

HI-LINES

A newsletter for members of JCE Co-op

MARCH 2026

Elizabeth, IL

800-858-5522

jcecoop.com



CEO'S REPORT by Mike Casper

Keeping power reliable and affordable for our members

At JCE Co-op, we know that keeping energy reliable and bills affordable is more important than ever right now. With the cost of just about everything going up, we understand how this impacts your families.

We truly care about the impact on you and your household. That is why we're working hard to manage the costs within our control. As I've shared before, our top priority is to deliver reliable energy while doing everything we can to ease the financial burden on you.

Steps we take to keep costs down

Energy expenses might be rising nationwide, but we're taking actionable steps to manage costs and expenses and grow revenue from other services that benefit you:

- **Cost-cutting measures**—Over the past year, we've reduced our workforce by more than 15%, extended the replacement cycle for vehicles and equipment, implemented internal measures to improve efficiency and cut our travel and meeting budget by more than 50%.
- **Competitive bidding**—We are committed to controlling costs wherever possible by seeking the best deals from vendors. By negotiating with vendors and carefully managing our purchasing strategies, we work hard to manage expenses before they impact service rates.
- **Boosting revenue with broadband**—Our broadband services not only provide fast, dependable internet but also generate revenue that helps stabilize electric and natural gas rates over time.

- **Efficiency gains**—Advanced systems like NISC/Smart Hub and new meter technology enable smarter operations. These tools empower you to monitor energy usage, cut costs and allow us to manage resources more efficiently. Leveraging artificial intelligence (AI) is also helping us improve operational efficiencies and services to you.
- **System updates for reliability and reduced expenses**—We regularly modernize and maintain infrastructure to ensure safety, reliability and cost-effective operations despite rising maintenance expenses.

Even with all these pro-active steps, there are a few things that we will not compromise on: safety, response times or reliability; those are the bedrock of how we serve you.

Working together

The extremely cold weather we had in January means your energy bills will be higher because of increased usage. On top of that, Storm Fern caused energy market prices to rise. We worked closely with our energy providers to manage usage as much as possible and ran our generators to help offset the extra demand caused by the colder-than-normal temperatures. We also want to thank you for cutting back your electric and natural gas usage when we asked. As a cooperative, we share the costs, and by working together to reduce usage, we help keep costs down for everyone.

In late January I had the opportunity to meet with each of the five Federal Energy Regulatory Commission (FERC)

CALENDAR OF EVENTS

SENIOR PLANET IS STARTING BACK UP!

MARCH TOPIC—SENIOR PLANET

Learn about cloud storage

MARCH 5

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

MARCH 19

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

HAVE A VOICE IN THE FUTURE OF JCE CO-OP!!

JCE Co-op is forming a new Insight Committee, and we're looking for members who want to share ideas, perspectives and feedback.

Participation includes responding to occasional surveys, joining a quarterly Zoom meeting and attending one in-person board meeting each year.

If you're interested in helping shape decisions and representing member voices, we'd love to hear from you.



JCE CO-OP
Electric • Gas • Fiber



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(Continued)

commissioners. JCE Co-op continues to advocate for policies and projects that matter to our cooperative. We will keep urging agencies and policymakers to prioritize safe, efficient and reliable energy systems that directly benefit communities like ours.

Partnering with you

We know rising costs are deeply personal and impactful. That's why we're committed to actively pursuing steps to keep costs down. If you're struggling with your energy bill, reach out to us. We'll review with you the payment options available that fit your needs. We also offer free energy assessments of your home and provide suggestions on ways to reduce your usage. We also offer a range of programs and options to help manage your energy usage and bills.

Additionally, our broadband services do more than connect homes. They help local businesses become more successful, improve student learning opportunities and strengthen the entire community. All this is achieved while helping to stabilize rates for everyone.

A shared commitment

JCE Co-op isn't just an energy and internet provider; we're part of your community. Every decision we make is with your family and our shared home in mind.



Reader prize!

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.



