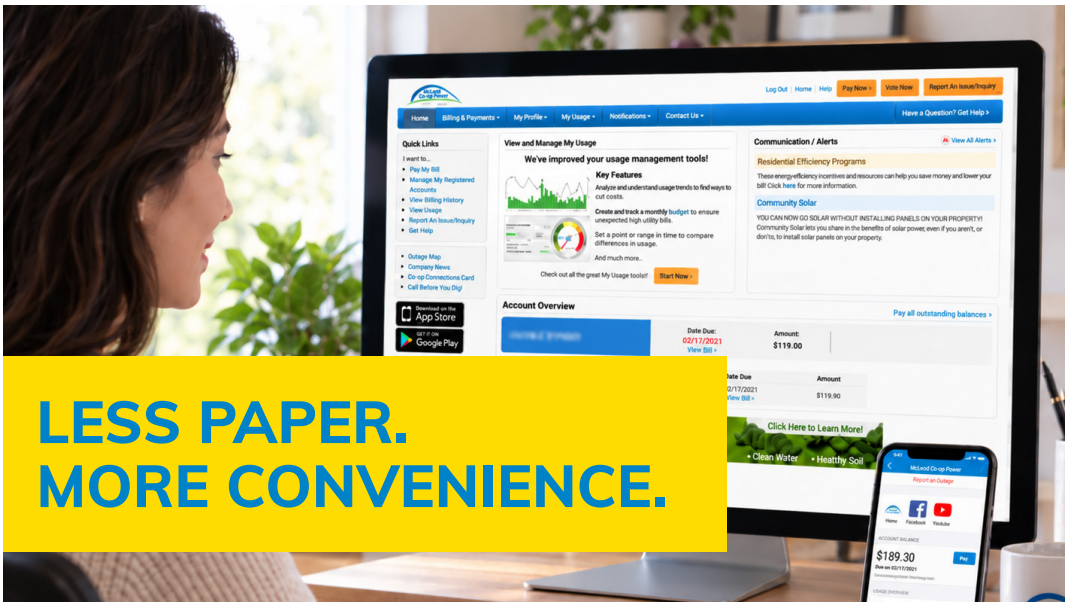
MCLEOD COOPERATIVE POWER
NEWS
OCTOBER 2026



Looking for a simple way to make managing your McLeod Co-op Power account more convenient? Consider signing up for paperless billing through SmartHub.

Paperless billing gives you secure, anytime access to your account without waiting for a bill to arrive in the mail. When your monthly bill is ready, you can receive an email notification and log in to SmartHub to view it right away.

SmartHub makes it easy to manage more than just your monthly bill. From your computer, tablet or smartphone, you can access important account information whenever it is convenient for you.

With SmartHub, you can:

- **Get notified when your bill is ready.** Sign up for email notifications so you know when a new bill is available.
- **View current and previous bills.** Quickly access your billing history without keeping paper copies on hand.
- **Make or schedule payments online.** Pay your bill securely or schedule a payment for a future date through your SmartHub account.
- **Access your account anytime.** Check your account information online or through the SmartHub mobile app.
- **Keep information in one place.** SmartHub provides convenient access to billing details and other helpful account information.
- **Reduce paper use.** Paperless billing helps cut down on mail and household paper clutter.

Going paperless can also help ensure your bill is always easy to find. Instead of searching through mail or filing away past statements, your billing information stays organized and accessible through SmartHub.

Ready to make the switch? Visit www.mcleodcoop.com to access SmartHub and sign up for paperless billing. You can also manage your account anytime using the app.

MN COLD WEATHER RULE REMINDER

The Minnesota Cold Weather Rule helps protect residential utility customers from disconnection during the winter months. From October 1 through April 30, qualifying McLeod Co-op Power members may receive protection from disconnection.

To qualify, your household income must be below 50% of the state median income, and you must contact the Co-op to establish and maintain a payment arrangement.

