

UNDERSTANDING MCLEOD CO-OP POWER'S 2026 RATE INCREASE

Starting January 1, 2026, McLeod Cooperative Power will implement a rate adjustment that affects all members. After reviewing current budgets and financial forecasts, the Cooperative determined that an overall revenue increase of approximately 3% is necessary to continue providing reliable service. The updated rates will be begin on January 1st and be reflected on monthly billing statements beginning in February 2026.

The primary reason for the rate increase is rising costs. About 60% of the Cooperative's budget is for purchasing power from our wholesale energy providers. Even small fluctuations in wholesale costs have a significant impact on the Cooperative's finances. Expenses for materials, fuel, and operational needs have also been steadily increasing.

These rate adjustments ensure that McLeod Cooperative Power will remain financially strong in delivering reliable power to our members. Members can find the specific changes to each rate class on page 2. You can also review answers to some more in-depth frequently asked questions on pages 4 & 5.

One of the most notable changes for 2026 is the implementation of a monthly Time of Day Demand (TODD) charge for Rates 2, 5, and 18. This means that starting in 2026, all rate classes will have a demand charge.

Demand charges are a significant cost to our monthly wholesale power bill paid to Great River Energy for the power we purchase for our members' homes, farms, and businesses. As such, moving forward, every member is being asked to share in this expense by paying a charge for their monthly electrical demand that they generate.

Under previous rates, the only way to lower your bill was to use less electricity overall. With TODD, you'll also have the chance to save by shifting some usage away from high-demand times. Page 6 includes some tips on how to lower your peak demand.

For additional guidance on managing demand charges or understanding your new rates, members are encouraged to contact McLeod Cooperative Power directly or use the online tools available on our website.

DUAL FUEL NOTICE

If you have a Dual Fuel heating system, now is the time to make sure your backup heating source is ready and your fuel supply is full before cold weather arrives. Dual Fuel systems may be controlled during periods of high demand, typically the coldest evenings, or when market prices are high.

Control periods can occur anytime but are most common between 4:30 and 9:30 p.m., and occasionally in the morning. They will not exceed 12 hours per day, and GRE is forecasting around 20 control days this winter, totaling about 108 hours, mostly from December through February.

We encourage members to test backup systems early and fill fuel tanks before prices rise mid-winter.

If you plan to close up a seasonal home or travel south, don't turn off the breaker to your off-peak meter. Doing so may cause your electric heat or water heater to be billed at the standard rate instead of the off-peak rate.

NOTICE OF GENERAL RATE INCREASE

Approved Rate Schedules	2025 Rates	2026 Rates
FARM AND GENERAL SERVICE SINGLE PH (R2)		
System Delivery Charge (SDC)	\$47.50 /mo.	\$47.50 /mo.
Time of Day Demand Charge		\$5.00 /kW
Energy Charge (Summer June-Aug.)	\$0.14000 /kWh	\$0.12100 /kWh
Energy Charge (Other Months)	\$0.13000 /kWh	\$0.12100 /kWh
INTERRUPTIBLE AND STORAGE ENERGY (R3)		
Energy Charge	\$0.07300 /kWh	\$0.07520 /kWh
FARM AND GENERAL SERVICE THREE PH (R5)		
System Delivery Charge (SDC)	\$86.00 /mo.	\$86.00 /mo.
Time of Day Demand Charge		\$5.00 /kW
Energy Charge (Summer June-Aug.)	\$0.1274 /kWh	\$0.1100 /kWh
Energy Charge (Other Months)	\$0.1174 /kWh	\$0.1100 /kWh
CONTROLLED IRRIGATION (R9)		
System Delivery Charge (SDC)	\$100.00 /mo.	\$100.00 /mo.
Non-Coincidental Demand	\$7.20 /kW	\$7.50 /kW
Excess Demand Penalty (June-Aug.)	\$35.64 /kW	\$35.64 /kW
Excess Demand Penalty (Sept. - Nov. & Mar.-May)	\$18.73 /kW	\$18.73 /kW
Excess Demand Penalty (December-February)	\$15.86 /kW	\$15.86 /kW
Failure to Control Penalty	\$5.00 /kW	\$5.00 /kW
Energy Charge	\$0.0644 /kWh	\$0.0700 /kWh
OPTIONAL PEAK ALERT (R14)		
System Delivery Charge (SDC)	\$137.00 /mo.	\$137.00 /mo.
Coincidental Demand		
Summer (June-August)	\$35.64 /kW	\$35.64 /kW
Winter (December-February)	\$27.11 /kW	\$27.11 /kW
Other Months	\$18.73 /kW	\$18.73 /kW
Non-Coincidental Demand	\$8.75 /kW	\$9.75 /kW
Energy Charge	\$0.0644 /kWh	\$0.0700 /kWh
Excess Demand Charge	\$5.00 /kW	\$5.00 /kW
LARGE POWER SEASONAL RATE (R18)		
System Delivery Charge (SDC)	\$137.00 /mo.	\$137.00 /mo.
Time of Day Demand Charge		\$5.00 /kW
Energy Charge (June – August)	\$0.14750 /kWh	\$0.11820 /kWh
Energy Charge (Other Months)	\$0.13700 /kWh	\$0.11820 /kWh