JCE Board approves redistricting

The JCE Co-op Board of Directors has voted to update the cooperative's director district boundaries through a redistricting process. This change helps ensure board districts continue to fairly represent JCE Co-op's membership as the cooperative evolves.

What does redistricting mean for members?

As a result of redistricting, some members may now be located in a different board district than before. This means:

- Your board district number may have changed
- Your board director representative may have changed

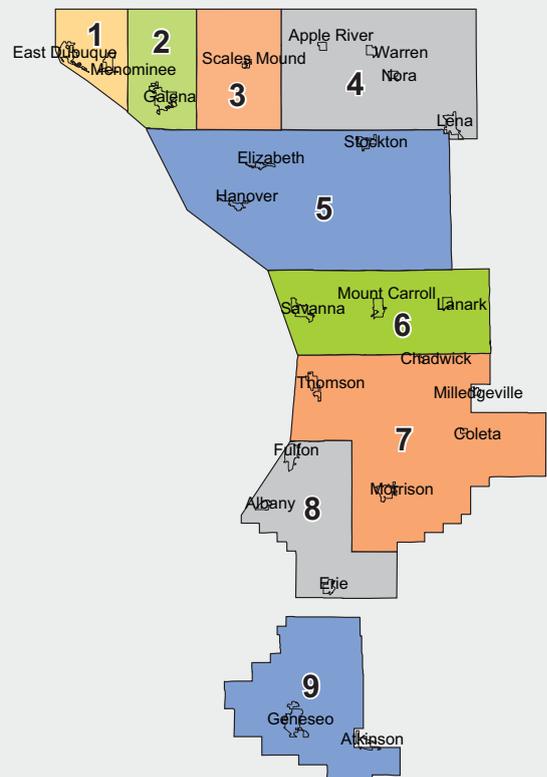
No action is required from members, but we encourage everyone to review the updated information to stay informed.

How to find your district and board representative

Members can:

- View the new district map on our Elections page
- Find their current district number by reviewing their bill
- Learn more about the current Board of Directors by viewing director profiles on our Board of Directors page

These resources provide the most up-to-date information following the board's redistricting decision.





Rate increase safeguards reliable energy while protecting affordability

At JCE Co-op, our commitment to you, our member-consumers, has always been clear: to provide the reliable energy you count on every day while working hard to keep your bills as manageable as possible. Every decision we make is centered on balancing these two priorities.

Recently, we've made the difficult decision to implement a rate increase. We want to be transparent and open with you about why this step was necessary and, most importantly, how it will benefit you in the long run.

Understanding the "why"

As was shared in last month's magazine, across the board, costs are rising. From maintaining and upgrading infrastructure to ensuring the safety and reliability of our system, material and operating expenses have steadily climbed.

By implementing this rate increase, we're ensuring that our cooperative remains financially sound, not just for today, but for the years to come. It allows us to strengthen our infrastructure and respond effectively to the needs of an evolving energy market.

What this means for you

While no one likes to hear about increased costs, this adjustment is necessary to ensure we can continue to provide the safe and reliable services you depend on from turning on the lights and keeping your food refrigerated to ensuring your home stays warm, your water stays hot, and you have cooling when you need it. With these funds, we can continue

to make necessary repairs and improvements to ensure fewer disruptions and quicker responses to outages, modernize our systems, make them more efficient, and maintain rate stability.

Supporting you through the change

We understand that rate changes can impact household budgets, and we're here to help. JCE Co-op offers a variety of programs and tools to make managing energy use easier. From energy efficiency tips to budget billing plans that even out monthly costs, we're committed to being your partner in navigating this adjustment.

As a cooperative, we don't take these decisions lightly. We're not a faceless company. We're part of this community, just like you. Every dollar you pay goes directly into maintaining and improving the quality of service you expect and deserve.

Please know that while this rate increase is challenging, it's part of a bigger mission to serve you better, now and for years ahead.

If you have questions or need assistance, don't hesitate to reach out. We're here to listen and help in any way we can. Thank you for trusting JCE Co-op to power your lives.

