

HI-LINES

A NEWSLETTER FOR JO-CARROLL ENERGY MEMBERS

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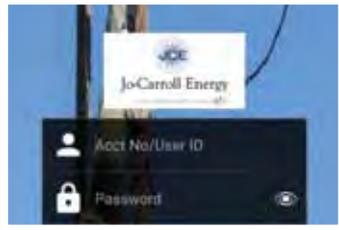
Elizabeth, Illinois



800-858-5522



www.jocarroll.com



18C

Mobile app changes

Enjoy a new, cleaner design



18D-18E

Co-op Month

Fun events held for JCE members



18F

Light Up the Holidays

JCE accepting donations to food drive

A lot to be grateful for

Looking back on the year, I'm grateful for a dedicated and committed team that works tirelessly to provide you with essential services safely, efficiently and responsibly. Jo-Carroll Energy exists to enhance the quality of life for our members.

We currently have been awarded more than \$25 million in grant funds and are ramping up to submit applications for additional funds to serve unserved and underserved areas in Jo-Daviess, Carroll, Whiteside and portions of Henry County. By the end of the year, we expect to have connected nearly 4,000 fiber subscribers, and to add an additional 6,000 subscribers over the next three years. We are also offering voice over internet protocol (VOIP) phone service and other managed services to provide value to you.

On the natural gas side, we have built out added services to our agricultural members and continue to utilize a purchasing strategy to keep rates stable and as affordable as possible. We work year-round to advance purchase natural gas (NG) during buying opportunities to reduce the overall cost that we pass on to you. I am grateful that our team has been able to maintain NG costs at or below our neighboring utilities. Safety is Jo-Carroll's number one core value, not only for our employees, but for you and our communities. We recently created and are rolling out an NG safety program for emergency responders.

On the electric side, we rebuilt three substations (York, Danisco and Metform), as part of the International Transmission Company (ITC)



CEO'S REPORT

by Mike Casper

transmission rebuild to improve electric capacity and reliability to the area. By doing so, it not only provides you and existing companies more reliable electric service, but it also has the potential to attract companies to our area that bring jobs, tax revenue and improved infrastructure, among other things.

We continue to support economic development in the area through our support of Northwest IL Economic Development (NWILED) and work with Dairyland Power Cooperative (DPC) and ITC to develop and promote our area and development sites within our region.

Working towards a sustainable and low-carbon future is also a priority. We have assisted our members in interconnecting approximately 150 solar installations in 2022 (~650 overall). We have also worked to develop three community solar projects, two of which are fully subscribed. Working with our wholesale power providers, we expect to reduce our carbon footprint 50% by 2030 while maintaining stable rates.

We have completed a reorganization of your cooperative to fill gaps, ensure successful growth of our competitive business units, improve overall member care, and provide opportunity for our existing employees to grow and be greater contributors. We have also

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For your information

Your Board of Directors:

David Senn
Chairman
District 7

Russell Holesinger
Vice Chairman
District 8

Marcia Stanger
Secretary
District 3

Robert Kuhns
Treasurer
District 10

Jerry Meyer
District 1

Joseph Mattingley
District 2

Dan Tindell
District 4

Patricia Smith
District 5

Thomas Lundy
District 6

Larry Carroll
District 9

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

Sept. 29, 2022

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Thursday, Sept. 29, 2022.

A Safety Moment was provided by Director Pat Smith on safety while traveling. Smith provided tips on what documents to carry with you while traveling and warned not to use public Wi-Fi and instead use a private Wi-Fi network to help protect your personal information.

Approval of Agenda – A motion was made, seconded, and carried unanimously to approve the meeting agenda.

Consent Agenda – A motion was made, seconded, and carried unanimously to approve the consent agenda.

Presentation – An overview of Jo-Carroll Energy's Form 990 was presented by FORVIS Accounting. By general consent, the board approved the Form 990.

Governance Topics & Board Policy Review – None.

Board Issues and Action Items

NRECA Power Xchange Annual Meeting (March 3-8) – Attendees were selected for the National Rural Electric Cooperative Association (NRECA) Power Exchange Annual Meeting.

NRECA Course BLC 958/Succession Planning – Attendees were selected for NRECA Course BLC/958.

