

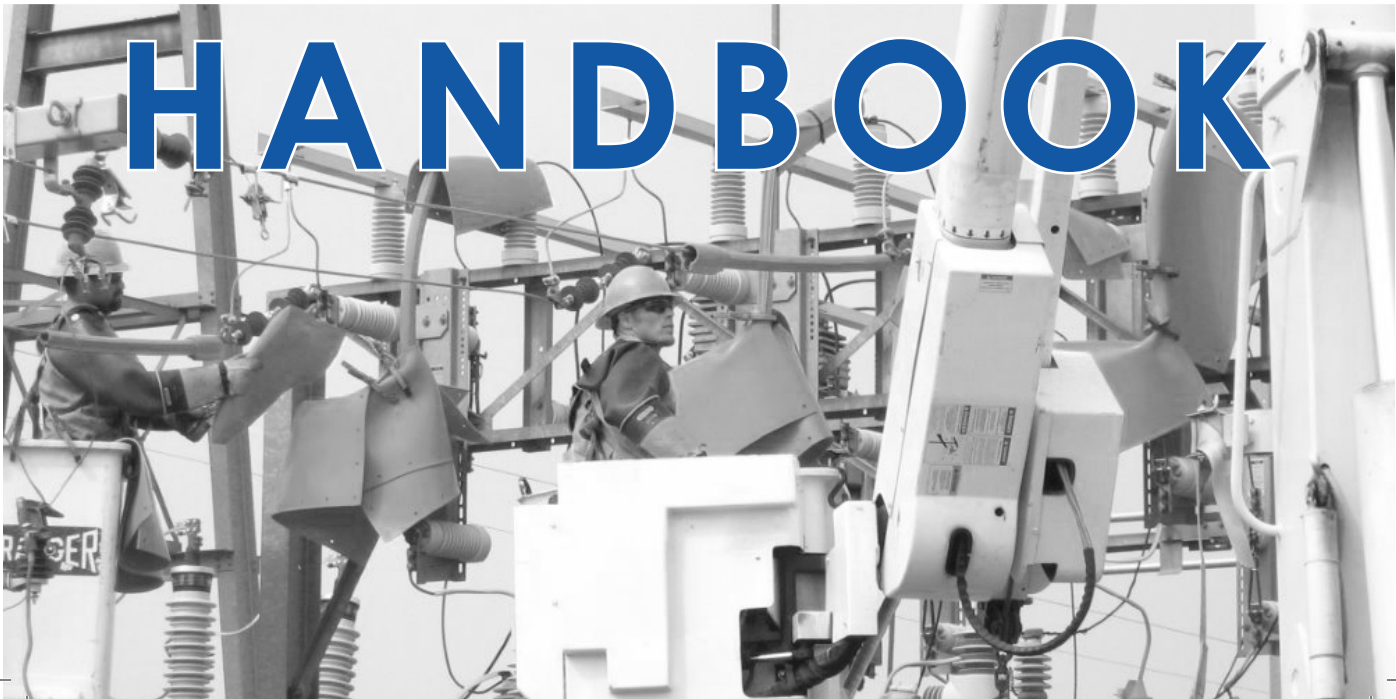


# MEMBER



TODD-WADENA  
ELECTRIC COOPERATIVE

A Touchstone Energy® Cooperative 



# HANDBOOK

# contents

## INSIDE THIS HANDBOOK:

Welcome.....	1
Board of Directors.....	3
The Seven Cooperative Principles.....	4
Co-op Connections Card.....	5
Power Outages.....	7
Your Electric Bill Explained.....	10
Payment Options.....	12
Energy Services.....	14
Member Activities & Programs.....	16



## TODD-WADENA ELECTRIC COOPERATIVE

550 Ash Ave. NE  
PO Box 431  
Wadena, MN 56482

phone: 218.631.3120  
toll free: 800.321.8932  
fax: 218.631.4188  
email: [todd-wad@toddwadena.coop](mailto:todd-wad@toddwadena.coop)

office hours: 8:00 am - 4:30 pm, Monday - Friday  
web: [www.toddwadena.coop](http://www.toddwadena.coop)



@twec.coop



[www.facebook.com/ToddWadenaElectricCooperative](http://www.facebook.com/ToddWadenaElectricCooperative)

# Welcome to Todd-Wadena Electric Cooperative

As CEO of Todd-Wadena Electric Cooperative (TWEC), I want to welcome you on behalf of your Board of Directors, staff and employees.

