

Minnesota Valley Cooperative
Light and Power Association
P.O. Box 248
Montevideo, Minnesota 56265

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Looking out for you . . .

2009 Annual Report



Minnesota Valley Cooperative
Light and Power Association

Major activities of Engineering and Operations in 2009 include:

- ◆ Maintaining 2,808 miles of overhead distribution line
- ◆ Maintaining over 207 miles of underground distribution line
- ◆ Maintaining 213.5 miles of transmission line
- ◆ Total services in place: 5,475
- ◆ Responding to 307 service calls
- ◆ Testing and treating 3,419 distribution poles
- ◆ Installing 685 new distribution poles due to rot, service changes, road change, storms and construction
- ◆ Responding to 232 Gopher State One-Call line locates
- ◆ Rebuilt 4.7 miles of three-phase underground/overhead line



Minnesota Valley linemen worked on lines covered in 4 inches of ice in the Selby, SD, area following an ice storm that put almost all of their members out of power. Lines hung so low that the linemen were able to work from the ground to remove the ice, allowing them to make repairs to restore power.

- ◆ Built 3 miles of new three-phase underground/overhead line



Linemen perform pole top rescue using a "dummy" as part of their annual training requirement.

Shown is a steel pole being erected on the new transmission line. The pole is placed on a concrete foundation so that no guy wires are needed to support it. In the left corner below, is the large auger used to dig the 6-foot diameter hole needed to install this type of pole.



- ◆ Rebuilt 4 miles of cross-country single-phase line with underground/overhead line along right-of way
- ◆ Replaced 1.0 miles of underground single-phase line
- ◆ Upgrades/conversions of existing services = 127
- ◆ Built 7 new three-phase services
- ◆ In the process of constructing 18.5 miles of 69KV transmission line along with 9 miles of underbuild
- ◆ Conducted monthly safety meetings through the Minnesota Rural Electric Association and Federated Insurance

Annual Meeting Agenda

Please join us!

Saturday, March 27, 2010

Prairie's Edge Casino, Granite Falls

Breakfast Buffet and Registration 8:30-10:00 a.m.

Meeting begins at 10:30 a.m.

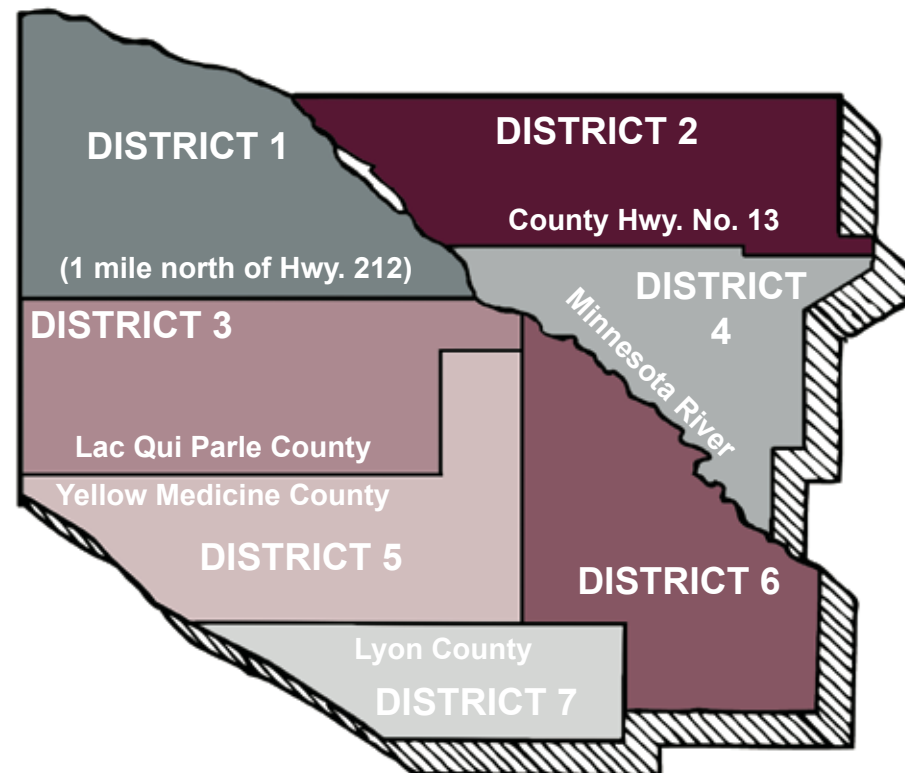
- Registration:** Doors open for Registration and Breakfast Buffet at 8:30 a.m. (Breakfast serving continues until 10:00 a.m.) Meeting will get underway at 10:30 a.m.
- Bucket Truck Rides:** Rides will be given in the parking lot to anyone who wants one!
- Capital Credit Refunds:** Capital Credits from 1993 and 1994 will be refunded.
- Operation Round Up Program:**
New participants can sign up to begin contributing. New and current participants are eligible for drawings for a \$25 energy bill credit or a trip for two on the Basin Tour.
- Director Elections:** Three directors will be elected to serve 3-year terms. Nominees from each District are:
District 2: Larry Halvorson
District 4: Steve Norman
District 6: Tim Velde
- Reports:** Presentations will be made on the cooperative's finances, progress, programs and future plans.
- Door Prizes:** Drawings will be held at the close of the meeting.
- Kid's Room and Prize Drawings:** The 4-H Ambassadors will supervise and entertain children while their parents attend the meeting. Drawings for the kids' prizes will be held at the end of the meeting.
- Basin Tour Drawing:** Drawings will be held for the annual Basin Tour scheduled for July 27-29, 2010.

