

HI-LINES

A newsletter for members of JCE Co-op



NOVEMBER 2025

Elizabeth, IL

800-858-5522

jcecoop.com



CALENDAR OF EVENTS

NOVEMBER TOPIC—SENIOR PLANET

Downloading apps/SmartHub help class

NOVEMBER 4

Senior Planet—Savanna Museum & Cultural Center
10:00–11:00 a.m.

NOVEMBER 6

Senior Planet—Mount Carroll District Library 1:00–2:00 p.m.

NOVEMBER 10

Senior Planet—Schmalung Memorial Public Library Fulton
11:00 a.m.–Noon

NOVEMBER 11

JCE Co-op offices closed for Veterans Day

NOVEMBER 13

Senior Planet—Apple Canyon Lake Clubhouse 1:00–2:00 p.m.

NOVEMBER 17

East Dubuque Library
1:00–2:00 p.m.

NOVEMBER 18

Senior Planet—JCE Co-op Elizabeth West Campus
1:00–2:00 p.m.

NOVEMBER 25

Senior Planet—JCE Co-op Elizabeth West Campus
10:00–11:00 a.m.

NOVEMBER 27 & 28

JCE Co-op offices closed for Thanksgiving



CEO'S REPORT

by Mike Casper

Building a brighter future

The positive impact of JCE Co-op in Northwest Illinois

In Northwest Illinois, JCE Co-op is a vital force in community-driven progress. As a member-owned organization, JCE Co-op is dedicated to improving the lives of its members through essential services and initiatives that foster community growth. By delivering safe, reliable and sustainable energy, offering high-speed internet, and supporting our local economy, JCE Co-op is committed to empowering the communities it serves.

Safe, reliable energy

JCE Co-op places a strong emphasis on the safety and reliability of energy delivery. By maintaining and upgrading our infrastructure, we ensure a consistent power supply to homes and businesses throughout Northwest Illinois. Our investment in technologies such as the new advanced metering infrastructure (AMI) and SmartHub an updated finance, billing and member app interface, not only improves service reliability and internal efficiencies, but it also provides our members with information that they can use to support a more sustainable future. Our focus on safety and reliability means that our members, whether running a family farm or a small business, can depend on us for their energy needs.

High-speed internet

In today's interconnected world, JCE Co-op understands that access to high-speed internet is essential for our members. Our internet services help bridge the digital divide, especially in rural areas where connectivity can be a challenge. With high-speed internet, families can stream content,

students can learn online, and businesses can compete in the global marketplace. JCE Co-op's commitment to expanding broadband access ensures that our community remains vibrant and competitive in the digital age.

Supporting community events

JCE Co-op is more than just an energy and internet provider; we are an integral part of the community. We proudly support local events that bring people together and celebrate the unique spirit of Northwest Illinois. From sponsoring county fairs and local festivals to organizing educational workshops like our Senior Planet series, JCE Co-op is dedicated to strengthening our community. These events foster a sense of belonging and stimulate local economies by attracting visitors and supporting local businesses.

Economic development and job creation

JCE Co-op plays a significant role in economic development in our region. By investing in local infrastructure and services, we create jobs and stimulate economic growth. For instance, during our current fiber buildout, hundreds of contractors are staying in our area and spending locally. Our cooperative also prioritizes hiring locally, providing employment for approximately 100 people, supporting their families, and strengthening the local economy. Additionally, as the largest supporter of Northwest Illinois Economic Development (NWILED), we help support new and growing area businesses.



JCE CO-OP
Electric • Gas • Fiber

**CEO'S REPORT**
by Mike Casper**Building
a brighter
future** (Continued)**Educational and environmental
initiatives**

Education and sustainability are central to JCE Co-op's mission. We offer programs and workshops that educate our members about safety, energy efficiency, conservation and maximizing the benefits of our fiber service. These initiatives reflect our commitment to a healthier, more sustainable future for Northwest Illinois.

JCE Co-op is more than a service provider; we are a cornerstone of the communities we serve. By delivering safe, reliable energy, high-speed internet, and supporting local initiatives, JCE Co-op empowers individuals and businesses to thrive. Our dedication to community development, economic growth and sustainability ensures that we remain a vital force in building a brighter future for Northwest Illinois. Together with our members, we are lighting the way to a prosperous tomorrow.


JCE CO-OP
OFFICES WILL BE
closed

VETERAN'S DAY
TUESDAY, NOV 11

THANKSGIVING
THURSDAY, NOV 27
FRIDAY, NOV 28

IMPORTANT REMINDER

SmartHub billing changes are coming November 3!

SmartHub will help you save time and money by managing your account anytime from anywhere. Here is a checklist to put you in control of your account from day one. Step-by-step instructions are at jcecoop.com/smarthub.