You became a member-owner of Todd-Wadena Electric Cooperative when you applied for electric service. We work hard to provide our members with safe, reliable electricity at fair and reasonable prices. TWEC operates on a not-for-profit business model, our cooperative is 100-percent owned by our members. We strive to responsibly deliver energy and to be of great value to our members.

Since 1940, TWEC has provided electricity service to North Central Minnesota. Today, Todd-Wadena's service territory includes a majority of the rural areas of Todd and Wadena counties along with portions of Becker, Cass, Douglas, Hubbard, Otter-tail and Morrison counties.

Inside this handbook, you will find information about the cooperative and the variety of benefits of being a member-owner. For more information on material covered in the member handbook can be viewed on our website at [www.toddwadena.coop](http://www.toddwadena.coop).

Please contact us if you have any questions.



Daniel Carlisle  
President & CEO


A handwritten signature in black ink that reads "Dan T. Carlisle".

Daniel Carlisle  
President & CEO

# TWEC AT A GLANCE

**1940**  
Year Founded

**2,260**  
MILES  
ELECTRIC  
LINE



**27**  
Employees



**1,800**  
Square  
Miles  
Served



**20.2**  
MILLION  
ELECTRIC  
REVENUE  
IN 2018



**191**  
MILLION  
**kWh**  
SOLD IN 2018



**53**  
MILLION  
TOTAL ASSETS  
DECEMBER 31, 2018



**Power Suppliers**  
Great River Energy (85%)  
Western Area Power Admin (15%)

# Board of Directors

As a member-owner, you have a voice in the operation of Todd-Wadena Electric Cooperative through a member-elected board of directors. The seven-member board of directors work together to set cooperative policy and provide direction and oversight.

Directors serve a rotating three-year term. Directors attend monthly meetings to discuss issues and make decisions on behalf of you, the member. Directors also attend conferences, read countless pages of reports and papers to fully understand the policies for which they are responsible and the issues with which they grapple.

View the current Board of Directors online at **[www.toddwadena.coop](http://www.toddwadena.coop)**.

## Director Election Process

The Todd-Wadena Electric Cooperative Board of Directors are elected by the members. Make your voice heard by voting in the Director Elections. The Nominating Committee typically seeks candidates for director elections in January. All members receive mailed ballot packets and may vote electronically, by mail, or at the Annual Meeting each April.

Nominations for director positions are accepted from members and must be made before the stated deadline. Deadlines will be posted in the Pine to Prairie newsletter and online at **[www.toddwadena.coop](http://www.toddwadena.coop)**.

# THE SEVEN Cooperative Principles

1

## **Voluntary and Open Membership:**

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership.

2

## **Democratic Member Control:**

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions.

3

## **Members' Economic Participation:**

Members contribute equitably to, and democratically control, the capital of their cooperative.

4

## **Autonomy and Independence:**

Cooperatives are autonomous, self-help organizations controlled by their members.

5

## **Education, Training and Information:**

Cooperatives provide educational training for their members elected representatives, managers and employees so they can contribute effectively to the development of their cooperative.

6

## **Cooperation Among Cooperatives:**

Cooperatives service their members most effectively and strengthen the cooperative movement by working together.

7

## **Concern for Community:**

While focusing on member needs, cooperatives work for the sustainable development of their communities.

# Co-op Connections® Card Program

Co-op Connections- the FREE membership card that gives you discounts at local and national participating businesses. Simply show your card or key fob to participating businesses to receive the discount. For a current list of local businesses and their discounts, visit [www.toddwadena.coop](http://www.toddwadena.coop).

Touchstone Energy's free member benefit card offers cooperative members more than 24,000 local and national deals on products and services.

For online shopping, simply use the coupon codes and/or links provided at [www.connections.coop](http://www.connections.coop) to save nationwide. Co-op connections is also accepted at over 60,000 participating pharmacies and can save you 10% to 85% on many prescription medications.\*

**PLUS**, you can receive Healthy Savings discounts on dental, vision, chiropractic and more through participating providers. Simply visit [www.connections.coop](http://www.connections.coop) to find a list of providers and discounts.

