

IMPORTANT CHANGES COMING TO YOUR ELECTRIC BILL: TIME OF DAY DEMAND (TODD)

Starting in November, McLeod Co-op Power members will notice something new on their monthly electric bills. As part of our ongoing effort to help members understand and manage their electricity costs, we're introducing Time of Day Demand (TODD) information that will appear on your bill.

WHAT YOU'LL SEE STARTING NEXT MONTH

Beginning in November, your bill will display your monthly peak demand during on-peak hours, which are weekdays from 5 PM to 9 PM. While there is currently no charge associated with this information for the majority of our residential and farm accounts, we want members to become familiar with their demand patterns now to prepare for upcoming changes.

UNDERSTANDING ELECTRICITY DEMAND

Think of electricity demand as the rate at which you use power at any specific moment, measured in kilowatts (kW). This is different from your total energy consumption, which is measured in kilowatt-hours (kWh) over time. To put it simply, demand is like the size of the pipe bringing water to your home, while consumption is the total amount of water you use.

Consider this analogy: the electrical grid is like a freeway system. It must be built to handle the heaviest traffic periods, even though most of the time only a few cars are using it. During "rush hour" or high-demand times, electricity becomes more expensive for our cooperative to purchase from our wholesale provider, Great River Energy.

THE 2026 CHANGE

We are developing a proposal to introduce a Time of Day Demand charge beginning in 2026. This charge would help MCPA recover demand charges we pay monthly on our wholesale power bill. Currently, 61 cents of every dollar you pay goes directly to Great River Energy, and peak demand periods can account for 25-30% of MCPA's \$1 million monthly wholesale power bill.

The proposed TODD charge will be calculated based on your highest electricity demand during on-peak hours (5 PM to 9 PM, Monday through Friday) multiplied by a fixed rate per kilowatt. By showing this information now, we're giving members time to adjust usage patterns before charges take effect.

Continued on page 2.

WINTER CONSTRUCTION CHARGES

McLeod Co-op Power reminds members that additional winter charges will apply if they are planning to run electric service between November 1 and April 15. Additional charges apply due to the cost of construction during winter related conditions. You can avoid winter construction charges by having your site ready for service installation and having an electrical inspection completed prior to October 15. Please contact our Engineering Department for more information at (800) 494-6272.



TODD CONTINUED...

HOW MEMBERS CAN TAKE ACTION

Small changes in when you use electricity can make a meaningful difference:

- **Shift Major Appliance Use:** Run your dishwasher before 5PM or after 9 PM, do laundry on weekends, and avoid using multiple high-energy appliances during peak hours. Major contributors to demand include air conditioners, clothes dryers, water heaters, electric ranges, and ovens.
- **Spread Out Usage:** Instead of “stacking” electrical load during peak hours, distribute energy use throughout the day and evening.

DON'T STACK YOUR LOAD

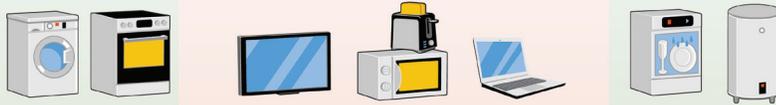
This Drives Up Cost



SPREAD OUT YOUR USAGE

Throughout the Day

Approximate On Peak Demand = 4 kW



WHY THIS MATTERS

By shifting collective energy use away from peak times, we can reduce wholesale power costs. These savings pass directly to members, ensuring stable electricity rates for everyone. It's about driving smarter on the electrical highway, avoiding rush hour benefits everyone.

GETTING MORE INFORMATION

Find detailed demand management strategies at mcleodcoop.com/demand or in the upcoming November newsletter. Our team is available to provide personalized information about lowering electricity demand at (320) 864-3148 or (800) 494-6272.

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CEO MESSAGE

A New Season in Rate Design

As summer falls and winter springs, I'm reminded how life moves in seasons. Our electric industry follows a similar rhythm. For decades, we've relied on past investments. Now we find ourselves in a new season that requires reinvesting in the system that has served us well.

Across the country, electricity costs are rising. Our cooperative is not immune to these pressures. We continue to work hard to mitigate the impact on our members, but we are preparing for another rate adjustment next year. Power costs from our suppliers are expected to rise, and inflation continues to increase the everyday operating costs of your cooperative.

If you've been reading our updates, you've noticed a recurring theme: Time-of-Day Demand, or TODD. It appears frequently because it matters. TODD represents the next step in how we design rates, making them more accurately reflect the actual costs incurred.

Today, your bill has two main parts:

- A fixed cost (System Delivery Charge).
- An energy charge (based on kilowatt-hours used).