Approved Rate Schedules	2025 Rates	2026 Rates
LARGE POWER (R19)		
System Delivery Charge (SDC)	\$137.00/mo.	\$137.00 /mo.
Demand Charge (Summer June-Aug.)	\$19.20/kW	\$19.20/kW
Demand Charge (Other Months)	\$15.60/kW	\$17.00/kW
Energy Charge	\$0.05850/kWh	\$0.06350/kWh
INDUSTRIAL (R20)		
System Delivery Charge (SDC) (Varies By Account)	Contractual	Contractual
Coincidental Demand		
Summer (June-Aug.)	\$28.80 /kW	\$27.88 /kW
Winter (Dec.-Feb.)	\$23.24 /kW	\$22.67 /kW
Other Months	\$17.67 /kW	\$17.47/kW
Non Coincidental Demand		
First 2,000 kw/mo	\$3.45 /kW	\$3.45 /kW
Next 2,000 kw/mo	\$2.30 /kW	\$2.30 /kW
Energy Charge	\$0.06105	\$0.06490
INDUSTRIAL SERVICE (21)		
System Delivery Charge	\$600.00 /mo	\$600.00 /mo.
Coincidental Demand		
Summer	\$28.24 /kW	\$27.33 /kW
Winter	\$22.78 /kW	\$22.23 /kW
Other Months	\$17.32 /kW	\$17.13 /kW
Non-Coincident Demand	\$2.21 /kW	\$2.21 /kW
Wholesale Reservation Fees		
Summer	\$13.33 /kW	\$13.54 /kW
Winter	\$14.85 /kW	\$14.54 /kW
Fall	\$12.63 /kW	\$12.93 /kW
Spring	\$13.31/kW	\$13.41 /kW
Distribution Reservation Fee	\$2.21/kW	\$2.21/kW
Energy Charge		
On-Peak	\$0.06969 /kWh	\$0.07457 /kWh
Off-Peak	\$0.05069 /kWh	\$0.05328 /kWh
CIP Credit	(\$0.00065) /kWh	(\$0.00086) /kWh
INDUSTRIAL SERVICE (25)		
System Delivery Charge	\$8,639.00 /mo	\$8,639.00 /mo.
Coincidental Demand		
Summer	\$28.80 /kW	\$27.88 /kW
Winter	\$23.24 /kW	\$22.67 /kW
Other	\$17.67 /kW	\$17.47 /kW

CONTINUED ON PAGE 4...

CEO MESSAGE

Uncomfortable but Confident

Being uncomfortable, that is where I am today. Yesterday, the cooperative adopted our new rates for 2026. Along with the usual uneasiness that comes with raising rates, this decision marked the end of more than two years of work, discussion, and consideration about the future of McLeod Cooperative Power. And the truth is, I am uncomfortable

When the board adopted the 2026 rate resolution, I did not feel a sense of relief. Instead, the weight of the work we have done became heavier. That is because it is now time to deliver on what we have been discussing for many months — Time of Day Demand, or TODD for Rates 2, 5 & 18. What was once a concept about the future is no longer a proposal. It is here. Starting on January 1st, all rate classes will now have a demand charge.

Time of Day Demand represents more than just a new rate. It is a shift in how we all share responsibility for the electricity we use and how our collective habits affect the cooperative's financial health. The idea is simple but meaningful: align the cost of providing power with the time it is being used. When the system experiences high demand, the cost to serve is greater. When the system is less strained, the cost is lower.