The Co-op Connections app is available to download for your smartphone.

\*Pharmacy discounts are not insurance and are not intended as a substitute for insurance. The discount is only available at participating pharmacies.



# CAPITAL CREDITS

## **How Capital Credits work for Your Cooperative and You:**

Cooperatives are non-for-profit businesses organized by and for the people they serve. Any profits are allocated to special accounts set up for each member. These allocations are pro-rated among the membership according to patronage – the more energy you purchased during the year, the bigger your share of the margins.

Before being returned to members, the money is put to work financing part of the cooperative's construction and maintenance costs. That's why your share of the margins are called capital credits. You've been credited for the capital you've supplied and eventually you'll get a check for it. If Todd-Wadena did not use capital credits to fund construction, we would have to borrow additional capital and added interest expense on this debt would affect all members in the form of higher rates.

Cooperatives pay out capital credits as soon as it makes economic sense to do so. Checks are mailed in December. Todd- Wadena Electric Cooperative has retired over \$4.7 million to members since 2008.

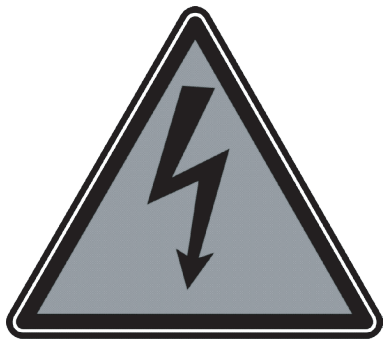
## **What happens to unclaimed Capital Credits?**

After a period of seven years, Minnesota law allows cooperatives to use unclaimed capital credits for charitable or education purposes. Each year, Todd-Wadena donates qualifying unclaimed capital credits among the eight high schools in our service area for student scholarships.

## ***Keep your Contact Information Updated***

It is important to keep the cooperative informed of any address changes so that future capital credit earnings find their way to your mailbox. Call our office or update your address by visiting our website, **[www.toddwadena.coop/forms](http://www.toddwadena.coop/forms)**, then click "Change of Address Form".

# Power Outages



*TWEC works diligently to maintain consistent power quality and reliability.*

*However, with thousands of miles of power line exposed to the elements, trees and small animals, power outages do occur. And when they do, it's incredibly important that members report an outage because it is the fastest way to locate an outage, explore the cause, and resolve the problem.*

*With your help during an outage, we will be able to restore power with minimal delay.*

## **DURING AN OUTAGE:**

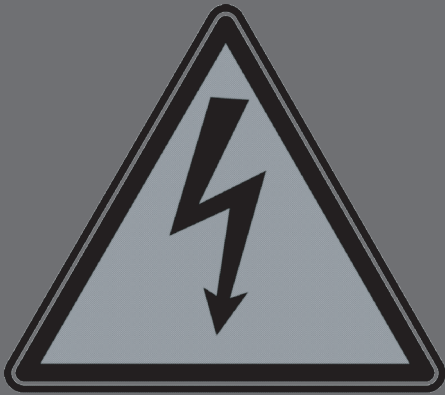
- 1** Check your circuit breaker panel or fuse box. A tripped breaker or blown fuse is often the cause of a loss, or partial loss, of electricity.
- 2** If your circuit breakers or fuses are fine, check with a neighbor to see if the power outage extends beyond your location.
- 3** With your account number handy, call 800-321-8932 to report the outage.
- 4** Report the name and address in which your account is listed, your account number and your telephone number. Your account number can be found on your most recent bill.
- 5** If known, describe the cause of the outage and its location to the best of your ability.
- 6** Never touch a downed power line. Always assume it's energized and call 911 immediately.

# Power Line Safety

*Safety is our first concern, both for the public and our employees. Always call TWEC if you see a downed power line, a broken pole or tree limb, kite, or other debris across or near a power line.*

*If you happen to have a vehicle accident involving a power line or green transformer box, the safest place to stay is in the vehicle until emergency assistance arrives. Unless there is imminent danger, such as a fire, you should remain in the vehicle.*

*If you must leave the vehicle, jump clear, landing with both feet on the ground at the same time and hop away.*



**Tree Trimming:** For efficient and safe operation of equipment and power lines, right-of-way clearing of trees and brush is essential. Branches that come in contact with power lines can be potential fire hazards, trigger power outages and can endanger lives. Trees or brush that threatens the reliability of our electric service will be pruned or removed.

