lot of ways to save, and if a program makes sense for me, I'm going to take advantage of it."

What has been the biggest benefit?

"Over the years, between all the programs in my home, whether it's heating, electric water heating, cooling, whatever it may be, our savings really adds up."

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Additional resources and board meeting highlights available 24/7 at www.mvec.net



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Electricity costs rise during peak hours when demand and wholesale prices are the highest. By shifting usage, MVEC reduces the amount of peak-time power we purchase, and members save. Wholesale power is our largest expense, accounting for 70 percent of MVEC's energy costs.

Participation in Energy Wise programs (also called off-peak) helps lower costs for all.

Member Tom Chromy of New Prague shares on the front

page of this issue how Energy Wise programs have made a real difference for his household. To explore ways to save, please visit www.mvec.net or call MVEC at 952-492-2313 to enroll in one of these money-saving Energy Wise programs.

Wishing you health and happiness in this New Year,

Marvin



Meet our Team: the friendly faces behind the power

Did you know:

Safety is a lineworker's top priority, supported by ongoing training and constant awareness of procedures and equipment.

They climb 30 to 55-foot poles while carrying about 50 pounds of gear, all while using a unique lingo all their own. A bulldog isn't a dog at all, but a wire grip used to hold line under tension. Pigs (cover-ups), bullets (automated wire connectors), butterflies (conductor take-up reels), and shotguns (grip sticks) are terms that might confuse an apprentice on their first day but become second nature within a few months.

One of their most essential tools is the hotstick, an insulated pole that lets them move energized wires or operate switches from a safe distance.

They joke that squirrels and other critters are their toughest opponents, causing nearly five percent of unplanned MVEC outages; however, storms, trees, and contractor dig-ins account for more.

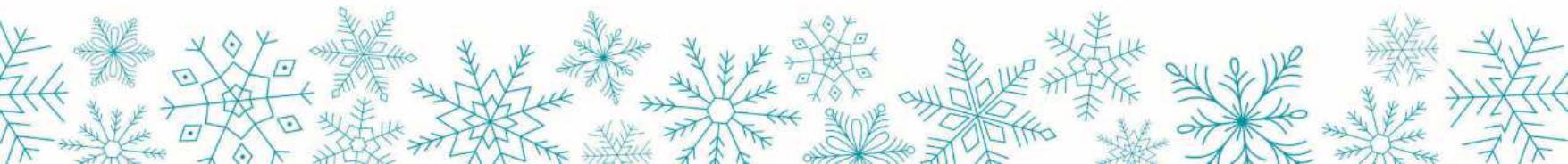
MVEC's 27 linemen work around the clock, in all seasons and conditions, to keep power flowing to your homes, farms, and businesses. They are more than skilled

MVEC linemen work for you

technicians—they are first responders, problem-solvers, and community protectors. Their dedication keeps our member-owners connected.



Our 27 linemen have over 250 cumulative years of experience at MVEC, ranging from one year to nearly 40 years at the cooperative. No matter their stage — apprentice, journeyman, or foreman — all take pride in their job of keeping your lights on.



High school sophomores and juniors! Apply for a leadership adventure

Youth Tour is a once-in-a-lifetime, all-expenses-paid leadership travel opportunity for high school sophomores and juniors in MVEC's service area.

One student, whose parent or guardian is an MVEC member, will be selected to represent MVEC in the National Rural Electric Cooperative Association's Youth Tour, held June 15-20 and attended by youth from all over the U.S., including other Minnesota teens, sponsored by their electric cooperatives.

One MVEC alternate is chosen to receive a \$200 cash prize or attend the Youth Tour if the winner is unable to go.

The application requires a 300- to 500-word essay on why you would be a good candidate and a signature from a parent or guardian. **Applications are due March 6**, and can be found at www.mvec.net/our-community/youth



Our Youth Tour alumni have called the trip an opportunity of a lifetime.

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During the past year, Tom has saved over \$1,100 on his home energy usage and a few hundred dollars more on his shed's separate meter, thanks to multiple Energy Wise programs.

How does Energy Wise fit your lifestyle?

With automated systems and smart equipment, Tom can monitor energy use whether he's home, at his cabin, or spending part of the winter down south.

"The more I can automate, the better."

Energy Wise fits seamlessly into Tom's household and property because he is signed up to receive email load management notifications from MVEC.

How do you like working with MVEC?

"The co-op is always quick to respond and helpful. Any time I've needed something, you've made the process easy."

Join Energy Wise today

You can save by shifting electric use to off-peak times and using energy more efficiently—without sacrificing comfort. From water heating and heating systems to cooling and smart technologies, Energy Wise offers flexible options that fit your lifestyle and can lower your bill.

Learn more: www.mvec.net/savings/residential-programs



Reminders

Trouble paying your utility bill?