However, that structure overlooks a third major cost: demand. Demand is measured in kilowatts and reflects the amount of electricity used simultaneously. Our system must be built large enough to handle those peak moments when everyone is using power simultaneously. Our wholesale suppliers also charge us not only for the amount we use, but also for the amount we use during those peak periods.



CEO RON MEIER

Currently, those demand costs are hidden within the kilowatt-hour charge. TODD changes that by separating demand into its own piece. This gives members more control. Under today's rates, the only way to lower your bill is to use less electricity overall. With TODD, you'll also have the chance to save by shifting some usage away from high-demand times. TODD is more than a rate change — it's a new season. It makes each of us more accountable to one another, while also giving us more power over our bills. It reflects the reality of how our cooperative incurs costs and prepares us for the future.

Spring has always been my favorite season — that moment when nature awakens from winter's dormancy. That's where we are in our rate design journey: stepping out of the old season and into the new, with TODD as the fresh growth that points us forward.

Sincerely,

A handwritten signature in blue ink that reads "R1 P L".



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SEPTEMBER 2025 BOARD MEETING HIGHLIGHTS

The Regular Meeting of the Board of Directors of McLeod Cooperative Power Association was held on September 23, 2025, at McLeod Coop headquarters. Nine board members, CEO Ron Meier, and department managers participated in the meeting.

Highlights of the meeting included:

- The outage report for the month of August was provided with a total of 44 outages, affecting 177 consumers.
- Operations Manager Brady reported that the Hook Lake land purchase is complete.
- Brady also reported that TreeStory has reached their budget quota for this year's tree trimming
- CEO Meier reviewed the August financials.
- A motion was carried approving Resolution 2025-09-01 Write Off Uncollectible Account- Electric.
- A motion was carried approving Resolution 2025-09-02 Amend Revenue ERTC Deferral Plan.
- A motion was carried approving Resolution 2025-09-03 General Retirement of Capital Credits.
- A motion was carried approving CEO Ron Meier as the voting delegate for the Mid-West Consumer Annual Meeting on December 9-11, 2025.
- CEO Ron Meier gave a presentation on the Time-of-Day Demand 2026 Rate.
- Director Randy Hlavka gave the Great River Energy report.



WHAT THE COLD WEATHER RULE MEANS FOR YOU

The Minnesota Cold Weather Rule protects residential utility customers during the cold winter months. Under this rule, McLeod Cooperative Power will not disconnect your electricity from October 1 through April 30 if you meet the Cold Weather Rule requirements.

In order to qualify for winter shut-off protection, you must meet all of the following conditions:

- Your total household, not individual, income is less than 50% of the state median income.
- You contact the Co-op, set up a payment arrangement, and are reasonably current with scheduled payments.

It's important to understand that the Cold Weather Rule still allows electricity to be shut off for non-payment. You will only be protected if electricity provides your primary source of heat and you meet the conditions above.

Before disconnecting service to a residential member during the cold weather months, McLeod Co-op will provide a disconnect notice, statement of member rights and responsibilities, a list of local energy assistance providers, and available payment plans or options to the affected member. Inability to pay forms are available upon request.

At McLeod Cooperative Power our members are important. We would rather work with you to set up a plan to pay your bill than disconnect your service. If you are worried about paying your electric bill this winter, reach out to us at (800) 494-6272 before the due date of your bill.

Winter will be here soon. Let's work together to keep everyone safe and warm.



ENERGY ASSISTANCE PROVIDERS

KANDIYOHI, MCLEOD & MEEKER COUNTIES

United Community Action Partnership
(800) 992-1710
Willmar: (320) 235-0850
Hutchinson: (320)587-5244

MCLEOD COUNTY AREA

McLeod County Social Service Center
(320) 864-3144 | (800)247-1756
Hutchinson: (320) 484-4330

RENVILLE COUNTY AREA

United Community Action Partnership
(320) 523-1842

SIBLEY COUNTY AREA

Sibley County Public Health & Human Services
(507) 237-4000 | (866) 396-9963

MN Valley Action Council
(800) 767-7139

Gaylord: (507) 237-2981
Mankato: (507) 345-6822

CARVER COUNTY AREA

Scott-Carver-Dakota Community Action Agency
(952)-496-2125

WRIGHT COUNTY AREA

Wright County Community Action
(320) 963-6500

A SMARTER WAY TO POWER YOUR HOME

Have you ever noticed how some times of day just seem busier than others? The same thing happens on the electric grid. When everyone is running air conditioners on a hot afternoon or turning on electric heat during a cold snap, electricity use spikes. Those “peak” hours are the most expensive times to make and deliver power.

