

President's Report



Josh DeWees
President/CEO

Local voices shape local solutions

October is National Co-op Month

When you hear the word cooperative, what comes to mind? As your local electric co-op, we hope you think of Spoon River Electric.

Regardless of the services offered, all cooperatives have one thing in common: They're led by the people they serve — and that simple idea makes a meaningful difference.

Cooperatives come in all shapes and sizes, each created to meet a specific need. Credit unions help members save and borrow money. Producer cooperatives, like Ocean Spray and Land O'Lakes, help farmers bring their products to market. Retail cooperatives, like REI and ACE Hardware, are owned by their shoppers or a membership of store owners, while housing cooperatives give residents a voice in managing their communities. And utility cooperatives — like Spoon River Electric — provide reliable electricity to the communities they serve.

Unlike many businesses that answer to outside investors or shareholders, cooperatives are built for their members. Their goal isn't simply to earn a profit — it's to provide value, meet unique local needs and strengthen the communities they call home.

That's exactly what makes Spoon River Electric different.

Our story began in 1938 when neighbors came together to bring electricity to an area when other utilities wouldn't. While a lot has changed since then, our purpose has remained steady. We're still here to provide power and make decisions with our community's best interests in mind.

Being locally owned means we have the flexibility to focus on what matters most to the communities we serve. That's why no two

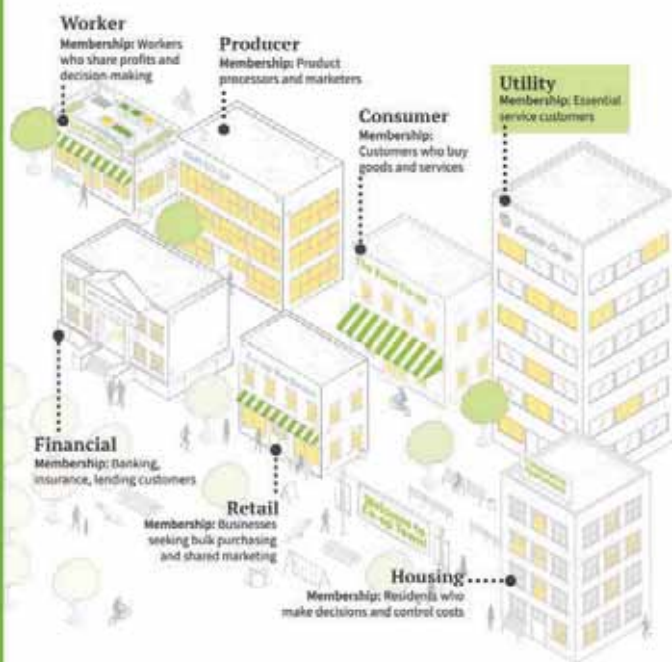
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KINDS OF CO-OPS

Cooperatives come in many forms—from electric utilities and credit unions to farm supply stores and housing co-ops—but all cooperatives are built with a common purpose: to meet the needs of the members they serve.

Co-ops strengthen local communities, keep decisions close to home and invest in long-term success.

October is National Co-op Month.



Spoon River Electric Cooperative

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Spoon River Electric Cooperative – By the Numbers

Miles of line energized: 1,272
Number of members served: 5,022
Number of power poles
in territory: 29,361

“Co-op month” continued from 18A

electric cooperatives are exactly alike. Every community has different needs, and every cooperative reflects those priorities.

For some co-ops, that means expanding programs that help members save energy and money. Others may focus on supporting economic development, investing in new technology or creating new opportunities for local students. Just this year, our Operation Round Up Program has donated \$20,700 back to our communities. Local food pantries, volunteer fire departments and schools have been supported.

You’ll also find the co-op difference in the little things. It’s the lineworkers restoring power after a storm. The employees answering your questions when you call. The team

members volunteering at community events. The board members — your neighbors — who help guide decisions for the future.

We’re your neighbor and local energy partner, and we’re committed to serving this community for generations to come.

This National Co-op Month, we invite you to join us in celebrating the cooperative difference, because this co-op belongs to you.

Whether it’s Spoon River Electric, your local credit union or ACE Hardware, cooperatives prove that when people work together, everyone benefits.

Your membership is what makes our mission possible — and it’s what keeps us focused on serving the people and communities that matter most.

Stay Safe Around SOLAR PANELS

Solar panels generate electricity and can pose hazards, especially when improperly handled or damaged. **Keep these six safety tips in mind:**

- 1 Keep your distance.** Stay at least 10 feet back from solar equipment and panels, even when power is disconnected.
- 2 Look up for power lines.** Keep panels, equipment, ladders and tools at least 10 feet away.
- 3 Keep children and pets away** from solar panels and equipment.
- 4 Do not touch damaged panels.** After storms or high winds, do not inspect, clean up or move damaged equipment.
- 5 Never cut or move wires.** They can remain energized even when power is off.
- 6 Never walk or climb on solar panels.** They can crack or break and expose you to electrical hazards.