The Cold Weather Rule does not automatically prevent disconnection for non-payment. Members must meet the program requirements and have electricity as their primary source of heat.

If you are concerned about paying your electric bill this winter, please contact McLeod Co-op at (320) 864-3148 before your bill is due. We would much rather work with you on a payment plan than disconnect your service.

GET READY FOR WINTER WEATHER 04
NATIONAL CO-OP MONTH 06

McLEOD CO-OP POWER
Your Touchstone Energy® Cooperative



October is Cybersecurity Awareness Month, a reminder that protecting personal information and digital systems requires ongoing attention.

At McLeod Co-op Power, cybersecurity supports nearly every part of daily operations, from managing member accounts and processing payments to field work and outage restoration.

“Protecting our systems and data helps us continue serving members safely and efficiently,” said McLeod Co-op Power’s IT Director, Eric Sell.

The cooperative uses multiple layers of protection, including firewalls, email filtering, security monitoring software, regular backups, software updates, employee training, password protections, and multi-factor authentication.

Because threats continue to evolve, those protections are regularly reviewed. Employees complete monthly security training, participate in simulated phishing exercises and receive updates about active threats. The cooperative also reviews policies, tests response plans, and evaluates new security tools.

“Cybercriminals often rely on creating urgency, so people react quickly” Eric said. These attempts may come through email, text, messages, phone calls, or even traditional mail. “Slowing down and verifying can be one of the most effective cybersecurity tools anyone has, and it costs nothing”.

Members can help protect themselves by using unique passwords for important accounts, choosing longer passwords when possible, enabling multi-factor authentication, and keeping devices updated.

Members should also be cautious of unexpected messages requesting personal information or immediate action.

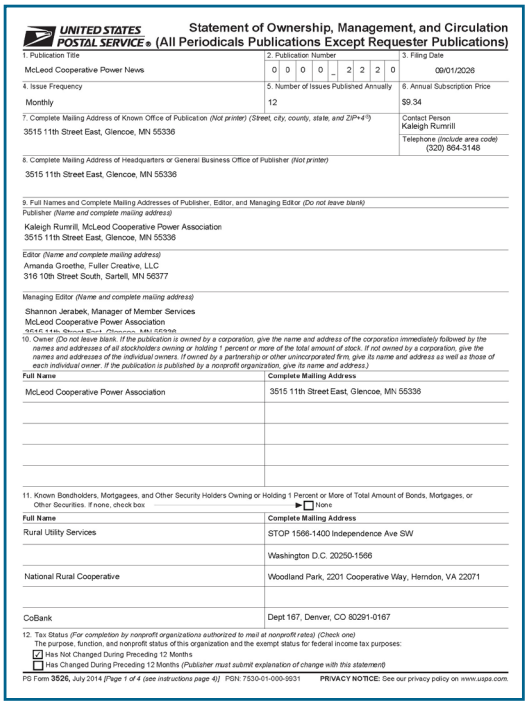
“If you take any amount of time questioning what you received, listen to that voice and confirm its validity before replying,” Eric said.

When accessing your McLeod Co-op Power account or making a payment, go directly through the cooperative’s website or SmartHub app rather than clicking links in unexpected messages. If you receive a suspicious communication claiming to be from McLeod Co-op Power, do not click links, open attachments or provide personal or payment information. Instead, contact the cooperative directly at (320) 864-3148 or through the contact form on our website.

The simplest advice may also be the most effective: pause before you click.

Cybersecurity is a shared responsibility. Strong protections at the cooperative, combined with smart online habits from members, can help keep information, accounts and services secure.

