AGRALITE
Electric Cooperative



Photo: Katie Saterbak, November Calendar Photo Contest Winner

EMPOWERING communities with innovative and sustainable energy solutions FOR OVER 85 YEARS

NEWSLETTER

November 2026

Preparing For The 2027 Rate Adjustment *by Jenny Stryhn, General Manager*

At Agralite, our mission is to provide safe, reliable, and affordable electricity to our members. As we look ahead to 2027, we want to remind members that the second step of our planned rate adjustment will take effect next year. The primary reason for this rate increase is not the result of local spending, but rather the continued rise in wholesale power and transmission costs, which makes up over 63% of the total expenses for the cooperative.

Another factor is the increased costs associated with materials, fleet and fuel expenses, and maintaining a reliable electric grid, which is what our members expect and deserve. This requires continued investment in aging infrastructure. 1170400 In addition, Agralite continues to add capacity to our local system so it can handle each member's highest demand.

When the first step of the rate adjustment was implemented earlier this year, we shared that the Board of Directors had decided that a two-step approach would help lessen the impact on members while allowing the cooperative to remain financially strong. The upcoming 2027 adjustment represents the final phase of that plan. As details and rates are finalized, we will continue to share information about the rate adjustment and what it means for members. We appreciate your understanding and trust as we navigate these industry challenges together.

Even with these changes, Agralite remains committed to managing costs responsibly and making investments that enhance reliability. We continually review expenses, prioritize efficiency, and work to deliver the greatest value possible to our member-owners. We understand that any rate increase affects household and business budgets, and we appreciate your understanding and continued support as we work to maintain the dependable electric service you expect and deserve.



As harvest season continues, we encourage everyone to make safety a priority. Be aware of overhead power lines when moving large equipment, use caution when transporting grain and machinery, and always maintain safe clearances around electrical facilities. A few extra moments of awareness can help prevent accidents and keep everyone safe during this busy time of year.

From all of us at Agralite, thank you for your membership. We wish you a safe and successful harvest season and a Happy Thanksgiving with family and friends.

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Agralite Electric Co-op

We're member-owned!

320 US-12, Benson, MN
(320) 843-4150
1-800-950-8375
www.agralite.coop
Like us on Facebook



Office Hours:

8:00 AM – 4:30 PM
Closed Nov. 11 - Veterans Day
Closed Nov. 26 & 27 - Thanksgiving
Join us for Cider and Cookies
Thurs., Dec. 17 from 9am-3pm

Touchstone Energy®
Agralite is a Touchstone Energy® Cooperative.



Find your account number and win a $100 credit!

If your account number *(as it appears on your monthly electric bill)* is one of the four account numbers hidden in this issue, give our office a call by the end of the month and you will receive a $100 bill credit. If more than one member finds their account number in a single issue, $100 will be split equally amongst them.

Energy Saving Tip:

Adjust your water heater settings to save energy. As cooler weather arrives, your water heater may be working harder to keep up with longer, hotter showers. 868501 Check its temperature setting and consider lowering it to 120°F, which the US Department of Energy recommends for most households. A lower temperature setting can reduce energy use while also helping prevent scalding. Always check the owner's manual before making adjustments.

Source: Department of Energy

POWER OUTAGES

Call Day or Night 1.888.884.3887

Do not call the office for outages

November Energy Payment is due December 20.*

*We accept Visa, Discover, and Mastercard.

Cold Weather Rule Began Oct. 1: Take Steps Now To Keep Your Electric Service From Being Shut Off This Winter

Minnesota's seasonal protection can help eligible households avoid shut off, but members must contact Agralite Electric Cooperative and take action to qualify.

Our goal at Agralite is to help members stay connected and pay their bills on time. If financial assistance is needed, we can direct you to resources that may help get you through a particularly hard financial time and keep your electricity connected.

If you are running into trouble and worried about paying your electric bill this winter, now is a good time to apply for protection under the Minnesota Cold Weather Rule, which started October 1. The rule can help protect eligible residential members from being turned off through April 30, but protection is not automatic. Members must contact Agralite, provide required information and establish a payment plan they can maintain. The Cold Weather Rule does not eliminate unpaid charges or mean electric service cannot be disconnected. Members who do not contact the cooperative, return required forms or keep the terms of their payment plan may lose protection. If you are concerned about your bill, contact us at 320-843-4150 as soon as possible.