Board of Directors and Management



Front row:
Mike Gunlogson, District 5;
Tim Velde, District 6;
Patrick Carruth, General Manager.
Middle row:
Glen Klefsaas, District 1;
Wayne Peltier, District 7;
Steve Torvik, Attorney;
Steve Norman, District 4.
Back row:
Mark Peterson, District 3;
Larry Halvorson, District 2.

Members of the Board of Directors are elected by the membership at the Annual Meeting, with Districts alternating their election year. Each Director is elected for a three-year term. Caucus Meetings are held in each voting District prior to the Annual Meeting to allow members to nominate candidates to be put on the ballot at the Annual Meeting. The Directors are diligent in their efforts to set the direction for your cooperative, while looking out for you and keeping the best interests of the members in the forefront.



Statement of Revenue

REVENUE	2009	2008
Sales of electric energy to consumers	\$14,767,109	\$12,705,167
Miscellaneous electric revenues and penalties	185,176	237,191
Non-operating and other income, etc. (interest income, miscellaneous items)	<u>257,841</u>	<u>237,527</u>
Total Revenue	\$15,210,126	\$13,179,885
WHOLESALE POWER		
Wholesale power	\$7,383,913	\$6,203,124
Other operating expenses (administration, sales, maintenance, taxes, etc.)	4,036,127	3,730,658
Depreciation of utility plant	1,309,246	1,255,661
Interest expenses on long-term debt	<u>984,797</u>	<u>1,052,825</u>
Total Expenses	\$13,714,083	\$12,242,268
PATRONAGE CAPITAL		
Patronage capital income before generation and transmission capital credits	\$1,496,043	\$937,617
Patronage capital from Basin Electric and other associated cooperatives	<u>850,006</u>	<u>1,182,320</u>
Total year end margin	\$2,346,049	\$2,119,937
Accumulated patronage capital - beginning of year	16,437,640	14,913,677
Retirement of patronage capital	<u>(562,624)</u>	<u>(595,974)</u>
Total Accumulated Patronage Capital	\$18,221,065	\$16,437,640

Taxes paid in 2009		
County	Real Estate	Transmission Line
Chippewa	\$39,436	\$54,370
Yellow Medicine	11,424	45,128
Lac qui Parle	11,453	41,784
Lyon	<u>4,780</u>	<u>792</u>
Total County Taxes		\$209,167
State and Federal Unemployment		\$ 8,763
Employer's share of Social Security		\$186,718
MN Distribution Line Tax		\$ 460
Total all Taxes		\$405,108

