

NEWS, NOTES & VIEWS 10/19

Meet Your Board of Directors

Bryan Hubbert



Growing up, Illinois Electric director Bryan Hubbert lived not far from the co-op's headquarters. After moving away to start his career, Bryan returned to Winchester four years ago, where he currently works as Vice President, Commercial & Agricultural Lending Officer at Farmers State Bank. He plays an active role in other community service positions, serving as President of the Winchester Kiwanis Club, and as Treasurer of the Great Scott! Community Market's Board of Directors. Additionally, he and his wife, Aubrie, raise three young children, which he admits takes "99%" of his time.

"I'm a better person, and more well-rounded, every time I do something new and

different," Bryan says. However, his openness to taking on new roles was hesitant when first approached about the IEC Director position. Facing the threat of promising time he did not have, as well as not possessing any knowledge about electric cooperatives, Bryan initially doubted whether the job was a good fit for him. But, after learning more about what it meant to serve on the Board of Directors, he saw things differently. "It had a little bit more prestige to it

continued...



Illinois Electric Cooperative

P.O. Box 80, Two South Main Street
Winchester, Illinois 62694

www.e-co-op.com
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when you look at what it is and who you help. That changed my perspective a lot.” Bryan was officially made a director in May of 2018.

Having little experience on the board, Bryan can only look forward to his time serving the co-op and its membership. With family, professional, and community time commitments all demanding his attention, Bryan is working on how he will make time for his new responsibilities. “What I’m not trying to do is bite off more than I can chew.” He is also aware of how much he has to learn as a new board member, and he looks to his fellow directors to share the knowledge they have gained through experience. “I sit back and listen as much as possible,” Bryan says, noting the way the directors interact with each other. “Everybody is respectful of each other’s time and opinions.” It is this mutual respect and high regard at the board table which allow the IEC Directors to function as well as they do together, he believes.

Bryan looks forward to multiple aspects of being a director. He trusts his background in agriculture and finance, as well as his perspective as a member of a younger generation of community leaders, will serve him well on the board. He also anticipates learning more about the business, how it works, and how it gives back to the community. In the cooperative’s future, Bryan understands the need to keep younger families from leaving the area, and the importance of bringing families back who have previously left—something he, himself, did three years ago. Bryan also believes that there is more activity in small-town America than there has been in decades, a trend which, if continued, will prove beneficial for businesses like Illinois Electric Cooperative.



Director Bryan Hubbert in his office at Farmers State Bank in Winchester.

In the end, Bryan’s membership on the board is “a combination of a little bit of a lot of things.” He sees excitement in the new opportunity, honor in being asked to serve, and an obligation to help area communities. “You don’t know what you’re good at until you’ve tried it,” Bryan remarks, as he eagerly steps into his new position. Only time will tell what his role on the Board of Directors will be, but, at the moment, his future looks promising.

This article on Bryan Hubbert is the tenth in a series of written profiles on Illinois Electric Cooperative’s Board of Directors, which have been compiled and written by Noah Sellars, one of our college interns.



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Guaranteed Rural Housing Loans

U.S. Department of Agriculture Rural Development is offering guaranteed rural housing loans for single family housing in eligible rural areas. For eligible rural home buyers, this is a 100%, zero-down mortgage loan backed by the USDA.

This program helps lenders work with low and moderate income families living in rural areas to make homeownership a reality. Providing affordable homeownership opportunities promotes prosperity, which in turn creates thriving communities and improves the quality of life in rural areas.

Borrowers may apply through an approved lender and real estate agent of their choice. However, it's important to note that should the property fall within an eligible area, home buyers' income must not exceed the adjusted income limit in the area.

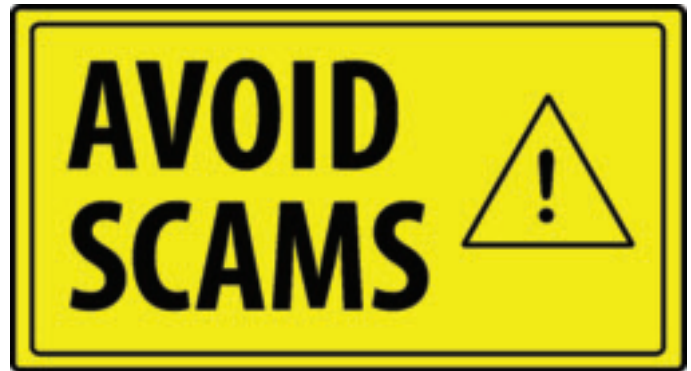
In 2017, as a part of its Rural Development program, the USDA helped some 127,000 families buy and make updates to their homes. For more information on this and other Rural Development programs, visit rd.usda.gov or check with your local lender.

Tips to Avoid Being Scammed

Recently, members of other area electric co-ops have received phone calls by individuals claiming to be employees of their co-op. The scammers then ask the person receiving the call to make a credit card payment by phone. We are not aware of any of our co-op members receiving these calls, but we would like to provide members with some tips to avoid falling victim to one of these scams.

If you are contacted by phone by someone saying they're from Illinois Electric Cooperative, you may request to call us back at 1-800-468-4732. This will verify that the caller is with the co-op. It is important to not give out any personal information over the phone until you're 100% positive that the person on the other end is who they say they are.

If an individual shows up at your home saying that he or she works for Illinois Electric Cooperative, you may always ask for a form of identification or, even better, call the office to confirm that he or she is an employee or a contractor. Remember that Illinois Electric doesn't do any in-home repairs.

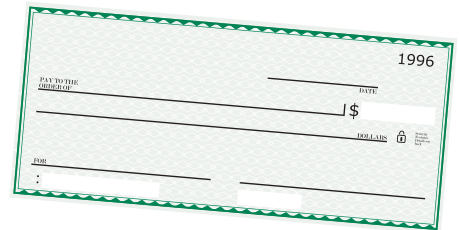


When online, it is important to be cautious as well. If you receive an email or see an ad promising something in return for completing a survey, it is important to verify the source. Often these are scams and falsely representing other businesses. Never give out any passwords or personal information to a website that you're not familiar with.

In any event, in person, over the phone, or online, that you're not certain is actually related to Illinois Electric Cooperative, please give us a call at 1-800-468-4732 and we will verify whether or not it is real.

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