How can I avoid having my electricity shut off?

One of the steps that members may take to avoid being disconnected is to work with us on an acceptable payment plan. We understand paying your bill can be hard at times. We want to work with you to keep your electricity turned on. When you call, be prepared to discuss your current balance, what you can reasonably pay and when you expect to make future payments.

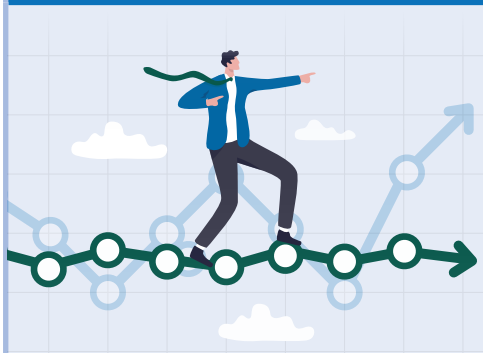
Eligible households may also qualify for help through state or local energy-assistance programs. Because funding can be limited, apply as early as possible and provide all requested documentation. Please see our website for a list of local energy-assistance agencies at *www.agralite.coop/cold-weather-rule*.

Applying for assistance does not automatically stop a disconnection. You must keep in touch with us and follow the terms of any payment arrangement while your application is being reviewed. If your circumstances change, call immediately rather than missing an agreed payment without explanation.

We are here to help

We at Agralite Electric Cooperative want to work with our members to avoid disconnection whenever possible. If you are struggling to pay your bill or want to learn whether the Minnesota Cold Weather Rule applies to your household, contact us at 320-843-4150.

Budget Billing: A Smarter Way To Pay



As colder weather approaches, it often means higher energy use and higher electric bills. Budget Billing helps take the guesswork out of your monthly payment by averaging your electric costs over the year.

Instead of seeing large seasonal bill increases, you'll enjoy a more predictable monthly payment, making it easier to stay on budget.

Contact Agralite Electric Cooperative to find out if Budget Billing is right for you.

Dual Fuel Members: Please Check Your Back-Up System

If you have a Dual Fuel Heating System, now is the time to be sure your back-up heating system is prepared and that you have adequate fuel supply.

- Dual Fuel Heating Systems are usually controlled during periods of high demand (such as frigid winter mornings and evenings), but other factors such as high market cost can lead to load control as well.
- There can be up to 400 hours of control during the heating season. However, most winters the control has averaged less than 200 hours.
- Control Events typically occur in the morning and evening hours in the winter for approximately four hours at a time. 1322401
- Participants should expect less than 40 control days this winter.

CHECK BEFORE YOU FLIP YOUR BREAKER OFF

Are you planning to close up your seasonal home, head out on a long vacation or travel for the winter? Be sure you don't shut off the breaker that supplies power to your off-peak meter and load control switch for either your electric water heater or off-peak electric heat source. We need this equipment on to get accurate billing reads.

If you have an electric water heater, we encourage you to have a qualified installer equip your water heater with a disconnect switch. This enables you to shut off your water heater at your convenience while maintaining power to the off-peak equipment.

COLD WEATHER RULE & ENERGY ASSISTANCE PROGRAM NOTICE

In accordance with Minnesota's Cold Weather Rule, electric service cannot be disconnected for nonpayment between October 1 and April 30 if electricity is the primary heat source and ALL of the following statements apply:

- Your household income is at or below 50% of the state median household income. Income may be verified on forms provided by Agralite Electric Cooperative or by the local energy assistance provider.
- You enter into and make reasonably timely payments under a payment agreement that considers the financial resources of the household.
- You receive referrals to energy assistance, weatherization, conservation, or other programs likely to reduce your energy bills from Agralite Electric Cooperative.

Minnesota's Cold Weather Rule does not completely stop winter disconnects

Before disconnecting electric service to residential members between October 1 and April 30, Agralite Electric Cooperative must provide:

- A 30-day notice of disconnection;
- A statement of members' rights and responsibilities;
- A list of local energy assistance providers;
- Forms on which to request Cold Weather Rule protection; and
- A statement explaining available payment plans and other options to continue service.

