



Home Insulation 2

Employee Highlight 3

Manager's Report

Why We Advertise 5

Why You Should Invest in a Heat Pump

Harvest Safety 7

Solar Red Flags 7

> Power Quiz 8

Switch Smart? 8

Operation Round-Up Report

Disbursements made from North West REC's Operation Round Up Trust in the third quarter of 2022 totaled \$14,400. This brings the total disbursements made from Operation Round Up since its inception in June of 1999 to \$638,245.

Thank you to all of our members who willingly participate in the program to round up their bills to create change in our communites and help those in need. You have all made this program



such a success. Thousands of local people have been helped since the start of this program thanks to you.

Operation Round Up funds are generated through a voluntary rounding up of cooperative members' electric bills to the next nearest dollar, and dollars are used to assist worthy causes, organizations, and families right in your local area.

\$7,300 Medical Emergencies — Assists families with unusual expenses resulting form serious health problems and accident related injuries

\$7,100 Program support — AIM - Alton in Motion, All Kids Can, Conquering Cancer, O'Brien County, Ida County Crisis Funds, Katelyn's Fund Orphan Ministry, Le Mars Backpack Program, Le Mars United Way, Love Inc of Sioux County, Noah's Ark Daycare, Orange City Community Chest, Siouxland Foster Closet, SoutO'Brien Backpack Program, Special Olympics Iowa, Upper Des Moines.

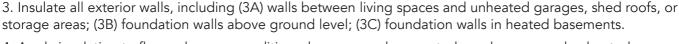
If you are currently not participating in Operation Round Up and would like to become a part of this worthwhile program, please call our office for more information. To receive an application of assistance, please call the office at 707-4935 or 800-766-2099.



Where To Insulate In A Home

For optimal energy efficiency, your home should be properly insulated from the roof down to its foundation. The illustration shows all the areas of the home where there should be insulation. The numbered areas shown in the illustration are as follows:

- 1. In unfinished attic spaces, insulate between and over the floor joists to seal off living spaces below. If the air distribution is in the attic space, then consider insulating the rafters to move the distribution into the conditioned space. (1A). Insulate the attic access door
- 2. In finished attic rooms with or without dormers, insulate (2A) between the studs of "knee" walls, (2B) between the studs and rafters of the exterior walls and the roof, (2C) and spilings with unconditioned spaces above.
- ceilings with unconditioned spaces above. (2D) Extend insulation into joist space to reduce air flows.



- 4. Apply insulation to floors above unconditioned spaces, such as vented crawl spaces and unheated garages. Also insulate (4A) any portion of the floor in a room that is cantilevered beyond the exterior wall below; (4B) slab floors built directly on the ground; (4C) as an alternative to floor insulation, foundation walls of unvented crawl spaces. (4D) Extend insulation into joist space to reduce air flows.
- 5. Do not forget to insulate the band joists.
- 6. Caulk and seal around all windows and doors.

In addition to insulation, consider moisture and air leakage control in each area of your house. If radon is an issue where you live, you'll also need to consider radon and radon-resistant construction techniques as you research foundation insulation options. In addition, if you live in an area with termites, you'll have to consider how termite protection will affect the choice and placement of insulation in your home and plan for a means of inspection.

NORTH WEST REC BUILDING INSULATION REBATE - FORM ON OUR WEBSITE TO FILL OUT, PLEASE INCLUDE A COPY OF YOUR INVOICE

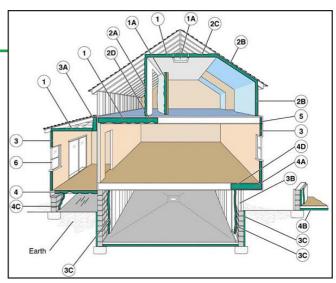
- BUILDING MUST BE ALL ELECTRIC AS THE PRIMARY HEATING SOURCE WITH ELECTRIC BACKUP
- Must be professionally installed for blown-in, spray foam, insulating concrete forms, AeroSheild, rigid Styrofoam panels, and/or structural panels
- Residential (house) rebate limited to 30% of installed insulation cost up to a maximum rebate of \$800 per building per calendar year
- \bullet Commercial/Industrial/Ag buildings rebate limited to 10% of installed insulation cost up to a maximum rebate of \$2,000 per building per calendar year

Energy Assessments Available To Members

In addition to offering energy efficiency rebates, our Member Service department offers energy assessments to our members. Your Coop has an infrared camera to do these energy assessments. This camera creates images of temperature and points out where cold air leaks into a home or where electrical circuits might be dangerously hot.