! Safety tip: If you see damage, exposed wires, sparks, smoke or loose equipment, call a qualified professional.

Safe Electricity.org

Safety Tip

Frayed wires, damaged plugs and overloaded outlets can spark a fire. Check cords and plugs regularly and replace worn items. Never run cords under rugs or furniture, and unplug small appliances when not in use.



Safe Electricity.org



Protect your home network

At a glance: Protect your Wi-Fi, smart devices and personal information with this simple home network security checklist:

- Change your router's default name and password.
- Use the Wi-Fi's advanced security settings.
- Turn on automatic updates.
- Create a guest network for visitors and smart devices.
- Remove unfamiliar or unused connected devices.
- Use multifactor authentication on important accounts.

October is Cybersecurity Awareness Month, a good time to check the security of the technology we use every day. From phones and laptops to smart TVs, thermostats and doorbells, many household devices connect to the internet.

This connection provides convenience, but it also means your home network needs protection. Your router acts like the front door between these devices and the internet, and it's important to keep it secure.

The good news: You do not have to be a technology expert. A few simple steps can help protect your devices, accounts and your family's personal information.

Start with your router

Your router connects your phones, computers, tablets and smart devices to the internet. Taking a few minutes to review its settings can make a big difference.

Change default passwords

Change your router's default network name and password to something unique. Avoid using your name, address or phone number in your Wi-Fi network name.

Change the password used to access your router's settings. It's different than your Wi-Fi password. Use long, unique passwords, and consider a password manager to help create and store them.

Use the safest Wi-Fi security setting available

Your Wi-Fi security settings help protect information moving between your devices and your router, and help keep people nearby from joining your network without permission.

In your router's settings or app, look for the Wi-Fi security option. Choose WPA3 if it is available. If not, choose WPA2. Avoid WEP or WPA, which are outdated and easier to break into.

If you are unsure how to find this setting, check your router app, look for instructions from your internet provider or search the router model number with "change Wi-Fi security settings."

Update device software

Software updates are not just about new features. They often fix security problems that could be used by scammers or hackers.

Turn on automatic updates when available for your router, phone, computer, tablet and smart devices. If automatic updates are not an option, check for updates regularly.

This includes devices that are easy to forget, such as smart TVs, cameras, doorbells, printers, gaming systems and thermostats. If your router or modem is outdated and no longer receives security updates, consider replacing it.

Create a guest network

Many routers allow you to set up a guest network. This gives visitors internet access without connecting them to the same network as your personal computers, phones and sensitive information.

A guest network can also be useful for smart devices, such as smart TVs, speakers, cameras and appliances, which may not have the same security features as a laptop or phone.

Review connected devices

Most router apps or settings pages show a list of connected devices. If you see something you do not recognize, remove or block it, then change your Wi-Fi password. Disconnect old devices you no longer use.

Turn off features you do not need

Some router features are convenient but may add risk if they are not needed.

Consider turning off remote management, which allows router settings to be changed from outside your home network. Also, review features such as Wi-Fi Protected Setup (WPS) and turn them off if you are not using them.

A safer home network starts with simple habits

You do not have to fix everything at once. Start with a few basic steps: Change default passwords, update your devices, use strong Wi-Fi security and turn on multifactor authentication for important accounts.

Small actions can help protect your personal information, your devices and your family's online safety.

Tip: Protect your router from power problems

Your modem and router need power to keep you connected. Plugging them into a surge protector can help protect them from damage caused by power surges, spikes or lightning.

CO-OP MONTH QUIZ



October is National Co-op Month

Did you know there are many different kinds of cooperatives?

A cooperative, or co-op, is a business that's owned by the people who use it. Some co-ops help people buy groceries, some help farmers sell their crops and some—like your electric co-op—bring power to your home.

Read each clue below and guess the type of cooperative you think it is.

Answer Choices:

Worker	Producer	Consumer	Utility	Retail	Financial	Housing
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1. Your local electric cooperative

It keeps the lights on, restores power after storms and is owned by the members it serves.

Type: _____

2. REI

People can become members to shop for outdoor gear, enjoy special benefits and help support the business.

Type: _____

3. Ocean Spray

Thousands of cranberry and grapefruit farmers work together to grow fruit and produce juice sold across the country.

Type: _____

4. Your local credit union

Members save money, open checking accounts and apply for loans through a financial institution they own together.

Type: _____

5. A grocery co-op

Local shoppers become members to help support a community grocery store and buy fresh foods.

Type: _____

6. A cooperative apartment building

People work together to own and manage the place where they live.

Type: _____

7. A cooperative bakery

The people who bake the bread, decorate the cakes and serve customers also own the business together.

Type: _____

Answer Key:

1. Utility 2. Retail 3. Producer 4. Financial 5. Consumer 6. Housing 7. Worker