To register for SmartHub you will need an email address and your account number. You can find your account number on your bill or call our member care team at (800) 858-5522.

Register your account in SmartHub

You have two options when registering your account: our mobile app or web portal.

■ Access the mobile app

- Open up the Apple or Google Play store or scan the QR code to the right on pg 18C.
- Search for "SmartHub" in the app store.
- Download and Install the SmartHub app on your mobile device.

■ Access the web portal

Visit our SmartHub support page at jcecoop.com/smarthub and click on the Register button.

Auto Pay sign up

Securely automate your monthly payments. Set it and forget it by signing up for Auto Pay in our new SmartHub payment system!

Activate paperless billing

What if you could save some time and a tree at the same time? Activate SmartHub paperless billing, an eco-friendly way to instantly access your bill.

Set up notifications

Stay informed on important account events via email or text messages. Receive the information you need to make the right decisions about your account.

Bookmark our support page

We will be adding new features and information about how to get the most out of your SmartHub experience on our SmartHub support page.



Sign up for SmartHub!

Your life is busy and managing your account can feel complicated, with our new SmartHub tool it won't be. Save time and money by managing your account anytime from anywhere.

What you need to register for SmartHub

You will need an email address and your account number. You can find your account number on your bill in the upper right hand corner.

Mobile app download



For information on how to download our free, secure SmartHub app from the Apple or Google Play stores, scan the QR code or visit our SmartHub support page at jcecoop.com/smarthub.

ATTENTION! Auto Pay members!

If you are currently registered for Auto Pay using a debit or credit card or electronic check you will be required to re-register for

Auto Pay in our new SmartHub billing and payment system. Please update your bank account details to ensure your payments continue without interruption.

How to register for SmartHub

Register for Auto Pay in SmartHub and get a \$5 bill credit per service you have in the first month after you signup.

Joseph DeVito



Register your account in SmartHub

Whether through our mobile app or web portal, you can register your account, for free, in SmartHub.



Activate the features you want

Now is the time to take advantage of features including Auto Pay, and Paperless Billing to have more control over your account.



Manage your account anytime, from anywhere

The more features you take advantage of, the more time and money you can save!



Have questions or need help? Contact us at **800-858-5522**.



Budget billing program updates

At JCE Co-op, we know that managing energy costs is important for your household. That's why we offer Budget Billing, a program designed to spread energy payments evenly across the year. As part of our transition to a new software system, Budget Billing will continue—but with a few important updates to make it more accurate and predictable.

What's changing

- **Frequent recalculations:** Budget amounts will now be recalculated three times a year—in January, May and September. This helps ensure your budget amount stays more accurate and reduces large fluctuations.
- **Overpayment handling:** If you pay more than your budgeted amount, the credit will apply to your account balance rather than lowering your monthly budget amount. This way, your monthly bill remains consistent.
- **Assistance programs:** Members who receive bill assistance will also see overpayments applied to their account balance. These credits cannot be used to make monthly budget payments.

What's staying the same

- **Cost management:** Budget Billing continues to make energy costs easier to manage by spreading payments evenly over 12 months.
- **Eligibility:** Members are eligible with at least 12 months of credit history at the service address and annual usage below 200,000 kWh (electric) or 30,000 ccf (natural gas).
- **Account status:** Members must be current with a \$0.00 balance to enroll.
- **Base budget calculation:** Budgets are based on the average of the current month and the previous 11 months, rounded to the nearest \$5. Additional fees may increase the total due.
- **Missed payments:** Missing two payments within 12 months will remove a member from the program and may result in disconnection for nonpayment.
- **Opting out:** If you leave the program, any outstanding balance not covered by your budget will be due immediately.

Why it matters

These updates are designed to make your billing experience more stable, predictable and accurate—so you can count on consistent monthly payments without surprises.

For questions or assistance with Budget Billing, call us at (800) 858-5522.



Dual fuel heat test— Wednesday, November 19

The Winter Preparedness Test for interruptible heat (dual fuel) accounts is set for Wednesday, Nov. 19.

This load control test is performed in advance of the winter Full Load Control season to ensure members' familiarity with the control sequence and to ensure the backup heating systems have been validated for proper function.

During this test, residential interruptible heat load classes will be controlled as shown in the chart.

| Date & Time | Event Status |
|-------------|---|
| 6:55 a.m. | Event start time—Loads will begin to be interrupted, Everbridge contacts will receive a SECOND reminder of event. |
| 7:00 a.m. | All loads will be interrupted (2, 2W, 4B) |
| 10:00 a.m. | Class 2, 2W, 4B will begin diversified restoral |
| 10:30 a.m. | Class 4B loads will be fully restored |
| 11:00 a.m. | Class 2 and 2W loads will be fully restored |

Students!

SPARK your future!