The accompanying charts on the next page illustrate the changes for the single-phase electric rate, which includes most residential members, and the farm and residential natural gas rate. Additional charts and information can be found on our website at jcecoop.com.

Single-phase electric rate			
Rate	Current	Revised	Difference
Monthly charges			
Facility charge	\$38.00	\$40.00	\$2.00
Member service	\$ 8.00	\$ 9.00	\$1.00
Charges per kWh			
Delivery charge	\$0.04641	\$0.05754	\$0.01
Energy charge	\$0.03984	\$0.03994	\$0.00
Generation charge ≤ 1500 kWh	\$0.04684	\$0.04684	\$0.00
Generation charge > 1500 kWh	\$0.01741	\$0.01741	\$0.00
Transmission charge	\$0.02877	\$0.02877	\$0.00

A residential single phase account using an average of 750 kWh a month will see a 6.8% increase or about \$11.42 a month.

Natural gas rate 42			
Rate	Current	Revised	Difference
Facility charge	\$20.00	\$20.00	\$0.00
Member service charge	\$ 8.00	\$ 9.00	\$1.00
Delivery charge	\$0.5012	\$0.5412	\$0.04
Energy charge	Varies monthly	Varies monthly	

A residential natural gas account using an average of 53 therms per month will see a 5.7% increase or about \$3.12 a month.

2026 JCE CO-OP SCHOLARSHIP OPPORTUNITIES

JCE Co-op has \$5,000 to award to students from its service territory through its scholarship program in 2026.

Ten Director's Scholarships in the amount of \$500 to be awarded by drawings and presented at a Board of Directors Meeting. One scholarship is awarded in each of the counties. Students who receive another scholarship from JCE Co-op are not eligible to receive a Director's Scholarship.

Kill A Watt meters

Worried about phantom load? Want to know if you'll save by buying a new appliance? We can help. JCE Co-op has teamed up with local public libraries to make available to co-op members, The Kill A Watt electric consumption meter. Check it out just like a book!

The Kill A Watt meter provides an opportunity to monitor the electrical consumption of any 120-volt appliance, such as refrigerators, freezers, televisions, cable boxes and microwave ovens. It can even detect phantom loads. The measurements from the meter will provide an idea of the amount of electricity the appliance consumes when operated.

Learn how your usage affects your energy bill or how to track your results.

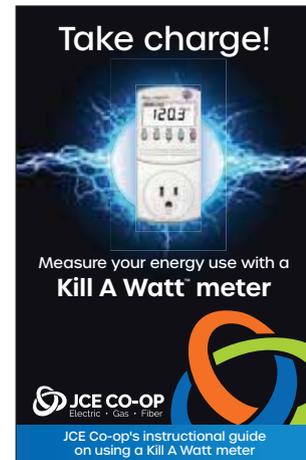
Another benefit of the Kill A Watt meter is its value when determining the amount of savings possible by switching from an old appliance to a new energy star rated unit.

This FREE service is provided within the service territory. Members must abide by the rules set forth by the library for use, checkout and late fees.

Kill A Watt meters are also available at our offices in Elizabeth, Savanna and Geneseo. Kill A Watt meters from JCE Co-op offices are available for two weeks and are subject to 50 cents per day late fees.

Visit your local library or JCE Co-op office to check out a meter today!

Go to jcecoop.com/kill-watt-meters to see the complete library listing and other resources.



Keeping trees and power lines safely separated

Trees growing too close to power lines can create dangerous conditions. When branches come into contact with electric lines, the result can be power outages, fires and other serious safety hazards. The risk increases during severe weather, including lightning, ice and high winds.

To help keep our system safe and reliable, JCE Co-op trims trees along our electric right-of-way year-round. This work is required for system reliability and compliance with the National Electric Safety Code. Our crews prune or remove trees that threaten electric service and maintain adequate clearance between vegetation and power lines.

