



Redwood Electric Cooperative

60 Pine Street • Clements, Minnesota 56224

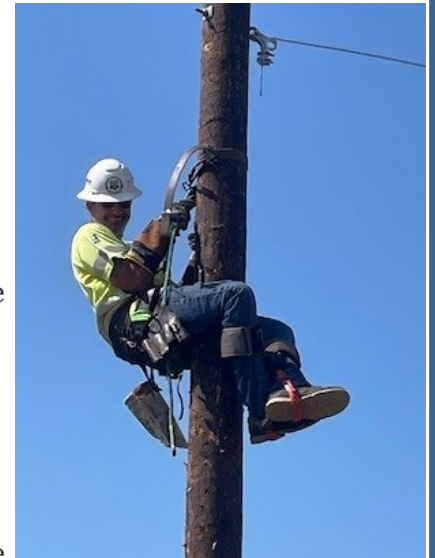
October is National Cooperative Month

Why we celebrate cooperatives

Every October, cooperatives from all sectors across the country celebrate National Cooperative Month. The purpose of this annual celebration is to recognize the cooperative difference and remind you, the members of the co-op, about Redwood Electric Cooperative's purpose.

Celebrating National Cooperative Month informs others about our unique business model, which is based on the Seven Cooperative Principles: *Voluntary and Open Membership; Democratic Member Control; Members' Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and Concern for Community.*

For co-op employees and members that are familiar with the principles, the month of October is a great opportunity to renew our connection to each other and the purpose of our co-op. Redwood Electric Cooperative's main purpose is to provide safe and reliable electricity to our members. Redwood Electric Cooperative also offers many other programs and services to its members.



In the U.S., there are more than 29,000 co-ops serving in every single industry. Many co-ops from different sectors join together during the month of October to educate members in the community about cooperatives.

There are more co-ops in our local community than most people realize. Co-ops are even represented on the shelves at our local grocery stores, such as Land O'Lakes, Welch's, Organic Valley, Cabot Cheese, Sunkist, Ocean Spray and many more.

According to the latest data, more than 130 million people belong to a co-op in the U.S. alone, and co-ops employ more than 2 million Americans.

This speaks to the heart of why we must take every opportunity to celebrate and teach others about the cooperative business model. So, plan your own co-op celebration by purchasing co-op products,

look to do business with co-ops right here in our local community and be an active member of Redwood Electric Cooperative.

Minnesota's Cold Weather Rule

This notice informs you of your rights and responsibilities under the Cold Weather Rule. It is designed to help you with high winter electric bills. You must act **PROMPTLY**. If you choose not to assert your rights or choose not to enter a mutually acceptable payment plan, your service may be disconnected.

An electric cooperative must not disconnect the utility service of a residential customer during the period between October 1 and April 30 if the disconnection affects the primary heat source for the residential unit when the following conditions are met:

- A customer enters into and makes reasonably timely payments under a payment agreement that considers the financial resources of the household.
- The **household** income of the customer is at or below 50% of the state median income. Income may be verified on forms provided by the cooperative or by the local energy assistance provider. A customer meets the income requirement if they receive energy assistance or other type of public assistance that uses an income eligibility threshold set at or below 50% of the state median income.
- A customer receives from the cooperative referrals to energy assistance programs, weatherization, conservation, or other programs likely to reduce the customer's energy bills.

What to do if you meet the conditions

If you meet all the conditions of the Cold Weather Rule as outlined here, can't pay your electric bill and need cold weather protection from utility shutoff, fill out the Cold Weather Disconnect Protection Form and return it to Redwood Electric Cooperative **immediately along with your income documentation**. The following is a list of energy assistance providers serving Redwood Electric Cooperative:

- United Community Action:
507-537-1416
320-235-0850
507-637-2187
- Salvation Army & Redwood Falls UCAP:
507-637-2187
507-537-1416
- Southwest Health & Human Services:
507-637-4050
- Heat Share-Salvation Army:
888-220-4860 Redwood/Renville Counties

What to do if you don't meet the conditions

If you do not meet all the conditions of the Cold Weather Rule as outlined here, you do not qualify for winter shutoff protection. However, you still can continue to receive electric service if you call us to set up a mutually acceptable payment arrangement. Call Redwood Electric Cooperative at 1-507-692-2214 **BEFORE** the due date.