IEC Memorial Scholarship Program is now open for applications

The electric cooperatives of Illinois will award 17 scholarships, each worth \$3,000, to outstanding students from the electric co-op family through the Thomas H. Moore Illinois Electric Cooperatives (IEC) Memorial Scholarship Program.

Don't miss out on this opportunity! The general scholarship application deadline is Dec. 31, 2025, and the lineworker scholarship is due by April 30, 2026. For more information, visit jcecoop.com. Information has also been shared with area high school guidance counselors. Watch for more information coming soon about the JCE Co-op Scholarship Program!

10

Ten scholarships will be awarded to high school seniors whose parent(s) are Illinois electric co-op members, giving these students a bright start on their educational journey.

1

The Earl W. Struck Memorial Scholarship is reserved for one student whose parent is an Illinois electric co-op employee or director, honoring the legacy of service within our cooperative family.

5

Five scholarships are dedicated to students enrolling full-time at a two-year Illinois community college, who are also children of an electric cooperative member in Illinois.

1

The LaVern and Nola McEntire Memorial Lineworker's Scholarship is designed for those ready to pursue a career in linework and are enrolled or plan to enroll at Lincoln Land Community College's lineworker program. This scholarship supports students of co-op members, relatives of employees or directors, and those who have served or are currently serving in the armed forces or National Guard.



Your Touchstone Energy® Cooperative 



Is it time to upgrade your internet speed?

Today's homes are packed with connected devices including phones, laptops, smart TVs, gaming consoles, and smart home tech. Even with fast and reliable service from JCE Co-op fiber internet, too many devices can slow things down.

To see if a speed upgrade is right for you, start by counting everything connected to your Wi-Fi, including personal devices for each family member.

- Smart TVs and streaming sticks
- Laptops, tablets, & phones
- Smart home devices like cameras, doorbells, appliances, speakers and thermostats

Each device uses bandwidth, and high-demand activities like streaming, gaming and file sharing can quickly add up, especially when multiple people are online at once.

If your current plan can't keep up, upgrading to our one-gig or two-gig package can make a big difference. With more speed, everyone in your home can stream, game and browse without the buffering.

Stop battling bandwidth. Visit jcecoop.com/fiber to upgrade today.



How much internet speed do I need?

100 Mbps



1-2 users



1-4 devices

Good for users to connect to a handful of devices.

1000 Mbps



3-4 users



5-9 devices

Support multiple devices, game without lag and enjoy bandwidth for everyone at home.

2000 Mbps



5+ users



10-15 devices

Perfect for 4K streaming and lag-free cloud gaming.

5000 Mbps



6+ users



16+ devices

Leave lag in the dust, stream 8K seamlessly and experience the future of fiber internet.

YOUR BOARD OF DIRECTORS

David Senn
Chairman
 District 7

Jerry Meyer
Vice Chairman
 District 1

Robert Kuhns
Treasurer
 District 10

Dan Tindell
Secretary
 District 4

Joseph Mattingley
 District 2

Allen Hendren
 District 3

Vacant
 District 5

Thomas Lundy
 District 6

Ted James
 District 8

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.

Genesee
 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
 jcecoop.com

**For emergencies
 and outages call:**
 (800) 858-5522

Resume of Minutes

September 3, 2025

Board Meeting Minutes Summary

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Wednesday, September 3, 2025.

Safety Moment – Director Tom Lundy explained the “three points of contact” rule as a safety guideline and how to use whenever you are climbing, descending or moving on ladders, vehicles, or equipment. It helps keep you stable and reduces the risk of slipping or falling.

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.

a. **Presentations** – Mike Casper, President & CEO, recognized Alex Peebles, Manager of Safety and Loss Control, for accomplishing and receiving his Certified Loss Control Professional (CLCP) Designation. This prestigious achievement reflects Alex's completion of an intensive two-year program designed to elevate safety professionals nationwide. Through this training, Alex gained deeper expertise in safety rules and regulations, sharpened his ability to identify and manage risks, and built a valuable network of peers across the country.

b. This year, JCE selected Lex Abt and Hazel Harris to represent its service territory on the 2025 Youth Tour. In a video introduced by Taylor Smith, Member and Youth Engagement Coordinator, Lex and Hazel shared highlights from their unforgettable week in Washington, D.C. exploring the nation's capital, learning about cooperatives and government, and building leadership skills alongside students from across Illinois and the nation.

Governance Topics and Board Policy Review

– None.

CEO|Financial Operating Report

CEO Report – Casper highlighted an insert in Rural Electric (RE) magazine that showcased JCE Co-op's commitment to

safety and our efforts to expand fiber, enhancing the value we provide to our members. RE Magazine is a national publication with a readership of over 800 cooperatives. JCE Co-op's members, employees, and board have much to be proud of as a national leader. Additionally, Casper discussed the importance of JCE Co-op's support and involvement in NW Illinois Economic Development (NWILED).