2009 Electrical Dollar

2009 Expense Dollar

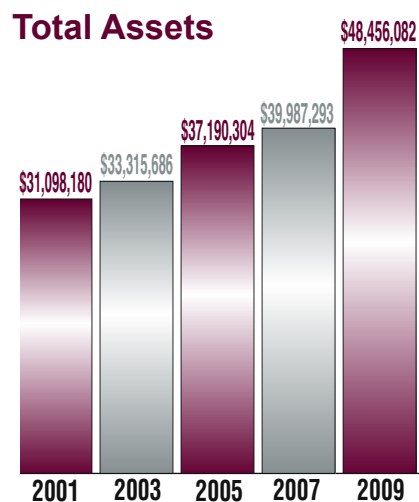
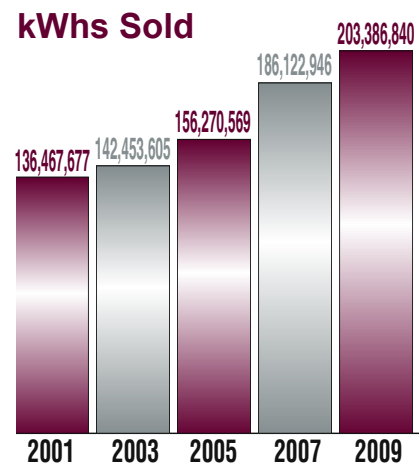
- Power cost - **53.8**
- Operations Maintenance - **15.1**
- Depreciation - **9.5**
- Administration & General - **7.4**
- Interest - **7.2**
- Customer service info/sales - **3.7**
- Transmission - **2.1**
- Customer accounts - **1.2**



2009 Revenue Dollar

- Farm/Residential - **72.1**
- Industrial - **17.9**
- Commercial - **8.2**
- Security lights - **1.4**
- Irrigation - **.4**





<u>ASSETS</u> (what we own)	<u>2009</u>	<u>2008</u>
Cost of our system:	\$49,519,700	\$46,554,812
We estimate our system has depreciated	<u>(16,005,964)</u>	<u>(15,137,441)</u>
This gives our system a book value of	\$33,513,736	\$31,417,371
We have property and investments:		
Loans to members (energy conservation, wiring, central air systems and electric heating systems)	450,348	452,886
Capital Credits from Basin Electric	4,256,730	3,803,698
Memberships in and capital credits from other associated organizations	181,869	260,079
National Rural Utilities Cooperative Finance Corp. (Investments required for long-term financing)		
Capital term certificates	775,376	590,748
Patronage capital credits	50,403	44,846
Other investments	<u>1,398,413</u>	<u>1,491,241</u>
Total other property and investments	\$7,113,139	\$6,643,498
We have these current assets:		
Cash and cash equivalents	2,407,330	1,440,559
Members/others owe us for electrical energy, services, etc.	2,433,852	1,890,004
Materials/supplies for line construction and maintenance	2,589,816	868,257
Prepaid expenses	54,658	0
Interest receivable on investments	<u>8,046</u>	<u>4,800</u>
Total current assets	\$7,493,702	\$4,203,620
We have deferred debits:	335,505	201,215
TOTAL ASSETS	\$48,456,082	\$42,465,704
 <u>LIABILITIES</u> (what we owe)		
Long-term debt:		
We owe Rural Utilities Service (RUS)	\$25,165,610	\$21,505,941
We owe Cooperative Finance Corporation (CFC)	<u>2,842,352</u>	<u>2,165,032</u>
Total long-term debt	\$28,007,962	\$23,670,973
We owe current liabilities:		
Power, materials, accounts payable, etc.	\$1,307,650	\$1,477,190
Taxes, interest, etc.	841,381	729,406
Security deposits	<u>41,105</u>	<u>40,005</u>
Total current liabilities:	\$2,190,136	\$2,246,601
We have deferred credits	36,919	110,490
Total we owe	\$30,235,017	\$26,028,064
 <u>NET WORTH</u> (member's equity in co-op)		
Your accumulated patronage capital	<u>18,221,065</u>	<u>16,437,640</u>
TOTAL LIABILITIES	\$48,456,082	\$42,465,704

The year of 2009 was another interesting one for Minnesota Valley. Operationally, we felt very fortunate in getting the planned projects completed on time. The weather was good to us, bearing no hard storms to hamper our work schedules. Financially, we ended the year much ahead of what was planned for. That was for many reasons and, of course, weather was one of them. Good weather kept storm related repair costs at a minimum and our work schedule on time for us, which helped our bottom line. Bad weather in terms of a cold, wet and late fall started corn dryers early and kept them going late, which used much more energy. This year, both sides of the weather produced a better bottom line than we had planned on.