Approve the NRECA Adoption Agreement Retirement Security Plan – A motion was made, seconded, and carried unanimously to approve the NRECA Adoption Agreement Retirement Security Plan.

CEO/Financial Operating Report

CEO Report – President and CEO Casper informed the board of the upcoming member appreciation days and the Member Advisory Council Meeting.

Financial Operating Report – Chuck Woods, Chief Financial Officer provided a summary of the financial operating report for August. Revenue year-to-date (YTD) is approximately \$44.1 million and is under August YTD budget of \$44.5 million. Total

operations and maintenance expenses YTD were approximately \$1.9 million under budget. Margins are approximately \$3.2 million vs. a budgeted amount of approximately \$1.1 million. By general consent, the board moved to file the financial operating report with the auditor.

Operations and Regulatory/Legislative Update

Operations Update – President and CEO Casper reported on the new mechanics and maintenance building and provided a timeline for completion.

Employee/Personnel Update – President and CEO Casper provided an update on the current number of employees and upcoming interviews for three open positions.

Strategic Initiatives Update – Nothing to report outside of written report.

External Affairs/Legislative Update – Nothing to report outside of written report.

Executive Session

Into Executive Session – A motion was made, seconded, and carried unanimously to go into executive session at 4 p.m.

Out of Executive Session – A motion was made, seconded, and carried unanimously to come out of Executive Session at 4:47 p.m.

Action Resulting from Executive Session – None.

Reports/Updates

Association of Illinois Electric Cooperatives (AIEC) Report – Chairman Senn discussed the NRECA Region 5&6

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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.

JCE releases updated mobile app

Jo-Carroll Energy's mobile app recently received a facelift and is now available for Apple and Android users.

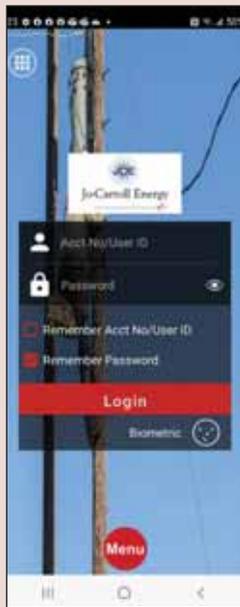
The updated version offers the same features as the original app with a new cleaner design that mirrors the look and feel of our online portal. Just like with the member portal, if an account number is used for the login ID, the full account number — including the last three digits — must now be used.

Members can view and pay their bill, set up account alerts and update account information.

If you had previously used the app, you will need to visit the app store for iPhone or the Google Play Store for Android to update.

If you run into problems or have any questions, please contact one of our member care representatives at 800-858-5522 or email info@jocarroll.com.

Additional information about the app and how to use its features can be found online at jocarroll.com/mobile-app.



JCE to retire capital credits this month

Jo-Carroll Energy will retire capital credits totaling approximately \$876,000 in December.

The board of directors approved the retirement at its October board meeting.

Approximately 23,450 members and former members will receive a check or bill credit in December. Active members will receive capital credits up to \$599.99 as a bill credit. Active members with retirements of \$600 or more and all inactive members will receive a check. As in previous years, the minimum check amount is \$10; any retirement less than \$10 will be carried over until the next year or the minimum is reached.

Capital credits represent a member's ownership in Jo-Carroll Energy and is one of the benefits of being a cooperative member. Allocating and retiring capital credits to members helps distinguish cooperatives from for-profit utilities.

Jo-Carroll Energy is proud to support our members and communities by putting money back into the pockets of those we serve.

In 2014, Jo-Carroll Energy changed to a hybrid method of retiring capital credits. Previously, the cooperative had retired capital credits using the "first in, first out" or FIFO method on a delayed schedule of about 25 years. Under that process, members who were first to purchase energy were the first to be paid back.

The hybrid method keeps the 25-year rotation plus retires five percent of all remaining capital credits at a discounted rate. The method retires capital credits to more active JCE members while not neglecting the cooperative's commitment to return capital credits to its longtime and former members.

Minutes continued from page 18B

Meeting, where support for broadband in rural communities was discussed. Jim Matheson, NRECA President & CEO, discussed the broadband market and stressed the importance of cooperatives.

