LAKE COUNTRY POWER

MEMBER HANDBOOK



Lake Country Power

A Touchstone Energy® Cooperative

ENERGY THAT POWERS OUR LIVES



Lake Country Power Service Centers

26039 Bear Ridge Drive
Cohasset, MN 55721

8535 Park Ridge Drive
Mountain Iron, MN 55768

4065 Highway 73 South
Kettle River, MN 55757

800-421-9959

www.LakeCountryPower.coop

WELCOME TO LAKE COUNTRY POWER

...welcome to co-op membership



It is my pleasure to welcome you to cooperative membership with Lake Country Power. We are pleased to be your local electric provider, and serve you as a member of the co-op.

You became a member of Lake Country Power when your electric service was recently established with the cooperative.

Lake Country Power is a Touchstone Energy® Cooperative serving parts of eight counties in northeastern Minnesota. Our rural electric cooperative provides safe and reliable electric service at cost to more than 44,000 members and has offices located in Cohasset, Kettle River and Mountain Iron.

LCP's service area covers nearly 11,000 square miles of heavily forested rural land. With an average of 6.1 members per mile-of-line, the co-op has low density compared to other types of utilities that serve the urban and metro areas of Minnesota with up to 55 consumers per mile-of-line.

Our employees are committed to serving you with excellence and quality. Our mission is to enhance our communities by providing safe, reliable, and affordable energy services to our members.

Within this handbook, you will find information that is beneficial to keep for future reference. If you misplace your copy, you can always find the information on our website at www.lakecountrypower.coop, or call to request another handbook. Our primary phone number is 1-800-421-9959.

When you're online, be sure to follow our Facebook page for announcements and other useful bits of information at www.facebook.com/lakecountrypower.

Again, welcome! We're glad to serve you as one of Lake Country Power's newest cooperative members, and we will all work hard to exceed your expectations.

Sincerely,

Mark Bakk
General Manager

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A Touchstone Energy® Cooperative



SMARTHUB

Online Payments, Outage Reporting and so Much More

SmartHub is the smartest way to manage and pay your electric account.

One of the first things you will want to do as a new member is sign up for a free SmartHub account. You can do this on our website.

Visit *www.lakecountrypower.coop*. You'll find instructions under the "My Account" tab. Have your account number handy for reference. After you have signed up for SmartHub, download the free app from App Store or Google Play. Search for "SmartHub" and then click the icon to begin downloading it to your mobile devices.

Key Benefits:

- With SmartHub (mobile app or desktop browser), members can see an analysis of their monthly or daily energy usage. With the Aclara advanced meters you have the option to get hourly usage information, too. If your bill seems higher than normal, you can track trends in your home by looking at your own energy analysis report.
- Report a power outage directly and quickly through SmartHub, which is linked to your account and will be sent straight to LCP's dispatchers so they can assign a line crew.
- Make a payment or schedule a future payment.
- Enroll in automatic bill payment using a bank account or credit card.
- Review a current electric account balance and your energy usage.
- View past and current billing statements, payment history and energy usage.
- Go paperless.

When you sign up for a SmartHub account, be sure to set it up so you're notified by text and/or e-mail for the alerts you want to receive.

Notification options include:

- When your bill is calculated and available to view.
- Receive confirmation when you make a payment.
- Receive confirmation of dates when future payments are scheduled to be paid.
- Reminder if the bill is past due.
- Receive notice when you enroll or change your auto payment options.
- Receive notice if login credentials have changed (e-mail and password).
- Load control notifications for Energy Wise® programs.

AUTOMATED METER INFRASTRUCTURE (AMI)

Your advanced meter by Aclara-Hubble offers several benefits:

- It improves member service with greater outage reporting capabilities.
- Estimated bills are reduced by utilizing highly reliable communication technology.
- Members can look at their usage on an hourly basis by using SmartHub.
- LCP can control the cooperative's EnergyWise® heating and cooling programs.



You can also sign up for notifications to know when **Dual Fuel heating** or **Interruptible Water Heating programs** are being controlled during times of peak energy demand. If you aren't subscribed to a program, these notifications will not apply to you.



LCP EASY PAY

For Automated Payments and Convenience

LCP Easy Pay is just one of the several billing options available with Lake Country Power. It's an electronic-funds transfer program that is designed to make it easier and more convenient for you to pay your electric bill.

Easy Pay is ideal for travelers, snowbirds and busy people, and it assures your good credit rating.

With LCP Easy Pay, your payments are automatically deducted from your checking account or credit card (Visa, MasterCard or Discover) on the due date each month. Your account will be billed as usual and the due date will remain the same.

The program is convenient and free for Lake Country Power members.

How LCP Easy Pay (auto pay) works:

- We will inform your financial institution to automatically deduct the amount due from your checking account on the billing due date.
- You'll be billed monthly and your account will be automatically deducted for the amount you owe each month. You will receive an informational bill by mail so you know the dollar amount and date it will be withdrawn from your account.
- Enrollment for automatic payment with a credit card (Visa, MasterCard or Discover) is managed by you, the cooperative member, through SmartHub.

To learn more and sign up for LCP Easy Pay, please visit *www.visitlakecountrypower.coop > Account Home > Pay Now.* You will find an enrollment form to complete, or you can contact our billing department for a form to be mailed to you. While you're on this web page, be sure to review the other billing options available from Lake Country Power as well.



REPORTING AN OUTAGE

What to do if You Lose Power at Your Residence

We know you want reliable service. We do everything we can to make it happen, but sometimes it's a tall order. Literally...

Lake Country Power's region is filled with beautiful forests and rugged terrain. That's good for aesthetics and quality of life, but not good for power outages.

Trees are the number one cause of power outages on Lake Country Power's system. During heavy storms, trees and limbs falling on power lines cause power outages, especially when strong winds blow through a large system like ours.

We're not standing still, though. We go through our entire service territory and trim back trees and brush. Still, we can't be everywhere.

Aside from weather conditions, the past few years have been particularly difficult as certain kinds of trees have been attacked and killed by parasites because of drought conditions. Those dead and dying trees pose a significant threat to the reliability of our system. So, we have stepped up staff and dollars to tackle the challenge.

How to report outages

1. Wait a few minutes to see if the power will come on by itself. Then check the fuses or circuit breakers in your home. If those are okay, check the fuses or circuit breakers on the meter pole or by the meter.

2. If your power does not come back on or if there doesn't seem to be a problem with your system, report your outage to Lake Country Power. The two most reliable ways to report outages is by using SmartHub or by calling us at 800-421-9959 (press 1). **SmartHub is the fastest way to report an outage and goes straight into dispatch with no on-hold waiting.**

3. Please refrain from reporting outages on our Facebook page because it is not monitored 24 hours/7 days a week, so your message may be missed and go unreported.

POWER OUT? SEND US A TEXT.

When your power goes out, text the word OUT to 1-844-677-2354, and your outage will get logged directly into our outage management system. It's just like calling in your outage, only it's faster. Our dispatchers will receive an alert so they can verify your outage before assigning a crew.

The number to text is 1-844-677-2354.

When you're out of power, text the word "OUT" to 1-844-677-2354 and it will alert Lake Country Power that you have an outage. Do not text 800-421-9959. You may want to create and name a new contact in your cell phone for 1-844-677-2354 so it's handy when you need to report an outage. It won't work to call the number, but you can text the number one of five words.

FIVE WORDS

There are five words the system recognizes when members initiate a text message to 1-844-677-2354.