On a national level this past year, one of the biggest cost drivers for the price of your electricity took center stage. The proposed "Cap and Trade" legislation squeaked past the house and stalled out in the Senate late in the year. One of the reasons it stalled out is because of your grassroots involvement. Throughout the year, we appealed to you as rate payers to get involved in the "Our Energy, Our Future" campaign we were running, which included writing to your elected representatives. Members from electric cooperatives across the country responded, too, and made a collective difference. You responded very well. One out of five of you registered with the campaign. Additionally, more than one out of three Minnesota Valley members responded with letters to your elected federal representatives. Getting that involved makes a difference, without a doubt. Thank you for making our job more effective. The "Cap and Trade" scheme is nothing more than an energy tax. If passed into law, it will double the cost of your light bill. We need to stay vigilant.

This past year will be remembered for the dismal economic health of our national economy. Direct evidence of this is the overall decline in electric energy sales across the country. A couple of short years ago, projected demand going forward for electric energy was on a steady rise. This past year, it flattened out and is expected to stay flat for a number of years. Market prices for electric power were very low all year long and they are not expected to rebound any time soon. Big Stone II being put on hold is a reminder of what a flat economy does to the demand for power. Why build a generating plant if there is no demand for the output?

We, the member-owners of Basin Electric, are well into our next generation of power plants. As the current state of the economy is being realized in our business, we have put some plans on hold. It takes about 15 years from inception to operation for coal-fired plants. We are almost 85% complete on our next coal-fired Dry Fork Station in northeast Wyoming. This is scheduled to come online in 2011. Dry Fork combined with other gas fired generation projects in progress, combined with other long-term power purchase agreements, should take care of our firm-power needs, as well as the rest of the 135 members of Basin Electric, for a number of

years. Once the cost of these new facilities is incorporated into our wholesale power rates, we expect them to stabilize until the economy picks up enough to warrant additional investment in generating facilities.

At Minnesota Valley, we began the first phase of our 28 mile transmission project, which will provide a third connection point to the 230 kv line near Boyd. This new delivery point will bring us critical voltage support that we currently need. Our current system is designed to run with proper voltage at just over 40 MWs. We are routinely running over that, particularly during the corn drying season. Under certain high load conditions, we can run into low voltage situations. In November, we set a new transmission system peak of about 50 MWs. We currently take delivery at our Blair Station near Gary, SD, and the Bureau Station north of Granite Falls. When the delivery substation at Boyd is connected, we should be able to safely run over 100 MWs under normal operation on our transmission system. This should take us well into the future. The new transmission and delivery point substation should be ready to commission by the fall of 2011, just ahead of corn drying. To those land owners who gave us easement for this project - thank you!

This large transmission and delivery point construction project, of course, is expensive. In 2009, the Board approved a 2010 to 2013 Construction Work Plan of \$15 million. About \$9 million of it will be for the transmission and substation. The balance will be for improvements on the distribution system.

Our large year end margin of \$2.4 million was due to a number of factors. Basin had a better year than they had planned on. The patronage allocation from Basin was \$575,000 more than we had expected. The effective cost for wholesale power was \$250,000 less than budgeted for. Interest rates have been very low the past few years and we paid about \$250,000 less in interest than we had planned on. Finally, sales were much higher than we had anticipated. All of these things and many others came into play to produce this margin. When we make rates, we shoot for about a 6% margin. This provides us with the cash we need to operate and keeps us within the loan covenants we have made with our lenders. This year's total was obviously much higher than that. Anyway, the big margin put us in a position to retire over \$1,000,000 in capital. We are retiring the balance of 1993 and all of 1994 patronage.

Where are retail power costs going in the future? We hope, for Minnesota Valley members, they will begin to stabilize in the near term. Our biggest cost driver is, of course, wholesale power and we think those rates will begin to stabilize now. The drought is over in the Missouri Basin, which should allow WAPA to stabilize hydro rates. We buy 25% of our power from WAPA. Our Basin Electric should be able to stop building generation plants as load and projected load growth has leveled off.

us a call at 320.269.2163 or 800.247.5051, include a note with your next energy payment asking someone to get back to you or email us with your concerns and questions at mnvalley@mnvalleyrec.com. We'll be glad to help.

Looking out for our area communities . . .