STATEMENT OF OWNERSHIP



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National Rural Cooperative	Woodland Park, 2201 Cooperative Way, Herndon, VA 22071
CoBank	Dept 167, Denver, CO 80291-0167

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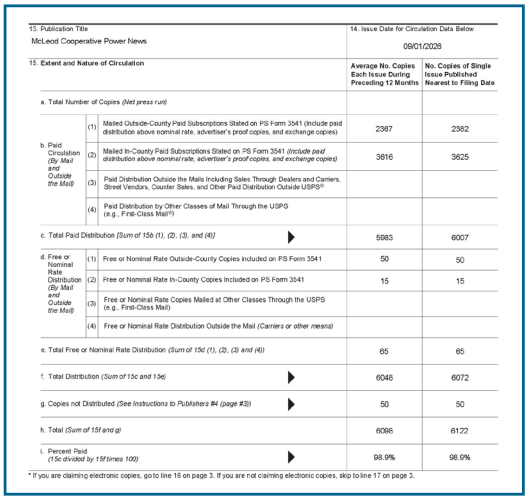

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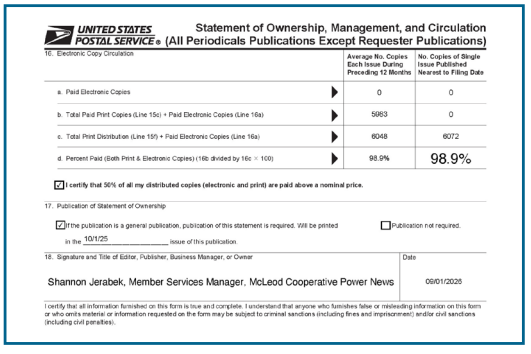
* If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.



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Shannon Jerabek, Member Services Manager, McLeod Cooperative Power News — 09/01/2026

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CEO MESSAGE

More Than a Light Switch



CEO RON MEIER

Picture a farmhouse at the end of a long gravel road, back when evenings were lit by lantern glow. The big power companies had counted the miles and the few houses along roads like that one and decided they weren't worth the trouble. So, the farmers gathered around kitchen tables with their neighbors and decided that if no one would bring power to them, they would bring it to themselves. They called it a cooperative, and for a generation, everyone knew what that word meant.

Now picture a young family in the doorway of their new home, boxes stacked in every room. Somewhere between the closing papers and the moving truck, they filled out the forms, paid the deposit, and flipped a switch. The kitchen filled with light, and they never gave it another thought.

Somewhere between the lantern and the light switch, the meaning of that old word began to fade. So, let's pull up a chair at that kitchen table and ask again: what is a cooperative, and why should it matter to you as a member of McLeod Co-op?

It begins with a simple truth. A cooperative belongs to the people it serves. There are no big-shot investors chasing wider margins and no extra hands in the kitchen who don't care how the meal turns out. Members share the cost of keeping the power flowing, and each one has a voice, a vote in who represents them in the boardroom, and a real stake of equity in the place that keeps their lights on.

That's why there are no profits here, only capital credits. When money is left over at the end of the year, it's allocated to the members who used power that year and returned to them over time, whenever the cooperative is financially strong enough to do so. Until then, those dollars go back to work: reducing outside borrowing, strengthening the lines, clearing trees before the wind picks up, and keeping the talented employees and hard working line crews who head out into the storm while the rest of us wait for the lights to come back on.

Through it all, one promise holds steady. We keep healthy margins to stay financially strong and meet our lenders' requirements, but never more than we need. We run lean and watch every dollar, because every dollar is yours.

So tonight, when you reach for the switch, remember that farmhouse at the end of the gravel road. You aren't just someone at the end of a power line. You're part of the story those neighbors started, and one of the owners who keeps it going.

Cooperatively

RJPL

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SEPTEMBER 2026 BOARD MEETING HIGHLIGHTS

The Regular Meeting of the Board of Directors of McLeod Cooperative Power Association was held on September 24th, 2026 at Mcleod Co-op's headquarters in Glencoe. Nine of the board members, CEO Ron Meier, and department managers participated in this meeting.