When scheduling appointments, it is important to know that there needs to be at least a 20 to 30 degree difference between the inside and outside temperatures for the camera to work effectively.

Members will be charged \$45 for an energy assessment, applied to your electric account. Please call the office at 712-707-4935 to schedule an appointment. One of our member service personnel will conduct a walk-through of the house, with the member present, to look for possible ways to save energy. They will review a detailed list of energy efficiency ideas for potential savings. Simple changes in both lifestyle and in the home will pay you back year after year. Some of those improvements won't cost you a lot of money to put into effect.



Employee Highlight

Get to know your cooperative's employees

Name: Gina Christoffel

Title/Position: Customer Service Representative

Years at NWREC: 9 years

Family: husband - David; children - Chase (13), Claire (11),

Camryn (7) and Colin (3)

Interests/hobbies: I enjoy running, camping, helping on our farm, attending my children's activities and cheering on

the Iowa State Cyclones.

What I enjoy about working at North West REC: I enjoy talking with and helping our members, the variety of work

that I do and the flexibility of my job.







Title/Position: Apprentice Lineman

Years at NWREC: 3 months

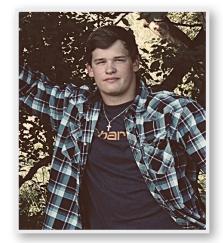
Family: Parents: Troy and Kari, siblings: Maddie (23) and Lane (16)

Interests/hobbies: I enjoy hunting, fishing, trapping, boating and being with

friends.

Why I enjoy working at NWREC: I really enjoy the camaraderie of the crew

and learning new things about the trade.





Name: Ken Miller

Title/Position: Metering & Load Management Technician

Years at NWREC: 14 years

Family: Wife Rebecca and twin 12-year-old daughters

Natalee and Lilee

Interests/hobbies: Spending time with family, watching my daughters play sports, camping at the Lakes, golfing, and

city government (Primghar City Council)

What I enjoy about working at North West REC: Meeting with new REC members daily, the in-home wiring of our load management switches, working indoors and outdoors and the excitement of different things going on every day.

Interesting fact about myself: A few years ago, I practiced what I preach and purchased a plug-in hybrid. It has worked out well for us and now my family runs around on electric.





MANAGER'S Report

Lyle D. Korver

Copper theft threatens electric reliability, safety and lives

Utilities across the Midwest are noticing an increase in copper theft, including in lowa, as the value of scrap copper has risen in recent years due to high global demand. Thieves will try to steal copper wiring from electric substations, farming operations and construction sites and even rip it from utility poles in an attempt to get quick money at the scrap yard. The Department of Energy estimates that this problem now amounts to over a billion dollars each year.

Copper theft is dangerous because it damages our electric infrastructure, causes power outages, creates hazardous situations for our employees and member-consumers, and requires expensive repairs. For example, missing ground wires can energize various system components that normally aren't energized. The damage caused by copper theft almost always exceeds the value of the copper. In some cases, thieves are putting their lives on the line to steal just a few dollars' worth of wire.



North West REC uses copper to ground equipment, protecting it from electrical surges and lightning by giving electricity a safe path to ground. Our power supplier also uses copper wire in substations, where high-voltage electricity arriving from distant power plants is stepped down before it travels to your neighborhood. Then another transformer near your home – mounted either on a utility pole or in a green box on the ground – lowers the voltage again so you can use the power at home.

