

HI-LINES

A NEWSLETTER FOR JO-CARROLL ENERGY MEMBERS

CONTENTS



Elizabeth, Illinois



800-858-5522



www.jocarroll.com



20C

Community solar

Ribbon cutting for ACL solar



20F

Cybersecurity

Get familiar with cyber basics



20G

Natural Gas Week

The value of a community-owned natural gas utility

It's a matter of (co-op!) principles

ACE Hardware, State Farm, REI, Land O'Lakes and Jo-Carroll Energy all share something in common: we're all cooperatives.

We may be in different industries, but we all share a passion for serving our members and helping our communities to thrive. All cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future. Let's take a look at the first three cooperative principles.

Voluntary and open membership

Just like all co-ops, Jo-Carroll Energy was created out of necessity—to meet a need that would have been otherwise unmet in our community. So in 1939, a group of neighbors banded together and organized our electric co-op so everyone in our community could benefit, similar to bringing fiber to you today. Neighbors came together to tackle a problem that they all had but couldn't solve alone. They worked together for the benefit of the whole community, and the newly established electric lines helped power economic opportunity in our community.

While this history may be forgotten, key parts of that heritage remain, while serving the greater good. In this, we include everyone to improve the quality of life and economic opportunity for the entire community. Membership is open



CEO'S REPORT by Mike Casper

to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status.

As I shared with you during my annual meeting address, our passion is our community. No matter what the future brings, you can count on your co-op to care about you.

Democratic member control

Our co-op is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. Our board of directors, who helps set long-term priorities for the co-op, are your neighbors and live locally on co-op lines. These board members have been elected by you. We know our members have a valuable perspective, and that's why we are continually seeking your input and encourage you to weigh in on important co-op issues and

(Continued on page 20E)

Reader prize

Each month we print the name of a Jo-Carroll Energy member who is eligible to win a monthly \$25 readership prize. If your name is printed in this month's edition, and not a part of any article, contact Jo-Carroll Energy.

For your information

Your Board of Directors:

David Senn
Chairman
District 7

Russell Holesinger
Vice Chairman
District 8

Marcia Stanger
Secretary
District 3

Vacant
District 1

Joseph Mattingley
District 2

Dan Tindell
District 4

Patricia Smith
District 5

Thomas Lundy
District 6

Larry Carroll
District 9

Robert Kuhns
Treasurer
District 10

Office Hours:

Monday-Friday

Elizabeth
793 U.S. Route 20 West
7:30 a.m. to 4 p.m.

Savanna
103 Chicago Ave.
7:30 a.m. to 1 p.m.
1:30 to 4 p.m.

Geneseo
1004 S. Chicago St.
7:30 a.m. to 1 p.m.
1:30 to 4 p.m.

Services and Billing Questions:

(800) 858-5522
www.jocarroll.com

For emergencies and outages call:

(800) 858-5522

Resume of Minutes

July 23, 2021 - Regular Board Meeting

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Friday, July 23, 2021, at 9 a.m.

A Safety Moment was provided by Director Marcy Stanger.

Presentations – Peggy Francomb, Director of Marketing & Communications, provided an overview of the upcoming Annual Meeting, discussing logistics and programming for the event.

Kyle Buros, Senior V.P. and Chief Operating Officer provided an update on Jo-Carroll Energy's 2021 goals. Buros reiterated that our goals align with our strategic objectives to enhance cooperative value, cooperative growth and operational excellence.

Association of Illinois Electric Cooperatives (AIEC) Report – Chairman Senn discussed the redistricting of legislative maps and the possible effect on the region. Senn reminded the board that the AIEC would not be having their regularly scheduled board meeting due to the AIEC Annual Meeting. In addition, Senn added that Jo-Carroll Energy (JCE) has received two applications for the open Director position in District 1.

American Public Gas Association (APGA) Report – Director Carroll discussed the latest topics within the gas industry. President and CEO Casper also added that Jo-Carroll Energy is purchasing natural gas forward and filling our available natural gas storage capacity for the upcoming winter season.

Dairyland Power Cooperative (DPC) – Director Mattingley provided a summary of the Dairyland financials. In addition, Mattingley commented on DPC's Strategic Planning scheduled for August, noting that the governance and leadership continues to evolve. Casper also noted that he met with DPC, International Transmission Company (ITC) and Northwest IL Economic Development (NWILED) to discuss area growth opportunities.

Board Policy 144/Code of Ethics – A motion was made by the Policy Committee to approve Board Policy 144/Code of Ethics as written, which was seconded and carried unanimously.

Board Policy 146/Risk Management – A motion was made by the Policy Committee to approve Board Policy 146/Risk Management as written, which was seconded and carried unanimously.