Highlights of the meeting included:

- Operations Manager Stilley reviewed the August outage report, which included 63 outages affecting 362 consumers. He also presented plans for the 2027 Inspection and Maintenance Program.
- Stilley reported construction has begun on the new Hook Lake Substation in coordination with Rickert Excavating.
- Member Services Manager Jerabek reviewed member calls related to high bills and Time of Day demand. Generator maintenance continues, with 71 units completed and 15 remaining. Load management radio receiver changeouts are also underway.
- Finance Manager Jakel reviewed August financials.
- Motions carried to approve August General Fund checks, patronage capital transfers and estate refunds, new and rescinded memberships, special equipment, and updates to Policies 1-16, 1-17 and 4-22 General Retirement Capital Credits.
- CEO Meier reviewed Great River Energy's expectations for 2027 Demand Side Management rates.
- A motion carried authorizing the CEO to issue a letter of support for Great River Energy's transmission line project.
- A motion carried approving Director Burdorf's attendance at MREA's Fall Legislative Visit in Washington, D.C.

IS YOUR HOME READY FOR WINTER?

A few simple fall preparations can help keep your home safe, comfortable and ready for colder weather.



October may still bring plenty of mild fall days, but colder weather is not far away. Taking a little time now to prepare your home can help you stay comfortable, safe and ready when winter arrives.

CHECK YOUR HEATING SYSTEM

Before your heating system begins working harder, replace or clean filters as recommended and make sure nothing is stored directly in front of the equipment. Maintain a three-foot safety zone around furnaces, boilers and other heating equipment.

If you use portable space heaters, keep them at least three feet away from anything that can burn. Plug them directly into a wall outlet, never an extension cord, and turn them off when leaving the room or going to bed.

SEAL OUT THE COLD

Check windows, doors and other openings for drafts. Sealing small gaps with caulk or weatherstripping can help keep warm air inside and reduce the amount of work your heating system has to do.

As temperatures drop, heating can also increase your electricity use. Remember that you can use SmartHub to monitor your energy consumption and see how your usage changes as the weather gets colder.

PREPARE FOR WINTER WEATHER

Now is also a good time to prepare or refresh your outage kit with flashlights, fresh batteries and other emergency supplies.

If your power goes out, report your outage to McLeod Co-op Power at (320) 864-3148 or, after hours, (800) 927-5685.

If you use a portable generator, always operate it outdoors and away from doors, windows and enclosed spaces. Never operate a generator inside a home or garage, and never plug it directly into a household outlet.

Finally, keep outdoor electrical equipment clear throughout the winter. Avoid piling or blowing snow around equipment, and use extra caution when shoveling or operating snow removal equipment nearby.

A little preparation this fall can go a long way toward keeping your home safe and comfortable all winter.

MORE QUICK WAYS TO GET WINTER-READY

A few small tasks now can help your home run more efficiently and comfortably all season long.

- Reverse ceiling fans to run clockwise and gently push warm air back down into the room.
- Open curtains on sunny days to take advantage of natural warmth, then close them at night to hold heat in.
- Lower your thermostat when you're away or asleep to reduce unnecessary heating.
- Check your fireplace damper and keep it closed when the fireplace is not in use.
- Disconnect outdoor hoses and shut off exterior water supplies before freezing temperatures arrive.
- Clean gutters and downspouts so melting snow and ice can drain properly.
- Check smoke and carbon monoxide alarms and replace batteries if needed.
- Keep vents and registers clear of furniture, rugs and other items so warm air can circulate freely.
- Use LED lighting as shorter days mean lights may be on more often.
- Locate your home's main water shutoff so you can act quickly if a pipe freezes or bursts.



PLAN AHEAD FOR WINTER HEATING

With colder weather on the way, fall is a good time to think about how you heat your home and whether McLeod Co-op Power's heating programs could help you save.

DUAL FUEL

McLeod Co-op's Dual Fuel program uses electric heat as the primary heating source, paired with an automatic fossil-fuel backup system.