1. Out
2. Status
3. Help
4. Stop
5. Unstop

If you send a text using any other words than out, status, help, stop or unstop, please know the system will not deliver the text to Lake Country Power. That's because this service is exclusively designated for outage reporting. The service is automated and literal, meaning "free form texting" about trees on the line, leaning poles, or other comments are not recognizable.

However, there is one exception to the rule. If you text the word "out" and are requested to verify which of your addresses are out of power, the system will recognize the letters a, b or c, etc.

Out: If you text the word out, this tells Lake Country Power you're out of power. If we have a current cell number on record for your account, you will then be asked to confirm the address that has an outage.

Status: If you text the word "status" you'll receive a message such as, "Your outage has been reported and a crew is assigned. Visit the outage map online at http://outage.lcp.coop for status updates. Thank you for your support."

Help: If you text help your reply will look something like this, Reply OUT to report an outage, STATUS for response, or STOP to opt-out. Call 800-421-9959 for more info. Message frequency may vary, MSG & Data rates may apply.

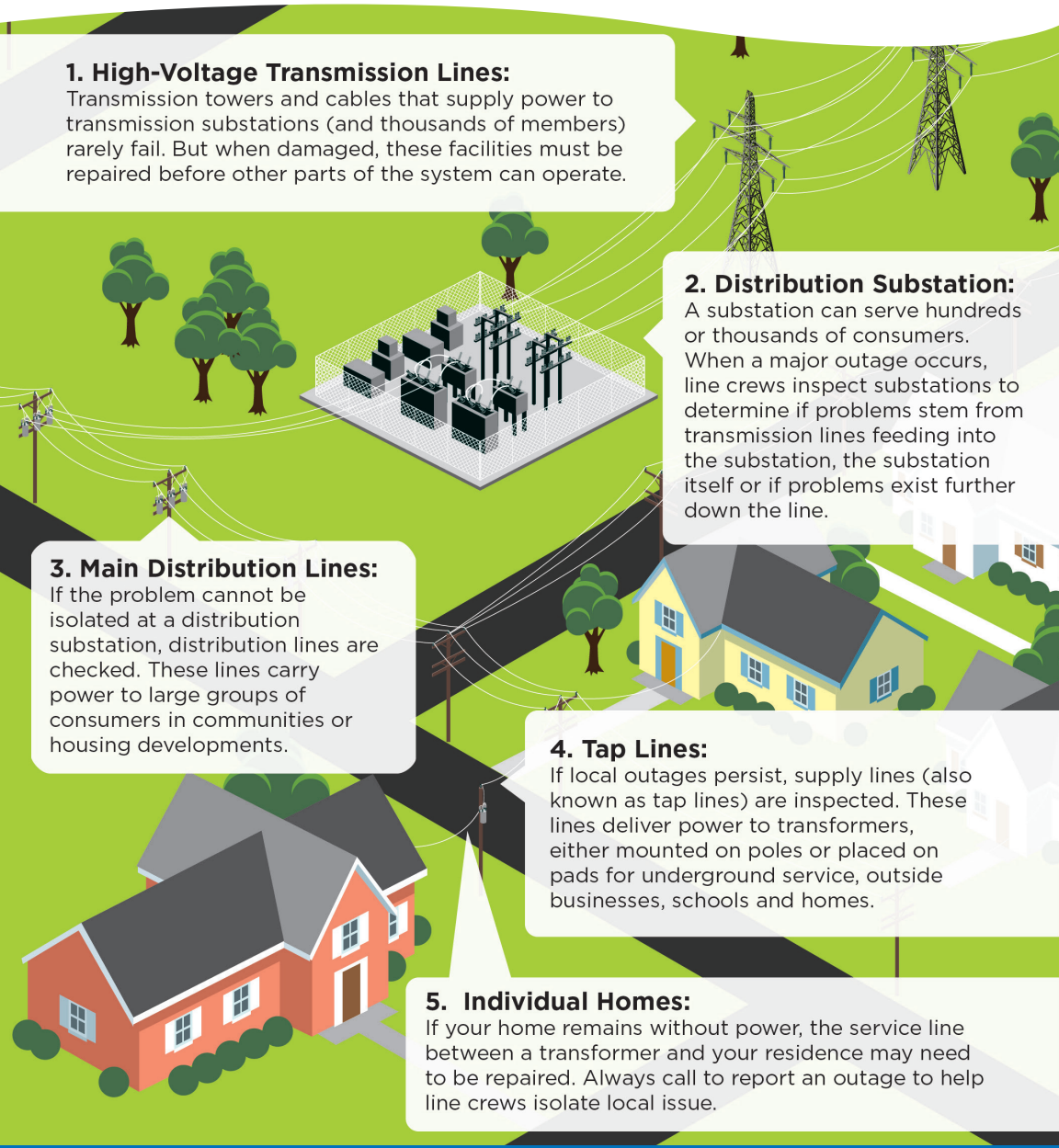
Stop: If you text "stop," this will opt you out of the texting service and you won't be able to use the texting feature when you have an outage. However, you can change your mind.

Unstop: If you wish to receive alerts or report outages in the future, you must send "UNSTOP" to 844-677-2354 from your cell phone to rejoin the texting service. A call center representative will not be able to remove you from the opt-out list manually; you will have to rejoin from a device tied to the phone number that had previously replied "STOP."



Powering Up After an Outage

When the power goes out, we expect it to be restored within a few hours. But when a major storm or natural disaster causes widespread damage, extended outages may result. Our line crews work long, hard hours to restore service safely to the greatest number of consumers in the shortest time possible. Here's what's going on if you find yourself in the dark:



1. High-Voltage Transmission Lines:
Transmission towers and cables that supply power to transmission substations (and thousands of members) rarely fail. But when damaged, these facilities must be repaired before other parts of the system can operate.

2. Distribution Substation:
A substation can serve hundreds or thousands of consumers. When a major outage occurs, line crews inspect substations to determine if problems stem from transmission lines feeding into the substation, the substation itself or if problems exist further down the line.

3. Main Distribution Lines:
If the problem cannot be isolated at a distribution substation, distribution lines are checked. These lines carry power to large groups of consumers in communities or housing developments.

4. Tap Lines:
If local outages persist, supply lines (also known as tap lines) are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.

5. Individual Homes:
If your home remains without power, the service line between a transformer and your residence may need to be repaired. Always call to report an outage to help line crews isolate local issue.

Follow outage restoration progress using **LCP's online outage map** at **www.lakecountrypower.coop**.



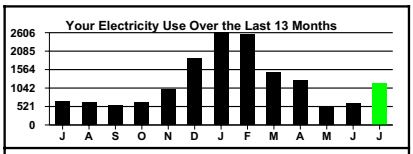
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Lake Country Power
A Touchstone Energy® Cooperative

26039 Bear Ridge Drive
Cohasset, MN 55721

Office hours: 8:00 a.m. to 4:30 p.m. Monday-Friday
In case of an outage, phones answered 24 hours a day.
Office 1-800-421-9959
Pay by Phone 1-855-940-3795 or
visit us at www.lakecountrypower.coop

1



2 **Outage texting is now available for Lake Country Power members. Visit www.lakecountrypower.coop/outage-texting for more information.**

ACTIVITY SINCE LAST BILL	AMOUNT
PREVIOUS BILL	238.00
PAYMENT 07/08/2026	-238.00
BALANCE FORWARD DUE IMMEDIATELY	0.00

YOUR DIRECTOR IS LARRY ANDERSON, DISTRICT 9.

