



# NEWS *Lines*

PUBLISHED MONTHLY FOR THE MEMBER-OWNERS OF NORTH WEST RURAL ELECTRIC COOPERATIVE

## JULY 2024

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## Thinking of Joining SmartHub?

**Save time and money** with our **bank draft** and **SmartHub e-bill options** by having your monthly electric bill deducted from your bank account and receiving your bill electronically. You would no longer receive printed billing statements in the mail. **To sign up for SmartHub, please register at [www.nwrec.coop](http://www.nwrec.coop). You can also sign up for bank draft online once you register for an account.**



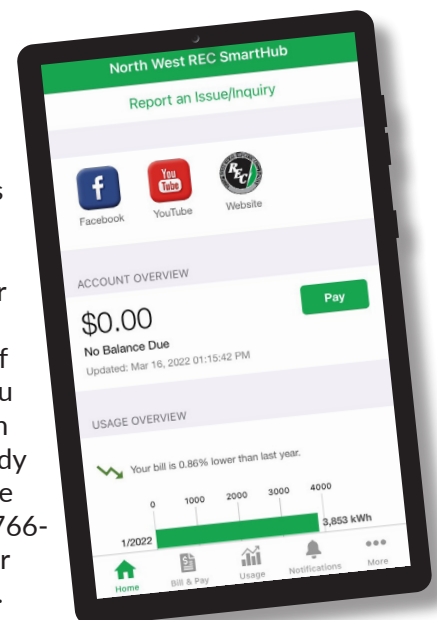
### Why sign up for the automatic bank draft and SmartHub e-bill option?

- No more writing a check to North West REC for your electric bill.
- Your electric bill will be paid on the due date - no worrying about getting your check to our office on time.
- Accurate record keeping from your financial institution showing the direct payment you make to NWREC on your bank statement.
- Access to your electric information at all times online - view your billing and payment history with bill details.
- Easy sign up for SmartHub e-billing at [www.nwrec.smarthub.coop](http://www.nwrec.smarthub.coop) or download the free app available for Android and iOS Apple devices.

### What else can you do with SmartHub?

- View your electric usage and history.
- Report outages directly from your SmartHub account!
- Sign up to receive e-mail or text alerts for power outages and restorations.
- Contact our office with questions and account issues.

Your financial institution automatically transfers the amount of your monthly electric bill from your account to North West REC each month. The amount transferred will also appear on your monthly bank statement. The amount due will be transferred out of your account on the 8th of each month for payment of your electric bill. You will receive an e-mail notice on the 20th of each month that your monthly electric bill is now ready to be viewed. This will indicate the amount to be withdrawn from your account. Please call 800-766-2099 if you have any questions or check out our website: [www.nwrec.coop](http://www.nwrec.coop) for more information.



# Energy Trail Tour Winners Announced

The response from our members for this year's Energy Trail Tour, sponsored by North West REC and NIPCO, was fantastic! After drawing names from the many entries, we are excited to announce the names of members who will join us on the three tips for this unique adventure:

- Mike & Bonnie Muecke - Merrill
- Patricia Wachtel & Mike Juber - Sanborn
- Jules & Pam Banks - Westfield
- Lyle & Kim Wunschel - Arthur
- Lee & Emily Maassen - Maurice
- James & Kathy Pohlen - Hospers
- Mike & Susie Jungers - Hospers
- Doug & Sheila Soellner - Holstein
- Brian & Nancy Kroeze - Orange City
- Tim & Elsie Ymker - Orange City
- Garry & Carolyn Goebel - Sioux City
- Randy & Suzan Kovarna - Merrill



These couples will embark on a tour featuring stops at coal mines, power plants, and hydro-electric dams, gaining firsthand insight into the electricity generation process that powers our daily lives. Congratulations to all our winners! We hope you enjoy your trip. For those who weren't selected this time, keep an eye on our newsletter early next spring for the next chance to participate. Thank you again for your continued interest and support!