During periods of high electric demand, the cooperative can temporarily interrupt electric service to the heating system. The backup heating source automatically takes over, helping keep your home warm and comfortable while reducing demand on the electric system.

Qualifying electric heating systems must have at least 5 kW of capacity and receive a reduced Off-Peak electric rate. The backup heat source must be fully automatic, and Off-Peak control equipment must be installed by a licensed electrician.

STORAGE HEATING

The Storage Heating program is another way members can take advantage of lower Off-Peak electric rates.

Storage heating systems use electricity during an eight-hour charging period and store that heat for use throughout the day. That allows homes, shops and commercial buildings to stay warm even while the system is not using electricity during peak periods.

Qualifying storage heating installations may also receive a $50-per-kW rebate.

If you are replacing a heating system, building a new home or simply exploring ways to manage winter energy costs, now is a good time to learn more.

Visit www.mcleodcoop.com/products/rebates or call McLeod Co-op Power at (320) 864-3148 for details about programs, rates and rebates.

WINTER CHARGES FOR CONSTRUCTION

Planning to install a new electric service this fall or winter?

McLeod Co-op Power reminds members that additional winter construction charges apply from November 1 through April 15 due to the added costs of working in winter conditions.

To avoid these additional charges, please have your site ready for service installation and your electrical inspection completed before October 15.

Planning ahead can help keep your project on schedule and avoid added seasonal costs.

For more information or to discuss your upcoming project, contact McLeod Co-op's Engineering Department at (320) 864-3148.





WHAT DOES IT MEAN TO BE A MEMBER-OWNER?

October is National Co-op Month, a time to celebrate what makes cooperatives different. At McLeod Co-op Power, one of the biggest differences is right in the name: cooperative.

When you receive electricity from McLeod Co-op Power, you aren't simply a customer. You are a member-owner of the organization that provides your electric service.

But what does that actually mean?

YOU HAVE A VOICE

McLeod Co-op Power is locally governed by a board of directors elected by the membership. As a member, you have the opportunity to vote in director elections and help choose the people who represent you in decisions about the cooperative.

Unlike businesses where influence may be based on the number of shares someone owns, the cooperative model is built around democratic member control. Each member has an equal voice.

That local connection helps keep decisions focused on the needs of the members and communities McLeod Co-op Power serves.

YOUR INVESTMENT HELPS POWER THE CO-OP

Ownership also means participating financially in the cooperative.

McLeod Co-op Power operates on a not-for-profit, at-cost basis. Each year, revenue is used to cover the costs of providing electric service, maintaining and improving the system, paying debt and operating the cooperative.

When revenues exceed expenses, the remaining margins aren't paid to outside investors. Instead, they are allocated back to members based on the amount of electricity they purchased during that year. Those allocations are called Capital Credits.

The cooperative uses those funds for a period of time as operating capital, helping maintain a strong electric system and reducing the need to borrow additional money. When the cooperative's financial condition allows, the Board of Directors approves the retirement, or return, of Capital Credits to members.

It's one of the most tangible examples of what cooperative ownership means.

YOUR COOPERATIVE WORKS FOR YOU

Being a member-owner doesn't mean you have to understand every pole, substation or financial statement. It means knowing that the organization providing your electricity exists to serve you, not outside shareholders.

Your voice helps elect local leadership. Your electric purchases contribute to the cooperative. Capital Credits represent your share of its margins. And the investments McLeod Co-op Power makes today are designed to support reliable electric service for members now and into the future.

That is the cooperative difference and during National Co-op Month, it is something worth celebrating.

WHAT GUIDES A COOPERATIVE?

Seven principles shape the way co-ops operate, make decisions and serve members.

1

VOLUNTARY & OPEN MEMBERSHIP

Open to all who can use the co-op's services.

2

DEMOCRATIC MEMBER CONTROL

Members have a voice and vote in how the co-op is governed.