COLD WEATHER DISCONNECT PROTECTION FORM EFFECTIVE OCTOBER 1 - APRIL 30

Fill out completely and return to:
Redwood Electric Cooperative
60 Pine Street
Clements, MN 56224

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____
Email: _____
Account # (from your bill): _____

Total amount owed: \$ _____
Total annual **household** income** : \$ _____

No. of persons in household (Include yourself): _____

☐ Please check this box if you have already been approved for fuel assistance or emergency assistance from a local energy assistance agency based on your income.

By signing this form, I hereby authorize any gas or electric utility that serves us to exchange billing information. I also authorize any energy assistance providers or human service agencies to exchange any income information to help determine income eligibility. I acknowledge that I have received, read and understand the enclosed Notice of Residential Customer Rights and Possible Assistance. I attest that the above information is true and correct.

Signature: _____ Date: _____

****Income documentation must be included with this form per the notice instructions and you MUST contact our office to make payment arrangements.**

Your Residential Rights & Responsibilities

The RIGHT to request and complete the Cold Weather Disconnect Protection Form. If you do so and if your household income is less than 50% of the state median income, the service affecting your primary heat source cannot be disconnected for nonpayment of your bill. However, we have the right to accept or reject your request based on information supplied or other supporting documentation.

The RESPONSIBILITY, if you choose to declare to complete the Cold Weather Disconnect Protection Form you must return it to us within 15 days of receiving the disconnect notice on your bill. You must contact us immediately to arrange a payment plan.

THE RIGHT to a mutually agreeable payment schedule with us. The schedule will cover your existing arrears plus the estimated use during the payment schedule period.

The RIGHT not to be disconnected until the utility investigates whether the residential unit is actually occupied when a customer does not respond to a disconnection notice. If the unit is found to be occupied, the utility must immediately inform the occupant of the provisions of this section. If the unit is unoccupied, the utility must give seven days' written notice of the proposed disconnection to the local energy assistance provider before making a disconnection.

The RIGHT to appeal the disconnection of service to the Redwood Electric Board of Directors. If you choose to appeal, you must deliver or mail a personal letter stating your situation and issues in dispute. Your letter must be in our hands before the date of disconnection. You will be notified when the board of directors will review your appeal and you may be present at the review. No disconnection of service will take place during the appeal process.

The Cold Weather Rule does not eliminate winter disconnects. If you receive a disconnection notice on your electric bill, you must act promptly.

All bills are mailed by the 20th of each month & disconnect notices are found in RED on the top & bottom of the bill.

Contact Redwood Electric by calling 507-692-2214 and complete the form on the backside of this brochure.

Application signed in:

Send proof of gross income received in:

August 2025	July 2025
September 2025	August 2025
October 2025	September 2025
November 2025	October 2025
December 2025	November 2025
January 2026	December 2025
February 2026	January 2026
March 2026	February 2026
April 2026	March 2026
May 2026	April 2026

Household income cannot be more than these income guidelines for 1 month:

Household Size	Income
1	\$3,119
2	\$4,079
3	\$5,039
4	\$5,999
5	\$6,959
6	\$7,919
7	\$8,099
8	\$8,279
9	\$8,459

ELECTRICITY 101

To stay safe around electricity, start with these **SEVEN** basic tips:

1.



DON'T OVERLOAD OUTLETS OR CIRCUITS

Plugging in too many items or drawing too much power on a circuit can cause overheating, fire, and damage to devices.

2.



DON'T USE FAULTY ELECTRICAL CORDS OR PLUGS

Do not use cords that look frayed, worn or cracked. Do not use broken plugs. Never remove the grounding pin from a three-pronged plug.

3.



HAVE YOUR ELECTRICIAN'S NUMBER IN YOUR PHONE

Most electrical repairs or installations are not DIY projects. Hire an expert to avoid serious injury or wiring problems.

4.



BE CAREFUL AROUND H₂O

Never use electricity while standing in damp or wet conditions. Keep all electrical devices away from water, including cell phones that are charging.