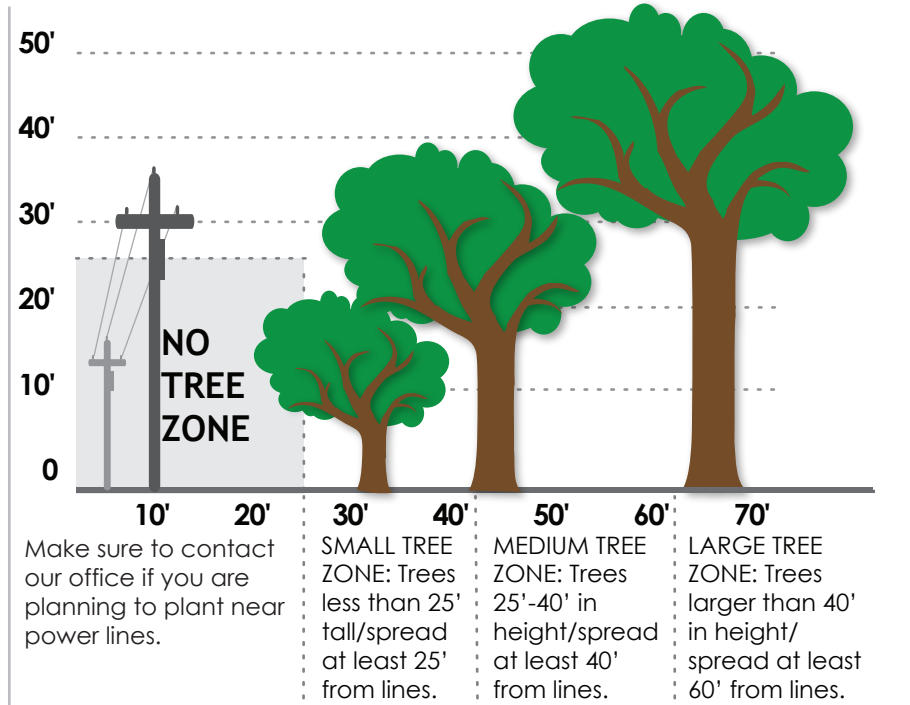
**Right-of-way access:** It is a condition of membership that all employees and agents of Todd-Wadena Electric Cooperative be granted the right to have access to your premises at reasonable times to read meters, test, repair or replace any cooperative equipment, or to connect or disconnect service.

**Call Before You Dig:** Before you plan to dig, you are required by law to contact the underground locating service by dialing 811 at least 48 hours prior to digging (excluding holidays and weekends) This is to protect you and the public as well as the underground facilities.



**Know what's below.  
Call before you dig.**

# Tree Planting GUIDELINES



**Plant trees away from underground utilities** to prevent roots from interfering with underground pipes, cables and wires. Future repairs to these facilities could damage the health and beauty of nearby plants and trees.

**If you are planting trees on your property**, make sure not to plant them directly under or within at least 25 feet of power lines for short trees, and at least 40 feet away for medium-sized trees.

**Always look up.** Make sure to always look for nearby power lines before you cut down any tree or trim branches. If a tree falls onto a power line, contact Todd-Wadena Electric Cooperative.

**Keep areas around electric meters**, transformers or other electrical equipment free of any vegetation that could limit utility service access.

**If you have trees growing into or leaning towards power lines**, contact Todd-Wadena Electric Cooperative. Never try to prune them yourself.