3

MEMBER ECONOMIC PARTICIPATION

Members contribute to and share in the co-op's financial success.

4

AUTONOMY & INDEPENDENCE

The co-op remains member-owned and locally controlled.

5

EDUCATION, TRAINING & INFORMATION

Co-ops educate members, employees and communities.

6

COOPERATION AMONG COOPERATIVES

Co-ops work together to strengthen one another.

7

CONCERN FOR COMMUNITY

Co-ops support the long-term well-being of their communities.

WELCOME WILL SCHROERS

McLeod Co-op Power is pleased to welcome Will Schroers, Journeyman Lineman, to the team.

Will brings a diverse background in both military service and the electric utility industry. After graduating from Minnesota State University, Mankato, he served three years in the U.S. Marine Corps in Japan. After returning to Minnesota, he completed his lineman certification at M State in Wadena and began building his career in the electric industry.

Will first gained cooperative experience as a summer intern with Stearns Electric Association. He later worked for Skyline Utilities, a powerline contracting company based in Brainerd, and most recently worked for the municipal utility serving the City of St. Peter.

In his new role, Will will work alongside McLeod Co-op's line crews to help build and maintain the cooperative's electric distribution system. He says he has always been drawn to rural electric cooperatives, especially after his internship experience, and appreciates the variety of work and the opportunity to serve members throughout the service territory.

Will is also looking forward to joining an organization that places a strong emphasis on safety, employee culture and opportunities for personal growth.



Originally from Belle Plaine, Will enjoys spending time with his family outside of work. He is also busy restoring their 1920 farmhouse and enjoys deer hunting in the fall and visiting Minnesota's North Shore.

Please join us in welcoming Will to McLeod Co-op Power!

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

24-HOUR OUTAGE PHONE
(800) 927-5685

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McLeod Cooperative Power is an equal opportunity employer and provider.



ENERGY EFFICIENCY

Don't let phantom energy haunt your electric bill this October. Many electronics continue using electricity even when they're turned off. TVs, gaming systems, coffee makers and phone chargers can quietly draw power around the clock. While each device uses only a small amount, the energy waste can add up over time. Before heading out for Halloween fun, unplug devices you don't use regularly or plug them into a smart power strip that automatically cuts power when equipment is off. It's a simple trick that can help keep phantom energy waste in check.

McLEOD COOP POWER
Your Touchstone Energy® Cooperative

3515 11th St. East
Glencoe, MN 55336

WWW.MCLEODCOOP.COM

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Every community has people who step up, lend a hand and make a difference. The Cooperative Heroes Award recognizes individuals who demonstrate cooperative values through service, leadership and a commitment to helping others.

McLeod Co-op Power members are encouraged to nominate someone who is making a positive impact in their community. Nominees may be volunteers, neighbors, local leaders or anyone whose efforts help strengthen the places we call home.

Three Cooperative Heroes will be selected, with funding awarded to a nonprofit or cause of each winner's choice. First place will receive $1,000, while second- and third-place winners will each receive $500.

Nominations are open October 1 through November 15, 2026. Help recognize someone who deserves to be celebrated. Learn more and submit a nomination at www.mrea.org/programs/touchstone-energy.

FARM FATIGUE BUCKETS SUPPORT LOCAL FARMERS

Harvest season can mean long days, late nights and little time for a break. That's why McLeod Co-op Power is proud to participate in the annual Farm Fatigue program, coordinated by the Hutchinson Area Chamber of Commerce and Glencoe Area Chamber of Commerce.

Each year, local businesses and organizations help fill approximately 300 buckets with snacks, water, wellness items, safety supplies, and other useful products. Volunteers then deliver the buckets directly to farmers working in the field, offering a reminder to slow down, refuel, and take care of themselves during one of the busiest times of the year.

McLeod Co-op Power contributes ear plugs to support hearing protection and farm safety.

We're proud to support a program that looks out for the farmers who work hard to support our communities.