Since 1994, Minnesota Valley members have been helping area families and communities through the Operation Round Up Trust Fund. By allowing the co-op to round up their monthly bills to the nearest dollar, members contribute the extra cents to the fund. Employees and Board members also contribute by having their pay checks rounded down once a month. Money in the fund provides financial assistance to projects,



organizations and families in Minnesota Valley's service territory. The fund has supported such projects as fire fighting equipment for volunteer fire departments; life-saving equipment for ambulance or rescue squads; hospice programs; education scholarships; youth programs; emergency fuel assistance; and clothing, shelter, medical services and financial help for families or individuals following an illness, accident, storm or other emergency. As word about Operation Round Up's contributions to area needs spreads, people are becoming more aware of the program and its value to our area. It's your chance to make a big difference with small change. You can join in contributing to Operation Round Up by sending a note with your next energy payment, calling the Billing Department at 320.269.2163 or 800.247.5051, or emailing us at mnvalley@mnvalleyrec.com.



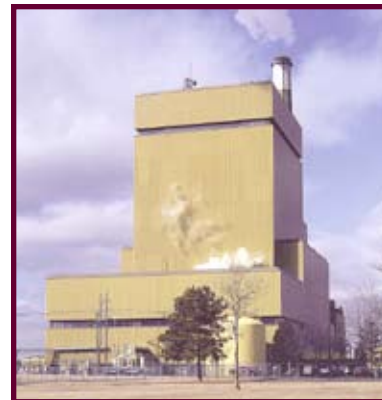
Looking out for you into the future . . .



As we move forward, we will continue to put our members at the forefront of all decisions we make concerning their business. We learn from the past, but as we move into the future, we realize that there will be changes and challenges on the horizon. But with change comes opportunity. We are committed to taking advantage of opportunities as they arise to continue in the tradition of more than 70 years of service to you. Opportunities and challenges, together with our commitment to look out for the best interests of our members, make the future exciting.

Electrical Safety Demonstrations

The Member Services Department at Minnesota Valley offers Electrical Safety Demonstrations to area elementary students in grades 3 and 4 or to any group or organization requesting a demonstration. The main focus of these demonstrations is to educate our children to respect the power of electricity and to exercise caution when working, playing and living around it.



Big Stone Power Plant Tour

Last spring, Minnesota Valley sponsored our first student tour of the Big Stone Power Plant in Big Stone City, South Dakota. We hosted a group of 8th grade science students and their instructors from Dawson Boyd School. Students first viewed a video explaining the operation of the plant, then listened as a tour guide kept everyone informed with an explanation of each building and piece of equipment as they completed a walking tour through the entire process of producing electricity with coal.

Rural Electric Youth Tour to Washington, D.C.

This trip is offered to any sophomores and juniors in high school in our service territory. The application process is simple and worth every minute spent on its preparation. Students join over 1,000 other high school students from around the country, gaining the opportunity to see American government in action, learn more about cooperatives, tour our nation's capital and visit historic places of interest.

Basin Tour

Each year at our Caucus Meetings and Annual Meeting, members are invited to sign up to win a seat on the Basin Tour. On this three-day trip arranged through Basin Electric in Bismarck, ND, you will see how a power plant operates by way of a model and a walking tour of the Antelope Valley Station; visit the Garrison Dam; and view the amazing process at the Coteau Freedom Coal Mine.



Brochures, phone calls, personal visits and informational seminars

On occasion, Minnesota Valley will sponsor a seminar to inform members of a specific topic of interest or concern to them. We are always available to visit with members on the phone or schedule a visit to your premises. If you would like to talk to a knowledgeable member of our staff, please give

They will also stop placing wind turbines because we have more than enough to meet current government renewable mandates.

At Minnesota Valley, once our transmission projects are done, we should be able to get back to routine improvements to your system. This typically runs about \$1.75 million per year, as compared to almost \$4 million per year during this current Construction Work Plan.

If wholesale power costs flatten out, our construction investments stabilize, moderate interest rates continue and we have no government carbon taxes or additional expensive renewable mandates, we expect we should be able to stabilize our retail energy rates over the next few years. In the past few years, the industry and Minnesota Valley have had some fair increases in retail rates. We are hopeful things are beginning to trend towards more rate stability once again.