**SUPPORT OUR YOUTH**

*at the* **COUNTY**

# Fairs

<b>Sioux County</b> <b>July 12-19</b>	<b>Plymouth County</b> <b>July 24-28</b>
<b>O'Brien County</b> <b>July 19-25</b>	<b>Ida County</b> <b>July 16-21</b>

A NIGHT OF FUN FOR THE WHOLE FAMILY!

# 2024 MEMBER APPRECIATION DAYS

MEAL, INFLATABLES, PATRONAGE INFO, PRIZE DRAWINGS, & MORE!

5-7 PM	<b>O'Brien County</b> <b>August 27</b> O'Brien County Fairgrounds 555 3rd St. Primghar	<b>Sioux County</b> <b>September 3</b> Terrace View Event Center 230 St. Andrews Way Sioux Center	<b>Ida County</b> <b>September 10</b> Ida County Fairgrounds 2332 Hwy 59 Ida Grove	<b>Plymouth County</b> <b>September 12</b> Plymouth County Fairgrounds 500 4th Ave NE Le Mars
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# 2024 Patronage Dividend Assignment


Your patronage dividend is one of the primary benefits of being a member of North West REC. Your cooperative had an excellent year of financial operations in 2023, and as a result, the board of directors assigned \$3,600,000.00 in patronage dividends to the member-owners. North West REC members who received electric service during the year 2023 will receive a patronage dividend assignment. Your portion of this assignment is based on the amount of electricity you purchased from the cooperative in 2023.

Shown here is an example of the patronage dividend allocation notice as printed on your electric bill that you received at the end of June.

Patronage dividends are retained by the cooperative until the board of directors approves them to be paid. Upon approval, a certain percentage of past allocations are retired to the members.

If a member becomes deceased, patronage dividends can be refunded. The member's estate then needs to fill out the required paper work to have the past patronage dividends refunded.

If you have a change in address, please keep the cooperative informed of your new address. This will ensure any future patronage checks will be mailed to your correct address.



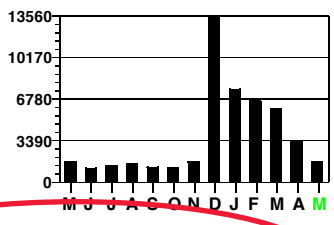
**NORTH WEST REC**  
Your Touchstone Energy® Cooperative

PO Box 435 1505 Albany PI SE  
Orange City, IA 51041  
www.nwrec.coop

Phone: (800) 766-2099 or 712-707-4935  
Office Hours: 7:30 am to 4:00 pm Monday - Friday  
Le Mars 2496 Lincoln Ave SW 712-546-4149 (Closed 12:00 -12:30pm)  
Ida Grove 5975 Hwy 175 East 712-364-3341 (Open Wednesdays 9am - 2pm)

Before reporting an outage, check your fuses, breakers, and equipment first.  
To report an outage, please call the (800) number listed above.

KWH USAGE HISTORY	
Current Month's Average KWH Per Day	13560
Last Year	53
This Year	53
Average Cost Per Day	3390
Last Year	4.99
This Year	5.07



M J J A S O N D J F M A M

**YOUR PATRONAGE DIVIDEND ALLOCATION FOR 2023 IS \$128.61. PLEASE SEE YOUR NW REC NEWSLETTER FOR FURTHER DETAILS.**

A late payment charge of 1.5% per month on the unpaid balance will be charged if payment is not received in our office by due date.