Criminals often climb power poles, scale or cut fences, and break into buildings to steal copper. If you see suspicious activity around one of our substations or near our electric infrastructure, please call the police immediately. If you have a copper theft tip to share with the police, contact Crime Stoppers at 800-452-1111. Your information and identity will remain anonymous and you could receive a reward if the perpetrators are caught and a crime is solved. Together, we can cut down on copper theft.

Here are some ways to protect your property from copper theft:

- Install motion-sensor lights and/or video surveillance systems on the outside of your house and business to deter possible thieves.
- Post "No Trespassing" or security system signs around your property.
- Eliminate easy access points to buildings and roofs, such as trees, ladders, scaffolding, dumpsters, and stacks of firewood or construction materials.
- Store tools and wire cutters in a secure location whenever you're not using them.
- If you work in construction, don't leave wires or plumbing unattended or leave loose wire at the job site, especially overnight.

Why Do We Advertise?









WHY DO WE ADVERTISE?

At North West REC we are often asked why we run radio ads or spend resources on mailing out a member newsletter each month. Great question! Proactive communication is essential in any industry or business, and it is especially important for North West REC to communicate often with our members who own the co-op. In fact, the core principles of our cooperative business model include concern for community and keeping our members informed and educated.

We use a variety of communications methods to "cut through the clutter" and make sure we reach our members with our messages. Our monthly newsletter, radio announcements, social media posts, bill stuffers, emails, and website serve as effective ways for us to quickly communicate important information with you regarding safety, energy efficiency, cooperative business, and regulatory notices.

Let's break these categories down one by one:

1. SAFETY AWARENESS

As your electric cooperative, we have a duty to keep you safe from the dangers of electricity. Preventative safety messages are a top priority in our public communications efforts. For example, we remind farmers to watch out for electric lines and poles during planting and harvest seasons. We encourage members to call 8-1-1 before digging so underground utilities can be properly located. During the holidays, we promote safety in the kitchen because the incidence of home fires increases dramatically during that time. Throughout the year, we tell members to "look up and live" as they use ladders and tall equipment around the house, garage, or barn.

2. ENERGY EFFICIENCY

At North West REC, we are committed to helping our members use energy wisely. We provide multiple resources to help you find ways to reduce that electricity bill and become more energy efficient, but we need to promote those resources, so you know about them. For example, we often post energy efficiency tips on our Facebook page and within the

pages of our member newsletter. We communicate through various methods to let you know about rebates and incentives for energy efficient products.

3. COOPERATIVE BUSINESS

As an owner of the electric cooperative, you need to know important information about the financial condition of the business and when to elect directors of the board. We publish an annual report which includes important information about the co-op.

4. REGULATORY NOTICES

We are required to communicate with our co-op members regarding specific state and federal regulations. For example, you may notice the grain bin clearance notice we publish every year in the member newsletter and articles informing members about financial aid available through the Low-Income Home Energy Assistance Program (LIHEAP).

Communicating frequently with our members is an important business function that helps North West REC achieve our mission of powering lives and empowering communities.

5. STAY CONNECTED!

At North West REC, we are committed to keeping our members informed and educated, which is why we communicate through a variety of platforms. Here are a few ways you can stay connected to your co-op:

 Find us on Facebook and Instagram by searching for North West REC.





- Subscribe to our monthly
 e-newsletter Smart Choices for the latest safety tips
 and news about your REC.
- Register for a SmartHub account at https://nwrec. smarthub.coop/Login.html# so you can track your energy use and pay your bill online, or you can download the app.
- Check your recent billing statement to make sure we have an accurate phone number and email on file for your account so we have the best way to contact you.

Sign up for smart choices

Don't receive Smart Choices? Subscribe by scanning the QR code with your mobile device or visit our website: www.nwrec.coop/smart-choices-sign-up

Each month North West REC hides a code in our Smart Choices news stories.

Find the code below in the Smart Choices article, complete the prize entry registration form and submit for a chance to win one of two \$25 bill credits in November.