We are here to help

If you are having a hard time paying your utility bills during the winter, it is important that you understand the Cold Weather Rule. It is designed to keep your utilities connected during the winter months, even when you're unable to pay your bill in full. Contact MVEC to determine if you qualify for payment arrangements under this ruling. To qualify, your income must be at or below 50% of the state median, and you must make on-time payments. Learn more by calling 952-492-2313 (800-282-6832 toll-free) or visit www.mvec.net/financial_assistance

Scholarship deadline is Feb. 17

It's the last call to apply for a \$1,500 college scholarship. MVEC high school seniors are encouraged to apply at www.mvec.net/our-community/youth



Reliability drives \$16.8 million 2026 construction work plan

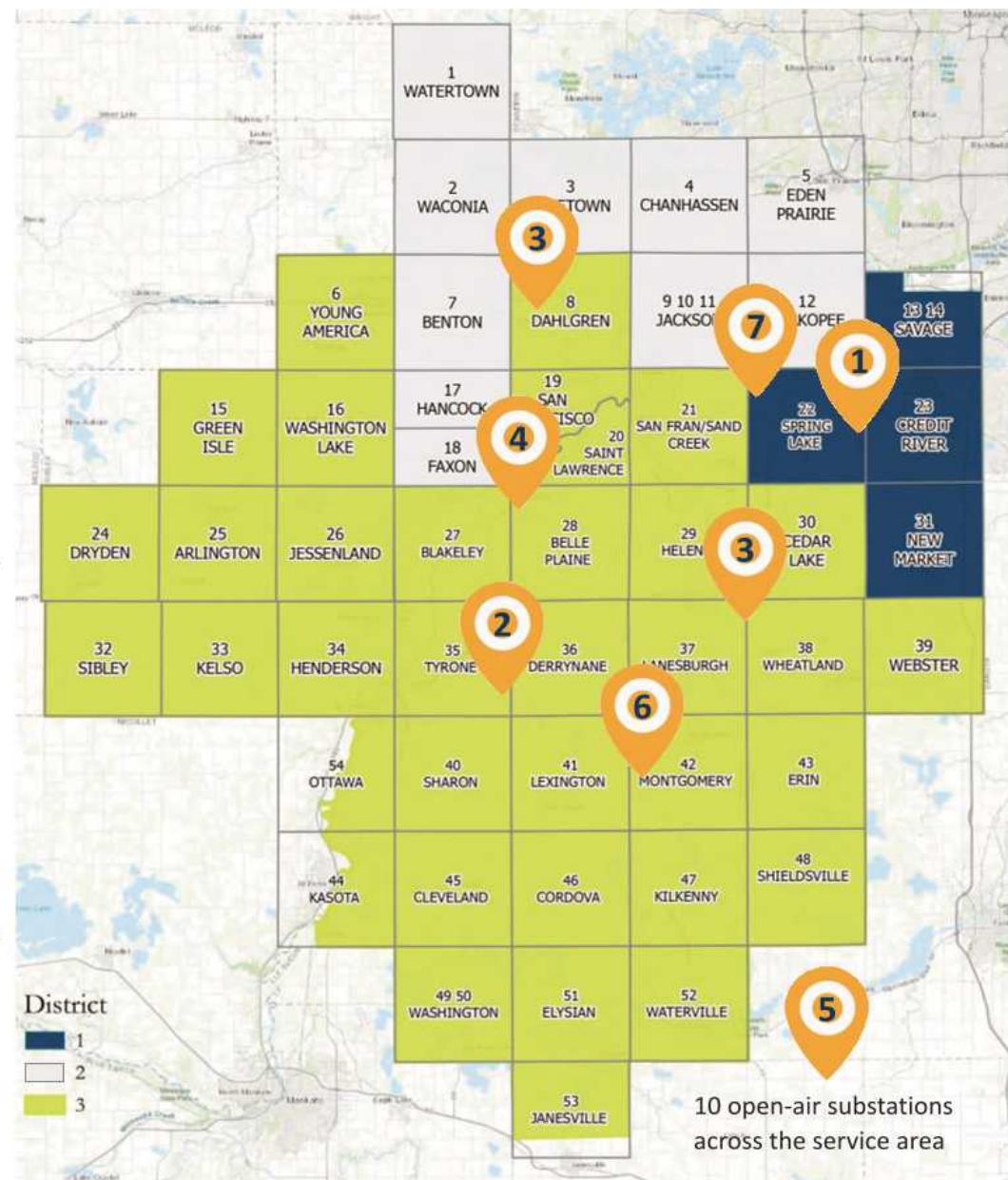


This year, MVEC will invest \$16.8 million in electric system upgrades across our service area to strengthen reliability, increase capacity, and support future growth for our 48,700 members.

This year's work focuses primarily on power line projects that prepare the system for expanded capacity for larger substation upgrades planned in the years ahead.

Key projects include:

- 1 Eagle Creek–Spring Lake tie line:** Rerouted around Upper Prior Lake rather than beneath it and right-sized for backfeeding to improve reliability and capacity. This project was originally scheduled for 2025 and was delayed due to a city road project.
- 2 St. Thomas–Tyrone tie line:** A half-overhead, half-underground project designed to strengthen system reliability.
- 3 Dahlgren Road (Carver) and 141st Avenue near New Prague:** Rebuilding nearly four miles of aging three-phase line to support future growth.
- 4 Feeder upgrades at the St. Lawrence Substation:** Maintaining overhead service while supporting continued growth in the Jordan area.
- 5 Substation feeder control upgrades:** Modernizing aging control systems at 10 open-air substations across our service area. These upgrades support routine maintenance and automate MVEC's protection system, improving back feeding capabilities during outages.
- 6 Rice Lake Substation:** Adding a new feeder at the Montgomery-area substation to increase system capacity.
- 7 Underground project:** Moving overhead lines to underground cable near the planned roundabout in the Spring Lake Substation area to improve reliability and safety.



These 2026 projects reflect MVEC's continued commitment to providing safe, reliable, and future-ready electric service for our members.

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