CAPITAL CREDIT RETIREMENT CREDITS SOON TO BE ON YOUR ENERGY BILL



We recently reviewed the seven principles your cooperative was founded on. You may recall the capital credit portion is part of **Cooperative Principle #3: Member Economic Participation**. Electric co-ops like Jump River Electric Cooperative are owned by members. Capital credits reflect your ownership in the cooperative. As you pay for your energy, we utilize the revenue to grow, operate, and maintain a safe and

How Do Capital Credits Work? Because electric co-ops operate at cost, any excess revenues, called margins, are returned to members in the form of capital credits. Your co-op tracks how much Your co-op electricity you buy and how notifies you of 1 5 much money you pay for it how and throughout the year. when you'll receive your Electric co-ops At the end of the capital credits year, your co-op retirements. have retired completes \$9.5 billion financial matters and determines whether there is to members excess revenues. When the co-op's since 1988. called margins. financial condition permits, your board of directors/trustees Your co-op allocates the decides to retire, or pay, margins to members as the capital credits. 3 capital credits based upon their use of electricity Source: National Rural Utilities during the year. Cooperative Finance Corporatio

reliable system. Any money that is earned over and above these costs of doing business is called margins. Your portion of allocated margins is then returned to you in the form of capital credits. Every member gets a "piece of the pie." The graphic below shows how capital credits work and how your membership pays you back.

2018 Retirement The JREC board recently met to review the financials and determine how to best retire capital credits. The board approved retiring 100 percent of any capital credits allocated in 1988 and 2 percent of all capital credits allocated in the

The total capital credit retirement for 2018 is over \$416,000.

years 1989–2017. The total capital credit retirement for 2018 is over \$416,000. These capital credits will be applied to active members' energy bills in October. Inactive members who have a retirement of \$10 or greater will receive their capital credit check in the mail in mid-October. Over the years, your co-op has retired just under \$8 million in capital credits. Co-op membership pays off!

Capital Credit Account Reminders If you move off Jump River Electric Cooperative service lines, please be sure to contact our office with your new address so we can continue to send capital credit retirements you are eligible to receive in the future.

SAVE TIME: PAY YOUR BILL ONLINE

Jump River Electric Cooperative offers many ways to pay your bill. Not only can you pay your bill at our office in Ladysmith or Hayward, but we also have a night deposit box outside each office for those whose schedules may not match up with ours. You can pay by check, cash, or credit card if paying in person at our office. We accept MasterCard, Visa, and Discover cards—in person only! Please pay by check only, if you drop off your payment in our night deposit box.

Our automatic payment options are great for those who like to save time and eliminate the worry of getting the bill paid on time. There is no charge for these services. To take advantage of the automatic payment option (Automatic Clearing House – ACH), complete the ACH form at www.jrec.com. You can find this form by clicking on the New

Member link on the home page. Complete the ACH form, attach a voided check, and either drop off or mail to JREC, P.O. Box 99, Ladysmith, WI 54848.

Please note we cannot take or change your current information over the telephone. A monthly bill will continue to be mailed so you will know the amount to be withdrawn from your checking account on the 28th.

Another time-saving payment option is to pay your bill with a credit card online. We offer an easy-to-use bill payment option called Bill4U. Just look for the Bill4U icon on the home page of our website and follow the steps to set up an account. Please note you will need your member number (found under your payment amount on your bill). You can either pay your bill on the best day that



An electronic bill presentment and payment service

works for you before the 28th, or you can set it up to automatically pay your energy bill on the 28th of each month. Bill4U offers more than just a payment option. It also allows you to view your previous statements and manage your credit card information. To keep your information as secure as possible, we do not take credit card information or payments over the telephone.

If paperless is an option you prefer, you can also set that up at Bill4U. Those who choose this option will receive an email notification when the bill is ready to view. You can take advantage of this option at any time.



MEET OUR NEWEST APPRENTICE LINEMAN!

Rowdy Kochevar joined Jump River Electric Cooperative in late August and became its newest apprentice lineman. Rowdy grew up in the Sheldon area and has found his familiarity with the community and the territory JREC serves to be a helpful advantage as he works alongside the Ladysmith crew.

"I'm excited to be able to serve the members of this cooperative and be a part of providing power to the people who live in the community where I grew up," said Rowdy.

Rowdy is a graduate of Flambeau High School and Chippewa Valley Technical College, where he received his degree in Electrical Power Distribution.

"I love the outdoors and that is one

of the reasons I decided that being a lineman was the career for me," Rowdy said

"My earliest memory of the cooperative is when I was in grade school and the lineman from JREC came and gave the electrical safety demonstration," he added. "I thought it was really cool."

Prior to joining JREC he worked for Hooper Corporation as a groundman.

