

## Powered by purpose

This month, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. It's also the perfect time to thank you — the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do.

Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you

— our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.



## LIHEAP

The Low Income Home Energy Assistance Program (LIHEAP) could help pay your electric, gas and propane energy bills. The new program year begins Oct. 1 with priority periods. Contact your local agency to confirm income eligibility requirements and application timelines.

**MCS Community Services-Cass/  
Morgan County**  
217-243-9404  
[www.morgancounty-il.com](http://www.morgancounty-il.com)

**Community Action Partnership  
of Central Illinois-  
Logan/Mason/Menard County**  
217-732-2159  
[www.capcil.info/liheap](http://www.capcil.info/liheap)

**Sangamon County**  
217-535-3120  
[www.co.sangamon.il.us](http://www.co.sangamon.il.us)

**Tazwood Community Services-  
Tazewell County**  
309-266-9941  
[www.tazwoodcs.org](http://www.tazwoodcs.org)



### Planning a fall bonfire?

Keep it away from overhead power lines, poles and utility equipment.  
Sparks travel farther than you may think!

**Oct. 5-11 is National Fire Prevention Week.**

### Budget Billing

Take the guesswork out of monthly budgeting with Budget Billing. E-mail [info@menard.com](mailto:info@menard.com) or call 800-872-1203 for more information.

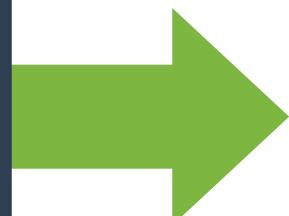
## Beneficiary form for capital credits

The Payable on Death-Designation of Beneficiary Form allows you to designate who would receive any capital credits that remain allocated to your membership after your death. If we do not have this form on file, your executor will still be able to request capital credits, but will need to contact us and provide additional paperwork.

Please note you can find your account number on a recent bill (you may leave the member number space blank). If your membership is held jointly, the additional member name will appear on the top right corner of the bill. If a membership is held jointly and one member dies, the membership is reissued singly and that member retains all rights to allocated capital credits. Contact us if a joint name needs added or removed to the membership.

### About capital credits

Every member of Menard Electric is an owner. Any revenues we earn above the cost of doing business are considered margins. These margins are allocated to our members as capital credits. These credits are an interest-free source of operating capital from you and the rest of our members, which allows us to finance operations with the intent to return the credits back to members later as the board of directors authorizes.



## Payable on Death - Designation of Beneficiary

Illinois Uniform TOD Security Registration Act 815 ILCS 10/0.01 et. seq.



### Member Information: (Please print legibly)

Customer Number		Account Number	
Name		Email	
Name (if joint membership)		Email	
Address			
City, State, Zip		Phone	

I, \_\_\_\_\_ / \_\_\_\_\_, of  
 (Member Name) (Joint Member Name, if shared membership)

\_\_\_\_\_, \_\_\_\_\_ pursuant to the terms of  
 (Address) (City, State, Zip)

the Illinois Uniform TOD Security Registration Act, designate the following as the beneficiary of my/our capital credit account with Menard Electric Cooperative (MEC) to be paid upon the death of both joint members, to:

#### Primary Designated Beneficiary:

Name			
Address			
City, State, Zip			
Phone		Date of Birth	
Relationship		Email	

#### Secondary Designated Beneficiary:

(If the primary beneficiary predeceases the member/s, the secondary beneficiary accedes to the primary position. Optional.)

Name			
Address			
City, State, Zip			
Phone		Date of Birth	
Relationship		Email	

MEC is authorized to register ownership of my/our capital credit account with MEC in my/our name and pay on death to the primary beneficiary named above or the secondary beneficiary should the primary predecease me/us. This designation remains in effect until amended or revoked by member, or both joint members (if joint membership), in writing.

\_\_\_\_\_  
 Member Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Member Signature (if joint membership)

\_\_\_\_\_  
 Date

**Send completed form to: Menard Electric Cooperative, PO Box 200 Petersburg, IL 62675**

# Board highlights

July 22, 2025

- All Directors present in person or by phone except Jodine Tate; also present General Manager, Attorney, & Director of Accounting & Finance.
- Co-op's ambassador for Youth Tour in Washington DC entered, thanked board, exited.
- Presented proposed financial forecast for 2026-2029 RUS Work Plan; Director of

For full minutes visit [menard.com](http://menard.com)  
or contact the office.

- Accounting & Finance exited boardroom.
- Motion carried to revise Rate 31-Large Power Service.
- Reviewed June monthly & YTD financial trends. Operating margins \$1,512,748 compared to \$2,069,875 last year; equity at 42.25%; 12-mo TIER 2.59 & DSC 1.91.
- Reviewed operations report; 97 outage incidents; longest duration of an outage

- 567 min after tornadic event; largest # affected by single outage 1,241 due to loss of transmission service to substation.
- Reviewed load control report, safety report, data of MyMEC App use & current vegetation mgmt. completion.
- Next mtg 8/26/25.



## Build a safer digital world

### A few tips for National Cybersecurity Awareness Month

- Recognize phishing attempts — be suspicious of unexpected messages urging immediate action or asking for personal details.
- Use passwords 16 characters or longer and never reuse a password.
- Enable multi-factor authentication on email, banking and social media to add a layer of security.
- Update software regularly or turn on automatic updates.



### Halloween-inspired energy efficiency tips

*Are ghosts making those curtains move and adding cold chills?*

Relax, it's more likely you need to weatherstrip windows and doors. Do it now before winter weather arrives.

*How do you vanquish "energy vampires" adding to your electric bill?*

Put down the garlic and take simple steps to control small amounts of "hidden" electric usage. Start by turning off computers, printers and gaming consoles and unplugging unused chargers.