That is why McLeod Cooperative Power offers Energy Management programs. These programs shift certain electric loads to run during lower-cost, off-peak times. It is a simple idea with a big impact. By easing demand during peak hours, the Co-op can hold down its wholesale power costs. And when costs stay lower, rates stay steadier for everyone.

In 2024 alone, McLeod Co-op cycled more than 1,180 central air conditioners, 1,356 dual-fuel heating systems, and 1,415 off-peak water heaters during periods of peak demand. Those short, controlled interruptions added up to meaningful savings for the entire membership without anyone losing comfort at home.

“These programs are one of the most effective tools we have for managing costs,” says Dan Ehrke, Member Services Manager. “By reducing demand during peak times, we lower our wholesale power costs. When our costs go down, our members’ rates stay stable. It’s a win-win.”

MORE CONTROL OVER YOUR ENERGY COSTS

Energy Management is also a way for members to take more control of their energy bills. By choosing when certain systems use electricity, you can tap into lower off-peak rates and keep your monthly costs down.

Off-Peak Water Heating is one of the easiest ways to get started. Your water heater charges overnight, then stores hot water to use throughout the day. It runs from 11 p.m. to 7 a.m. in summer and 10 p.m. to 6 a.m. in winter. New enrollments qualify for a \$400 rebate, and systems must be at least 100 gallons (or 80 with a mixing valve).

Dual Fuel Electric Heating uses efficient electric heat as your primary system, then automatically switches to a backup fossil-fuel system when demand peaks. This keeps your home warm while qualifying your electric heat for the off-peak rate. These interruptions are limited to no more than 400 hours per year, which is less than 5 percent of the heating season.

Storage Electric Space Heating is another smart option. These systems store heat overnight while electricity costs less, then releases it gradually throughout the day. They follow an 8-hours-on / 16-hours-off schedule and qualify for a \$50 per kilowatt rebate.

Other options like Cycle Air Conditioning, Controlled Heat Pump Cooling, Electric Vehicle (EV) Charging, and Interruptible Peak Shave Water Heating give members even more ways to save while supporting grid reliability.

A WIN FOR EVERYONE

Every home or business that shifts energy use off-peak helps reduce McLeod Co-op’s wholesale costs. That helps keep rates stable for the entire membership. By choosing when and how your major appliances use electricity, you can take charge of your own energy costs and help keep power affordable for everyone. That is the power of working together.

ENERGY MANAGEMENT BY THE NUMBERS

RESIDENTIAL PROGRAM STATS

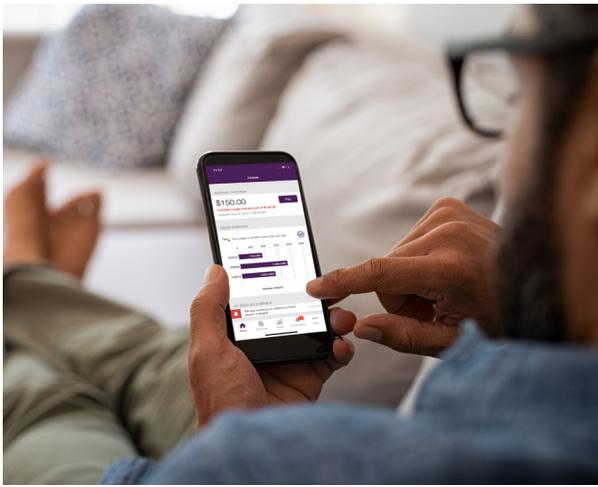
- 1,415 Off-Peak Water Heaters
- 1,356 Dual-Fuel Heating Systems
- 1,184 Cycled Central Air Conditioners
- 688 Controlled Heat Pump Cooling Units
- 731 Interruptible Water Heaters (Peak Shave)
- 22 Electric Vehicle Chargers
- 283 Storage Electric Heating Systems

COMMERCIAL & FARM STATS

- 3 Interruptible C&I Accounts
- 15 C&I with Generator Backup Accounts
- 2 Irrigation Systems on Load Control

SMALL CHANGES CAN MAKE A BIG DIFFERENCE.

Contact McLeod Cooperative Power at (800) 494-6272 or visit www.mcleodcoop.com to learn more about our Energy Management programs and available rebates.



GET TO KNOW SMARTHUB: YOUR UTILITY DASHBOARD

SmartHub is a comprehensive, user-friendly platform designed to simplify and enhance the way members engage with McLeod Co-op Power. Created for electric cooperatives, SmartHub offers a range of features that empower members with control, insight, and convenience in managing their utility accounts. Here are a few features that make SmartHub a great resource for our members:



1. ACCOUNT MANAGEMENT:

SmartHub provides seamless access to account information, allowing members to view their current balance, track payment history, and make secure online payments. This feature ensures that members can stay up-to-date with their account status at all times.