# Your Bill

012345678



TODD-WADENA  
ELECTRIC COOPERATIVE

A Touchstone Energy® Cooperative

PO BOX 431  
WADENA MN 56482-0431

Telephone: (218) 631-3120 or (800) 321-8932  
 Fax: (218)-631-4188 E-mail: [todd-wad@toddwadena.coop](mailto:todd-wad@toddwadena.coop)  
 Office Hours Mon - Fri: 8:00 a.m. - 4:30 p.m.  
 Visit us at [www.toddwadena.coop](http://www.toddwadena.coop)

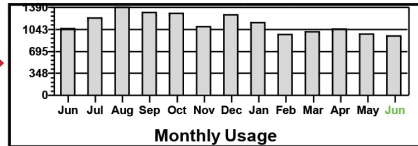
TWEC MEMBER  
 12345 6TH ST  
 ANYTOWN, MN 12345

Account # 12345678	Page 1 of 1
Statement Date 07/07/2017	Due Date 07/25/2017

Billing Summary	
Balance Prior To This Billing:	161.00
Payment 06/26/17	161.00 CR
Balance Forward	0.00
Operation Round Up	0.01
<b>Total Current Charges</b>	<b>169.99</b>
<b>Total Amount Due 7/25/17</b>	<b>170.00</b>

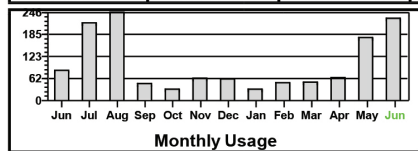
**Messages**  
 FREE pancakes for all members! Join us for TWEC's Member Appreciation Breakfast on Saturday, August 12, 2017 from 8:00 a.m. - 12:00 p.m. The breakfast will be held at TWEC headquarters on East Highway 10 in Wadena.

Acct.	Meter	Service Add.	From	To	Days	Reading	Previous Rdg	Usage	Rate:
12345678	123450	12345 6TH ST	06/01/2017	07/01/2017	30	18444	17511	933	General Service



Detail of Charges:	
Basic Charge	\$23.00
Energy Charge (933 kWh @ 0.114 per kWh)	\$106.36
Power Cost Adj (933 kWh @ 0.01456 per kWh)	\$13.58
Rental Light - LED	\$9.70
MN Sales Tax (all taxable meters)	\$10.88
Otter Tail County Sales Tax	\$0.79
Water Storage House Cr	\$8.00 CR
<b>Total Electric Charges - Meter 123450</b>	<b>\$156.31</b>

Acct.	Meter	Service Add.	From	To	Days	Reading	Previous Rdg	Usage	Rate:
9678001	123451	12345 6TH ST	06/01/2017	07/01/2017	30	1463	1234	229	Off Peak-Auto



Detail of Charges:	
Basic Charge	\$2.00
Energy Charge (229 kWh @ 0.051 per kWh)	\$11.68
<b>Total Electric Charges - Meter 123451</b>	<b>\$13.68</b>
<b>Total This Service</b>	<b>\$169.99</b>

Please indicate any change of phone numbers or e-mail address. This information is important when reporting an outage.

**TWEC MEMBER**

Home: \_\_\_\_\_  
 Work: \_\_\_\_\_  
 Cell: \_\_\_\_\_  
 Primary Email address: \_\_\_\_\_

Account #: 12345678

\$170.00  
Due By 7/25/2017

\$170.00  
Due After 7/25/2017

Your payment and any returned items may be processed electronically.



# Your Bill Explained

1. **Account Number:** This is your TWEC account number. When contacting our office, please refer to this number to help us serve you better.
2. **Statement Date/Due Date:** The date the statement was prepared and the date the payment is due.
3. **Operation Round Up:** For less than a dollar a month, you can contribute to local organizations through our Operation Round Up fund. For more information, see page 24.
4. **Messages:** Look here for updates and events happening at TWEC.
5. This line includes **Account number, utility service address, and description** (ex. Barn, Shop, Rental Property, etc.).
6. **Meter Reading Details:** This section provides the meter number, number of days in the billing cycle and monthly electrical usage.
7. **Usage Graph:** shows your electricity usage for comparison purposes.
8. **Basic Charge:** The basic charge is each member's share for the cost to distribute electricity (wires, transformers, construction, meters, etc.).
9. **Energy Charge:** This is the rate you pay for kWh used in the billing period.
10. **Power Cost Adjustment:** This is a direct pass through of charges or credits that TWEC receives from our wholesale power supplier, Great River Energy, to account for fluctuations in the energy market.
11. **Water Storage House Credit:** Members on the Water Storage program will receive a credit listed here when they have fulfilled the enrollment period.
12. **Off-Peak Meter:** Summary off peak usage and charges.

