

Member Handbook



*Welcome to
Minnesota
Valley!*

Location # _____

Member # _____

About your Cooperative

Minnesota Valley Cooperative Light and Power Association (Minnesota Valley R.E.C.) is a member-owned rural electric cooperative. Our main purpose is to provide safe and reliable electricity to our members. Minnesota Valley R.E.C. also offers many other programs and services to its members and they are explained in this Handbook.

Please write your Location # and Member # on the front cover of this Member Handbook the same as they are printed on your monthly energy bill. Keep it in a place where you can easily find it in case of a power outage. When calling in an outage, it is helpful to us if you know your Location #. Be sure to download the Smart Hub app to manage all aspects of your electrical account online and with your mobile device. Go to our website for information on how to sign up.

Please take a few minutes to look through this Member Handbook. If you have any questions about your cooperative or the information provided here, please call Minnesota Valley R.E.C. at 320.269.2163 or 800.247.5051. Your comments, suggestions or questions are always welcome.

Contact us:

Minnesota Valley R.E.C.

501 South 1st Street

P.O. Box 248

Montevideo, MN 56265

Phone: **320-269-2163 or 800-247-5051**

Fax: **320-269-2302**

E-mail: **mnvalley@mnvalleyrec.com**

Website: **www.mnvalleyrec.com**

After hours calls are answered by the Cooperative Response Center (CRC) in Austin, MN. Outages are dispatched to our line crew on call.

Office Hours

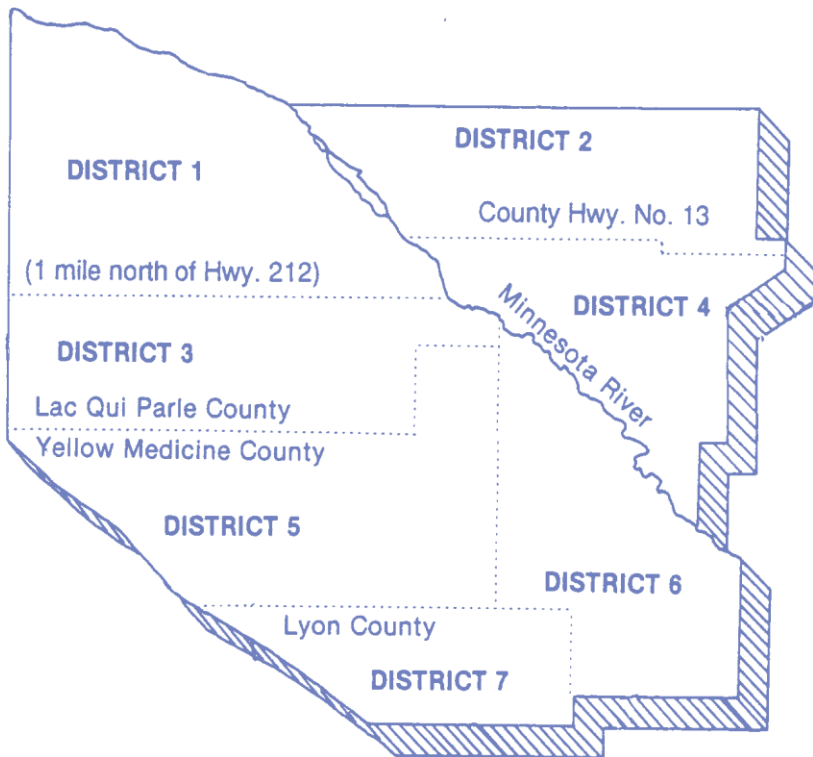
Monday-Friday from 8:00 a.m. to 4:30 p.m.

There is a 24-hour drive-up drop box in front of the building.

Board of Directors

- District 1 - Don Fernholz, Vice-President**
- District 2 - Gary Groothuis, Director**
- District 3 - Mark Peterson, Secretary**
- District 4 - Steve Norman, President**
- District 5 - Darryl Bursack, Director**
- District 6 - Tim Velde, Director**
- District 7 - Wayne Peltier, Director**

This co-op is your business. It is governed by a seven member Board of Directors elected by you, the members. Directors (one from each district) are alternately elected for three-year terms at the Annual Meeting and meet monthly to discuss cooperative business. They are the consumer's voice in the operation of the cooperative.