5.



EVALUATE YOUR APPLIANCES

Do not use appliances in disrepair. Older or broken appliances can overheat, start a fire, and cause serious injuries.

6.



TEST YOUR GFCIs

Outlets near a water source should be equipped with GFCIs, which help prevent shock and electrocution caused by ground faults. Test monthly to make sure they are working.

7.



MAKE SURE YOUR HOME IS UP TO CODE

Your home should be properly wired and electrically sound. Contact a reputable electrician to evaluate your home.

 Safe
Electricity.org®

NO CHARGE ZONE

Charging your phone while it's on or under a pillow or blanket can cause it to overheat and catch fire.

 Safe
Electricity.org®

We will be CLOSED FOR THANKSGIVING
Office closed November 27th & 28th

REC WATER HEATER PROGRAM

Redwood Electric's interruptible water heater program provides members with a Marathon water heater at half the price!

Member Cost:

- \$850 Marathon Water Heater
- Any cost incurred by a plumber and/or electrician

REC will deliver the water heater.

*Members must be on a load management program.



Halloween Safety Tips Decorations

- Rely on battery-operated lights and glow sticks rather than candles to prevent fires.
- Use lights that have been tested by a recognized laboratory.
- Check each set of lights for broken or cracked sockets, frayed wires, or loose connections.
- Discard any damaged sets and ensure proper placement on property for public safety.

ENSURE A SAFE HARVEST

Know the location of power lines
and keep 10 feet from them.

 Safe
Electricity.org®



Apple Caramel Pecan Cake

Ingredients:

- 2 cups flour
- 1 tsp baking powder
- 1 tsp baking soda
- 1/2 tsp salt
- 2 tsp cinnamon
- 1/2 tsp nutmeg
- 1/2 tsp ginger
- 1/2 cup sugar
- 1/2 cup brown sugar
- 3 eggs
- 3/4 cup vegetable oil
- 1/2 cup unsweetened applesauce
- 1 tsp vanilla
- 2 cups apples of your choice, grated
- 1 cup pecans, chopped

Caramel Topping

- 1/2 cup butter
- 1 cup brown sugar
- 1/3 cup heavy cream
- 1 tsp vanilla
- 1/2 cup chopped pecans

Instructions:

1. Preheat oven to 350°. Grease and flour a 9x13" baking dish.
2. In a bowl mix the flour with baking powder, baking soda, salt, cinnamon, nutmeg and ginger. Set aside.
3. Mix the sugar, brown sugar, eggs, oil, applesauce, and vanilla with a whisk or beaters until smooth.
4. Add the flour mixture to the wet mixture and stir together.
5. Stir in the shredded apples and pecans. Pour into prepared baking dish and spread evenly. Bake 35-40 minutes.

Caramel Topping

1. Melt butter over medium heat in saucepan.
2. Add brown sugar and heavy cream. Turn heat to high. Cook and stir until it comes to a boil. Reduce heat to medium. Cook and stir for 2-3 minutes.
3. Remove from heat and stir in vanilla and pecans.

Cake

1. Use a fork to poke holes all over the cake.
2. Pour the caramel sauce over the top and spread evenly.



REC
Redwood Electric Cooperative

A Touchstone Energy® Cooperative

60 Pine St. Clements, MN 56224

(507) 692-2214

or

(888) 251-5100

(Toll free number & Outage number)

Pay-by-Phone #:

844-905-2209

Email address:

office@redwoodelectric.com

Web:

www.redwoodelectric.com

Office Hours:

7 a.m. to 3:30 p.m. Monday-Friday

Jim Haler, General Manager

Board of Directors

Daniel Tauer, President

Emily Evans, Vice President

Jill Weber VanDerWal, Secretary-Treasurer

Michael J, Baune, Director

Dean Fultz, Director

George Turbes, Director

Richard Nelson, Director

The Board meets the fourth Thursday of each month at

Redwood Electric Cooperative's building at

60 Pine St. Clements, MN 56224

STATEMENT OF NON-DISCRIMINATION

Redwood Electric Cooperative is an equal opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to:
U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.



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