## Monthly Billing Statements & Deposits for Service

### **Monthly Billing Statements:**

Todd-Wadena Electric Cooperative bills are due on the 25th of each month. When the 25th falls on a weekend or a holiday, the next working day is considered the due date. In the event the current bill is not paid by the due date, a \$1, or 1.5% (whichever is greater) charge will be added to the bill.

**Deposits:** A deposit may be required for your electric service and is based on the credit of the applicant and the type of service at the property.

**Deposit Refunds:** If you keep your bill current for one full year, the deposit will be applied to your bill. If you discontinue service, the deposit will be applied to your final bill and refunded after the final bill cycle in the form of a check.

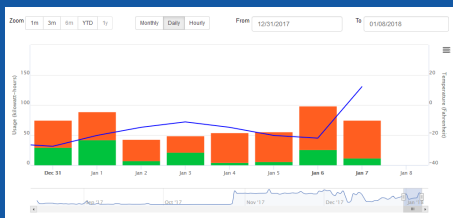
# Payment Options



Manage your TWEC electric account online, 24 hours a day, 7 days a week with SmartHub.

SmartHub notifies you when a new electric bill has been generated. The notification includes a link to your account for quick payment of your bill or to re-view your account information, and allows you the option to go paperless. Pay your electric bill electronically by setting up recurring payments using your checking or savings accounts.

Download the FREE app on the Apple Store or Android Market, simply search for "SmartHub".



**AutoPay:** Automatic electronic transfer from your designated checking or savings account, or debit or major credit card.

**Pay in Person:** Payments may be made in our office Monday- Friday, 8 a.m. to 4:30 p.m. or use the outside drop box.

**Pay by Mail:** Mail payment and the bottom portion of your bill.

**Pay by Phone:** Call Interactive Voice Response (IVR), our secure automated phone payment system, 24 hours a day, 7 days a week at 877-999-3398.

**Variable Budget:** The variable budget plan recalculates each month based on the last 12 months' usage. The variable budget accounts for fluctuation in weather and how you use electricity each month. Therefore, your bill amount may vary monthly.

# Billing & Payment

**Electric Heating Sales Tax Exemption:** Electricity sold for residential use is not taxable for the billing months of November, December, January, February, March, and April, when sold to members who use it for their primary source of heat.

**Disconnect Due to Non-Payment:** The member needs to contact the cooperative prior to the due date if they are unable to pay their bill. The cooperative will work with the member to develop an acceptable payment plan. Should an account become disconnected for non-payment, the account will be charged a \$100 collection fee. There is an additional \$100 fee to have it reconnected during normal business hours after the disconnection date. A disconnected service wanting reconnection after normal business hours will pay an additional fee of \$150.

**Cold Weather Rule:** The Cold Weather Rule does **not** forbid all winter disconnections. If you have a disconnect notice on your bill between October 15 and April 15, you must act before the disconnect date on the bill. Each year, some TWEC members are unable to pay their electric bill during the cold weather months. If you can't pay your electric bill, please contact us. Cold Weather Rule protection is available if the following conditions exist:

1. The disconnection would affect your main heating source.
2. You and TWEC agree on a payment plan and payments are kept current.
3. You have returned the Cold Weather Rule Declaration Plan to TWEC.

**Authorization "Red Flag":** The privacy of our members is important. In an effort to protect it, we have created an 'Authorization for Access to Member Account Information' form. A completed form must be on file for us to give account information to anyone other than the member(s). An authorized contact is a person/persons that you, the member, allow TWEC to give limited account information. They will have the ability to schedule payment arrangements on your account. This person/persons will not be allowed to make any changes on the account.

# Energy Services

**Energy Analysis:** Todd-Wadena Electric Cooperative offers energy analysis services to both residential and business accounts. Todd-Wadena Electric Cooperative invested in special equipment designed to detect heat loss so that we can help members pinpoint areas of infiltration, where weather-stripping or caulking can pay dividends in lower heating and cooling costs. Contact the Member Services Department for more information.



**Wellspring Renewable Energy:** The Wellspring Renewable Wind and Solar Energy programs are voluntary programs that offers wind-generated and solar-generated electricity to TWEC members. Contact Member Services Department to sign up for the Wellspring Wind and/or Solar Energy Program.

**Briggs & Stratton Generators:** The unique system that intelligently powers the whole home and automatically starts when the power goes out. Contact the Member Services Department for information on the standby generator systems.