Board Policy 148/Director Candidates – A motion was made by the Policy Committee

to approve Board Policy 148/Director Candidates as written, which was seconded and carried unanimously.

Prairie Power Incorporated (PPI) Report – Director Kuhns provided a summary of the most recent generation numbers. In addition, Director Stanger commented on a recent PPI meeting she attended that focused on safety and reliability.

CEO Report – President and CEO Casper provided an update on the JCE Financials and discussed the emergency broadband program that the Federal Government has created and made available for JCE members to participate. Casper also discussed the qualifications needed to apply for the program.

Financial Operating Report – Casper provided a summary of the financial operating report for June. Year to date (YTD) revenue is approximately \$32.6 million vs. a budgeted amount of \$30.9 million. Total operations and maintenance expenses were approximately \$534,487 over budget. YTD margins are approximately \$1.9 million vs. a budgeted amount of approximately \$275,151. By general consent, the board moved to file the financial operating report with the auditor.

Board Issues and Action Items – None

Operations and Regulatory Update

Operations Update – Kyle Buros, Senior V.P. and Chief Operating Officer discussed regulations for Texas natural gas pipelines, and the limited amount of storage that we are allowed. Buros also discussed strategies to mitigate future risk to our members.

Covid Update – Merri Sevey, V.P. of Human Resources, provided an update on Covid statistics, noting that the JCE Incident Command Team continues to monitor.

External Affairs/Legislative Update – None.

Action Resulting from Executive Session – None.

Other Business – None.

Adjournment

Chairman Senn adjourned the meeting at 11:22 a.m.



JCE hosts ribbon cutting for ACL community solar

Jo-Carroll Energy and Bluestem Energy Solutions held a ribbon cutting ceremony at the Apple Canyon Lake Community Solar site on Aug. 25, celebrating the use of reliable, sustainable energy on the local power grid.

Jo-Carroll Energy members who subscribe to the project receive a portion of their energy from the facility, which offers potential electric bill savings while contributing to local renewable energy.

Bluestem is the project developer and owner and has entered into long-term land lease agreements with local landowners who will benefit from annual lease payments. Bluestem will plant a pollinator mix of local flowers and native seeds beneath the solar panels to benefit area crops, habitat and soil quality.

The Apple Canyon Lake Community Solar project was made possible due to renewable energy credit sales through the "Illinois Shines" program.

North Mount Carroll Community Solar array

The second of Jo-Carroll Energy's community solar projects with Bluestem started taking subscriptions in late September. With this project, the co-op is working to make solar energy accessible for nonprofit, small businesses and low to moderate income members.

The North Mount Carroll Community Solar project is a 498 kilowatt (KW) alternating current (AC) array located in Carroll County. Community solar is a good way for members who want to take advantage of the sun's energy or support renewable energy but lack a suitable site or funds for a solar array of their own.

Subscriptions to the North Mount Carroll Community Solar project are available to members who have single phase accounts with Jo-Carroll Energy. The program offers

potential savings on electric bills. Members pay a monthly subscription fee and receive credits on a per kilowatt hour (kWh) basis. Subscriptions can be cancelled at any time.

Eligibility requirements include

- Must be a JCE member with electric service in Districts 1-9
- Must be a single-phase account
- May not already have solar (Rate 13)

A portion of the available subscriptions are being designated for nonprofit or small business members and for low to moderate income members. Availability of subscriptions is limited.

Agencies accepting LIHEAP applications

Jo-Carroll Energy members who need help with energy bills can apply for the Low Income Home Energy Assistance Program (LIHEAP) that started taking applications Sept. 1.

Applications will be taken on a first-come, first serve basis for qualified families. There are no priority groups this year, as a response to COVID-19 and to assist households with income loss or furloughs. The program continues until May 31 or until funding is exhausted.

LIHEAP provides funds to help qualifying families pay for home energy services. Annual eligibility levels are determined based on available funding and may not exceed 200 percent of the federal nonfarm poverty level, state median income and the number of persons living in the household.