American Public Gas Association (APGA) Report – Director Carroll discussed various new and proposed regulations affecting the natural gas (NG) industry.

Dairyland Power Cooperative (DPC) – Director Mattingley commented on the power cost adjustment that will be forthcoming.

It was also noted that the DPC board meeting highlights would be shared with the JCE board after the board meeting.

Prairie Power Incorporated (PPI) Report – Director Kuhns provided a summary from the PPI president's report and the most recent generation numbers, noting that 2022 was the second highest production year since inception.

Other Business – None.

Adjournment – Chairman Senn adjourned the meeting at 4:57 p.m.

CEO's report continued from page 18A

developed an interactive strategic plan and dashboard for our Jo-Carroll team and board of directors to maintain and track progress of initiatives more efficiently, under our strategic objective of operational excellence.

We have a lot to be grateful for. We are especially grateful for you, our member-consumers, and your support throughout the year. I wish you and your families a wonderful holiday season.

JCE celebrated Co-op Month throughout October



Jo-Carroll Energy celebrated National Co-op Month throughout the month of October.

Throughout the month, co-op employees spent time catching up with our members and giving back to our communities at a number of co-op and community events. **Sam Steinke**

We kicked off the month with the return of our Member Appreciation Days, where we welcomed more than 700 members to celebrate with us at our Elizabeth, Savanna and Geneseo offices. Members were treated to a grilled pork chop sandwich or hot dog lunch, played games for

prizes and had the chance to talk with co-op employees and board members.

Later in the month we hosted our first-ever blood drive with ImpactLife (formerly Mississippi Valley Regional Blood Center). Community members and co-op employees generously donated to help meet our goal.

Then, Oct. 29 found us in Galena, where we started off the weekend with tethered hot-air balloon rides thanks to Touchstone Energy balloon Pilot Scott Wooge and his crew from St. Louis. Thanks to the members and visitors who participated, we raised approximately \$850,

which was donated to the United Churches of Galena Food Pantry.

Later that night, the balloon crew joined JCE and Sand Prairie employees for the Galena Halloween Parade. Our Sand Prairie float featured the theme, "I feel the need for speed ... fiber speed," celebrating the advance of more Galena neighborhoods to the sign-up or construction phases for fiber.

Finishing out our co-op month activities was the St. Paul Evangelical Lutheran Church's Truck or Treat in Elizabeth. Touchstone Energy Mascot LED Lucy was a big hit with children and parents alike.





Interactive voice response system now available for bill payments

Starting in December, Jo-Carroll Energy is offering members a new option for speed and convenience when they call 800-858-5522. An Interactive Voice Response (IVR) system will allow members to follow the menu prompts to make a payment.

Members can make payments with a new card or existing card

profile (no convenience fee) or via an existing bank account profile.

Additional account management tools offered in the IVR system include updating a phone number and getting account status, amount due, last payment confirmation, past due amounts and account balance. Callers have the option between English and Spanish.

For ease of use, it is recommended you call from a phone number associated with your Jo-Carroll Energy account. If we do not have your most current phone number, please call our Member Care department during business hours, or update your profile online in the account portal.

Look for more information and updates about the IVR system on our website.

Contribute to our food drive to Light Up the Holidays

Members can help brighten someone's holiday by taking part in Jo-Carroll Energy's annual holiday food drive, Light Up the Holidays.

Donations of nonperishable items will be accepted at all Jo-Carroll Energy offices in Elizabeth, Savanna and Geneseo through Dec. 16.

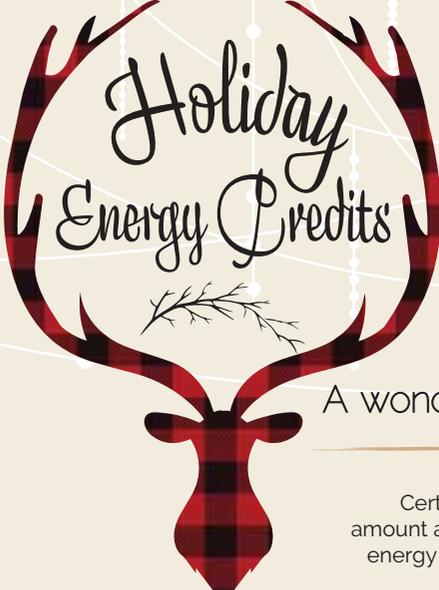
Donate and receive an LED light bulb!