**Dual Fuel:** Dual Fuel systems combine two heating sources to incorporate a low-cost electric heat source with fuel oil, natural gas, propane or electric storage as the backup heating system. When demand for electricity is high, the electric heat source is shut off for a maximum control time of 12 hours and up to a maximum of 400 hours per heating season. Todd-Wadena offers its members a low off-peak heating rate for dual fuel heating systems with automatic back-up.



# Energy Services

**Off Peak Water Heating:** This program features Marathon brand energy-efficient electric water heaters and the use of electricity during non-peak use times. With off-peak water heating, electricity to the water heater is controlled up to several hours when electric usage and cost is very high. By avoiding the use of non-essential electricity during peak times, the cooperative and its members save money. Todd-Wadena Electric Cooperative offers 85 and 105-gallon Marathon water heaters. Rebates vary with tank storage capacity and type of equipment. Contact Member Services Department for more information.



**Rebates:** We offer several types of rebates for residential and commercial accounts. If you are purchasing heating and cooling systems, Energy Star appliances, lighting, or Wi-Fi thermostats, be sure to check out the rebates currently offered at [www.toddwadena.coop](http://www.toddwadena.coop) and click on “Energy Wise Solutions” under the “Our Services” tab or contact our Member Services Department.



# GET INVOLVED!

## MEMBER ACTIVITIES & PROGRAMS

### **Annual Meeting/Member Events:**

As a member-owner, all TWEC members are invited to participate in the cooperative's Annual Meeting. The Annual Meeting provides members with information about the cooperative's growth, financial health, board election, and programs available to members. Many member appreciation events are held throughout the year.

**Monthly Newsletter:** Pine to Prairie is our official cooperative publication keeping you up to date on important information, events and current topics of interest.

### **Electric Safety Demonstrations:**

TWEC demonstrates safe work habits around electric lines using a table top model, complete with miniature vehicles, buildings, equipment and live electric lines. Trained cooperative personnel are available to give the safety demo at no cost for youth and adult groups in the area.

**Economic Development:** TWEC supports economic development and has a loan program available to promote community growth and sustainability. Interested parties may contact the TWEC office.

### **Improve-It Loan:**

TWEC's 'Improve-It' loan program helps members finance small-scale home improvement projects. The application process is quick and easy. Loans may be approved for air conditioning, dual heat installations, electric fireplaces, lighting upgrades, generators, heat pump installations, insulation, major electric appliances, personal computers, private sewer systems, service upgrades, thermal doors and windows and wells.

**Operation Round Up:** Each month, TWEC 'rounds up' the electric bills of participating members to the next highest dollar and is placed in a Community Trust and distributed to local charitable, community-based programs. 100% of the contributions are distributed to local service projects. The Operation Round Up fund is administered by a seven-member volunteer Community Trust Board, appointed by TWEC's Board of Directors.

### **Scholarship Program:**

Unclaimed capital credits are used to provide scholarships for graduating high school seniors.

**Power Plant Tour:** TWEC has been taking members to see the power plant facilities in central North Dakota since Coal Creek Station was built in the late 1970s. Coal Creek Station provides about 85 percent of our wholesale electric power. The flagship plant is owned by TWEC and 27 other electric cooperatives that form Great River Energy. Information on the trip is released each April, after the Annual Meeting.



**Youth Tour to Washington, D.C.:** The annual Youth Tour brings hundreds of high school students to our nation's capital each summer for an exciting week of educational activities, tours and fun. TWEC has conducted a contest during the month of February to select one local high school student to win a 6-day, all expense-paid trip to Washington, D.C.



In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form.

To request a copy of the complaint form, call (866) 632-9992.

Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights; 1400 Independence Avenue, SW; Washington, D.C. 20250-9410

(2) fax: (202) 690-7442; or (3) email: [program.intake@usda.gov](mailto:program.intake@usda.gov).



**TODD-WADENA  
ELECTRIC COOPERATIVE**

A Touchstone Energy<sup>®</sup> Cooperative 

## **Vision**

*To be of great value to our members*

## **Mission**

*To responsibly provide utility service to  
our members*

## **Our Values**

*Members, Employees, Service,  
Safety, Equity Sharing, Communication*