



Join us for our 88th

# ANNUAL MEETING

of the Members

## Thursday, July 9

1732 Finney Road, Murphysboro

Registration and dinner beginning at 4:30 p.m.  
Business meeting starting at 6:00 p.m.

### 10 Evening Highlights

- 1) Receive a \$20 bill credit at registration (one per membership)
- 2) Grilled hot dog dinner with chips and a drink
- 3) Dairy Queen Dilly Bars
- 4) Snow cones
- 5) Kettle corn made onsite
- 6) Face painting for all ages
- 7) Live entertainment by Bill Harper
- 8) Hear from our General Manager for co-op updates important to members.
- 9) TEN \$1,000 scholarship drawings - Apply by 7/5
- 10) Drawings for cash and amazing prizes following the business meeting

# MEMBER



# POWERED



1732 Finney Road  
Murphysboro, IL 62966  
Business hours/After hours  
800-606-1505

24/7 Automated Pay-by-Phone  
855-939-3675

Office hours 8 a.m. – 4:00 p.m. M-F  
www.eeca.coop

### Board of Directors

- Kevin Liefer, President
- Randall Campbell, Vice President
- Kevin Bame, Secretary – Treasurer
- Rick Asaturian
- Paul Hicks
- Mary Jo Homan
- Ken Jarrett
- Steve Prest
- Paul Pyatt



**Shane Hermetz**  
General Manager

### Choose your payment option!

- At our office lobby, drive-thru, drop-box, or payment kiosk
- Mail to: 1732 Finney Road, Murphysboro, IL 62966
- Set up recurring bank draft or credit card payments
- Use SmartHub portal, online or mobile app
- By phone at 855-939-3675, using credit card or checking account
- Off-site kiosks located at 2301 N. Reed Station Parkway and 1815 W. Main in Carbondale

## EECA Helps Secure Zero-Interest USDA Loans to Support Rural Infrastructure

Egyptian Electric Cooperative Association (EECA) continues to support community development projects across southern Illinois by facilitating zero-interest loans through the U.S. Department of Agriculture’s (USDA) Rural Economic Development Loan and Grant (REDLG) program.

As a cooperative, EECA is eligible to serve as an intermediary for the REDLG program, helping connect southern Illinois communities and organizations with zero-interest financing for projects that strengthen economic development and improve community infrastructure.

General Manager Shane Hermetz. “We’re grateful to help connect local organizations with federal resources that support long-term reliability, safety, and economic stability.”



In addition to the levee project, EECA also recently facilitated a \$1,000,000 zero-interest REDLG loan for neighboring distribution cooperative, Monroe County Electric Cooperative (MCEC). The funding will help MCEC purchase a property near its headquarters in Waterloo to serve as a new utility pole yard and storage facility, providing additional indoor storage for materials and equipment needed to maintain reliable electric service. **Robert E. Brewer**



Most recently, EECA obtained a \$300,000 zero-interest REDLG loan for the Degognia Fountain Bluff Levee and Drainage District to install four levee relief wells. The levee district is responsible for maintaining the levee system from Cora City to Fountain Bluff on the Mississippi River and from Oakwood Bottoms to Grimsby on the Big Muddy River. The wells will help relieve underground water pressure beneath the levee system, reducing the risk of structural damage and helping the levee function as intended.

“A project like this is a great example of how partnerships can help strengthen rural infrastructure and protect our communities,” said EECA

Since this time last year, EECA has helped facilitate approximately \$1.45 million in REDLG loans for rural infrastructure and community improvement projects. This includes a \$156,500 loan approved in October 2025 for the Village of Elkhaville to upgrade 475 water meters from analog to digital technology. The new meters were to improve accuracy, help detect leaks or unusual water usage, and enhance service for Elkhaville water customers.

USDA Rural Development’s REDLG program continues to expand economic opportunities and support essential community projects in rural areas.

## 2025 capital credit allocations

As we discuss every year, one of the most important differences between an investor-owned utility, or any business for that matter, and a cooperative, such as Egyptian Electric Cooperative (EECA), is what we do with revenue or excess margins at the end of each year. As an electric cooperative, a 501(c)(12), our structure is to operate by allocating our excess revenue (or margins above operating expenses) back to our consumer-members.

The cooperative business model circulates its funds back to the membership over time, opposed to other business models that retain profits or distribute to shareholders. The more you contribute as an EECA consumer-member to our revenue through the electricity you purchase, the more that is allocated to you for that year, to be retired and paid back in future years. We call this an allocation of capital credits.