Donated items will be distributed to food pantries in the cooperative's service territory including:

- East Dubuque Food Pantry
- United Churches of Galena
- Elizabeth Food Basket
- Hanover Food Bank
- Savanna/Mt. Carroll Food Pantry
- Helping Hands Food Pantry



- Thomson/Fulton Food Pantry
- Albany Food Pantry
- Erie Food Pantry
- Geneseo Food Pantry
- Stockton Food Pantry



Warm someone's heart this holiday season.

GIVE THE GIFT OF ENERGY

A wonderful gift for any Jo-Carroll Energy member!

Certificates are available in any amount and are applied to the member's energy bill for the amount purchased.

Ask any of our member care representatives for more information 800.858.5522

Five ways to fight the winter chill and save energy

We all have our favorite season. Some people love crisp, cool weather and bundling up under a favorite blanket, while others prefer the warm temperatures summer brings and all the fun outdoor activities that go with it.

But there's one thing we can all agree on: high winter bills are never fun. Jo-Carroll Energy is here to help you find ways to manage your home energy use and keep winter bills in check.

Here are five tips to help increase your home's energy efficiency this winter:

1. Mind the thermostat.

This is one of the easiest ways to manage your home energy use. We recommend setting your thermostat to 68 degrees (or lower) when you're home. When you're sleeping or away for an extended period of time, try setting it between 58 and 62 degrees; there's no need to heat your home when you're away or sleeping and less active.

2. Button up your home.

The Department of Energy estimates that air leaks account for 24% to 40% of the energy used for heating and cooling a home. Caulking and weatherstripping around windows and doors is another simple, cost-effective way to increase comfort and save energy. If you can feel drafts while standing near a

window or door, it likely needs to be sealed.

3. **Use window coverings wisely.** Open blinds, drapes or other window coverings during the day to allow natural sunlight in to warm your home. Close them at night to keep the cold, drafty air out. If you feel cold air around windows, consider hanging curtains or drapes in a thicker material; heavier window coverings can make a significant difference in blocking cold outdoor air.

4. **Consider your approach to appliance use.** When combined, appliances and electronics account for a significant chunk of our home energy use, so assess how efficiently you're using them. For example, if you're running the dishwasher or clothes washer, only wash full loads. Look for electronic devices that consume energy even when they're not in use, like phone chargers or game consoles. Every little bit helps, so unplug them to save energy.

5. **Think outside the box.** If you're still feeling chilly at home, think of other

ways to warm up beyond dialing up the thermostat. Add layers of clothing, wear thick socks and bundle up under blankets. You can even add layers to your home! If you have hard-surface flooring, consider purchasing an area rug to block cold air that leaks in through the floor.

If you're taking steps to save energy but continue to see major increases in your bills, give us a call at 800-858-5522 or take advantage of our free home energy assessments. JCE's energy experts can help identify areas and other factors impacting your home energy use and recommend next steps for savings.



Winter months often bring some of the highest energy bills of the year. By being proactive about saving energy, you can increase the comfort of your home and reduce monthly bills. Visit our website at jocarroll.com for additional energy-saving tips.

Light up your home this Christmas...

with high-speed
FIBER INTERNET
from Sand Prairie



Fiber-Link Home

25 Mbps x 25 Mbps

\$59⁹⁹*
per month

*Fiber-Link Home package is for residential use only.

Fiber-Link

250 Mbps x 250 Mbps

\$74⁹⁹
per month

Giga-Link

1000 Mbps x 1000 Mbps

\$99⁹⁹
per month

Hyper-Link

2000 Mbps x 2000 Mbps

\$299⁹⁹
per month

Signup or express your interest at
connectSP.com/iwantfiber

PHONE
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AVAILABLE**

**Keeping your existing number is dependent upon service market and location. For more information visit connectsp.com/phone.



Sand Prairie

A service of Jo-Carroll Energy



800-858-5522



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