Minnesota Valley Cooperative Light and Power Association purchases around 75% of its power from Basin Electric Power Cooperative, head-quartered in Bismarck, North Dakota. Basin Electric is a regional wholesale generation and transmission (G&T) cooperative serving more than 130 member systems. These member systems, including Minnesota Valley, provide power and services to more than 3 million consumers in nine states.



By end of year 2021 Basin Electric will operate 5,222 megawatts (MW) of wholesale electric generating capability and have 7,263 MW of capability within its resource portfolio. Their electric generation facilities are located in North Dakota, South Dakota, Wyoming, Montana, and Iowa. Most of Basin Electric's baseload capacity comes from coal. Peaking facilities are oil or natural gas-based. Basin also has 23.6% of intermittent renewable power in their resource portfolio.

The remaining 25% of Minnesota Valley's power is purchased from the Western Area Power Administration (WAPA). WAPA markets and delivers reliable, cost-based hydroelectric power and related services within 15 central and western states. In December of 1977, high gas prices and an emphasis on conservation led Congress to create the Department of Energy, including WAPA - a new agency to sell and deliver hydropower to the 15-state region. Decades later, our nation is still concerned with the same issues that resulted in the birth of WAPA, making their mission of delivering clean, renewable energy all the more crucial to meeting today's energy demands.



Through these sources of power, Minnesota Valley continues to provide their members with reliable electricity for their daily needs.

Rates/Charges

Please call the office at 320.269.2163 or 800.247.5051
or look on our website at www.mnvalleyrec.com for current rates.

Single-Phase Service Rate

Monthly Availability Charge: \$25.00

Monthly Energy Charge for:

First 700 kWh per month @ \$0.1382 per kWh

Over 700 kWh per month @ \$0.1182 per kWh

Dual Heat Rate

(Fossil fuel backup needed)

Energy Charge is \$0.044 per kWh/October-April

Energy Charge is \$0.091 per kWh/May-September

Electric Heat Rate

(Any amount of electric heat qualifies)

Energy Charge is \$0.048 per kWh/October-April

Energy Charge is \$0.095 per kWh/May-September

Sales Tax Exemptions

Available for electric heat and agricultural usage

Fees

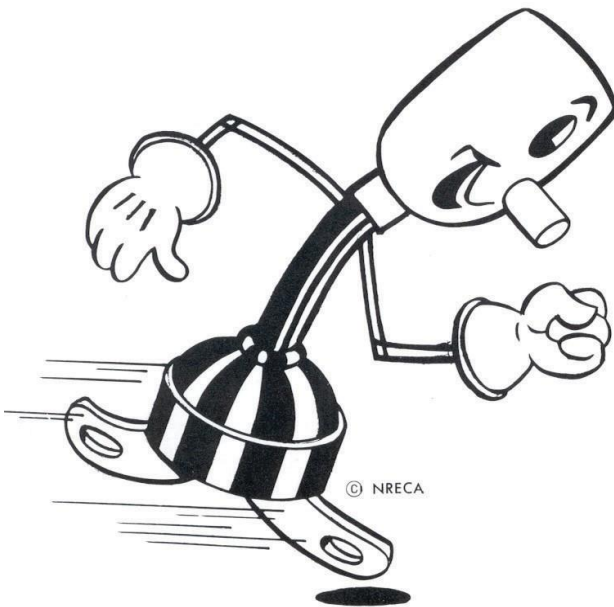
Account Transfer Fee	\$ 5
Connection Fee	\$ 25
Reconnect Fee during business hours	\$100
Collection Fee (Trip charge)	\$ 50
Returned Check Charge	\$ 20

Security Light Rental

LED security light \$8.00 per light/month

Billing Procedure

Minnesota Valley meters are equipped with a “Turtle” automatic meter reading (AMR) system. The Turtle meters allow us to get a meter reading from any meter on any given day through our main computer in the office. These Turtle AMRs help us in many ways by allowing us to get a reading the same day a member moves on or off assist members with high energy usage concerns; eliminate the need for cooperative employees to go out and read meters; and notify Minnesota Valley that there is a problem on the line such as a service interruption (power outage). Readings are recorded on the last day of each month and monthly bills are mailed around the 10th of each month. Payments are due by the 25th of each month. The delinquent charge is 1.5% of the total monthly charges on any bill not paid by the 1st of the following month.