We hope that you will be able to be with us at your Annual Meeting this year. We will again work hard in 2010 at being good stewards of your electric power cooperative from mine mouth to meter. As owners of this cooperative, you have put together an effective and dedicated Board that has a good understanding of the electric utility industry. You employ a great group of people at Minnesota Valley who know their distinct and individual jobs well. They perform those duties with purpose and dedication for the overall success of the cooperative. Both Board and employees know that they work for you, the owner, and reliable and reasonably priced electric power is the main purpose of Minnesota Valley. We are again thankful to you, the member-owners of Minnesota Valley, for your patronage this past year. We are also thankful for your faith in us to get the job done for you and for your getting involved when we ask for your help. Your work at stopping carbon taxes was appreciated. Together as members, Board members and employees of this cooperative, we look forward to another good year in the continued success of this cooperative.

Sincerely,

Steve Norman, Board President

Pat Carruth, General Manager

As employees of Minnesota Valley, we take great pride in our work - and in working for you, our member-owners. Your satisfaction and confidence in us is valuable. We all work together - members, employees, management and Board. And together we will continue to work to provide safe, reliable and affordable electricity; accurate financial records; timely information; stable rates; and diversified programs and services to all members.

We are all responsible for making sure our cooperative stays strong, productive and viable. Our working together will ensure that.



Front:
Jill Sand, Executive Assistant
Middle:
Kathy Christenson, Communications Manager;
Barb Holien, Office Manager
Back:
Pat Carruth, General Manager;
John Williamson, Manager of Engineering and Operations;
Bob Walsh, Member Services Manager



Front:
Jean Wieggers, Work Order/Accounting Clerk
Middle:
Jamie Goulson, Accountant
LaVonne Stegeman, Consumer Accounts Representative
Back:
Kari Melbostad, Consumer Accounts Representative

the safety risk when children climb trees near power lines. Trees growing near power lines must be pruned to maintain a safe distance from the wires. If you have trees that appear to be growing into the power lines, contact Minnesota Valley - never try to prune them yourself. Utility workers are trained and equipped to safely trim trees for power line clearances. We appreciate your cooperation as work is done on your property or right-of-ways.

Security lights

A well lighted yard from one of our rental security lights keeps you and your property safe from injury when you are in your yard after dark; helps deter intruders and vandalism; and extends the productivity of your work day.



Looking out for your time and convenience . . .

Budget Billing

This program allows you to make a fixed monthly payment on your energy bills based on the last 12 months' bills.

Automatic Payment Plan

You can enjoy the convenience of having your electric bill paid automatically from your bank account each month.

Credit Card Payments

You can pay up to \$1,000 on your electric bill each month with a credit card in the office, by phone or on our website.

Website

You can get information about Minnesota Valley's programs and services, or check your kWh usage or payment history, plus much more on our website at www.mnvalleyrec.com.

Looking out for your co-op education . . .

Newsletter and website

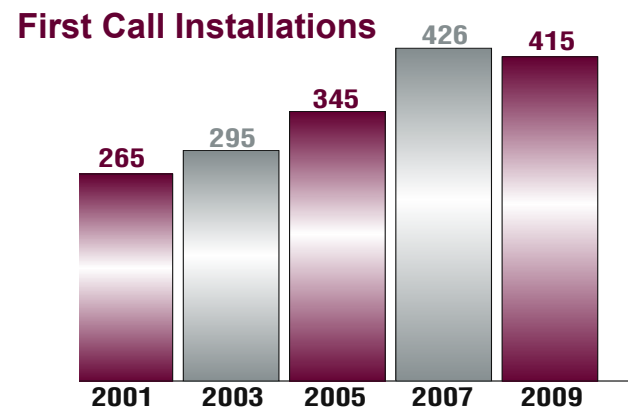
Every member receives the Minnesota Valley Co-op News in the mail each month and you can visit our website at www.mnvalleyrec.com. Both give you information on the programs and services offered to members by Minnesota Valley; answer your questions or give you contact information to find the answers you need.

Looking out for your safety . . .

Your safety, as well as the safety of our employees, is always a priority for Minnesota Valley. Cooperative employees attend monthly safety meetings through the Minnesota Rural Electric Association and Federated Rural Electric Insurance. They receive information in areas that will keep them aware of and alert to safety procedures. We offer programs and services to our members that will help assure them that they and their homes are safe.

