



MVEC

MINNESOTA VALLEY ELECTRIC COOPERATIVE

A Touchstone Energy® Cooperative

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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 investor-owned 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,

Marvin Denzer
MVEC CEO

MVEC provides safe and reliable electric service at cost to 46,500+ 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, Mike Liens, Tom Wolf
(Savage, Burnsville, Prior Lake, Credit River and Elko-New Market)
- **District 2:** Gary Haberman, Brent Lawrence, 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/



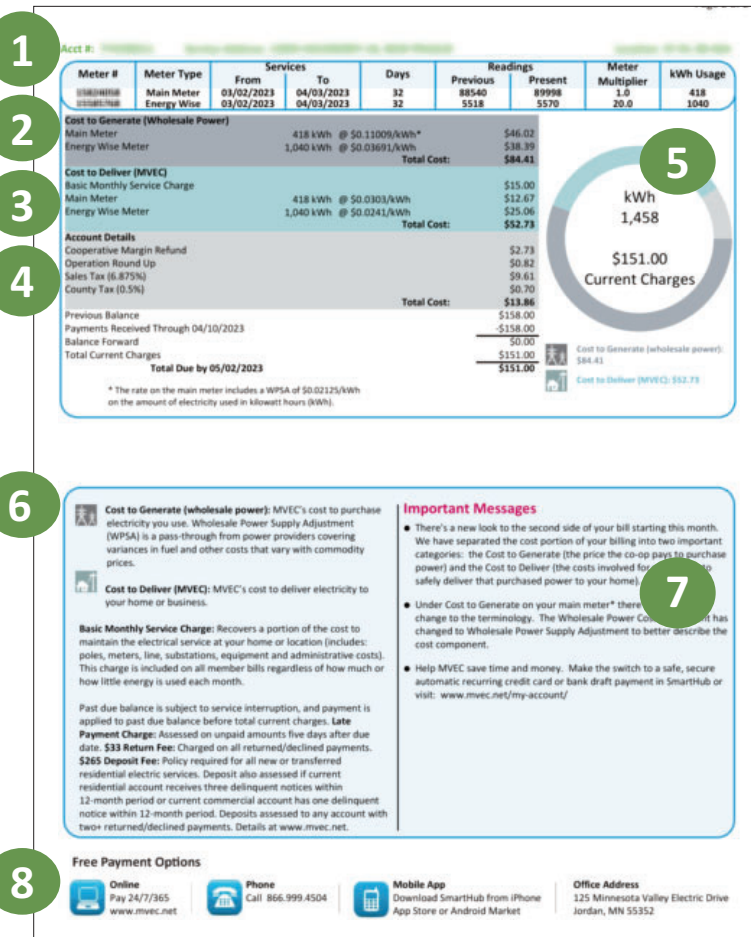
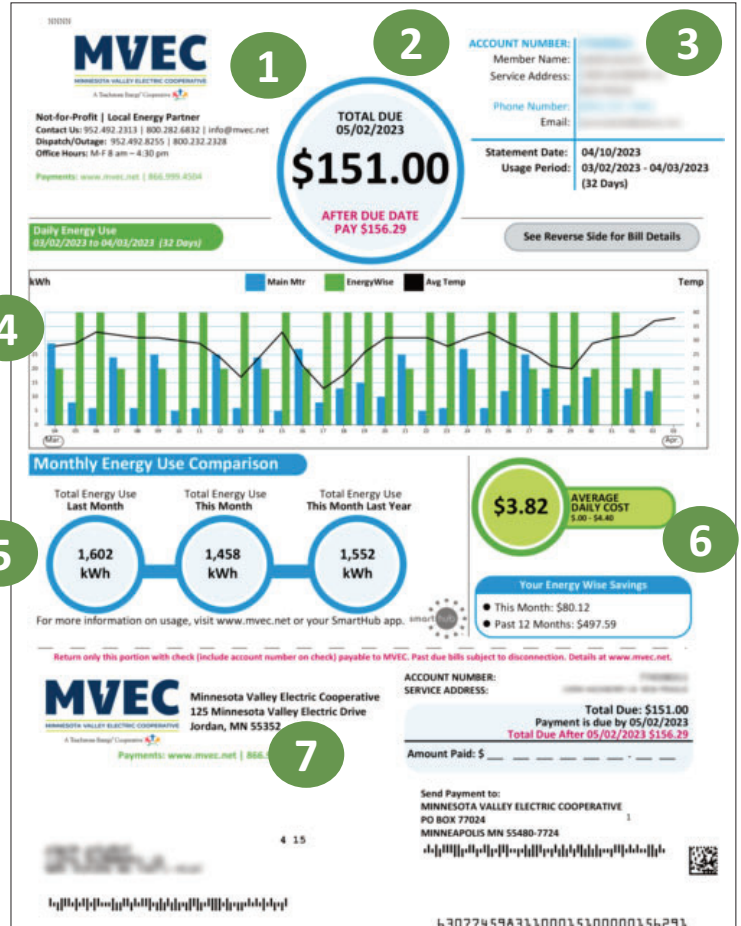
Find 24/7 service @ www.mvec.net