What To Do When Your Power Is Out!

Calls made to Minnesota Valley before 8:00 a.m. or after 4:30 p.m and on weekends or holidays, are answered by the Cooperative Response Center (CRC) in Austin, MN. Any outage calls received by them will be dispatched to our line crew on call. In the case of severe weather, resulting in a large and prolonged outage after hours, the phones may be switched back to the office as soon as there are employees in the office available to answer calls. These types of outages are difficult for all of us. We appreciate your patience and cooperation during these times.

Tips on Reporting Outages

1. Check your fuses or circuit breakers both in the house and at the meter pole. If crews are dispatched and the outage is a result of a problem on your side of the meter, you will be charged \$100 during working hours and \$150 for after-hours calls.
2. Check with your neighbors to see if their lights are also out.
3. Call Minnesota Valley at: **320.269.2163** or **1.800.247.5051**.

Be able to provide the LOCATION NUMBER for the account without power when reporting an outage.

If your call is answered by a recording, select the option for reporting an outage. It is important for you to know your Location Number when reporting an outage. Your Location Number is printed on your monthly bill, so it would be a good idea to write it on the front of this Handbook and keep it near your phone. Power will be restored as quickly as possible and we will remain on the job until all services are back in operation. If you find that your neighbors who are on your line have had their electricity restored and you have not, please call to let us know. Sometimes outages can be individual as well as an entire line. Please report anything that might be helpful to

lights blinking before they went out, lines down, poles down, sparks on a pole, trees/ branches on the lines or anything else you notice out of the ordinary.

4. Stay away from downed power lines. Only trained linemen can safely handle power lines.

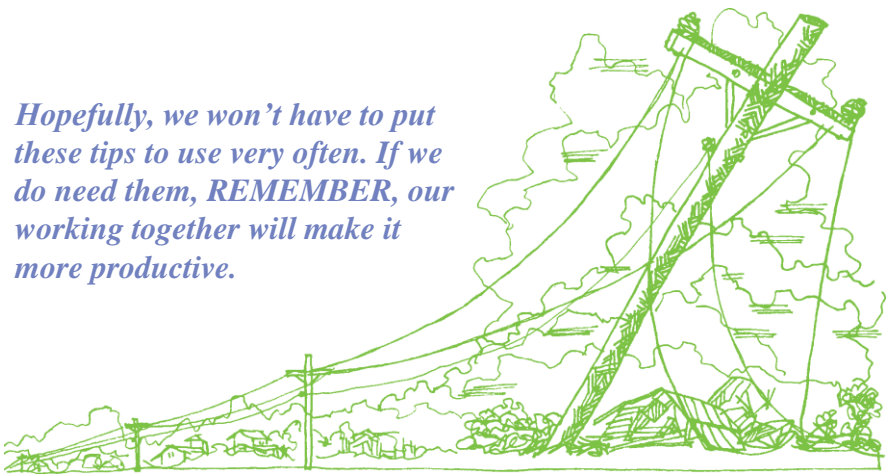
5. If you are experiencing low voltage (a brownout) unplug any electric equipment including TV, DVD/VCR, refrigerator, freezer, microwave, computer and any other electronics.

6. During a major outage, turn on your battery operated radio for news concerning the outage and weather. We will usually broadcast messages concerning outages on KDMA (AM1460) or KMGM (FM105.5) in Montevideo; KDJS (FM95.3) in Willmar; and KLQP (FM92.1) in Madison.

7. Keep emergency supplies handy. Items to have on hand include candles, matches, blankets, flashlight, bottled water and a radio with fresh batteries.

8. Leave a light on so you will know when electricity is restored.

Hopefully, we won't have to put these tips to use very often. If we do need them, REMEMBER, our working together will make it more productive.



