

POWERLINE

NEWSLETTER FOR CO-OP MEMBERS OF CORN BELT ENERGY



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Co-ops are the Perfect Blend

Each October, we highlight the benefits of cooperative membership. This year we're thinking about the warm, inviting nature of co-ops, just like a good cup of coffee. Our shared values, our principles, our commitment and our members all make Corn Belt Energy the perfect blend.

Community is at the heart of everything co-ops do. We believe in democracy, people over profits and high-quality service for you and your neighbors. We believe in the people who live and work here, and believe they should have the power to make decisions that affect them. We believe in cooperation among co-ops, helping each other get through the hard times, and cheering each other on during the good times. Our principles are what make us strong, and help our community flourish.

Belonging to a co-op is like choosing to invest in a local roaster, instead of a national chain. Both are great, but they're different. Supporting local is the most direct way to reinvest into our own community.

Grab a fresh cup of your favorite brew and read about the perks of belonging to a co-op:



- **Open Membership:** Everyone is welcome. All you need is a desire to join, and you're in.
- **Democratic Control:** You have a direct say in the decision-making process.
- **Member Participation:** When you invest in us, the rewards return to the community by improving service, backing local charities, and returning excess funds to you.
- **Autonomy:** Co-ops are strong, independent and self-reliant.
- **Education:** Co-ops empower members with knowledge and understanding.
- **Cooperation:** Different strengths and flavors come together to make something greater than the sum of its parts.
- **Community Concern:** Grounded in doing good and supporting the neighborhood.

Corn Belt Energy strives to live these principles every day, not just in October. Together with our members, we make "The Perfect Blend."

Thanks for your continued trust and partnership.

This Fall, Refresh Your Cybersecurity Habits

As the leaves begin to change and we settle into the routines of fall, it's a good time to take stock of a few things around the house—preparing for cooler weather, checking our heating systems and getting ready for the months ahead. It's also a good time to refresh our cybersecurity habits.

October is National Cybersecurity Awareness Month, but protecting your personal information is something that deserves attention all year long.

At Corn Belt Energy, cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the physical systems that operate the electric grid, we also work to protect the systems and information that help us serve you—including online accounts, payment systems, member portals and outage communications.

Unfortunately, scammers are becoming more sophisticated, too. Artificial intelligence (AI) is making it easier for cyber criminals to create convincing emails, text messages, websites and even voice messages that can look and sound legitimate. The FBI has warned that generative AI can make fraudulent schemes more believable by eliminating many of the errors that once helped us identify a scam.

That matters when it comes to utility scams.

A scammer may impersonate Corn Belt Energy and claim your account is past due, your service is about to be disconnected or you need to make an immediate payment. The message might

even include our logo, use professional-looking language or direct you to a website that appears legitimate. With AI helping scammers create more convincing communications, simply looking for spelling mistakes or other obvious warning signs may no longer be enough. And these scams are not a small problem.

According to the Federal Trade Commission, consumers reported losing \$3.5 billion to imposter scams in 2025, making these types of scams the most commonly reported type of fraud. Nearly one in three fraud reports involved an imposter scam.

So, what should you do if you receive an unexpected message claiming to be from Corn Belt Energy?

If a message creates a sense of urgency or threatens immediate disconnection, take a moment to verify it. Don't click the link or call the phone number provided in the message. Instead, contact Corn Belt Energy directly using our trusted methods. You can reach us by phone at 309-662-5330 or through our website at cornbeltenergy.com.

You can also take steps to protect your online accounts

before a scam occurs. Start with your password. Longer is generally better than simply adding more special characters. Choose a long, unique passphrase that is difficult for others to guess, and don't reuse the same password across multiple accounts.

If the accounts you access online offer multifactor authentication (MFA), consider using it. MFA adds an extra layer of protection by requiring an additional way to verify your identity, such as a code sent to your phone or an authentication app.

Most importantly, remember that you don't have to make a payment simply because someone tells you that you do. We want you to have an opportunity to verify any unexpected request.

Corn Belt Energy is committed to protecting the systems that help us deliver your electricity and serve our members. You can help by protecting your own account, slowing down when something seems urgent and contacting us directly when you're unsure.

For questions about your account or payment options, contact Corn Belt Energy at 309-662-5330.



Is your HVAC system ready for winter?

As cold weather approaches, fall is a good time to ensure your heating and cooling system is ready for winter. A few simple maintenance steps can improve comfort, reduce energy use and help prevent a breakdown when you need heat the most.

Schedule a professional inspection

- Have your heating system inspected by a qualified HVAC professional each year, preferably before winter weather arrives. A professional can check for worn parts, airflow issues, safe operation and other problems that may not be obvious to a homeowner.
- Ensure the inspection includes checking for proper ventilation and signs of carbon monoxide risks if your home has a gas, propane or oil furnace.

Change or clean air filters

- Check your air filter regularly and replace or clean it as needed — usually every one to three months. A dirty filter can block airflow, make your system work harder and affect indoor air quality.
- Consider filter changes more often for homes with pets, allergies, heavy system use or significant dust.

Check airflow throughout the home

- Ensure all registers and vents are clean and not blocked by furniture, rugs, curtains or other items.
- Vacuum vents to remove dust and keep air moving freely. If you notice excessive dust around vents, uneven heating or weak airflow, it may be time to have your system and ductwork

- checked by a professional.
- Keep most of the registers open throughout your home. Closing vents in unused rooms may seem like a way to save energy, but it can disrupt airflow and make your system work harder.

Reduce heat loss

- Look for drafts around windows and doors, and seal gaps with weatherstripping or caulk.
- Check insulation in attics, basements and crawl spaces. Proper insulation can help keep warm air inside and reduce strain on your heating system.