This approach means some members will see lower bills, while others, myself included, may see higher ones. But unlike a traditional rate increase, this design gives each member more influence over the final result. It is not only about how much energy we use, but when we choose to use it. Shifting usage away from peak times can help reduce costs for both individual members and the cooperative as a whole.

Over the past several months, many of you have reached out with questions, and I appreciate that. Your calls, emails, and conversations show that our members are paying attention and



CEO RON MEIER

want to understand how to manage their accounts. Internally, we have held Lunch and Learn sessions, one on one discussions, and department meetings to explain TODD and to empower our employees to help our members see where they can make adjustments.

This change will take some time to settle in. There will be questions, and there may be a few surprises along the way. That is normal. But this change does position McLeod Cooperative Power to remain financially strong, fair to our members, and responsive to how the energy world around us continues to evolve. Time of Day Demand will help us manage energy more efficiently, reduce stress on the system, and ensure we are all working together to make responsible choices.

I will admit, I am rarely comfortable when it comes to budgets, rates, or financial planning. I am always asking whether we are being careful stewards of our members' money while still meeting expectations to keep the lights on. That tension, between cost and reliability, is where we operate every day.

I have learned that being uncomfortable is not something to avoid. It is a reminder that we care deeply about the work we do. It means we are paying attention and willing to do the hard work to get it right. So yes, I am uncomfortable, but I am confident — confident that this direction will serve our members well, and confident that together, we will make Time of Day Demand a success.

Sincerely,

OCTOBER 2025 BOARD MEETING HIGHLIGHTS

The Regular Meeting of the Board of Directors of McLeod Cooperative Power Association was held on October 28, 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 September was provided with a total of 66 outages, affecting 233 consumers.
- A motion was carried approving Resolution 2025-10-01 Revision of Policy 3-1 Schedule of Charges.
- A motion was carried appointing Betty Witthus to the Operation Round Up Board of Trustees.
- A motion was carried approving Resolution 2025-10-04 Transfer of Uncashed Checks.
- Manager of Finance Steph Jakel reviewed the September financials.
- A motion was carried approving Resolution 2025-10-02 Adoption of Rates 2026.
- Manager of Finance Steph Jakel reviewed the preliminary 2026 budget.
- A motion was carried approving Policy 2-5 Delegation of Authority Between Board & CEO.
- A motion was carried approving Resolution 2025-10-03 Authorizing CEO to Enter Letter Agreement with WAPA.

NOTICE OF GENERAL RATE INCREASE CONTINUED

Approved Rate Schedules	2025 Rates	2026 Rates
INDUSTRIAL SERVICE (25) CONTINUED		
Maximum Demand		
First 2,000 kW/mo.	\$4.29 /kW	\$3.45 /kW
Next 2,000 kW/mo.	\$2.20 /kW	\$2.30 /kW
Excess	\$1.15 /kW	\$1.65 /kW
Energy Charge		
On-Peak	\$0.07108 /kWh	\$0.07457 /kWh
Off-Peak	\$0.05170 /kWh	\$0.05328 /kWh
INTERRUPTIBLE INDUSTRIAL SERVICE (36)		
System Delivery Charge	\$137.00 /mo.	\$137.00 /mo.
Coincidental Demand		
Summer (June -August)	\$29.49 /kW	\$28.54 /kW
Winter (December - February)	\$23.79 /kW	\$23.21 /kW
Other	\$18.08 /kW	\$17.89 /kW
Maximum Demand	\$9.20 /kW	\$9.20 /kW
Excess Demand	\$5.00 /kW	\$5.00 /kW
Energy Charge	\$0.06186 /kWh	\$0.06250 /kWh
LIGHTS		
Street Light LED (low capacity, < 150W)	\$14.85 /mo.	\$15.30 /mo.
Street Light LED (high capacity, ≥ 150W)		\$18.95 /mo.
Street Light 150 Watt HPS	\$24.42 /mo.	\$25.15 / mo.
Street Light 400 Watt HPS	\$31.35 /mo.	\$32.29 /mo.
LED Yard Light (metered)	\$4.00 /mo.	\$4.15 /mo.
LED Yard Light (unmetered)	\$7.50 /mo.	\$7.75 /mo.

NOTICE OF FEE CHANGES

An updated Schedule of Charges was approved by the McLeod Co-op Power Board of Directors at its October meeting. The increased fees will take effect on January 1, 2026.