Energy Assistance Program

The Energy Assistance Program (EAP) is a federally funded program through the U.S. Department of Health and Human Services, which helps low-income renters and homeowners pay for home heating costs and furnace repairs. Household income must be at or below 50% of the state median income ($58,793 for a family of four) to qualify for benefits. Applications must be received or postmarked by May 31, 2027.

To learn more about the EAP program or to apply for assistance:

- Visit the Minnesota Department of Commerce Energy Assistance website, https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/, for more details and to access the application portal.
- Contact your county EAP service provider for additional information and assistance.
- Agralite Electric Cooperative exists because of you, and we are dedicated to the people and communities we serve. If you are having difficulty paying your electric bill and do not qualify for either of these programs, please contact our billing department to set up a payment plan.

Prairie 5 CAC 320-269-7976 West Central CAC 800-492-4805

Heartland CAC 320-235-0850

TIPS TO AVOID ENERGY SCAMS



Stay alert for fraudulent utility calls. Scammers can spoof caller ID to make a phone call appear to come from your electric utility—even when it doesn't.

They may threaten disconnection, demand payment, or ask for personal information. Don't rely on caller ID alone to verify a caller's identity. If you receive a suspicious call, hang up and contact your utility using the phone number printed on your bill or listed on the official website.

Source: NIST



This institution is an equal opportunity provider and employer.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html 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.

AGRALITE Service

ANNIVERSARIES

Chris Larson



20 YEARS

Lead Lineman

Jonathan Messner



10 YEARS

Manager of Member Services

DWayne Peterson



10 YEARS

Journeyman Lineman

Casey Olson



5 YEARS

Engineering Assistant

Thank you for your years of dedication and hard work!

Why Does My Furnace Switch Fuels?

Every winter, Agralite's load management team keeps a close eye on the weather forecast. While most people see a cold front moving in, we see electric demand heading north faster than a Minnesota pheasant trying to outrun a pickup.



That's because some of the highest electricity demand of the year occurs during the coldest winter days. When temperatures drop below zero, electric heating systems, livestock facilities, businesses, and homes all work harder to stay warm. The result is a spike in demand across the electric grid.

Fortunately, many Agralite members participate in our Dual Fuel program.

The program is designed to take advantage of electricity when it is plentiful and economical while providing a backup heating source when electric demand is especially high. During a load control event, participating systems automatically switch from electric heat to an alternate fuel source, such as propane or natural gas.

The good news? Your home stays warm.

The even better news? By reducing electric demand during peak periods, we can help lower the costs Agralite pays for wholesale power. Since those costs are ultimately shared by all members, lowering peak demand benefits the cooperative as a whole.

A common misconception is that load control is designed because there isn't enough electricity available. While reliability is certainly important, the primary goal is often much simpler: managing costs.

Think of it this way: If you were shopping for a pickup truck and only needed to tow a 20,000-pound trailer for a few hours each year, you probably wouldn't buy a bigger truck just for those rare occasions. Electric systems face a similar challenge. A handful of high-demand hours can drive costs throughout the year, so it makes sense to manage those peaks whenever possible.

That's why Agralite invests in load management programs and continues to explore new technologies, including battery energy storage, to help reduce peak demand. Every kilowatt we can shift, reduce, or supply from stored energy helps us operate the electric system more efficiently.

In the end, load management is one of the most effective tools a cooperative has for keeping costs under control while continuing to provide reliable service. It may not be as exciting as predicting the Vikings' season or figuring out where all the left-hand gloves disappear to each winter, but it helps save money for all our members.

So, the next time your dual fuel system switches over during a control period, don't panic. We're simply asking a few heating systems to take one for the team so we can keep power costs as low as possible for everyone.

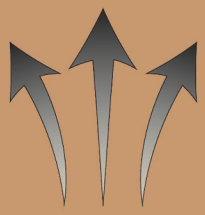


Maximize System Performance. **Minimize** Energy Waste.

Whether your heating and cooling system is brand new or 10 years old, regular maintenance can help your system run efficiently, keep energy costs in check and extend its life.

Filter Care
Every 2-3 months

- Check your air filter and replace it as recommended. A dirty filter can restrict airflow and make your system work harder.
- Keep return and supply vents clear of furniture, rugs and other obstructions. Dust them regularly.