Each year, we develop a tree-trimming schedule based on system needs and maintenance history and we adjust plans as conditions change throughout the year.

Our tree-trimming approach is guided by several key factors:

- Maintenance records: We track trimming activity to identify areas that have gone the longest without attention.

- Field observations: Our line crews regularly report trees that pose risks to power lines or need immediate attention, especially after storms, ice or heavy snow.

We make every effort to notify landowners before work begins. Updates are shared on our website and social media pages, and postcard and email notifications are sent when applicable.

Currently, our contractor, Zielies, has four crews trimming trees throughout our service territory. For the most up-to-date information, visit jcecoop.com/tree-trimming.

When trimming yard trees near power lines, our right-of-way coordinator or contractor will attempt to meet with you in person. If that isn't possible, a door card will be left with contact information so you can reach us with questions or concerns.

If you notice tree limbs growing close to power lines or plan to trim a tree that could fall into the lines, please call 800-858-5522. We'll send a trained professional to assess the situation and ensure it's handled safely.

Your cooperation helps us maintain a safe, reliable electric system for all members. Thank you for your continued support.



2026 Fiber construction plans announced across northwest Illinois

We are excited to announce our 2026 fiber construction plans, which include 27 fiber neighborhoods across our service territory, spanning cities, villages and rural areas. This expansion will bring high-speed fiber internet and voice services to more than 5,400 households, businesses and farms throughout Whiteside, Carroll and Jo Daviess counties.

The 2026 fiber buildout is largely guided by rural broadband grant funding, combined with JCE Co-op matching funds. Because these grants are designed to serve rural and underserved areas, many project locations are supported by the Connect Illinois Round 3 Broadband Grant awarded to JCE Co-op. If construction progresses as planned, we anticipate significant completion by the end of 2026.

This investment will expand reliable, high-speed internet access to rural and underserved communities, helping close the digital divide while supporting economic growth, education, healthcare access and overall quality of life across our region.

Is fiber coming to your area?

Members can check whether their home, business, or farm is included in the 2026 fiber buildout by visiting our interactive Fiber Communities map on the JCE Co-op website.

2026 fiber neighborhood construction timeline

Fiber neighborhood	Community/Area served	Estimated completion
SAV10	City of Savanna	Spring 2026
J11A-E	Jo Daviess County (rural areas)	Spring 2026
SPV1 & MOR1	Spring Valley & Morrison (rural areas)	Spring 2026
MOR2 & FTN2	Morrison & Fenton (rural areas)	Summer 2026
J12A & J12B	Carroll County (rural areas)	Summer 2026
J8	Fulton (rural area)	Fall 2026
COL1-3	Coleta (rural areas)	Fall 2026
ED8	City of East Dubuque	Fall 2026
CDW4 & CDW5	Village of Chadwick	Fall 2026
J13A & J13B	Jo Daviess County (rural areas)	Fall 2026
J9A-D	Jo Daviess & Carroll counties (rural areas)	Winter 2026
J10A & J10B	Carroll County (rural areas)	Winter 2026
J14A-E	Carroll County (rural areas)	Winter 2026

Evan Hill

YOUR BOARD OF DIRECTORS

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Vice Chairman
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Dan Tindell

Secretary
District 2

Joseph W. Mattingley

District 3

Allen Hendren

District 4

Thomas Lundy

District 5

David Senn

Chairman
District 6

Larry Carroll

District 7

Ted James

District 8

Robert Kuhns

Treasurer
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
jcecoop.com

For emergencies and outages call:

(800) 858-5522

Resume of Minutes

December 22, 2025

Board Meeting Minutes Summary

The regular board meeting of Jo-Carroll Energy, Inc. (NFP) was held on Monday, December 22, 2025.

Safety Moment – Director Kuhns shared a safety moment emphasizing the importance of being prepared for emergencies, using an example from an insurance company to illustrate the point.