NORTH WEST REC MEMBER

Account Number	Map Location	Service From	Service To	Due Date	Amount Due
123456	84-01-01-1234	05/01/2024	05/31/2024	07/10/2024	204.00

Meter Number	Rate Description	Present Reading	Previous Reading	Difference	Multiplier	Kwh Used	Kwh Charge
3000001	1 - RESIDENTIAL SINGLE P	10124	10061	63	40	860	113.76
3500001	338 - 338 SUB INT HP WH AC	9261	9178	83	20	1660	83.84

OTHER CHARGES		AMOUNT	BILLING INFORMATION		AMOUNT
Previous Bill		200.00	Current Electric Charge		197.60
Balance Forward		-200.00	Power Cost Adjustment .0016000		4.03
Balance Forward		0.00	Local Option Tax		2.01
Operation Roundup		0.36	Total Current Billing		203.64
Total Other Charges		0.36	Net Amount Due		204.00
			Gross Amount Due After 07/10/24		204.00

PLEASE DETACH BOTTOM PORTION AND RETURN WITH YOUR PAYMENT

Account Number	123456
Name:	NORTH WEST REC MEMBER
Amount Due on 07/10/2024:	<b>204.00</b>
Amount Paid:	
Amount After Due Date: 204.00	

NORTH WEST REC  
PO BOX 435  
ORANGE CITY, IA 51041-0435

Primary phone number: 712-123-4567.  
If not correct, please update. \_\_\_\_\_  
Thank you.



Lyle D. Korver

# MANAGER'S *Report*

## Board Approves a Record \$2,056,939 Patronage Retirement

I'm pleased to report that the Board of Directors has approved a significant deferred patronage dividends retirement to the members again this year. The total amount of the retirement will be \$2,056,939, which represents a record retirement amount. These patronage retirement funds will be distributed to the members this fall in the form of a bill credit on the electric bills mailed around the 20th of September.

### What are deferred patronage dividends?

One of the benefits our members realize from being a member-owner of North West REC (NWREC) is to share in the net income or margins of the Cooperative. Following the closing of the Cooperative's books each year, the margins are assigned to the members based on the dollar amount of electricity they have purchased during the year. These assignments are referred to as deferred patronage dividends and they are part of NWREC's equity and are retained for a period of years to enable NWREC to finance construction projects and other operating expenditures.

### How long do I need to wait to receive the patronage dividends that have been assigned to me?

These deferred patronage dividends are retained by the Cooperative for a period of years and represent equity for the organization until the point in time when they are returned to the members. We are currently using a combination First In, First Out (FIFO) and Last In, First Out (LIFO) method. This gives an opportunity for both our long time and our newer members to see the benefits of being a member of the Cooperative.

### What year of business will this years' retirement be based on?

This year's retirement will cover the assignment from the year 2011 and a portion of 2023's assignment.



### How will I receive my patronage refund?

Instead of issuing checks this year, we will be distributing the patronage retirement through bill credits. Printing and mailing costs continue to increase and we are estimating that we will save over \$6,500 through this change. We have also had a number of members who have misplaced checks in the past, and we have had to do rewrites which adds costs. We will be having a station at our fall member appreciation events to share additional information about this years' patronage retirement.

### How much has the Cooperative returned to the members in patronage refunds?

With this \$2,056,000 patronage refund, it brings the total patronage that has been returned to the members during the last 85 years to over \$35 million! We believe this is a true demonstration of what a Cooperative is about.



# Strategic Plan Updated

The Board of Directors and staff took some time earlier this year to focus on strategic planning. This session was facilitated by staff from CFC – our Cooperative lender. We have been doing strategic planning for a number of years to develop our strategic goals and to identify strategies and objectives that are necessary to accomplish the goals. During this process we used a SWOT analysis to identify North West REC's strengths, weaknesses, opportunities and threats.

We established six strategic goals during this planning session:

1 Safety

2 Financial

3 Member Engagement

4 Operations and Reliability

5 Distributed Energy Resources

6 Legislative and Grassroots

Staff is in the process of working on the implementation plan and a preliminary report was shared with the Board of Directors at the May board meeting. This is an ongoing work in process and further updates will be shared with the board later this year. We will also provide an update for the members later this year as well. Having good communication and transparency is something we continue to strive for in all areas of our member owned organization.