Manual Meter Reading Fee (Monthly Fee)
\$80

Lineman Service Calls:
Includes the minimum charge of 2 hours*.
Trips over two hours billed at time, truck and materials.

Business Hours(7:00 a.m. to 3:30 p.m.): \$410 per trip
After Hours & Saturdays: \$615 per trip
Sundays and Holidays: \$820 per trip

Electrician Service Calls:
(1st Hour/Add'l Hours)

Business Hours (7:30 a.m. to 3:30 p.m.): \$150/\$110 per trip
After Hours & Saturdays: \$222/\$165 per trip
Sundays and Holidays: \$296/\$215 per trip

Other Miscellaneous Charge Work:
*Vehicle Charges are separate from labor.

Linework Labor:
Regular Time Rate: \$130 (per hour/per employee)
Overtime Rate: \$195 (per hour/per employee)
Double-time Rate: \$245 (per hour/per employee)
Electrician Time: \$110 (per hour/per employee)

Vehicle Charges:
Aerial Bucket: \$110 per hour
Digger: \$110 per hour

Interconnection Application Process Fees:
Process Track – Simplified \$125
Process Track – Certified System \$125 +\$1/kW
Process Track – Non-Certified System \$125 + \$2/kW

STAY SAFE AND WARM THIS WINTER

Know these cold weather electrical safety tips to protect your home and family.



ELECTRIC BLANKETS:

Don't fold or bunch while in use.



MAINTENANCE:

Have chimneys and heating systems inspected yearly.



SPACE HEATERS:

Keep 3 feet from anything flammable and turn off when sleeping or leaving.



GENERATORS:

Only operate outdoors, never inside your home or garage.



HEATING SOURCES:

Never use ovens, grills, or dryers to heat your home.

2026 RATE INCREASE FAQ

How much is the overall rate increase for 2026? After reviewing our current budget and financial forecasts, McLeod Co-op Power needs to increase overall revenue by about 3%.

When will the new rates take effect? The updated rates are expected to take effect January 1, 2026, and will appear on members' monthly billing statements in February 2026.

Why is the rate increase necessary? The cost of providing electricity continues to rise. A major factor is the cost of purchasing power from our wholesale energy provider, Great River Energy, which accounts for roughly 60% of our budget. Even small increases in wholesale costs have a big impact. We're also facing rising costs for materials, fuel, and other operational expenses.

How will the increase affect my bill? Changes vary by rate class. Rates 2, 5, and 18, which previously did not have a demand charge, are seeing a lower energy rate as well as a new Time of Day Demand charge. For classes that already have a demand charge, only the energy rate is increasing for these rate classes. This means all rate classes will now have a monthly demand charge.

Is the System Delivery Charge increasing in 2026? No. The System Delivery Charge (SDC) will remain the same for all rate classes.

How will the rate increase affect MCPA's profits? As a not-for-profit, member-owned cooperative, any surplus at the end of the year is returned to members in the form of an allocation of capital credits.

Should I be concerned about the cooperative's financial stability? No. Periodic rate adjustments help ensure that we collect enough revenue to cover costs. We regularly review our finances to maintain the Co-op in a strong, positive financial standing.

LEARN MORE ABOUT THE TIME OF DAY DEMAND CHARGE (RATES 2, 5, AND 18):

Why is the Time of Day Demand (TODD) charge being implemented? Demand charges are a significant cost to the monthly bill that we pay to Great River Energy for the power that we purchase for our members' homes, farms, and businesses. As such, moving forward, every member is being asked to share in this expense by paying a charge for the monthly electrical demand that they generate.

How does this benefit members? Previously, the demand costs were hidden within the kilowatt-hour charge. TODD changes that by separating demand into its own piece. This gives members more control. Under previous 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.

Additionally, with the new TODD charge, the energy rates (kWh) for Rates 2, 5, & 18 have decreased for 2026.

What is electrical demand? Demand (kW) is the amount of power needed to supply everything running off of electricity in your home at a specific point in time. That means all appliances and equipment running at the same time. Your peak demand is the highest level of electricity used, measured in kilowatts (kW), during the month.

For example, you and a neighbor might use the same total electricity in a day. However, suppose your neighbor's electrical usage is more evenly distributed throughout the day, and you use most of yours during a single hour. In that case, your account creates a higher demand on the distribution system.

Why does our system peak from 5-9 PM on weekdays?

This is the time of the day when members are using the most electricity. Demand costs increase during these peak times for the Co-op based on the high demands across our distribution system.