CURRENT BILL INFORMATION 6

RATE CODE	METER	DATES	METER READING PRES	METER READING PREV	MULTI-PLIER	CODE	USAGE	DESCRIPTION		
10	20010000	07/26 -06/26	83025	81854	1		1171	ENERGY CHARGE	@ .169300	198.25
65	20010001	08/04 -06/26	14713	14713	1	E		DUAL FUEL INTERR. HEAT		0.00
3			4				5	SERVICE AVAILABILITY CHG:		50.00
								MN STATE SALES TAX		17.07
								CARLTON CTY TRANSIT SALES TAX		1.24
								CARLTON COUNTY SALES TAX		1.24
								TOTAL CHARGES THIS STATEMENT		267.80

CODE E = ESTIMATED BILL
BUDGET BILL

ACTUAL ACCOUNT STATUS IS 258.81

METER READ AUTOMATICALLY

Account Number	Service Address	Phone Number	Bill Date	Due Date	Net Amount Due
7	8	9	08/0 026 10	08/ 026 11	251.00 12

Please detach and return this portion with your payment.

13 **Account No.:**
Due Date: 08/24/2026 **Cycle: 7**
Net Due: 251.00
A 1.5% penalty may be applied if payment is not received by the Due Date.

14 **Your Phone Number:**

☐ **Check box if your address or phone number has changed. Please enter changes on the back**

7

Lake Country Power
8535 Park Ridge Drive
Mountain Iron, MN 55768-2059

69002312010807200002510000000254774

ABOUT YOUR BILL

The charges listed on the sample bill above provide an example of what the bills look like and may not reflect current rates.

1. **Usage graph:** This graph shows your electricity usage for comparison purposes from one month to the next. You'll notice that usage is lower during some months than others. On average, members use less electricity during the spring and fall months.

2. **Message box:** This box gives members information about energy saving ideas, upcoming member events and special services offered by Lake Country Power for co-op members. The box also provides helpful reminders, such as seasonal rate changes for summer, shoulder months, etc.
Activity since last bill: This box shows the amount of the previous bill, your payments and the balance forward from previous month(s).

3. **Rate code:** The rate code identifies your classification of service. Residential and commercial members all have different rate codes. If you're on an Energy Wise® program like off-peak heating or cycled air conditioning, you'll see a specific rate code assigned to these services as well. The rate code helps our billing personnel identify your service more quickly. The rate code also prints next to its meter number.
Meter: This line represents the meter number for the meter(s) that records your energy usage. Some homes have multiple meter numbers if they're on an Energy Wise heating and/or cooling program.

4. **Meter reading (present and previous):** This area of the bill is reserved for recorded meter readings listing electric usage for the current billing period and previous billing period. It may be split into service classifications denoting your rate code(s).
Multiplier: The multiplier is applied to calculate the actual kilowatt-hours (kWh) used during the billing period. A billing "multiplier" is used to determine the true amount of energy or demand recorded by a current transformer (CT) meter. A CT meter is a common meter designed to measure only a portion of the energy used. For example, a CT meter that records 1/20th of the energy passing through it would use a billing multiplier of "20" to determine actual usage. CT meter applications are most common for electric heat or commercial electric loads.

5. **Actual energy usage:** This shows the total kWh of electricity used during the billing period. A kWh is a measure of electricity consumption equivalent to the use of 1,000 watts of power over a one-hour period. The average residential Lake Country Power member uses 700 kWh per month. To help figure your bill, the total number of kWh used is multiplied by the energy charge.

6. **Description:** This part of the bill shows an itemized energy charge, which varies with your service classification or rate code. Also listed on the bill is a line item for the Service Availability Charge, which is a monthly fee to help defray specific costs not assigned with the amount of energy used. If you contribute small change each month to Operation Round Up, we also

list this on your bill so you know how much you're contributing to this charitable giving program. If your primary heat source is electricity, your usage from November until April is exempt from Minnesota sales tax.

7. **Account number:** This is your personal Lake Country Power account number that's assigned to you when you become a member of the cooperative. Please refer to this account number when calling or e-mailing our service centers. If you have electric service with Lake Country Power at more than one location, you will have a different account number for that location also. Your account number is important when calling us to report a power outage, for director elections and to help us service you faster.

8. **Service address:** This is the address where the electric service is located.

9. **Phone number:** This is your personal phone number. Please be sure the number printed on your bill is always correct so we can locate you for service. If the number is not current as printed on your bill, contact us at 800-421-9959 or use the online form to update your account: *www.lakecountrypower.coop > Account Home > Update My Account*.

10. **Bill date:** This is the date your bill was calculated.

11. **Due date:** This is the date your payment is due. If your payment isn't received on this date a 1.5% penalty charge may be applied.

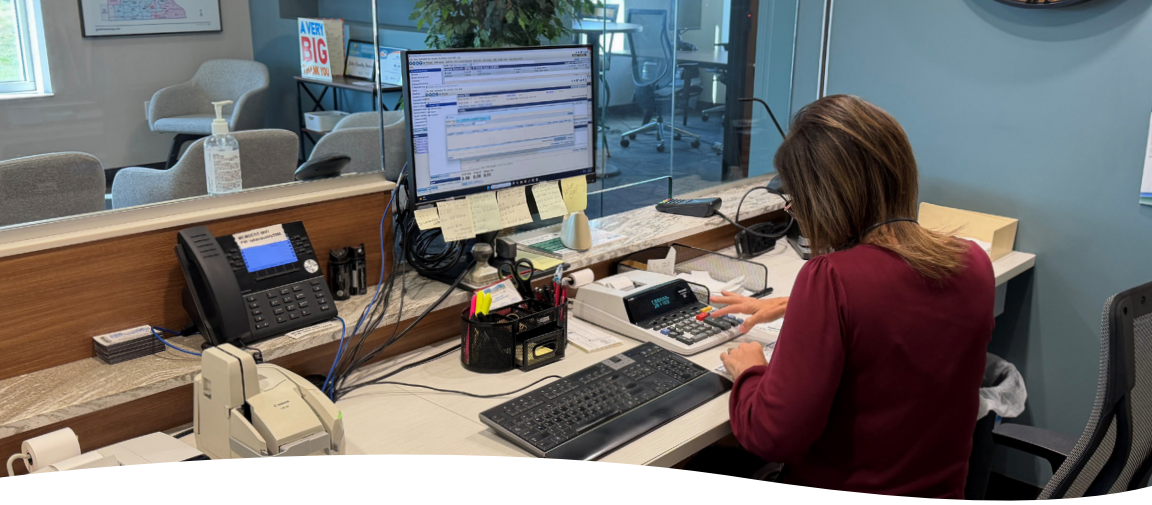
12. **Net amount due:** This is the total balance due for your electric service.

13. **Recap of information:** This section states again your account number, due date, which billing cycle you're assigned, the net amount due and information about a late penalty charge.

14. **Check box:** If your address or phone number changes, please check this box and enter the changes on the back of the remittance stub when you send your payment. Or update your account information online at *www.lakecountrypower.coop > Account Home > Update My Account*.

The reverse side of your bill provides **definitions for the terminology used on the front side.**





BILLING QUESTIONS & ANSWERS

Q: What is the "service availability charge" on my bill?

Lake Country Power's rates are set by the cooperative's board of directors according to the cost of service. Rates are also set based on the requirements of our engineering work plan – the investments needed to maintain safe and reliable service. Other elements that factor into rates include wholesale power cost projections, debt service payments, capital credit retirements, margins and other costs.