We also spent some time on our Mission, Vision, and Values Statements. They are shown below:

**Our Vision**  
We want to enhance our members' quality of life by being their trusted and valued energy partner.

**Our Mission**  
We will safely and efficiently provide reliable and affordable electric service to our members.

**Our Values**  
Safety · Integrity  
Accountability  
Excellence · Innovation  
Dependability  
Environmental Responsibility  
Commitment to our Members, Employees, and Community

I'm pleased to share that our Mission Statement and main goals for our members have remained consistent throughout our 86 year history – **Safely** providing **reliable** and **affordable** electric service for our members.

# 2024 REBATES



## Geothermal Heat Pump

Residential & C&I/Ag	\$1,400 per ton (new installs) \$750 per ton (replacement)
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## Air Source Heat Pump

Residential & C&I/Ag	\$700 per ton (all electric heat) \$500 per ton (not all electric)
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## Ductless Mini Split Heating/Cooling & P-Tac Unit

Residential	\$700 per unit (all electric heat) \$500 per unit (not all electric)
C&I/Ag	\$700 per unit (all electric heat) \$500 per unit (not all electric)

## Marathon Water Heaters - rebate applied your cost:

*\*Must have a switch to purchase at rebated price*

Size	Rebate Amount
50 gallon . . . . .	\$425
85 gallon . . . . .	\$900
100 gallon . . . . .	\$1000
105 HD gallon . . . . .	\$1000
Hog Building (50 gallon only)	Full Price \$1,275
New Home with all electric heat	—\$1000 off an 85 gal.

## Energy Star Certified New Electric Appliances

Clothes Washer . . . . .	\$50 per unit
Clothes Dryer . . . . .	\$25 per unit
Refrigerator . . . . .	\$25 per unit
Freezer . . . . .	\$25 per unit
Dishwasher . . . . .	\$25 per unit



## Appliance Recycling Program - max of 3 per year

Freezer . . . . .	\$50 per unit
Refrigerator . . . . .	\$50 per unit

## Building Insulation - all electric buildings only

Residential	30% of install cost up to \$800
C&I/Ag	10% of install cost up to \$2,000

## Variable Speed Motor & Soft Start Motors

C&I/Ag	\$30 per horsepower
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## Electric Vehicle Chargers

Residential/ C&I/Ag	up to \$1000
*Hybrid Vehicles	up to \$750

## Energy Assessments - call the office to schedule

Residential	costs \$45
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**Many rebates have forms, maximum limits, and certain criteria that needs to be met in order to receive the rebate. For complete details on all of our rebates, and forms to apply, visit our website [nwrec.coop](http://nwrec.coop) or contact the office and we would be happy to review them with you. Call office for current prices on water heaters.**

# Energy Efficiency LOANS FOR HOMEOWNERS



An energy-efficiency loan from North West REC can be an effective way to improve your home and save energy. The loan may be made for qualifying energy efficient home improvements such as new electric heating systems, an electric water heater, or energy efficient windows and doors.

If interested in an energy efficiency loan, members must complete a loan application and provide a complete itemized bill. This bill may include electric heat equipment, wiring, labor, electric water heater, and electric space conditioning equipment for cooling. Insulation expense, to improve the integrity of the building and the space to be conditioned, may also be included in a loan. Once submitted, the loan application and credit check will be reviewed by the board of directors for approval.

Other specifics of our loan program for North West REC members include:

- Minimum amount of \$500 to \$999 written for one year.
- Maximum amount of \$7,000 for equipment upgrade, written for three years.
- Maximum amount of \$4,000 for house improvement of insulation, doors, windows, caulking, weather-stripping, etc.
- 5.50% simple interest
- Monthly payments included on electric bill
- No penalty for early pay-off

North West REC will deduct any rebates from the total itemized bill and will finance up to 90% of the remainder upon approval from our board of directors.

Call us to find out if your home improvement project qualifies!

# The Power of Smart Home Technologies

Smart home technologies are transforming how we live, making our homes more comfortable, convenient and energy efficient than ever before.

Smart home technologies are devices that communicate with each other to automate everyday tasks and functions around the home, like heating and cooling, lighting and security. In addition to convenience, smart technologies enable consumers to manage and monitor their energy consumption through device scheduling and control.