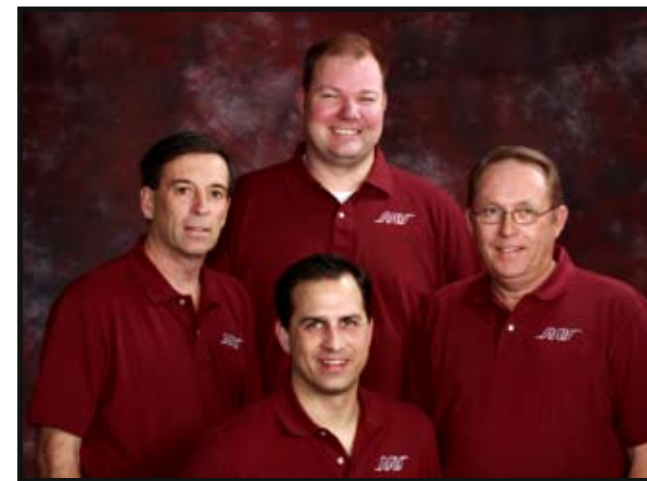
First Call

The First Call in-home emergency response system serves anyone in our service territory, whether or not they are a member of the cooperative. For anyone living alone, First Call gives everyone peace of mind knowing that help is only a push of the button away. The perfect solution for someone worried about being alone, but not wanting to give up their independence.



Line maintenance and right-of-way clearing

Minnesota Valley prides itself in our well maintained system. During the winter months, our line crews patrol the lines looking for potential areas that are in need of repair. We hire crews every summer to test and treat our poles. This process will extend pole life and allow us to find and replace poles that have become unsafe due to rot, damage or other problems. Minnesota Valley Tree Service performs line and right-of-way clearing on a regular rotating schedule throughout the system. Trees conduct electricity and if they grow too close to power lines, they can create power outages, shocks and hazards. Power outages or momentary interruptions can occur when trees and branches come in contact with overhead lines. Electrical arcing and sparking from a wire to a nearby branch can cause fires. A greater concern is



Member Services (MS)

Front:
 Scott Kubesh, MS Technician
Middle:
 Duane O'Malley, MS Representative
 Chuck Blom, MS Technician
Back:
 Jerrad Perkins, MS Technician

Front:
 Mark Sweno, Custodian
 Tim Bertrand, Substation/Apparatus Technician
 Don Snell, IT/Communications Technician
Back:
 Scott Monson, Mechanic
 Stacey Boike, Operations Assistant
 Bob Kratz, System Coordinator



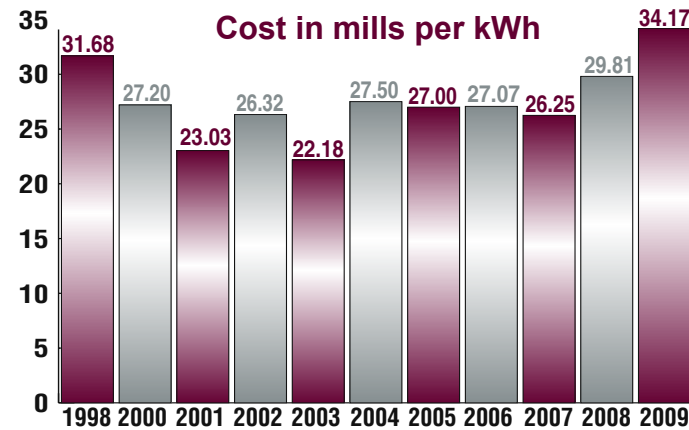
Journeymen Linemen

Front:
 Andy Johnson; Kent Smith, Crew Chief; and Dave Dieter, Line Foreman
Middle:
 Trevor Diggins; Brandon Bjelland; James Hughes, and Loyd Canatsey, Line Foreman
Back:
 Troy Myers; Joe Schultz, Crew Chief; and Eric Wollschlager

Looking out for your pocketbook . . .