NEWS/ines 5

Why Should You Invest in a Heat Pump?

Maybe you were in the process of buying a home, watching the latest episode of your favorite house-hunting reality show, or just making small talk at the office water cooler when you heard the term "heat pump." Perhaps you wondered what it is or what it does. Although it has the word heat in its name, it does more than help warm your home.



WHAT ARE THEY AND HOW DO THEY WORK?

In general, a heat pump extracts heat from one place and transfers it to another (similar to how an air conditioner or refrigerator cools). In warmer months, a heat pump takes heat from inside a home and relocates it outdoors, helping to make your home cooler. In the cooler months, a heat pump produces heat energy from the outside and moves it inside, which helps to warm your home.

DO THEY SAVE ENERGY?

Since heat pumps move heat, instead of create it, they do save energy! Energy.gov estimates that today's heat pumps can reduce a home's electricity use for heating by approximately 50% compared to traditional systems like furnaces and baseboard heaters.

Heat pumps for larger homes can save energy with a zone-heating feature, warming only rooms that are in use. High-efficiency heat pumps also dehumidify better than standard systems, resulting in less energy usage.

To determine the best heat pump system for your home, contact a reputable heat pump installer/contractor to assess your home's needs.

HEAT PUMPS

- AIR-TO-AIR OR AIR-SOURCE PUMPS (ASHP) are the most common and are powered by electricity. They have an outdoor compressor/condenser unit that warms or cools the coils inside the air handler. It then circulates the warmed or cooled air through the system and pushes the air through ducts back into rooms. For homes without air ducts, air-source heat pumps are also available in a ductless version called a mini-split heat pump.
- **GEOTHERMAL HEAT PUMPS (GSHP)**, also known as ground-source or water-source heat pumps, can heat, cool, and even supply hot water to a home by transferring heat to or from the ground (or nearby water source), according to Energy.gov. Geothermal pumps cost more to install than other versions but have lower operating costs since they take advantage of relatively constant ground or water temperatures. They are typically more efficient and can be used in more extreme climates than airsource heat pumps (although air-source technology has improved).



NORTH WEST REC ASHP & GSHP REBATES

GEOTHERMAL HEAT PUMP – NEW UNITS INSTALLED ON OUR SYSTEM	NEW LOAD	REPLACEMENT
 Residential Maximum rebate limit of 30% of equipment/install cost up to \$10,000 	\$1,400 PER TON	\$750 PER TON
Commercial/Industrial/Ag Projects	\$1,400 PER TON	\$750 PER TON
- Maximum rebate limit of 30% of equipment/install cost up to \$75,000)	
AIR SOURCE HEAT PUMP - NEW UNITS INSTALLED ON OUR SYSTEM	NEW LOAD	REPLACEMENT
RESIDENTIAL		
- If back up heat is electric	\$700 per ton	\$700 PER TON
- If no back up heat or if back up heat is propane or gas	\$500 per ton	\$500 per ton
- Maximum rebate limit of 30% of equipment/install cost up to \$10,000		
Commercial/Industrial/Ag Projects		
- If back up heat is electric	\$700 per ton	\$700 per ton
- If no back up heat or if back up heat is propane or gas	\$500 per ton	\$500 PER TON
- Maximum rebate limit of 30% of equipment/install cost up to \$75,000		

Make Your Harvest A Safe Harvest

The fall season brings excitement, fatigue and stress as farmers are trying to maximize their harvest with uncooperative weather, limited workers and shorter days. With the urgency felt by farm families during this season, here are a few safety reminders.

- The majority of roadway accidents involving farm equipment happen at dawn and at dusk. Check to make sure you have the recommended lighting on your tractor and wagons. Use an escort vehicle when necessary.
- When moving large equipment or high loads near a power line, use a spotter, or someone to help make certain that contact is not made with the line.
- Never attempt to raise or move a power line to clear a path.
- Always lower portable augers or elevators to their lowest possible level before moving or transporting. Use care when raising them back up.