Prepare outdoor HVAC equipment

- Remove leaves, branches, grass clippings and other debris around outdoor HVAC equipment. Trim shrubs and vegetation to maintain at least two feet of clearance around the unit.
- Check gutters and downspouts to ensure water drains away from HVAC equipment.
- Check your furnace's outdoor air intake and exhaust pipes. Snow, ice or debris can block airflow, keep your furnace from operating properly and increase the risk of carbon monoxide buildup.
- Keep outdoor heat pumps clear of snow, ice and debris during the winter. Do not cover a heat pump while it is operating, because it needs airflow to work properly.

Adjust your thermostat for energy savings

- Install or program a smart thermostat to match

your household schedule. Lowering the temperature when you are asleep or away from home can help save energy without compromising comfort.

- Review the settings on your smart or programmable thermostat before winter begins. You could set the fan to "auto" during mild fall weather to circulate air efficiently without unnecessary energy use.

Know when it may be time for a replacement

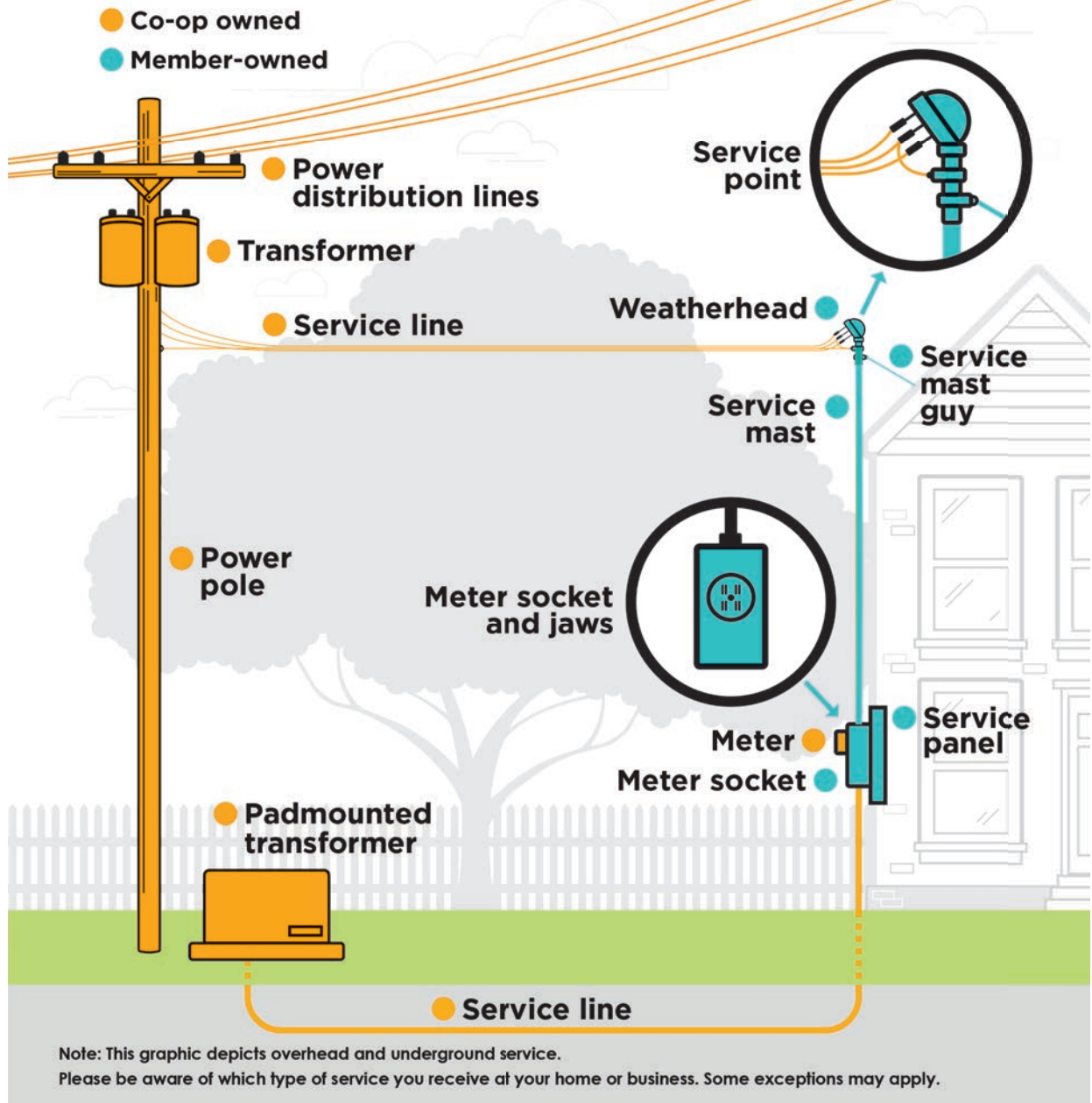
Heating systems more than 10 years old may operate less efficiently than newer models. Planning ahead can help you avoid an emergency replacement during extreme cold. Check with your utility for rebates on energy-efficient replacements.

- Watch for signs such as increasing energy bills, uneven heating, frequent repairs, unusual noises or a system that takes too long to heat your home.
- When it is time to replace your system, consider ENERGY STAR-labeled equipment for long-term energy savings and efficiency. These include high-efficiency furnaces, air-source heat pumps or geothermal heat pumps, depending on your home, climate and budget.

Who Owns What?

Electric Co-op Owned Equipment vs Member-Owned Equipment

This graphic depicts equipment owned by the co-op (in gold) and the member (in blue). If a storm damages any equipment owned by the co-op, we are responsible for repairs. If a storm damages any member-owned equipment, the member is responsible for repairs. Members should hire a licensed electrician when making any repairs to member-owned equipment.



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