On your first bill, you will notice a line item called "service availability charge." This is a monthly fee that recovers a portion of the local co-op cost of delivering electric energy to members. Part of our "fixed" costs are also collected through the kWh charge.

Q: The "service availability charge" explained in greater detail:

- The "fixed" or basic charge is a flat fee designed to recover a portion of the cost of delivering electricity to all members. The facilities charge reflects investments in poles, wires, transformers and other electrical equipment that's required to provide you with safe and reliable electric service.
- It also supports fleet, facility and customer service functions, such as line maintenance, right-of-way clearing and general administrative responsibilities and is similar to service or facility charges that other co-ops and utilities charge to help pay for equipment and services over time. Neighboring co-op facility charges in Minnesota range between $39.50 and $62 per month. Regardless of how often you flip on the light switch, the computer or TV, these costs are part of the bill you pay so that electricity is available to you when you need it.
- It's similar to monthly fees that other utilities charge (such as telephone service providers, cable companies, satellite TV services, or mobile phone charges).

- If you use only one kWh of electricity and another member uses 100 kWh, Lake Country Power incurs the same cost to build the line, maintain the distribution system and deliver electricity to each member. This is why the monthly facilities charge is important to recover a portion of the cost of delivering electricity to all members and help maintain the financial health of the cooperative.

Q: How do Lake Country Power's electric rates compare with other utilities?

Lake Country Power's rates are competitive with other electric cooperatives in northern Minnesota. One significant difference between Lake Country Power and investor-owned utilities or city-owned utilities is density. Those utilities average between 35 and 55 customers per mile of line. Lake Country Power serves 6.1 members per mile of line on average.

We have to remember – the costs for line construction and system maintenance are very similar from one utility to the next, but we have fewer consumers per mile to pay for lines, poles, transformers, fuses and other electrical equipment, as well as member service support, materials and fleet.

Q: Why doesn't my payment show up on my bill?

If a payment is received after the due date, it may not have been credited to your account before the bill was processed, printed and mailed. If this happens, please call our billing department to ensure payment was received and ask for the actual balance.

Q: I was on vacation last month, so why isn't my bill less this month?

Even when you're away from home, appliances continue to use energy. The water heater maintains water temperature, refrigerators and freezers keep food cold, clocks keep time, ventilators circulate the air, heating and air conditioning equipment maintain house temperatures, etc.

Q: What should I do if I can't pay my bill?

If you cannot pay your bill in full, you can request a payment arrangement to fulfill your obligation over an extended period of time. Contact Lake Country Power at 800-421-9959 and our call center/billing personnel can help you get started on a payment arrangement. If your income is limited, we have a list of heating assistance providers that may have resources available if you meet the qualifications.

Q: Why are co-ops' rates higher than other utilities?

Electric co-ops were formed years ago because there wasn't enough "profit" for investor-owned utilities to serve rural areas with electricity.

That's why co-ops were formed... and that's why we're still here today. Our job is to provide safe, reliable and affordable service on an at-cost basis in areas that don't provide the return that other utilities, like investor-owned energy providers, prefer.

Co-ops, like Lake Country Power, are cost-based electric utilities and our charges to you are only for the costs of providing the electric service to your home, cabin or business. After expenses for providing your electricity are paid, the money left over (the margin) is set aside for all members who purchased electricity during the year in a capital credit account.

Q: I only use a small amount of electricity; the monthly service availability charge is unfair.

Regardless of how much energy is consumed, the cooperative still incurs the same cost to build the line, maintain the distribution system and deliver electricity to each member. The co-op's rates are set to recover costs as fairly as possible so you have lights, heat or other comforts provided by electricity when you need it; independent of how much energy is used by individual members.

Q: What are some common reasons my bill might be higher than normal?

- If you heat your home or water with electricity, but it's not on one of LCP's Energy Wise® rates, it will cost you more.
- Electric space heaters used in homes, cabins, pump houses, chicken coops, or crawl spaces can be expensive. Just one 1500-watt space heater plugged in for one month can use up to 1,080 kWh costing approximately $172.
- Electric baseboard units are utilizing built-in freeze protection.
- Any appliance or unit with a heating element such as water heater, clothes dryer, fireplace, aquarium, heat lamp, livestock tank heater, hot tubs and heat tape on water lines can add cost to your bills.
- An engine block heater – plugging in your gas engine vehicle overnight will use more electricity. Instead, use a timer for the engine block heater so it's on only for an hour or two before you start your vehicle.
- Your well or septic pump may be stuck in the "ON" mode and you may not know it.

With SmartHub, members can see an analysis of their monthly or daily energy usage – whether you're using the mobile app or your desktop browser. With our Aclara advanced meters you have the option to get hourly usage, too. If your bill appears higher than usual, you can track trends in your home by looking at your own energy analysis report. Sign up for SmartHub today for these benefits – there is no cost for SmartHub, it's a free handy tool for LCP members.

Q: What can I do to lower my electric bill?

Lake Country Power offers a number of options to help you manage your power bill.

- Rebates for energy efficient appliances.
- Budget billing, which evens out your payments year-round and provides a way to manage your monthly bill and your monthly budget.
- Home energy assessments and audits.
- EnergyWise® heating and cooling programs.
- Automatic payment options – with LCP Easy Pay, an automatic monthly bank drafting option.



If you are interested in learning more about these services, contact us at **800-421-9959**.

Follow these energy saving tips:

- Set your thermostat to the lowest comfortable temperature setting in the winter (Department of Energy recommends 68 degrees).
- Set the thermostat on your central air conditioner to 78 degrees Fahrenheit or higher in the summer.
- Insulate your water heater.
- Caulk around doors and windows.
- Repair leaking hot water faucets.
- Turn off lights when you leave a room.
- Wash and dry full loads of laundry (or air-dry loads, but don't overload the dryer).
- Lower the thermostat on your water heater to 120 degrees F.
- Postpone the use of appliances such as washers, dryers and dishwashers until after 10 p.m.
- Replace or clean your air filters once a month.
- Invest in energy-efficient equipment. When upgrading, look for the ENERGY STAR symbol.
- Supplement air-conditioner use with ceiling fans and other fans, which create a wind-chill effect that increases air-conditioning cooling efficiency.
- Take short showers.



For more **energy saving tips**, visit **www.touchstoneenergy.com/efficiency and www.energy.gov.**



ENERGYWISE® PROGRAMS

To Save You Money

Lake Country Power offers a variety of electric heating and cooling options to fit the needs of your home, cabin or business. These EnergyWise® programs are offered at a reduced rate to help lower your energy bills. Each program varies in the way it heats, cools and is controlled so you can choose the method that best meet your needs. The programs are offered at reduced rates in exchange for allowing Lake Country Power to control loads when needed.

Air Source Heat Pumps

Air source heat pumps (ASHP) offer a smart way to stay comfortable when the temperatures fluctuate – perfect for spring and fall heating, and more efficient than conventional cooling for summertime comfort.

ASHP technology has evolved and the units offer an environmentally friendly heating and cooling alternative. An ASHP is up to 300 percent efficient down to an outdoor air temperature of 10 degrees Fahrenheit, making them ideal for indoor climate control nearly year-round.

Lake Country Power will assist you with rebate and program information, and provide a list of local HVAC contractors who can help with sizing your system, pricing and installation.

ASHPs are a breath of fresh air, and can help save up to 30 percent on your heating and cooling costs.

Electric Thermal Storage

Electric heating systems convert electricity into heat during “off-peak” hours. The stored heat is distributed later, as needed, to heat your home 24 hours a day. Heating systems that qualify include slab heat, Steffes central storage furnaces and Steffes room storage heaters.