Bill Payment Options

Automatic Payment Plan

You can enjoy the convenience of having your electric bill paid automatically from your bank account on the 27th of each month. We will send you a monthly bill as usual stating that payment is going to be made by your bank.

Budget Billing

If you have been a member of the cooperative for 12 months and have a good payment record, you can go on Budget Billing. This allows you to make fixed monthly payments on your energy bills. The amount is determined by an average of the last 12 months' bills. Budget Billing accounts are calculated in June of each year. Any balance due over the budget amount must be paid at that time. Credit balances will be divided by 12 months and subtracted from your new monthly budget, lowering your amount due each month.

Credit Card Payments

Members can pay up to \$4,000 on their electric bill each month with a credit card. This can be done by coming into the office; by phone at 320.269.2163 or 800.247.5051; or on our website at www.mnvalleyrec.com and following the instructions.

Programs and Services for Members

Wind power purchase

Minnesota Valley offers our consumers the option of voluntarily purchasing additional electricity produced by wind. You can sign up to purchase as many blocks as you want each month. Call Minnesota Valley for the current cost for each 100 kwh block purchased per month in addition to your regular energy usage. Sign up by contacting Minnesota Valley at 320.269.2163 or 800.247.5051.

High usage concerns

Minnesota Valley's Member Services Department will help you understand reasons for high energy use or help you find the cause of it. We will check over your daily energy use history, send a technician out to your premises to help locate a high energy user or problem. To locate a problem appliance on your own, you can pick up a test meter from the office to use at home. You can also check your daily energy usage or billing history any time you want on our website at [www. mnvalleyrec.com](http://www.mnvalleyrec.com). Select "Energy Usage" and enter your User ID and Password. (If you are a first time user, you will be asked to complete a short form. Along with other information, you will be asked to select a User ID and Password. Remember those two things - they are all you will need to gain future entrance into the Smart Hub site.) Then simply follow the instructions on the screen.

Electric Heat Rates

- Electric heat is sub-metered and billed at special low rates.
- Low electric heat rates are currently as shown below.

Dual Heat Rate is 4.4¢ per kWh in October-April and 9.1¢ per kWh in 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 4.8¢ per kWh in October-April and 9.5¢ per kWh in May-September

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

Sales tax exemptions

If you heat your home with electric heat, that energy may be sales tax exempt during the winter months. You can also claim a percentage exemption for agricultural use all year long.

Equipment sales and installation

- **Electric heating systems** of all kinds including ground water source heat pumps, air to air heat pumps, baseboard heaters, underslab radiant heat, cove heaters, furnaces and boilers are available. 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 program. (See loan information on page 12.)

- **Electric water heater** prices for the purchase of 50 and 85 gallon sizes with lifetime tank warranties include a temperature and pressure relief valve.

- Residential new construction or upgrades are eligible for a rebate of up to \$300 per unit for electric water heaters that carry a lifetime tank warranty.

\$100 for 50 Gallon

\$200 for 80 Gallon

\$300 for 100 Gallon

- Non-residential are eligible for 1/2 of the residential rebate on water heaters.

- **Central air conditioning systems** are sold to members and can be installed by Minnesota Valley Member Services Technicians. We will size your home for central air and give you a bid on installation. Minnesota Valley Technicians will provide maintenance service for all types of central air conditioning systems. (See loan information on page 12.)

- Air conditioner rebates are \$1 per 1,000 BTUs for EnergyStar rated units.

- Rebates will be increased to \$2 per 1,000 BTUs for units with a SEER rating of 16 or higher.

Rebates for heat pump installation

Air Source Heat Pumps:

- Rebates are \$6 per 1,000 BTUs
- Unit must be EnergyStar rated
- Rebates cover new and replacement models

Ground Water Source Heat Pump:

- Rebates are \$12 per 1,000BTUs
- Unit must be a COP rating of 3.6 or higher
- Rebates cover new and replacement models

Heating System Maintenance Program

Cooperative Member Services Technicians will provide preventative maintenance service for all types of heating systems including gas, oil, electric and heat pumps. This furnace inspection program DOES NOT include fireplaces. It is a very popular service and the schedule fills up quickly, so call in the spring to be sure your system gets on the inspection schedule.