How is the Time of Day Demand (TODD) charge calculated?

For each billing statement, the demand charge is based on the account's single highest demand interval recorded on a weekday between 5–9 PM. That one peak in the month, the highest of all days, is used to calculate the account's monthly TODD charge (demand in kW multiplied by \$5.00).

Are weekends and holidays excluded from the TODD charge?

Yes. Demand is not measured on weekends or holidays, including New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas Day.

Does the TODD charge apply to load management programs (Rate 3)?

No. The new TODD charge only applies to the primary meter (Rates 2, 5, and 18).

How can I reduce my Time of Day Demand charge?

Shifting electricity use outside of On Peak hours can lower your demand charge. Strategies include running your dishwasher before 5 PM or after 9 PM on weekdays or doing laundry on weekends. Some appliances and thermostats have built-in timers that can be used to run during Off Peak times. Participating in load management programs that shift electricity use, like water heating and EV charging, during Off Peak times is another great option.

We encourage members to contact us if they'd like guidance on reducing demand.

Are there online tools to estimate Time of Day Demand charges?

Yes. We've developed an online estimating tool that considers the type and number of appliances used simultaneously. Give it a try at www.mcleodcoop.com/about/demand-estimator.



UNDERSTANDING AND REDUCING YOUR DEMAND

Beginning this fall, McLeod Co-op Power members will notice something new on their monthly electric bill, a line showing their Time of Day Demand (TODD). This number represents the highest amount of electricity used at one time during on-peak hours, which are weekdays from 5 p.m. to 9 p.m.

There is currently no charge associated with this information. We're providing it now to help members better understand how their daily habits influence energy use and prepare for a TODD rate structure in 2026. By seeing your demand pattern each month, you can start to notice trends and make small changes that may have a big impact later.

So, what exactly is “demand”? Think of it as how much electricity you use at any given moment—like the width of the pipe delivering water to your home. The larger the flow (or the more appliances running at once), the higher your demand. By spreading out when and how you use electricity, you can reduce your peak and make more efficient use of the system.

Here are a few strategies to help manage your demand:

1. SHIFT HIGH-USE ACTIVITIES

Many household appliances, such as dryers, ovens, and dishwashers, use significant electricity when running. Using them all at once, especially between 5 p.m. and 9 p.m., can quickly raise your peak demand. Try doing laundry earlier

in the day or setting the dishwasher to run after 9 p.m. If possible, wait until the weekend for high-use tasks, since weekends are considered off-peak hours. Spreading out your appliance use helps flatten your peak and balances demand across the system.

2. ENROLL IN LOAD MANAGEMENT PROGRAMS

Our Energy Management programs automatically shift certain appliances to run during off-peak times. Options like Off-Peak Water Heating, Dual Fuel Heating, and Storage Heating not only reduce demand but can also qualify you for lower electric rates and generous rebates. These programs are a win-win; they help members save while keeping costs stable across the cooperative.

3. USE SMART CONTROLS AND TIMERS

Smart thermostats, outlet timers, and appliance delay features can make shifting usage effortless. Program your thermostat to pre-heat or pre-cool your home before peak hours. Use timers to run water heaters or EV chargers overnight. These small, automated changes can reduce on-peak demand without disrupting your daily routine.

By learning how your energy use behaves now, you'll be ready to take advantage of future savings opportunities.

For questions or personalized help, call 320-864-3148 or visit mcleodcoop.com/demand.



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MCLEOD CO-OP POWER ANNOUNCES CAPITAL CREDIT RETIREMENT

The McLeod Cooperative Power Board of Directors has approved the general retirement of remaining unfunded capital credits from 2006, along with 20% of the 2023 allocated operating capital credits (excluding GRE capital credits).

The total general retirement will be approximately \$232,000, returning these funds to members who received electric service during those years.

No capital credit allocations were made for 2024, as the cooperative's margins did not support a distribution.