Ductless air-source heat pump

Dual Fuel

The dual fuel heating program allows you to combine electric and non-electric heating sources to provide you another great alternative for your heating needs. If you have a backup heating system that is capable of heating your entire home, cabin or business, along with electric heat as your primary source, you can bank on the savings and security of two systems.

Electric heat sources, like baseboard heat, used in conjunction with fuel oil, natural gas, propane or electric storage heat as back-up qualify. Wood heating does not qualify for the program. When demand for electricity is high, the electric heat source is shut off, or controlled (up to a maximum of 400 hours per heating season) with a maximum continuous control time of 12 hours (usually 4 to 6 hours at a time). During control periods, your home's back-up heating system provides the heat you need.

Electric Thermal Storage Water Heating

Lake Country Power's electric thermal storage water heating program provides a low-cost water heating option for your home or business. A minimum of a 100-gallon electric water heater is required. The water heater is energized or "turned on" for a minimum of eight hours per 24-hour period.

Be sure to **ask us about any available rebates** for these programs too. **Contact us at 800-421-9959**.



Steffes off-peak systems



Marathon® water heater

8-Hour Interruptible Water Heating

This water heating program is great for cabins and homes with limited space for a large water heater tank. It also works well for commercial members with small kitchens and bathroom areas.

The 8-Hour Interruptible program is a load control program allowing LCP the ability to shut off the water heater when the demand for electricity is high, up to 8 hours at a time. Lake Country Power requires a water heater with a minimum capacity of 50-gallons or more to participate. Larger tank sizes may be required for large families. Also, with your SmartHub account you can turn on alert notifications and get a text and/or email alert if load control is planned.

Cycled Air Conditioning

You can get cost-effective cool comfort all summer long while helping reduce demand for electricity and control power costs with our cycled air conditioning program. The cycled air conditioning program is controlled similarly to dual fuel heating, with the exception of control times. By signing up for the cycled air program, your air conditioner will be cycled on and off about every 15 minutes for up to six hours daily. Your circulation fan will continue to circulate air in your home or cabin during control periods. A central air conditioning system is required to qualify for the program.

Electric Vehicle Charging

If you purchase an electric vehicle, be sure to sign up for off-peak or 8-Hour Interruptible charging so you can charge at a reduced rate. Lake Country Power offers rebates for electric vehicle chargers.



SUPPORTING THE COMMUNITY

Co-op Discount Program

Enjoy access to discounts at participating pharmacies and other special offers from local and national retailers, from automotive to travel, and from restaurants to lodging resorts. Download the convenient GPS-enabled mobile app or visit *www.lakecountrypower.coop/co-op-connections-card* to download a copy of the wallet card and start saving money today. If you'd rather have a plastic card, please contact one of our service centers and we'll mail you a set (wallet card and key fob).

Safety Education

Children are naturally curious and constantly learning as they develop and grow. If you have children, tell your school about the safety education offered by Lake Country Power.





A dynamic learning opportunity for young students is the high-voltage safety demonstration using a trailer, electricity and props. This program is geared for grades 4-9 and higher.

The 60-minute demonstration vividly shows the effects of contact with a power line. Several electrical accident scenarios will be demonstrated and discussed,

including:

- Ladders & Antennas
- Construction Equipment
- Downed Wires
- Digging Dangers
- Electric Tools & Water
- Ground Fault Circuit Interrupters (GFCIs)
- Kites & Fishing Lines
- What to do if a power line falls on your vehicle

To request our safety programs, please call **800-421-9959** and ask for the communication department.

Operation Round Up®

What is Operation Round Up®?

It is a charitable program unique to electric cooperatives that is designed to provide financial assistance to local non-profit organizations and community projects such as food shelves, volunteer fire departments and rural ambulance services. Co-op members can voluntarily participate by "rounding up" electric bills each month to the nearest dollar.

The concept behind the program extends the principle on which electric co-ops were built over 90 years ago – neighbor helping neighbor to benefit the communities in which we live and work.

When your small change can make a BIG difference

For less than $1.00 a month, you can make a difference in someone's life. It may seem like small change, and it is, but when you multiply that by the thousands of Lake Country Power members participating in Operation Round Up®, it makes a big difference.

How does Operation Round Up® work?

The program is designed to "round up" your electric bill to the nearest dollar and use the additional change to fund the Operation Round Up® program for charitable giving purposes. Although your change is a small amount, when combined with other participating co-op members, the potential impact could make a substantial difference in our communities. Contributions are tax deductible.

How much can you expect to contribute each year?

At most members would contribute $11.88 a year – figured at 99 cents per month for 12 months in a row, which is very unlikely. The average amount actually rounded up per participant is around $6 per year. Again, all contributions are tax deductible.

Who administers the funds?

A nine-member Trust Board, comprised of Lake Country Power members, has been appointed by the Lake Country Power Board to evaluate and distribute grants within the following giving categories:

- Community Service
- Education and Youth
- Community Economic Assistance
- Environment
- Emergency Energy Assistance
- Disaster Relief

Trust Board members volunteer their time and, except for optional mileage reimbursement, receive no pay or compensation for serving on the board.







Who will benefit from Operation Round Up®?

The program can help replenish food supplies for local food shelves, help support senior citizen hospice programs, purchase supplies and equipment for rural fire departments and emergency response services, provide funds for community energy assistance programs, and help children of all ages by supporting community youth activities and programs.

Disadvantaged children, senior citizens, medical services, and other local organizations that exist to improve the quality of life in our region can also benefit from this charitable program.

Electric cooperatives across the United States have been offering this program since 1989 to help co-op consumers reach out to worthy causes in their community and work together to help others.

How do I opt out?

If you wish to participate in Operation Round Up®, do nothing and you will automatically be enrolled in the program. Your contribution will be automatically included on your future bills. If you DO NOT wish to participate, call 1-800-421-9959.



Student Scholarships

Lake Country Power offers scholarships to qualified students pursuing higher education.

The Lake Country Power Les Beach Memorial Scholarship is for graduating high school seniors. The student or student's parent/guardian must be a member of Lake Country Power.

Lake Country Power Scholarship applications for area community colleges are available from the community college foundation personnel.

Lake Country Power also offers lineworker scholarships for the Minnesota Technical Colleges that offer specialized electrical lineworker A.A.S. degrees.







Pictured Below: LCP sponsors a high school student each summer on the Electric Cooperative Youth Tour in Washington, D.C., to learn about electric cooperatives, American history and government. More at www.lakecountrypower.coop and www.mrea.org.



For more information about these scholarships, visit **www.lakecountrypower.coop > My Cooperative > Scholarships.**

HOW TO CALCULATE CAPITAL CREDITS

Step 1

Determine the allocation percentage

$$\frac{\text{Margin}}{\text{Total Revenue}} = \text{X}$$ percentage LCP can allocate

Step 2

Determine your allocation

X (from Step 1) x Y (your annual service and energy payment) = Z (your allocation)

CAPITAL CREDITS

You are a member of an electric cooperative, and because of that you are entitled to earn capital credits, money that Lake Country Power will eventually return to you for a portion of the electricity you purchase.

When a cooperative collects more money than it spends on operating expenses, the difference is called a “margin.” Having a margin for a given year does not mean that there is a pot of money sitting in a bank account somewhere. Typically, margins are invested in electric facilities. The “capital” in the term “capital credits” refers to money from cooperative members that is invested in “capital” equipment such as lines, substations and other facilities.