Merchandising

Members can purchase the following equipment from the co-op:

- * **Electric Grills** - We have several models of MECO electric barbecue grills to choose from in stock and on display. Stop by the office and take a look!
- * **Surge Suppressors** - We have a variety of surge suppressors available to members. Minnesota Valley will install a surge suppressor on your meter loop, electrical panel or individual equipment. This will help protect your more voltage sensitive equipment from the wear of momentary voltage surges. Things that might be affected are computers and other equipment containing electronic components.
- * **Standby Generators** - We sell and install Generac Standby Generators. They are automatic generators that will be able to provide power to your service during outages.

Member Loans

Minnesota Valley has loans of up to \$15,000 available at 5% interest to qualified members for weatherization, installation of electric heating or cooling equipment and wiring upgrades.

Weatherization

Loan funds can be used for labor and materials involved in weatherization practices including new thermal windows and doors, adding insulation in attic or walls, caulking and weather-stripping.

Electric heat or central air installation

Loan funds can be used for the purchase and labor on installation of any type of electric heating system or central air conditioner from Minnesota Valley or the contractor of your choice.

Water Heaters

We offer an 12 month, interest free, loan to members purchasing a water heater from MN Valley. A \$50 origination fee is collected up front. Your loan payment is setup on your energy bill for 12 months.

Wiring Upgrades

You can borrow money for all labor and material involved in the upgrading of secondary wiring that is in poor condition.

Call Minnesota Valley's Member Services Department for a credit application or with any questions regarding loans.

Environmental Monitoring Systems

Minnesota Valley offers environmental monitoring and the associated equipment to members. We will sell and install the associated equipment to members to monitor power, temperature, motion, water intrusion and fire. We can order many different types of equipment, depending on the application. Livestock confinements can have special systems installed to monitor power and temperature in their very controlled environment.

Electrical planning advice

Electrical planning and application assistance is provided at no charge to members. This can include such things as planning the wiring layout for a residence or other building, heating system and lighting system.

Energy Audits

Energy audits are conducted for members at no charge and are usually done for two reasons: 1) to help you find cost-effective measures for improving the energy efficiency of your home or building, or, 2) to determine heat loss or gain of a home or building as is required for sizing a heating or cooling system.

Stray Voltage Investigations

If you suspect a problem with stray voltage, contact the Member Services Department at Minnesota Valley. We will send a crew to your location to find out if a problem exists and make recommendations to remedy the situation.

Minnesota Valley Tree Service, LLC

Minnesota Valley R.E.C. owns the Minnesota Valley Tree Service located in Granite Falls. They have a certified arborist on staff as well as experienced and knowledgeable employees to take care of your tree trimming and removal needs safely and efficiently. You can call the Tree Service at 320-564-1899 or visit their website at www.minnesotavalleytreeservice.com.

Security light rental

Minnesota Valley will install and maintain security lights for members on a rental basis. Rental security lights are not run through the meter, so the only cost is the rental of \$8.00 plus tax per light per month for a LED light.

Call before you dig!

Cutting an underground power line, telephone line or pipeline can be very dangerous and costly to you. Before you begin any digging projects, call **Gopher State One Call** at **1.800.252.1166**.

They will ask for detailed information, including: type of work being done; how long the work will take; directions to the work site and the township, range, section and quarter section coordinates (legal description) of the work site. Please be sure to have all of this information ready when you call so your request can be processed quickly.

We're here to help!

Phone: 320.269.2163
or **800.247.5051**

Website:

www.mnvalleyrec.com

E-mail us at:

mnvalley@mnvalleyrec.com



Capital Credits



What are Capital Credits? They are somewhat similar to the dividends paid to shareholders of investor-owned utilities. But because Minnesota Valley is a cooperative, owned by its members, it does not technically earn profits. Instead, 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. At the end of each calendar year, we subtract operating expenses from the total amount of money collected during the year and the balance is the "margin." This margin is allocated to each member based on the amount they paid for electricity in that year. You will receive an allocation notice annually after the finances for the previous year have been audited. When capital credits are retired (paid out), a check is issued to you. Checks are generally issued 14-15 years after the year in which the margins were earned.