Eligibility guidelines for the 2021 program year are:
2020 Federal Poverty Guidelines for 200 percent of Poverty for 2021 Program Year

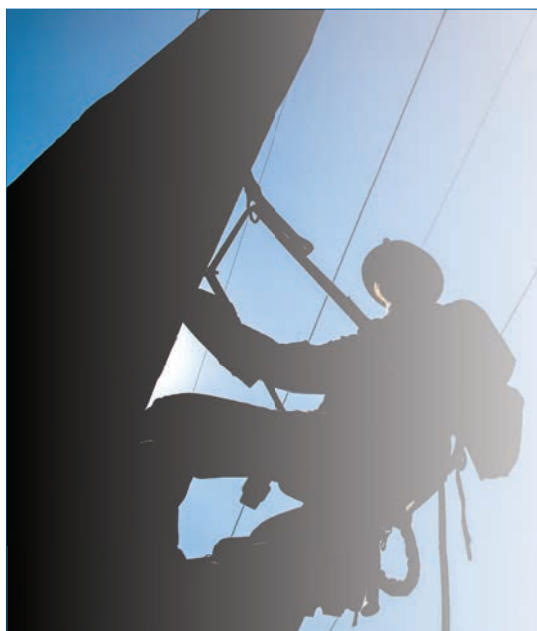
Family Size	30 Day Income	Annual Income
1	\$2,147	\$25,760
2	\$2,903	\$34,840
3	\$3,660	\$43,920
4	\$4,417	\$53,000
5	\$5,173	\$62,080
6	\$5,930	\$71,160
7	\$6,590	\$79,081
8	\$6,737	\$80,838

For renters whose heat and/or electric is included in the rent, their rent must be greater than 30 percent of income in order to be eligible to receive assistance.

Illinois will not administer a separate cooling assistance program during FY2022. Those eligible will be assisted with both gas and electric until May 31, 2022.

Agencies that serve Jo-Carroll Energy members include:

Jo Daviess County	Carroll and Whiteside counties	Henry County
NICAA Freeport Office 815-232-3141 800-883-1111	Tri-County Rock Falls Office 800-323-5434	Project Now Kewanee 309-852-4565



Utility pole inspections set for this fall

Jo-Carroll Energy has contracted with Osmose, Inc. to conduct utility pole inspections for 2021. The contractor will be inspecting in the Geneseo area.

Utility pole inspections are part of the cooperative's routine maintenance. The process checks the strengths of the poles and identifies those that should be replaced.

Poles will be treated with a preservative to extend the life of the pole or tagged for replacement.

Pole maintenance can save the cooperative money by reducing unwanted replacement costs and providing additional years of durable service life to poles.

It's a matter of (co-op!) principles (Continued from page 20A)

participate in co-op elections.

Our close connection to this community ensures we get a first-hand perspective on members' priorities, thereby enabling us to make more informed decisions on long-term investments, such as high-speed broadband, community solar programs, equipment and technology upgrades, and electric vehicle charging programs.

Members' economic participation

Our mission is to deliver utility solutions to our members and

communities – safely, efficiently, and responsibly. But as a co-op, we are also motivated by service to the community, rather than profits. Members contribute equitably to, and democratically control, the capital of Jo-Carroll Energy. At least part of that capital remains the common property of the cooperative. Directors allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

Because we are guided by seven cooperative principles, it's

not just about dollars—it's about opportunity for all and being fair when engaging with our members. The cooperative way is a values-based business model.

Jo-Carroll Energy is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making our beautiful corner of the world a better place. And by the way, that sums up the seventh co-op principle, "concern for community," which is a guiding principle as we work with you, our communities and the businesses that we serve.



Community born.
Community led.
Focused on YOU.

October is
National Co-op Month!

Get familiar with cyber basics

October is Cybersecurity Awareness Month

At a time when we are more connected than ever, being “cyber smart” is of the utmost importance. This year has already seen more than a fair share of cyberattacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyberattacks are becoming more sophisticated with more evolved bad actors cropping up each day. Luckily, there are several steps that we can take on a daily basis to mitigate risks and stay one step ahead of malefactors. Here are a few quick tips:

Enable multi-factor authentication.

Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

Use strong passphrases/ password manager.

This may seem obvious, but all too often securing strong passphrases/password managers is overlooked. People spending more time online during the pandemic has certainly contributed to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from being hacked, and an easy way of keeping track and



PASSWORD DOS AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

DO:

- Remember a password's length is more important than complexity.
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

DON'T:

- Don't use common words or numbers like “password” or “1234.”
- Don't use personal details like your date of birth in a password.
- Don't use the same password for multiple accounts.

Cybersecurity Awareness Month.
Do Your Part. #BeCyberSmart

remembering your passwords is by using a password manager.

Perform software updates.

When a device prompts that it's time to update the software, it may be tempting to simply click postpone, and ignore the message. However, having the latest security software, web browser, and operating system on devices is one of the best defenses against online threats. So, don't wait – update.

Do your research.

Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new you are downloading to your device, such as apps. Before downloading any new learning app on your device, check who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.

Check your settings.

Be diligent to double check your privacy and security settings and be aware who can access your documents. This extends from Google docs, to Zoom calls and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend, and restrict who can share their screen or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyberattacks. No single tip is foolproof but taken together they can make a real difference for taking control of your online presence. Following these tips is also easy, and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked exponentially – and prevent lost time and money, as well as annoyance.