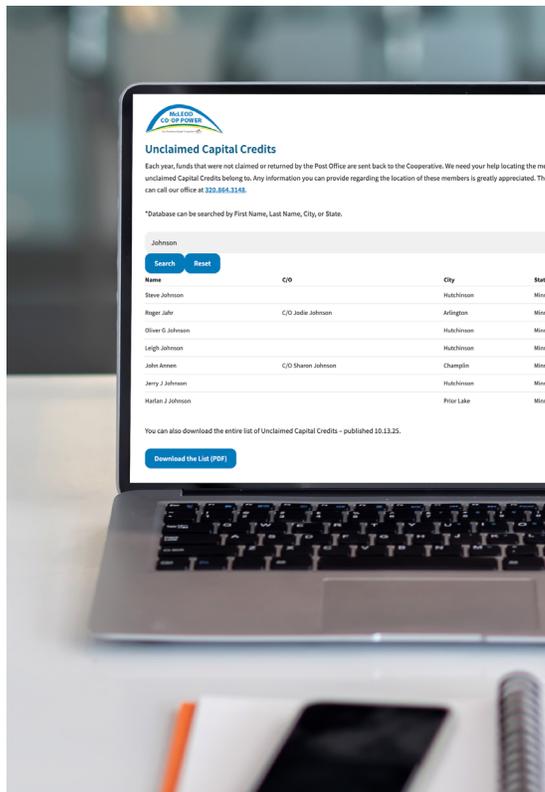
Capital credits are one of the many benefits of being a member-owner of McLeod Cooperative Power. They represent each member's share of the cooperative's margins and are returned to members when the financial condition of the co-op allows.

UNCLAIMED CAPITAL CREDITS

Do you know someone who used to be a McLeod Co-opPower member but has since moved out of our service area? They may have unclaimed capital credits waiting for them.

As a cooperative, McLeod Co-op is owned by the members it serves. After operating expenses are covered each year, any remaining margins are returned to members as capital credits, a key benefit of cooperative membership.

To see if your name, or the name of someone you know, appears on the list of unclaimed capital credits, visit www.mcleodcoop.com/about/capital-credits/.



OFFICE PHONE

(320) 864-3148
(800) 494-6272

24-HOUR OUTAGE PHONE

(800) 927-5685

WEBSITE

www.mcleodcoop.com

EMAIL ADDRESS

mcpainfo@mcleodcoop.com

CHIEF EXECUTIVE OFFICER

Ronald Meier

EDITOR

Dan Ehrke and Fuller Creative

BOARD OF DIRECTORS

District 1: Kirk Newman
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District 2: Jeff Kosek
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GRE Representative
(320) 583-0037

District 8: Jonathan Burgstahler
(320) 552-0273

District 9: Susan Anderson
Secretary-Treasurer
(952) 250-3109

McLeod Cooperative Power is an equal opportunity employer and provider.



ENERGY EFFICIENCY

With the holiday season approaching and more time spent in the kitchen, consider ways to save energy in the heart of your home. When possible, cook meals with smaller, energy efficient appliances, such as toaster ovens, slow cookers and air fryers. When using the range, match the size of the pan to the heating element. Keep range-top burners and reflectors clean so they reflect heat more efficiently. After your holiday meals are complete, load the dishwasher fully before starting the wash cycle.



3515 11th St. East
Glencoe, MN 55336

WWW.MCLEODCOOP.COM

The McLeod Cooperative Power News (USPS 2220) is published monthly by McLeod Cooperative Power Association, 3515 11th St. East, Glencoe, MN 55336-0070. Subscription rate: \$9.34 per year for members and \$18.69 per year for non-members.

Periodicals Postage Rate is at Hutchinson, MN, 55350 and additional mailing offices.

POSTMASTER: Send address changes to:
McLeod Coop Power News, 3515 11th Street E,
Glencoe, MN 55336-0070

USPS 2220
PERIODICALS
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SCORE BIG WITH PAPERLESS BILLING AND AUTOMATIC PAYMENTS

It's time to make the winning play with your McLeod Co-op Power account. Going paperless and setting up automatic payments isn't just a smart move for your routine, it's a win for your wallet, your co-op, and your community.

At McLeod Co-op Power, we know life moves fast and so does your mailbox. Going paperless is an easy way to stay organized and keep your account right at your fingertips. You will receive a bill notification through SmartHub, so it's secure, convenient, and always on time. No huddle required.

Want to take your game plan up a notch? Set up automatic payments through ACH bank draft. Your payment is made straight from your bank account each month; safe, simple, and dependable. You'll never have to rush to beat the due date or worry about late fees.

Make the winning play today, visit www.mcleodcoop.com/billing-options to go paperless and sign up for automatic payments.

Here's why more members are making the switch:

- **Less Clutter, More Convenience:** No piles of mail or misplaced bills.
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