You begin earning capital credits the day you become a member of Minnesota Valley and pay your first bill. The amount of capital credits you earn in a given year is based on the amount of capital you contribute to the cooperative through payment of your monthly bills. The more electricity you buy, the greater your capital credit account. The sum of your monthly bills for a year is multiplied by a percentage to determine your capital credits. This percentage varies from year to year, depending on the success of the cooperative.

Your capital credits remain on the books in your name and member number until they are retired. Because payments are made approximately 14-15 years after credits are earned, you should be sure that Minnesota Valley always has your current mailing address. The capital credits of a deceased member may be paid without waiting for a general retirement. However, these estate payments are not automatic. A representative of the estate must either call the office or come in to pick up a Certification of Entitlement form. A copy of the death certificate is also needed. Contact us with any questions.

We need your help!

In November of 1994, Minnesota Valley began a program called “**Operation Round Up**”, designed to provide financial assistance to projects, organizations and families in our area communities. Using monthly donations from Minnesota Valley members, a trust fund has been set up with the goal of making a big difference with small change. By allowing the co-op to round up your monthly electric bill to the nearest dollar each month, you contribute the extra cents to the Operation Round Up trust fund. Money in the fund is used to support such projects as: firefighting equipment for volunteer fire departments; life-saving equipment for ambulance or rescue squads; hospice programs; education scholarships; youth programs; Toys for Tots and similar programs; emergency fuel assistance; and clothing, shelter or medical services 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 communities.

The trust fund is administered by the Minnesota Valley Cooperative Light and Power Association Trust, a group of members appointed by, but operating independently of, the co-op’s Board of Directors. The Trust Board evaluates and considers all applications on an individual basis at their quarterly meetings and determines distribution of funds.

We hope you will join in contributing to Operation Round Up. If you wish to participate, simply call the Office Department at 320.269.2163 or 800.247.5051; or fill out, clip and return the form below with your next energy payment; or send a note with your next payment. You may withdraw from the program at any time.



YES! Please enroll me in Operation Round Up!

Name: _____

Address: _____

Full Nondiscrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Person with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202)720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800)877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.

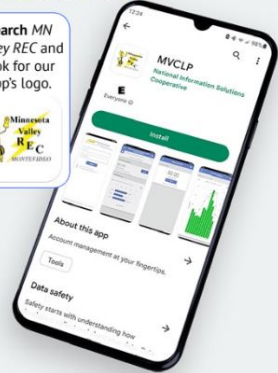
MVCLP APP & Online Account Access Keeps You Informed

As our customers, you want convenient account access and detailed information about your use. Put the power of data in your hands with mobile and web apps. You can have the tools you need to manage your account. **Online Account Access** on the website gives you the ability to manage an account anytime, anywhere on the Web. Just click on the *Online Account Access* button located at the top of the our website at www.mnvalleyrec.com. You can also access on a mobile device using the MVCLP App. You have the option to pay a bill, check account usage, report service issues and contact our office right at your fingertips. You can gain a better understanding of energy use.

The home screen provides an overview of account information with the next amount due and your total balance. Any alerts, such as notification of a delinquent bill, are displayed here as well. There are many links on the screen that allow you to quickly navigate to various sections of the application such as, to make a payment, view usage view billing and payment information

Online Account Access/MVCLP bill payment and transaction environment is designed with the latest security features available, giving you the comfort of knowing any time your bill is paid, the transaction will be safe and sound.

Search MN Valley REC and look for our app's logo.



How to Get the App

- 1) Download the app from the Apple App Store or the Google Play Store by searching for "MN VALLEY REC" or "MVCLP" (*not case sensitive*). If duplicates appear, our partner, National Information Solutions Cooperative, provides the correct app.
- 2) Select the *New User* link.
- 3) Enter your account information and choose *Register*.
- 4) A temporary password will be sent to the email address you provide.
- 5) When you receive the email, click the login link and use the temporary password.
- 6) Change your password and choose *Continue* to access the MVCLP app.

Scan one of the QR codes below with your mobile device for your app store.



Google Play Store



Apple App Store