Approval of Agenda – Director Hendren made a motion to approve the meeting agenda, following a correction to clarify that the agenda item should read “Letter of Credit vs. Line of Credit” on the CFC Amendment Resolution. The motion was seconded by Director Mattingley and carried unanimously.

Consent Agenda – Director Hendren noted a correction to the November 25th Minutes/Summary regarding the recorded vote, clarifying that the vote was not unanimous. Following the correction, Director Hendren made a motion to approve the Consent Agenda, which included the November 25th Minutes/Summary, Board Expense Summary, and written reports from staff and the CEO. The motion was seconded by Director Kuhns and carried unanimously.

Resolution: Cooperative Finance Corporation (CFC) Amendment to the Natural Gas (NG) Letter of Credit – A motion was made by Director Hendren to approve the CFC Amendment to the NG Letter of Credit, which was seconded by Director James and carried unanimously.

Presentation – Craig Woycheese of Toth & Associates presented the results of the Cost-of-Service Study, which included a review of the proposed rate design for 2026. Following the presentation, Chief Financial Officer Emily Doland presented information on the Power Cost Adjustment (PCA) and Power Gas Adjustment (PGA).

Board Issues and Action Items

2026 Proposed Budget – A motion was made by Director Hendren to approve the 2026 Proposed Budget, which was seconded by Director Kuhns and carried unanimously.

The 2026 proposed budget was presented to the JCE Co-op Board of Directors by Senior Staff members of the cooperative. After discussion and a thorough understanding of the budget, a motion was made, seconded and carried unanimously to approve the 2026 budget, which progress will be reviewed monthly along with financials.

Wholesale electric power and natural gas costs, which make up the largest portion of the budget (45%), are projected at approximately \$32.8 million, 2.5% higher than last year.

Approximately \$27.7 million of capital expenditures were approved, compared to 21.5 million in 2025. Capital expenditures were limited to essential upgrades to our electric and natural gas systems, ensuring the safety and reliability of the grid. Additionally, they included the required matching portion (approximately 30%) for fiber grants, which must be completed by the end of 2026 to comply with the grant timeline requirements.

Additionally, \$25.3 million in operation and maintenance (O&M) expenses were approved. This represents a slight decrease from 2025, achieved through various cost-saving measures, including a reduced employee count, cuts to training budgets, decreased travel, and the implementation of a hiring freeze. Adjustments were also made to medical insurance plans and supplemental benefit programs to offset proposed renewal cost increases.

Other expenses of approximately \$16.1 million include depreciation and long-term debt interest expenses. Depreciation expenses have increased and are driven by growth and the continued investment in the system. While long-term debt interest expense is impacted by the investment in the system coupled with the rising cost of borrowing. Overall, a projected increase over 2025 by approximately \$1.5 million.

Resume of minutes *(Continued)*

Select National Rural Telecommunications Cooperative (NRTC) Voting Delegate

– Director James was selected as the Voting Delegate to place a vote on behalf of JCE Co-op during the NRTC Annual Meeting.

Select Attendees for BLC 976.1| Power Supply Decision Making

– Attendees were selected to attend a class on Power Supply Decision Making. Attending the Power Supply and Decision-Making class offers significant benefits for cooperative members and leaders. The course enhances understanding of power supply fundamentals, equipping participants to make informed strategic decisions and engage in effective long-term planning. It covers risk management and regulatory insights, ensuring attendees can navigate industry challenges and compliance issues.

Executive Session

Into Executive Session – A motion was made, seconded and carried unanimously to go into Executive Session at 11:07 AM.

Out of Executive Session – A motion was made, seconded and carried unanimously to come out of Executive Session at 12:43 PM.

Action Resulting from Executive Session – None

Other Business – None.

Adjournment – Chairman Senn adjourned the meeting at 12:45 PM.

Seal the leaks and soak up the savings.

Watt savers have more fun! Understand your energy use, costs and how to control them. Call our energy advisor today!



INSPECTOR
WATTS



Call our energy advisor
John Scott, Inspector Watts,
815-858-2207, ext. 1339

FREE ASSESSMENTS!