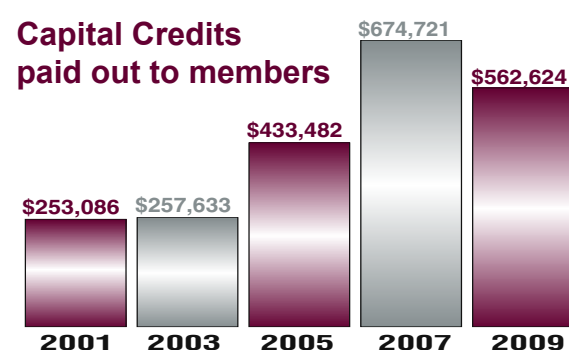
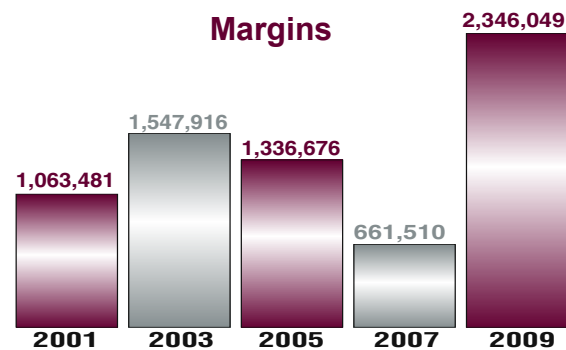
Cost of power

Your cooperative's rates are set to bring in enough money to pay operating costs, make payments on any loans and provide an emergency reserve. Steep increases in the cost of wholesale power, fuel, materials and equipment in the past few years, have made rate increases necessary to ensure that we can continue to provide you with the service and reliability you have come to expect from us. In this time of increasing costs, we look for ways to trim expenses and still cover the rising cost of our power purchased from the Western Area Power Administration (WAPA) and Basin Electric. WAPA's main source of power comes from the dams on the Missouri River. Because of the drought in that area for many years, there was a need to purchase power on the open market, which has a much higher price tag. The drought seems to have ended and rates from WAPA should stabilize in the near future. Basin Electric Power Cooperative provides primarily coal fired power, along with some wind and gas. The need to build a new plant, the Dry Fork Station in northeastern Wyoming, in order to meet increasing electricity demands, has forced rates up because of the increase in construction costs. With this new plant nearing completion, Basin wholesale power rates should stabilize also. When our economy recovers, business and industry will start to grow and they will need the additional power Dry Fork has to offer. We will be ready for that influx of demand for power that will allow businesses to move forward.



What are margins?

Any revenues over and above the cost of doing business are called "margins." Our margin is calculated by subtracting operations expenses from the total amount of money collected during the year. These margins represent an interest-free loan of operating capital by the membership to the cooperative. This capital allows Minnesota Valley to finance operations and - to a certain extent - construction, with the intent that this capital will be repaid to you in later years in the form of "capital credits."



Our Energy, Our Future campaign

A little over a year ago, Minnesota Valley, along with cooperatives across the nation, launched a grassroots campaign asking our elected officials to find reasonable, affordable solutions that will keep our electricity flowing into the future. Your participation made legislators at both the state and national levels aware of these issues and how they will affect the monthly electric bills of all American consumers.



Dual Heat and Electric Heat Rates

Since 1984, Minnesota Valley has offered members a low rate for the use of electric heat. The rising costs of fossil fuels in recent years have made the rate even more attractive. Electric heat is sub-metered and billed at the rates shown below.

Dual Heat Rate is 4.2¢ per kWh in October-April and 6.2¢ per kWh May-September:

- Consumer must have permanently wired electric heat capable of heating the entire building.
- Consumer must have an automatic fossil fuel backup capable of heating the entire building.
- Consumer must agree to use electric heat for 100% of their heating needs, all the time.

Electric Heat Rate is 4.6¢ per kWh in October-April and 6.6¢ per kWh May-September:

- Any permanently wired-in electric heat qualifies.
- No backup is required.

Electric heating systems

Minnesota Valley also installs all types of electric heating systems including ground water source heat pumps, air to air heat pumps, baseboard heaters, underslab radiant heat, cove heaters, furnaces and boilers. Qualified members can borrow up to \$12,500 at 5% interest for the installation of an electric heating system, cooling equipment, weatherization and wiring upgrades from the contractor of their choice. Contact us for details or to have a representative stop out to help you decide what type of electric heat will suit your situation and to explain the rebate and loan programs.

Energy Audits

Energy Audits conducted for members free of charge upon request to help you find cost-effective measures for improving the energy efficiency of your home or building.