It is very important for operators of farm equipment or vehicles to know what to do if the vehicle comes in contact with a power line. It is always best to stay in the cab and call for help. Warn others who may be nearby to stay away and wait until the REC arrives to make sure power to the line is cut off.

If there is fire or imminent risk of fire, JUMP – not step – with both feet hitting the ground at the same time. Do not allow any part of your body to touch the equipment and the ground at the same time. Continue to hop or shuffle to safety, keeping both feet together while leaving the area. Once you get away from the equipment, never attempt to get back on or even touch the equipment. Do your part to make this a safe harvest season!



One of the great parts of the Switch Makes Cents program is the interruptible all electric heat rate. When your primary and backup heat is all electric, (you have no propane or gas heat), you are eligible for the discounted interruptible all electric heat rate. For this rate you will need a sub meter and a switch installed and

hooked up to your heating system. This means that your electric heating & cooling system and water heater's kilowatts will run through your sub meter at the discounted rate. Appliances, lights and anything else plugged into your outlets will still run through your main meter at the regular rate. Other equipment that can be hooked up to your switch includes electric irrigators, electric generators, and electric vehicle chargers.

THINKING ABOUT SOLAR? DON'T MISS THE RED FLAGS!

"YOU DON'T NEED TO WORK WITH YOUR CO-OP." If a salesperson says, "You don't need to work with your co-op." It's a **RED FLAG!**

We're here to help, please call us to get the facts about solar and our policies. Smart energy solutions start with smart energy decisions! Let's avoid misunderstandings, talk to us before you sign on the dotted line. Work with your local energy experts at North West REC.



- 1. Name one reason why we advertise:
- 2. How much is the rebate for a new geothermal heat pump?
- 3. Name someone who received an Operation Round-Up donation:

Name _____ Acct. # _____

Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize of \$10 off your electric bill. Send your answers to powerquiz@nwrec.coop or you can send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is December 10. Each month, ten names will be randomly drawn from all correct entries for a \$10 bill credit. Members who answer the questions correctly and participate at least three times throughout the year will be eligible for 2 - \$250 bill credits, through a random drawing, at the end of the year.

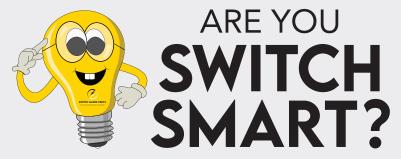
POWER QUIZ Winners

SEPTEMBER 2022

Betty West - Akron Robert & Mary Van Gelder - Alton Eldora Van Der Brink - Sioux Center Jim Gearke - Le Mars Anthony Ruhland - Hinton

Name

Jay Bolkema - Orange City Greg Hooyer - Sioux Center Eileen Wichers - Sioux Center Patricia Lorenzen - Westfield Dale Zenk - Merrill



What can be hooked up to your switch?

Answer:			

Acct. #

What do you know about the Switch Makes Cents program? Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize. Send your answers to switchsmart@nwrec.coop, fill out the question form online, or send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is December 31. At the end of the quarter one name will be randomly drawn from all the correct entries for a prize. With a new question every month, you can participate up to 3 times each quarter!

North West Rural Electric Cooperative

P.O. Box 435 1505 Albany Place SE Orange City, IA 51041-0435

OFFICE HOURS: Monday through Friday 7:30 a.m. till 4:00 p.m.

Orange City office open during noon hour

Le Mars office closed 12:00 - 12:30 p.m.

Ida Grove office open 9:00 a.m. - 2:00 p.m. Wednesdays only

PHONE: (800) 766-2099

24/7 outage reporting using the SmartHub app or nwrec.smarthub.coop Or call 800-766-2099 anytime

Pay your bill online anytime using SmartHub



Outside Depository Box Available For After Hours Payments

This institution is an equal opportunity employer, provider, and lender.

Lyle D. Korver CEO & General Manager

> Curt Ahrenholz Finance & Office Services Director

Emily Vander Velde Editor





Like us on Facebook & Follow us on Instagram!