Excess revenue can be used by your cooperative for maintenance, replacements, storm damage and other contingencies in real time. Our board of directors balances the

need for sound business practice with the desire to return capital credits back to our consumer-members. The amount of capital due to you is recorded and established in your name, or account, and is a part of our permanent records. When the board of directors determines a refund of capital credits can be made, they will be retired (and refunded) in accordance with the cooperative bylaws and policies. Retirements are usually refunded on an average of 30 years.

To calculate the amount of margins allocated to you for 2025, you will need to know two amounts (for each account in your name): (a) the total dollar amount billed for 2025, less taxes (which is listed on your bill as Energy Charges); and (b) the total kilowatt-hours (kWhs) billed in 2025.

Using the calculation table shown, multiply the kWhs line (b) times the multiplier, **(0.0988926090)**, and record it on line (c). Next, subtract line (c) from line (a), the total amount billed, and record the number on line (d).

Lastly, take line (d) and multiply it by **(0.0779486156)** on line (e) to get the amount of EECA capital credits allocated to you for 2025.

We also printed the dollar amounts of capital credits allocated to your account for 2025 on your June 2026 bill. This exercise below simply shows you how to calculate it yourself. Please remember, this allocation cannot be used to pay or reduce the amount of your bill today, it is for recordkeeping only. You can find your yearly kWhs and billed amounts through SmartHub or by reviewing previous bills.

**Julie K. Bockhorn**

We have a capital credit designation of beneficiary form that is available to all active or former members, active or inactive, to designate a beneficiary (or beneficiaries) to their capital credits upon their death. We encourage all current and former members to complete and return a beneficiary form (page 6) for their capital credits. It authorizes us, EECA, to pay upon death the registered

*Continued on 18D* ▶

Month	Billed Amount (a)	kWh used (b)
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		
<b>Total</b>	(a)	(b)

### To calculate your 2025 Capital Credit Allocation, follow these instructions:

Total amount billed in 2025\* = \$ \_\_\_\_\_ (a)

Total kWhs billed in 2025 = \_\_\_\_\_ (b)

Line (b) x multiplier (0.0988926090) = \_\_\_\_\_ (c)

Line (a) - Line (c) = \_\_\_\_\_ (d)

Line (d) x multiplier (0.0779486156) = \$ \_\_\_\_\_ (e)

**EECA Capital Credits**

\* Total amount billed less taxes

*"Capital Credits" continued from 18C*

ownership of capital credits designated by account holders to their sole membership or joint membership (dependent on which type).

For questions on capital credits, contact our Capital Credits Coordinator. The capital credit beneficiary form can be found at [eeca.coop/member-services/capital-credits](http://eeca.coop/member-services/capital-credits).

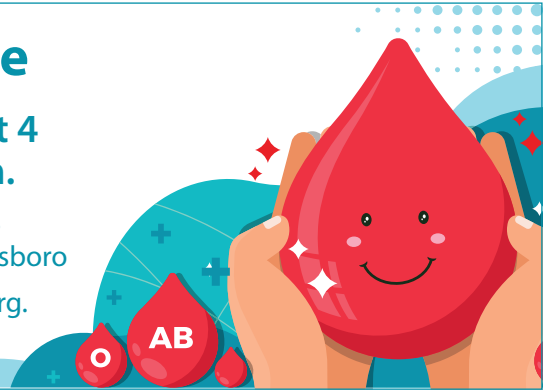
If you or someone in your family is the beneficiary of an estate or someone who you believe is eligible to receive a refund, please contact us at [capcredit@eeca.coop](mailto:capcredit@eeca.coop) or 800-606-1505. EECA has a list of unclaimed capital credits available at [eeca.coop](http://eeca.coop). You, a relative, or someone you know may have undistributed capital credits waiting to be claimed — be sure to check the list!

## Blood Drive

Tuesday, August 4  
10 a.m. – 3 p.m.

EECA Headquarters  
1732 Finney Rd., Murphysboro

Register at [redcross.org](http://redcross.org).



4TH OF JULY 2026

# 250 YEARS OF INDEPENDENCE

1776-2026

Our office will be closed on Friday, July 3 for Independence Day.

## MEMBER PRIZES

Every month we will have three member names hidden throughout our Egyptian Electric News section. If you find your name, call our office and identify yourself and the page that it is on and you will win a \$10 credit on your next electric bill.

## ATTENTION EECA MEMBERS:



Members have recently reported receiving suspicious phone calls from individuals claiming to be associated with EECA. These callers have reportedly asked for account numbers, requested to inspect or change meters, or claimed they were calling about a planned outage. We have also been informed that some of these calls are being directed to family members who are not listed on the account.

WHEN IN DOUBT,  
**CALL US!**

**800-606-1505**



Please **do not** provide personal information, your account number, or allow these individuals access to your property or meter.