Since cooperatives must return margins to members, margins are “allocated” or assigned to members who belonged to the cooperative during the year in which the margin was generated. “Credits” in the term “capital credits” refer to margins credited to members for future repayment. Since non-profit cooperatives cannot pay dividends, capital credits are different than stock. Eventually, after a number of years, capital credits are “retired” or paid back to the members or former members to whom they were originally allocated. Of course, the cooperative must also have a margin to retire capital credits.

CURRENT BILL INFORMATION

RATE CODE	METER	DATES	METER READING PRES	METER READING PREV	MULTI-PLIER	CODE	USAGE	DESCRIPTION		
10	20010000	11/26 -10/26	70964	69967	1		971	ENERGY CHARGE	@	.143200
65 S	20010000	11/26 -10/26	12548	12522	1		26	DUAL FUEL INTERR. HEAT	@	.074400
								SERVICE AVAILABILITY CHG:		
								CAPITAL CREDIT APPLIED		
								MN STATE SALES TAX		
								CARLTON CTY TRANSIT SALES TAX		
								CARLTON COUNTY SALES TAX		
								TOTAL CHARGES THIS STATEMENT		

139.05
1.93
50.00
-7.15
12.86
0.94
0.94
196.57

SAMPLE BILL WHEN CAPITAL CREDITS ARE APPLIED

BUDGET BILL

ACTUAL ACCOUNT STATUS IS 98.08-

METER READ AUTOMATICALLY

Account Number	Service Address	Phone Number	Bill Date	Due Date	Net Amount Due
			12/04/2025	12/24/2025	226.00

Allocating capital credits – the first step

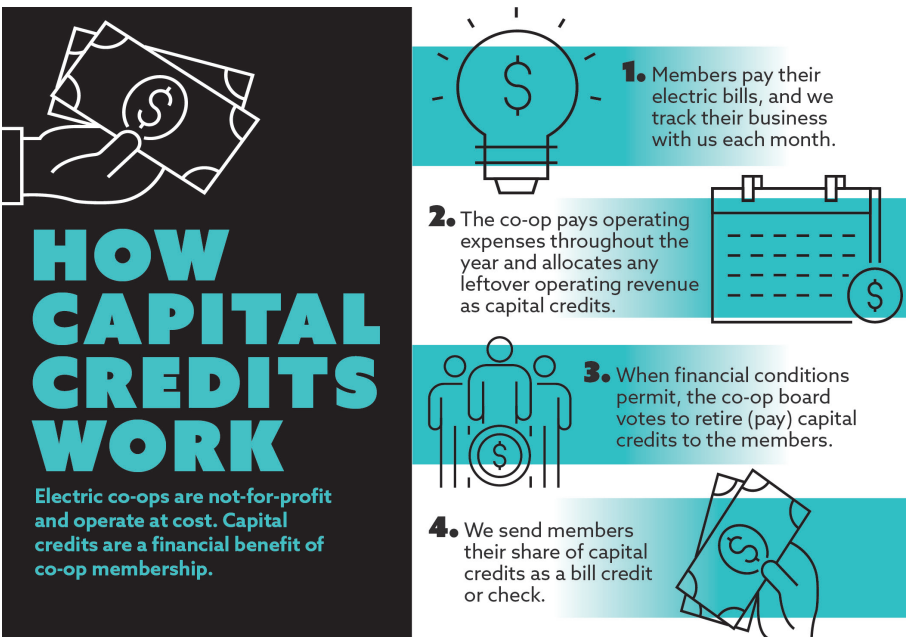
When Lake Country Power shows a margin in a given year, your share of that margin is recorded as your capital credit allocation. As a member, your share of ownership is proportional to your share of member payments for electricity. This means that your capital credit account is based on how much you have paid to the cooperative.

Retiring capital credits – payback time

Lake Country Power bylaws recognize two different types of capital credit retirements. General retirements apply to all eligible members and former members, including commercial customers. Early or estate retirements are paid to a surviving spouse or an executor of estate, provided the financial condition of the cooperative will not be impaired.

Each year the board of directors reviews the cooperative's financial condition and decides whether a general retirement can be made based on the margin left over after expenses are paid.

HOW DO CAPITAL CREDITS WORK?





CALL BEFORE YOU DIG

Important safety reminders

If you are planning a project that involves digging on your property, remember to call Gopher State One Call at least 48 hours before digging to have a professional safely locate underground cables for you. It's the law.

Call one of these three numbers to reach Gopher State One Call

811 ■ 651-454-0002 ■ 800-252-1166

Visit **www.gopherstateonecall.org** for more information.

Lake Country Power cannot locate any underground wires until Gopher State One Call has been notified. Lake Country Power will locate all wires up to the metering point. Property owners are responsible for hiring their own locators for any type of private underground cable after the meter point.

Locating cables after the meter point

If you have locating needs for facilities on your property after the meter point, Citi Lites, Inc., offers a locating service that could assist you. Citi Lites can be reached at 888-845-4748 or 218-568-4744.

Safety always comes first – no matter what

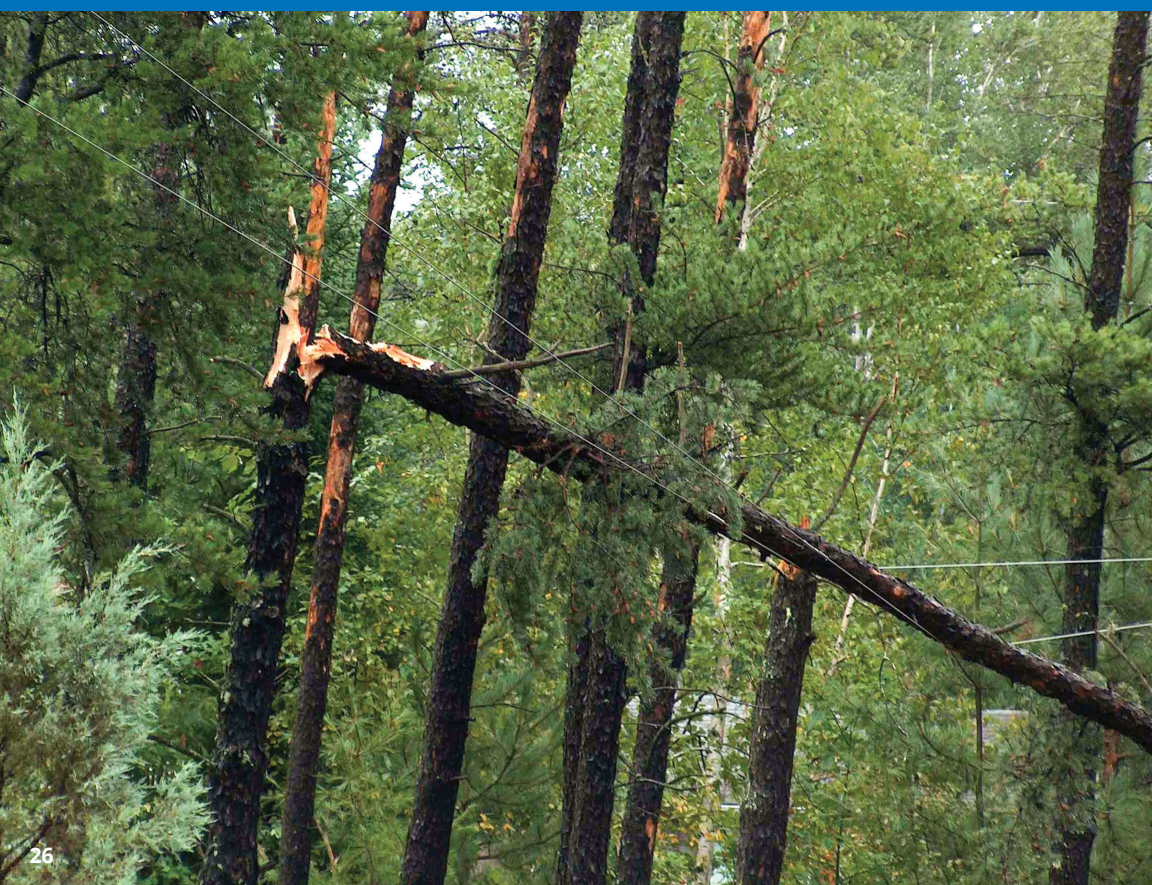
While in Minnesota it is required that you contact Gopher State One Call prior to digging, it is always just as crucial to think safety. Indoors or out, at work or at play, electricity is all around us. We use electricity to enjoy the comforts of life and to make tasks easier.