Based on Rowdy's earlier comments it should not come as a surprise that hunting and fishing are two of his hobbies. He also enjoys sports and keeping fit.

Rowdy is looking forward to being part of the apprenticeship program at JREC and getting to know more of the members JREC serves. Please wel-



come Rowdy when you see him in your neighborhood working hard to ensure your power is on when you flip the switch.

JREC PURCHASES FAIR PIG

Supporting area youth is important to your co-op. We do this in different ways throughout the year. We teach electrical safety to area elementary students and local groups, provide scholarships to students continuing their education, and sponsor students to the Youth Leadership Congress, which we just



featured in last month issue of this magazine, to name a few. Another way we support our youth is purchasing a farm animal, this year a pig, at our local fair. Pictured above is General Manager/CEO Jim Anderson with Emma Warner, whose pig we purchased during the Rusk County Junior Fair. We will attend different fairs on different years, so we can support other 4-H groups and area youth in the future.

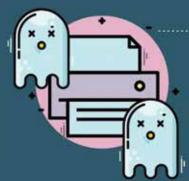




24-month service term. Taxes apply. Speeds are "up to," are not guaranteed, and will vary. See store for more details. Offer may be changed or withdrawn at any time.



Phantom loads are devices that draw power night and day, whether they're being used or not. You can't see this "phantom" power, but it will materialize every month on your energy bills.



START FRESH

Got any creepy old devices around your facility, like a fax machine from the 1990s? Upgrade to new ENERGY STAR® certified equipment. **ENERGY STAR models** use less energy and come with power management features.



GET SOME SLEEP

Install advanced power strips equipped with timers or sensors to power off connected devices. Timers eliminate energy waste after hours, while occupancy sensors shut off power when no one is around.

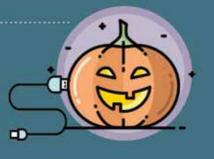
TAKE IT PERSONALLY

Rogue personal appliances are inefficient and often get left on after hours. Discourage their use by maintaining a comfortable indoor temperature and adequate refrigerator space and appliances in a central area.



PLUG SMARTER

Enable power management "sleep" settings on computers and office equipment to avoid wasting energy by powering idle equipment.



MAKE ANOTHER SELECTION

Vending machines are popular during lunch hour, but they eat away at your energy budget all day long. Stop this energy waste cold by installing occupancy sensors that shut off power to the compressor and front-panel lights when the room is empty.



The above information is obtained from Questline, your enewsletter provided by Jump River Electric Cooperative. If you'd like to receive this eNewsletter, you can sign-up online at www.jrec.com and click on the residential link for Questline, which is found on the home page.

SAFE, RELIABLE, **AFFORDABLE** ENERGY.

THEN, NOW. ALWAYS.

The energy landscape may be changing, but we'll never lose sight of who we're working for.



OCTOBER IS NATIONAL CO-OP MONTH WE'RE PROUD TO SERVE OUR MEMBERS





CO-OP MONTH FUN FACTS

- Minnesota was the first state to declare an official Co-op Month proclamation in 1948.
- Co-op Month has been a nationally recognized celebration since 1964, when U.S. Secretary of Agriculture Orville Freeman, a former Minnesota governor, proclaimed October Co-op Month.
- The first national theme in 1964 was "Cooperatives: USDA Helps Build a Better America."
- The U.S. Government sponsored Co-op Month from 1964-70.
- Since 1971, cooperatives, statewide associations, and the National Cooperative Business Association have fueled their own events and promotions.
- Electric cooperatives:
 - own and maintain 2.6 million miles—or 42 percent of the nation's electric distribtion lines, covering three-quarters of the nation's landmass
 - serve an estimated 42 million people in 47 states
 - employ 70,000 people in the United States

—Source: NRECA



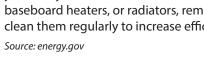
THANK YOU TO JREC'S SUMMER HELP

We say thank you and goodbye to the three summer helpers, pictured above. Sam Burroughs, McKensey Zimmer, and James (Jay) Anderson spent their summer helping the cooperative in many areas and on special projects. Those who attended the Member Appreciation Days event this summer would have met them as they helped serve the meal and answer questions on our Viasat high-speed internet service. You may have also seen Sam and McKensey working the JREC booth where they helped to promote the different services offered at the cooperative at a few local fairs and community events.

We thank them for all their hard work and wish them much success in the future.

Energy Efficiency Tip of the Month

Cooler temps are just around the corner! Is your home's heating system ready? Remember to replace furnace filters once a month as recommended. If you heat your home with warm-air registers, baseboard heaters, or radiators, remember to clean them regularly to increase efficiency.



James Anderson, General Manager/CEO

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> After-hour emergency service, call 866-273-5111 Find us on Facebook

JREC is an equal opportunity provider and employer.

Denise Zimmer, Editor