2. DETAILED USAGE INSIGHTS:

One of SmartHub's most valuable features is usage tracking. Members can monitor electricity use daily, weekly, or monthly through easy-to-read graphs and charts. This real-time data helps identify patterns, understand peak usage times, and find ways to save energy and money.



3. OUTAGE REPORTING AND NOTIFICATIONS:

SmartHub makes it easy to report outages and get real-time updates. Members can report outages through the app. This feature improves communication and helps ensure timely responses.



4. CUSTOMIZED ALERTS:

Members can set up personalized alerts and notifications in SmartHub for various account activities, such as billing reminders, payment confirmations, and high usage alerts. These notifications help members stay on top of their account management and energy consumption.



5. MOBILE ACCESSIBILITY:

With the SmartHub mobile app, members can access their account information and features from their smartphones or tablets. This mobility ensures that members can manage their utility services on-the-go, providing greater flexibility and convenience.



6. PAPERLESS BILLING:

SmartHub supports paperless billing options, allowing members to view their bills electronically. This environmentally friendly feature not only reduces paper waste but also streamlines the billing process, making it faster and more efficient.



7. SECURE COMMUNICATION:

The platform includes secure messaging features, enabling members to communicate with member service representatives directly through SmartHub. This is another avenue for members to easily connect with our team to help answer any questions they may have.

We encourage any of our members who are not currently set up on SmartHub, to give it a try. It is a free service offered through McLeod Co-op Power for the convenience of our members.

MCLEOD CO-OP POWER LAUNCHES NEW COOPERATIVE HEROES AWARD

*Recognizing individuals
who make our communities
stronger.*



McLeod Co-op Power is excited to introduce a new way to celebrate the people who go above and beyond for their neighbors: the Cooperative Heroes Award.

This new honor replaces the long-running Touchstone Energy Community Award, which has highlighted outstanding local organizations since 2005. Now, the spotlight will shift to individuals, everyday heroes, who are making a meaningful difference in their communities.

“While our original community award was a proud tradition, we felt it was time to focus on the individuals whose passion and dedication create lasting impact,” said Dan Ehrke, Member Services Manager at McLeod Co-op Power. “It might be someone who volunteers tirelessly for a local nonprofit, steps up to help neighbors in need, or leads a project that improves life in our area.”

Just like before, this program is part of a statewide collaboration among Minnesota’s 44 electric distribution cooperatives, which serve 85% of the state and reach every county. The Cooperative Heroes Award invites co-op members, employees, and directors to nominate someone they admire. Nominees do not need to be McLeod Co-op Power members, what matters is their impact.

Award judges will look for individuals who exemplify cooperative values: integrity, innovation, reliability, accountability, and commitment to community. Three winners will be selected from across Minnesota. Each will receive funding to support a local nonprofit or cause of their choice, \$1,000 for first place and \$500 each for second and third place.

Nominations are open from October 1 through November 15, and it only takes a few minutes to apply. The nomination form is available at www.mrea.org/programs/touchstone-energy. Winners to be announced in January.

Help us honor the everyday heroes who make our communities shine.

OFFICE PHONE

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(800) 494-6272

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ENERGY EFFICIENCY

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs. If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking. Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.



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STAY SAFE: PREVENT ELECTRICAL FIRES AT HOME

Electricity powers nearly everything we do at home, but it also requires care and attention to keep our families safe. Electrical malfunctions are a leading cause of home fires, but the good news is most can be prevented with a few simple habits. Follow these tips to protect your home and loved ones.



CHECK CORDS, PLUGS, & OUTLETS

Inspect cords for cracks, fraying, or exposed wires, and replace damaged ones immediately.

Avoid running cords under rugs or furniture where they can overheat or get pinched.

Plug only one high-wattage appliance into each outlet to prevent overload.



PROTECT YOUR SYSTEM

Have older homes inspected by an electrician, especially if you notice flickering lights or warm outlets.

Install Arc-fault circuit interrupters (AFCIs) and Ground-fault circuit interrupters (GFCIs) to prevent shocks and fires.

Test smoke alarms monthly and replace batteries twice a year.



USE APPLIANCES SAFELY

Unplug small appliances like toasters, coffee makers, and space heaters when not in use.

Keep anything that can burn; curtains, paper, bedding, at least three feet from heaters.

Never use extension cords as permanent wiring.



BE READY, JUST IN CASE

Keep a fire extinguisher on every level of your home and know how to use it.

Make and practice a family escape plan with two exits from each room.

Choose an outdoor meeting place where your family will gather after evacuating.

Taking these small steps can go a long way toward preventing electrical fires and keeping your home and family safe.