Financial Operating Report – Chuck Woods, Chief Financial Officer noted that July Revenue is approximately \$43.5 million. Total operations and maintenance expenses are \$34.4 million, which is \$638,772 over the budget of \$33,775,026 million. Margins are approximately 1,604,207. By general consent, the board moved to file the financial operating report with the auditor.

Operations and Regulatory/Legislative Update

Operations Update – Senior Vice President and Chief Operating Officer Kyle Buros highlighted the positive economic impact of the fiber buildout, noting that there are approximately 185 contracted workers assisting with fiber installs. The contractors support the local economy by staying in hotels, rentals, shopping local, and dining in restaurants throughout the service territory.

Cooperative Services Update – Jennifer Meyer, Vice President of Cooperative Services, provided an update on the upcoming conversion to SmartHub, our new billing platform, and explained how these changes will be communicated to members. As part of the transition, members will notice updates to the website as well as changes in how they access their billing information. Members will also be asked to update certain account details, and those enrolled in auto draft will need to re-enter their payment information. Meyer also noted that the cooperative is rolling out an

Resume of minutes *(Continued)*

upgrade to our Advanced Metering Infrastructure (AMI), which includes the installation of new meters, which will provide more detailed data about energy usage, enabling members to make informed decisions on reducing consumption and possibly lowering bills.

IT Technology Report – Dan Marcure, Vice President and Chief Technology Officer, provided an update on providers of networking and communications equipment, electronics, cloud, and software platforms.

External Affairs/Legislative Update – Terry Kurt, General Counsel, reported that Illinois Senate Bill 2493 has been signed into law by the Governor. This new law allows broadband grant recipients to access and utilize existing electric easements and road right of ways for the installation of broadband infrastructure.

Executive Assistant Update – Amy Johnston discussed upcoming meeting logistics and travel for directors for the NRECA Region 5&6 Meeting.

Board Issues and Action Items

Pole Attachment Rate Policy – A motion was made, seconded and carried unanimously to approve the Pole Attachment Rate Policy.

Select NRECA Voting Delegate| Alternate Voting Delegate for the NRECA Region 5&6 Meeting – A motion was made, seconded and carried unanimously to choose Director Meyer as the Voting Delegate and Al Hendren as the Alternate Voting Delegate for the NRECA Region 5&6 Meeting.

Select CFC District Voting Delegate| Alternate Voting Delegate – A motion was made, seconded and carried unanimously to choose Al Hendren as the CFC Voting Delegate and Dan Tindell and the Alternate Voting Delegate.

Select CFC Voting Delegate for RESCO Annual Meeting – A motion was made, seconded and carried unanimously to choose Director Senn as the CFC Voting Delegate for the RESCO Annual Meeting.

Executive Session

Into Executive Session – A motion was made, seconded and carried unanimously to go into Executive Session at 11:02 a.m.

Out of Executive Session – A motion was made, seconded and carried unanimously to come out of Executive Session at 11:33 P.M.

Action Resulting from Executive Session – None

Reports/Updates

CFC Roundtable Discussion – Director Meyer reported on the recent CFC Forum Meeting, highlighting the value of sharing information gained from these

events and the learning opportunities they provide. The forum emphasized the fiduciary responsibilities of directors and highlighted the importance of cash flow management, among various other topics.

Badger Group Annual Meeting – Director Senn provided a report on the Badger Group Annual Meeting, where regional industry leaders shared updates on power markets and transmission and renewable energy developments. Senn shared that the feedback from the event was positive.

AIEC Report – Director Senn reported on proposed state legislation and growing concerns about prime farmland being taken out of service in downstate Illinois.

American Public Gas Association (APGA) – Director Carroll shared highlights from the American Public Gas Association. He reported on industry trends, provided an update on benchmark pricing, and discussed ongoing developments related to gas choice programs. He emphasized the continued focus within the natural gas industry on maintaining consumer energy choice and ensuring long-term affordability.

Dairyland Power Cooperative (DPC) Report – Director Tindell provided a summary and highlights from the Dairyland Board Meeting. Notably, a new rate has been approved to support substantial load growth, offering flexibility to new loads while mitigating risk for DPC and its members. (e.g., JCE Co-op). An approximately 150 MW solar project that DPC has a power purchase agreement recently broke ground.

Prairie Power Inc. (PPI) Report – Director Kuhns reported on the PPI board meeting highlights and generation numbers. Year to date all generating assets have been operating significantly well, helping stabilize wholesale rates.

Other Business – None.

Adjournment – Chairman Senn adjourned the meeting at 12:00 p.m..



Each month we print the name of a JCE Co-op 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 JCE Co-op.