Unfortunately, we can get so used to the conveniences of electricity that we forget the dangers associated with using it. Electricity is like lightning, always striving for a path to the ground. Electricity has the power to injure, burn or even kill someone in a matter of seconds.

Please keep these safety tips in mind:

- Instruct children to always stay away from powerlines and other electrical equipment.
- Teach children that electric appliances can be dangerous.
- Keep electric appliances and devices like cell phones away from water.
- A shovel going through an underground line could prove fatal: contact Gopher State One Call before digging.
- Never move or touch downed powerlines; always assume a downed power line is live and hot.

Find more **safety tips** at
www.lakecountrypower.coop > Outages and Safety > Safety Center.





BOOKMARK THESE HELPFUL WEBSITES

As a new member of Lake Country Power, please visit our website when you're online. You'll find us at www.lakecountrypower.coop. This is your go-to site to find rebate forms, start a SmartHub account, pay your bill, find updates on the outage map, see when events are being held, read co-op news, and so much more.

Another website to browse is the EnergyWise® MN online store. Visit www.energywisemnstore.com to shop for a variety of quality energy-efficient products.

ENERGY WISE MN

You'll find monthly promotions, chargers for electric vehicles, and free giveaways. If you find something of interest to buy or get free, all you need to do is create an account and then make your selections.

FEATURED PRODUCTS



Find Lake Country Power online at **www.lakecountrypower.coop**, and then browse the EnergyWise® MN online store at **www.energywisemnstore.com**.



TREES:
The #1 Cause of Power Outages

How you can help

For Lake Country Power, trees are the primary culprit of outages and other service interruptions. Your cooperative invests millions each year in an aggressive vegetation management program to address the naturally growing trees near power lines in right-of-way areas. Even so, outages happen because of trees.

The right tree in the right place adds beauty to the landscape, offers many environmental benefits and saves you energy and money. However, the wrong tree in the wrong place is a hazard to both public safety and the reliability of electric service.

Trees can also interfere with underground utility lines, scrape the sides of houses or cars, interfere with pedestrians, block signage and cause sidewalks to heave or break. All of these potential problems can easily be avoided by planting the right tree in the right location.

Before you plant trees on your property, please review *The Right Tree* brochure on Lake Country Power's website. You'll find it at *www.lakecountrypower.coop > Outages and Safety > Outage Center. Click "The Right Tree" link in the "why outages happen" box*. Thank you for doing your part to follow these important guidelines and tips – your help makes a difference.



Tree services

Lake Country Power has dedicated tree crew employees ready to help with your problem trees.

Lake Country Power will service trees that are dead, dying or a danger to power lines that are located before the meter at your residence – no fee. Anything beyond the meter is the member's responsibility.

When you contact Lake Country Power, our call center will also need a brief description about where the tree(s) are located on the property and how many trees total. We need to know if our tree crews can access the tree from the road, or if they'll need to drive on your driveway. If they need to use the driveway, we'll need to know if a bucket truck can get into the site.

Members need to mark the tree(s) with something visible. This identifies which trees to cut and gives LCP permission to cut the tree(s) down.

Our tree crews must leave the wood and branches behind – hundreds of tree requests are handled each year. Members are responsible for the clean-up.

Depending on the tree service schedule, it could be four to six weeks (or sooner) before our tree crews are available.







ZIELIES

LCP contracts with Zielies Tree Service to keep co-op lines and rights-of-way clear of trees and brush.



SLAM THE SCAM

A Warning About Scammers

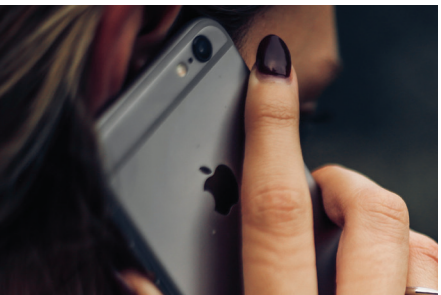
The number of phone and e-mail scams to Lake Country Power members and other area utility consumers is on the rise, and each year the scammers are getting more savvy in their tactics.

Scammers call electric cooperative members instructing them to give banking information over the phone to prevent being disconnected of service. They use threats to disconnect service within a matter of hours if payment isn't provided over the phone or through other measures.

Residential members are not the only targets of this particular scam. Commercial members also report being scammed by unknown parties requesting payment through a service to prevent disconnection.

As a new member of Lake Country Power, it's critically important to know that we do not ask members for banking information over the phone. This goes for all membership classifications, whether you're a residential or commercial member on our system.

When scammers prey on small businesses, like restaurants, they often do it during busy hours of operation and threaten to disconnect the utility service unless the small business makes a payment immediately. Lake Country Power does not operate this way, so be cautious.





If you think you're being targeted by a scammer, end the conversation by "slamming" down the phone to end the call, or by deleting the e-mail.

Scammers are using various tactics to con consumers into providing payment. Posing as utility employees, scammers have been known to:

- Tell intended victims their accounts are past due and threaten to disconnect their utility service if they do not make payments immediately.
- Require victims to pay using a pre-paid debit card, such as a Green Dot card.
- Manipulate caller ID to display a fake number, which may actually be Lake Country Power's number. This is called "spoofing."
- E-mail consumers phony utility bills that appear to be from an energy provider with an account number, amount due, due date and a link to make the payment.

Protecting personal and financial customer data is a top priority for Lake Country Power. If LCP members are behind on their bills, they will receive a written notice before service disconnection. Members who have not received a disconnection notice in the mail should not engage anyone on the phone or by e-mail demanding payment. Instead, hang up the call and contact Lake Country Power at 800-421-9959 to verify account status and report the attempted scam.



Follow these tips to avoid being victimized:

- Never give out personal information, credit card numbers or wire money as a result of an unexpected or unsolicited call or e-mail if you cannot validate the authenticity.
- Be suspicious if the caller is insisting the use of a pre-paid debit card or an immediate payment. Lake Country Power provides many options for payment.
- Know that Lake Country Power will contact co-op members first by U.S. mail about past-due bills. You will be sent a disconnection notice in writing before your service is turned off.
- If it just doesn't feel right, "slam the scam," and end the conversation.

Lake Country Power welcomes members to call and verify their account status. If you have a SmartHub account, you can check your account status from there as well. Contact Lake Country Power using a phone number provided on a recent bill or our website, www.lakecountrypower.coop.



DISCONNECTIONS, RECONNECTIONS AND ENERGY ASSISTANCE

Non-cold weather disconnections

Information on each bill to every member includes a payment due date. After that date, the bill is considered past due, and service may be discontinued. We hope our relationship with you never reaches this point, but if you receive a disconnect notice, contact us immediately to set up a satisfactory payment arrangement.