JCE celebrates National Public Natural Gas Week Oct. 3-9

Jo-Carroll Energy will observe Public Natural Gas Week from Oct. 3-9. This annual nationwide event is intended to build public awareness about the value of having a community-owned natural gas utility. During this week, we will also educate residents on the environmental and cost benefits of using clean, reliable and affordable natural gas in addition to the cost benefits of natural gas appliances. **Marjorie Ennis**

There are approximately 1,000 public natural gas systems serving more than 6 million customers. These public natural gas utilities are not-for-profit retail distribution entities that are owned by and accountable to the citizens they serve. They include municipal gas distribution systems, public utility districts, county districts, co-ops and other public agencies that have natural gas distribution facilities.

Your natural gas co-op is good for the community for many reasons including:



- **Local Control:** Having a co-op natural gas system gives members local control over how gas is provided to homes and businesses. Decisions are made through member participation instead of being made in a distant city by people who do not understand local issues and who are primarily focused on profits instead of service.
- **Competitive Costs:** In order to offer fair and competitive rates, co-op systems operate as a not-for-profit entity. Public natural gas systems do not face pressure to pay dividends to stockholders.
- **Economic Benefits:** As a co-op, we play a valuable role in helping communities broaden

the tax base, and in turn improve the local economy and increase jobs. Co-ops work to ensure that local dollars stay at home.

- **Member Service:** As a not-for-profit entity, we focus on service, rather than profits. Public natural gas systems are an integral part of a community. We maintain a close relationship with our customers, and as a result, we are successful in meeting our customers' needs.

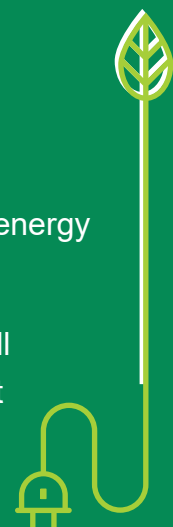
If you would like to learn more about the benefits of natural gas and how your natural gas system works, please visit jocarroll.com.

Energy Efficiency Tip of the Month

Old, uninsulated and improperly installed exterior doors can waste energy and money.

Shut the door on wasted energy by weather stripping and sealing all exterior doors. If you have an old exterior door, consider replacing it with a newer, energy efficient model.

Source: energy.gov



SAND PRAIRIE ANNOUNCES NEW INTERNET SECURITY



Protect all users and devices in your home or business

October is National Cyber Security Awareness month and this year has been one of the more challenging years in recent memory. Dan Marcure, Director of Technology, states, "It is vital that we continue to remember the importance of cyber security across the world and ensure that our members have the resources they need to be more secure online. We are dedicated to providing our members a safer, more secure, and more trusted Internet.

The co-op is proud to announce the additional service offering of internet security for home and business as another value-added service for our members. Our Internet Security service helps protect your home or business from online security threats, and inappropriate or undesirable content.

Our internet security is a cloud-based, AI-driven content filtering and threat protection service, that can be deployed and configured in minutes, with no software installation necessary. We partner with an exclusive

provider in the industry that uses security threat analysis powered by AI and machine learning. This allows us to keep our security threat data updated and pushed down to your networks in real time, so you're always protected from zero-day attacks and new vulnerabilities.

In addition, we make it easy to deploy comprehensive and customizable URL and internet content filtering policies in mere minutes. Select the categories of websites you want to block – adult content, illegal content, streaming media, chat & instant messaging, social networking, etc. – and we'll do the rest. Our proprietary algorithms intelligently categorize sites so you don't have to constantly maintain a list of domains.

"We continue to seek out new ways to enhance our service delivery and this additional service ties in well with the co-op's three strategic objectives," according to Mike Casper, Jo-Carroll Energy, president & CEO.

Home Internet Security includes:

- ✓ Phishing, malware, botnet protection
- ✓ AI-driven content filtering
- ✓ No additional equipment required
- ✓ No contract or long-term commitment required

\$6/mo.

Price includes all applicable taxes and installation

Business Internet Security includes:

- ✓ Phishing, malware, botnet protection
- ✓ PC protection at the office or off-site
- ✓ AI-driven content filtering
- ✓ No additional equipment required
- ✓ No contract or long-term commitment required

\$30/mo.

Price includes all applicable taxes and installation



Network Security and Managed IT solutions are also available if your business would benefit from additional IT support and security



If you are a current Sand Prairie internet subscriber and are interested in Internet Security, you can reach us at 800-858-5522 to activate service.



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800-858-5522



connectSP.com



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