You have access to member info, payments, outage updates, money-saving programs and more from your computer, tablet or smartphone at: www.mvec.net

Understanding your electric bill

Information on side 1 of your bill:

- 1. MVEC Information** – Our main phone numbers and office hours.
- 2. Total Amount Due and Due Date** – Summarizes total amount or budget 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.
- 3. Your Account Information** – Your account number, contact information, service address, usage period and statement date for this month's bill.
- 4. Daily Energy Use Graph** - Includes your main meter (blue bar) and, if applicable, your Energy Wise meter (green bar). 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. Energy Wise Savings** - Shows your monthly and past year's Energy Wise savings, if applicable. If the amount is zero, you do not participate in a money-saving Energy Wise program.
- 7. 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 home in the past month.
- 3. Cost to Deliver** – This represents MVEC's local costs to get the electricity to your home, 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 and credits.
- 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

Exceptional member service



When you call MVEC, you'll speak with a live person, whether it is a member service rep answering a billing question, an energy specialist giving advice on using electricity wisely, or a dispatcher helping with a power issue.

That's why MVEC consistently scores high marks on member satisfaction, when compared to other utilities and businesses.

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

Residential 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.

Ways to pay

Online, phone or mail



Online
with SmartHub
or Pay Now at
www.mvec.net



Phone*
automated line
855.963.3830
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)
- Pay as you Go (pre-pay)

Payment Options

- Budget Billing (no surprises)
- 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.*



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/

Saving money

Save energy and money!

With Energy Wise, in exchange for a rebate, bill credit or lower electric rate, members allow the co-op to occasionally manage or delay electric loads on heating, cooling and electric water heating.



Want to lower your electric bill?
MVEC offers these FREE programs:

- AC10 Energy Wise Cooling
- Energy Wise electric water heating
- WiFi thermostat program

**or with an investment in equipment,
pay a lower electric rate on:**

- Heating programs
- Cooling programs
- Electric Water Heating programs

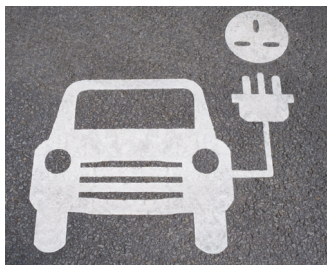
Learn more at www.mvec.net or contact an energy specialist for a **FREE** consultation at **952.492.2313** or **800.282.6832**

Residential rebates

A number of cash-back rebates - \$25 to \$500 - for cooling, heat pumps and other heating units are available for members who participate in Energy Wise programs.

\$25 rebates are also available for Energy Star appliances: clothes washers, freezers, refrigerators and dishwashers.

Details and applications are available at www.mvec.net



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?

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/



Sales Tax Exemption: If your residential location uses electric as a primary source of heating for the months of November to April, you may not have to pay sales tax. Find out more and fill out an application search "Forms" at www.mvec.net/

Staying informed

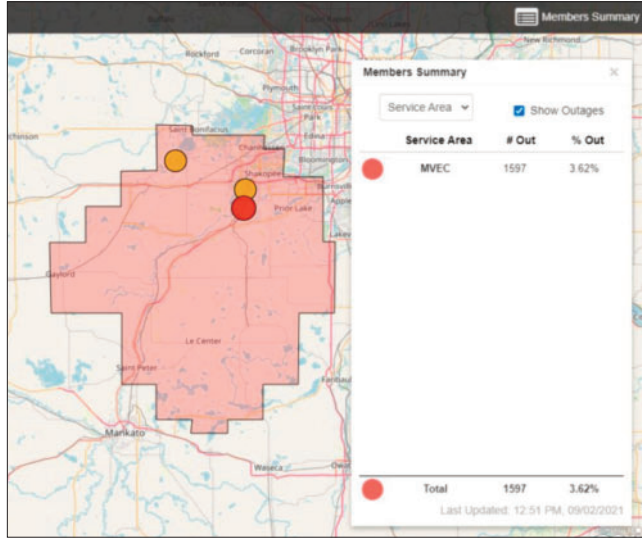
REPORT AN OUTAGE

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.net
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 map.

This helps our dispatchers send linemen to the proper location 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 855.963.3830.



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.

Keeping in touch

You will receive the monthly newsletter with your bill or electronically if you choose paperless. The Electric Eye is an important resource for updates, safety tips, money-saving programs and other important news and promotions from your cooperative.

Find us online



Depending on the platform, our social media channels provide behind-the-scenes photos, energy and safety tips, breaking news, career postings, outage updates and often feature a look at a different side of the cooperative.

MVEC also utilizes Constant Contact emails to send pertinent and late-breaking information to your inbox.



Supporting the community

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

The **Seven** Cooperative **PRINCIPLES**

- 1 Voluntary and Open Membership**
- 2 Democratic Member Control**
- 3 Members' Economic Participation**
- 4 Autonomy & Independence**
- 5 Education, Training and Information**
- 6 Cooperation Among Cooperatives**
- 7 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.

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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/



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

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: 855-963.3830