With just a tap on your phone or a voice command to your virtual assistant (like Alexa or Siri), you can conveniently control many aspects of your home environment. If you're new to the smart tech world, there are several cost-effective devices you can try as you explore ways to make your home smarter.

One of the best and most inexpensive places to start is with a smart bulb or plug. Smart LED bulbs allow you to control home lighting remotely through a smartphone app or voice commands. You can set schedules to automatically turn lights off or on, which can help you save energy and boost home security.

Smart plugs are another inexpensive way to give electronics and small appliances the smart home treatment. Smart plugs allow you to set schedules and remotely control power to lamps, small appliances and electronics, minimizing standby energy consumption and maximizing convenience. For example, you can sync the timing of your bedside lamp, alarm, speakers and coffee maker to turn on at the same time each morning.

If Alexa or Siri is already part of your household, you can build on your existing "tech ecosystem" by adding a smart hub, like Amazon Echo or Apple HomePod. Voice assistants that are synced to smart devices like bulbs and plugs provide additional options for device management and allow family members to interact with the various devices through voice control rather than individual apps.

Smart security systems are popular options for homeowners looking for advanced security solutions that incorporate cameras, sensors and cloud-based video recordings. As with other smart technologies, smart security systems provide convenient, flexible ways to monitor homes (and businesses), giving you peace of mind even when you're away.

If you're considering smart tech for your home, start by defining your goals. Is saving energy your top priority, or are you aiming to improve home security? Smart home technologies provide great convenience—but remember, they are internet-connected devices. That means you'll need a stable Wi-Fi connection to ensure devices are working properly, and you'll need strong passwords for your router and individual devices.

Whether you're looking to automate every aspect of your home or simply want to try a device or two, smart technologies have the power to transform your living space into a home where comfort and convenience reign supreme.



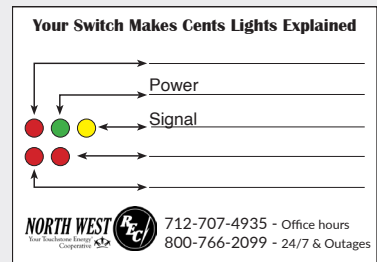
**THE BENEFITS OF  
SMART HOME TECH**

- ← Convenient control at your fingertips
- ← Easier ways to save energy at home or away
- ← Enhanced security and peace of mind



## Understanding your new RF (radio frequency) switch

When our member service employees are hooking up your new RF load management switches, or replacing your old switch with one of our new RF load management switches, they will place a white or yellow sticker as shown here that explain the lights that are on your switch box. There should always be a green and yellow lights on showing there is power to your switch and it is receiving a signal. If any of the red lights are on, it means your switch is receiving a control signal to temporarily interrupt the power to the electric loads hooked up to your switch. These are electric loads such as: water heaters, air cooling and heating systems, irrigators, generators, or e-vehicle chargers.



# THE POWER QUIZ

## NORTH WEST REC

1. How much was the 2024 patronage dividend assignment?
2. Name one of the benefits to using SmartHub:
3. What is one of the dates of our Member Appreciation Days?

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](mailto: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 August 4. 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*

MAY 2024

Alvin Bleyenbergh - Sioux Center  
 Howard Van Engen - Hawarden  
 Steven Schau - Battle Creek  
 James Schelling - Battle Creek  
 Mrs. Mason Chester - Ida Grove

Norma Kovarna - Hinton  
 Anita Heitritter - Archer  
 Frank De Kok - Primghar  
 Brothers LLC - Sioux Center  
 David Vander Schaaf - Alton



## ARE YOU SWITCH SMART?

Which light is on if your switch is being controlled?

Answer: \_\_\_\_\_

Name \_\_\_\_\_ 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](mailto: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 August 4. Each month, one name will be randomly drawn from all correct entries for a \$25 bill credit.

### 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](http://nwrec.smarthub.coop) Or call 800-766-2099 anytime

Pay your bill online any-time 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



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