These are Lake Country Power's rules and procedures that govern service disconnections:

- For repairs or emergency operations.
- For a hazard to life and property.
- For noncompliance with the National Electric Safety Code, the State Electrical Safety Code, or regulations of the Minnesota State Board of Electricity.
- By order or request of any governmental authority including local fire departments.
- For failure to pay a utility bill for current or delinquent electrical service.
- For failure to pay utility deposit or sign membership application as required for obtaining service.
- For repeated, intentional, and known violations of the Articles of Incorporation, Bylaws and rules and regulations of the cooperative.
- For failure to provide the cooperative reasonable access or easement to its equipment and property.
- For electrical theft, meter tampering, or misreading the meter.
- For obtaining electrical service under misrepresentation.
- For unapproved attachments to cooperative property.
- For refusal of access by cooperative employees to a non-accessible meter.
- For causing interference or other electrical disturbances on the Lake Country Power system.

Cold weather disconnections

Special procedures in cold-weather months in Minnesota govern disconnection of residential electric service that affects primary heating sources. These rules are defined by the State of Minnesota, Statute #216B.097 Cold Weather Rule, and are in effect from October 1 through April 30 and are intended to minimize customer hardship during the heating season.

If you receive a disconnection notice during the cold-weather months, contact us immediately. Our Consumer Account Representative will explain the MN State Cold Weather Rule with you, the member. We will work with you to set up a satisfactory payment arrangement and discuss the qualification guidelines for disconnection protection under the MN Cold Weather Rule.

Reconnection

A request for a reconnection of electric service may take several days to schedule with our field personnel. Contact Lake Country Power as soon as possible if you need to establish electric services to a property location. At that time our Consumer Account Representative will discuss the membership or deposit requirements.

If your electric service has been disconnected for nonpayment, you will be required to pay your outstanding account balance, a disconnect and reconnect fee, and a deposit requirement of two (2) times the average usage. A deposit is held until 12 months of satisfactory payment history has been established. The deposit plus interest is then credited back to your electric bill after that time.

Energy assistance

Cold weather generally means higher electric bills. If you should find it impossible to stay current with your electric bill, please contact our office immediately. Please do not ignore your arrears and let them accumulate to a problem that cannot be solved.

If you need help paying your electric bill, you may contact us and we'll provide a list of agencies that offer assistance with energy bills.

If you move

If you're moving, please contact Lake Country Power so we can keep our records updated. Whether you are a member of Lake Country Power for a short or long period of time, each time you pay your electric bill you accrue capital credits. When the co-op pays back capital credits, we need to know how to locate you so you can receive your funds.

We will prepare your final bill and, if your new location is within our service territory, arrange for service at your new location. If you are moving away from our service area, we can prepare a credit reference for your new utility. We would appreciate one or two working days' notice to allow us to serve you in a timely and efficient manner.



GETTING INVOLVED

With the Cooperative Difference

Lake Country Power is a member-owned, member-governed local electric cooperative. It was built by the community and for the community.

When the co-op was founded 90+ years ago, members of the community knew their co-op was locally owned – likely because they or someone they knew played a big part in helping start the cooperative. Over time as the novelty of receiving electricity waned, the founders passed on and new people moved into the communities, viewing the electric co-op just like any other energy provider.

But Lake Country Power is different. The key to that difference is you – the member-owners of our cooperative. Without your support and commitment, Lake Country Power would not exist.

Research proves that when people own something, they treat it differently. It is why members are encouraged to act as owners rather than customers. It's also why the co-op talks in terms of "members," not "customers."

Ownership brings certain rights and responsibilities, like the opportunity to seek election to serve on the board of directors. If that commitment seems too big, members still need to participate in annual elections.





We invite you to connect with Lake Country Power.

Following are some ways to get involved.

- Attend a monthly board meeting.
- Connect with the co-op by attending the annual meeting.
- Attend a district member meeting.
- Bring your family to member appreciation days.
- Respond to a member satisfaction survey when invited to participate.
- Contact the elected board member in your district.
- Run for a seat on the board when your district is up for election.
- Go on an energy tour when it's available.
- Visit one of LCP's service centers and speak with staff.
- Access the co-op's monthly board minutes, monthly financials, articles of incorporation & bylaws, and other co-op information on the website at *www.lakecountrypower.coop > My Cooperative > Members*.







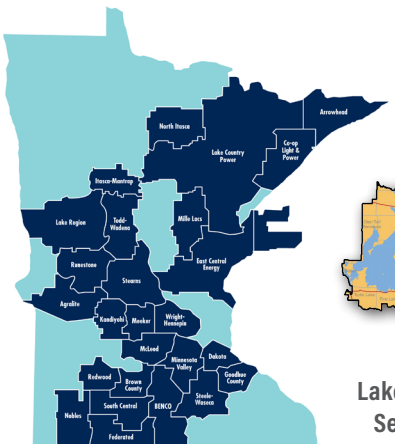
Lake Country Power

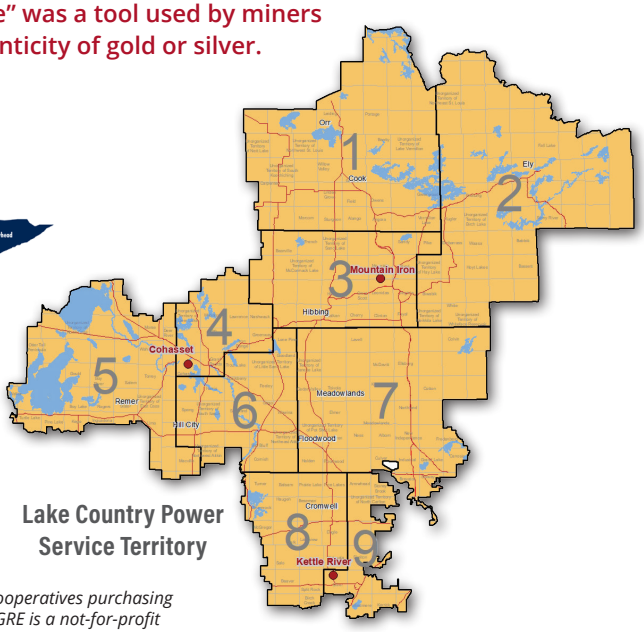
A Touchstone Energy® Cooperative

THE TOUCHSTONE ENERGY® ADVANTAGE

Touchstone Energy® Cooperatives is a national network of more than 700 local electric cooperatives, including Lake Country Power, across 46 states that provides resources and leverages partnerships to help member cooperatives and their employees better engage and serve their members. By working together, Touchstone Energy® Cooperatives stand as a source of power and information to their 30 million member-owners every day. Touchstone Energy® serves as the national "gold standard" for co-ops, demonstrating excellence in service, community engagement and innovation.

Did you know? A "touchstone" was a tool used by miners to test the quality and authenticity of gold or silver.





Lake Country Power Service Territory

Lake Country Power is one of 26-member cooperatives purchasing wholesale energy from Great River Energy. GRE is a not-for-profit generation and transmission electric cooperative. Online at www.greatriverenergy.com.

11/2026

A Touchstone Energy® Cooperative

Learn more about co-ops at www.touchstoneenergy.com and www.electric.coop

This institution is an equal opportunity provider and employer.

















Lake Country Power

A Touchstone Energy® Cooperative

800-421-9959

www.LakeCountryPower.coop

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