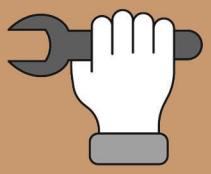
Outdoor Unit Care
Once or twice a year

- Keep leaves, grass and other debris at least 2 feet away from the outdoor unit.
- Gently rinse dirty condenser coils with a garden hose, following your manufacturer's recommendations.



Proactive Service
Twice a year

- Schedule professional tune-ups in spring for cooling and fall for heating.
- Have ductwork checked for leaks or disconnected sections, and seal leaks with mastic or foil-backed tape.



Thermostat Smarts
Year-round

- Adjust your thermostat when you're asleep or away. In summer, set it a little higher; in winter, a little lower.
- Consider a programmable or smart thermostat to automatically manage temperatures and save energy.





A little maintenance can go a long way.
Contact your electric co-op if you have questions about home energy use.

Photo Credit: Lennox

CURRENT AGRALITE BOARD OF DIRECTORS

Kathy Draeger, Clinton
District 1

Jeff Hufford, Morris
District 2 - Secretary / Treasurer

Bennett Zierke, Hancock
District 3 - Vice President

Steve Nelson, Starbuck
District 4

Dave Barrett, Murdock
District 5

Clay Molden, Danvers
District 6

Warren Rau, Appleton
District 7 - President

MINUTES OF MEETING BOARD OF DIRECTORS

September 2026

Board Chairman Warren Rau called a meeting of the Board of Directors of Agralite Electric Cooperative to order at 8:30 a.m., September 24, 2026. All members of the Board were present, with Director Draeger joining by Zoom. The agenda, minutes of the last meeting, the monthly disbursements, the payment of capital credits of deceased members, Work Order #605, and August Special Equipment were approved.

Jonathan Messner, Manager of Member Services, reported on activities of his department for the month. He discussed load control for the month. He discussed the Energy Forum he attended at Minnesota Valley Electric Cooperative in Jordan, MN. A discussion was then held on Agralite's Power Hour events for 2027. He stated that the 2027 Agralite Annual Meeting has been set for June 1st at the Benson High School.

Stephanie Wrobleski, Manager of Finance/CFO, reported on activities of her department for the month. She discussed margins for the month of August. She brought forth Resolution Authorizing the Amendment of the Retirement Security Plan and the Board approved it. She discussed health insurance and staffing updates for her department.

Energy Explorers

FALL ENERGY SAVINGS WORD SEARCH



Fall is a great time to put energy efficiency into action! Read the following energy-saving tips, then find the bolded words in the puzzle below.

- Turn off the lights when you **leave** a room.
- **Unplug** chargers when you're finished using them.
- On chilly days, open **curtains** to let sunlight help warm your home.
- Wear a sweater instead of turning up the **heat**.
- Turn off the TV and other **electronics** when you're done using them.
- Tell an adult if you see a dripping faucet or a drafty **window**.

Word Bank:

Leave	Heat
Unplug	Electronics
Curtains	Window

E	S	P	A	E	G	W	A	U	H	R	W	A	L	D
V	L	W	D	K	V	U	U	E	U	K	I	Q	Y	N
L	Q	E	G	D	H	A	H	E	A	T	N	N	U	W
C	U	U	C	B	S	L	E	D	N	Q	D	O	Y	A
A	D	I	E	T	R	B	J	L	C	W	O	Z	J	F
V	Y	G	I	R	R	P	M	J	B	U	W	S	P	L
Q	Q	U	T	D	F	O	W	L	A	D	N	T	Y	B
N	Q	L	M	O	A	Q	N	V	F	I	X	L	Y	W
Z	G	P	C	Y	I	M	M	I	A	I	L	O	X	B
C	N	N	W	E	Q	X	P	T	C	I	H	G	T	X
C	Y	U	V	Q	Q	V	R	D	P	S	B	G	G	A
B	K	R	O	R	X	U	M	T	O	M	C	V	W	S
J	E	Y	L	S	C	M	V	G	T	N	S	M	F	T
D	X	Y	D	M	U	R	J	G	Q	N	S	E	P	B
Y	A	K	T	J	H	H	G	J	L	Q	K	S	T	F

The financials were given by Stephanie with a PowerPoint presentation.

Allen Schmitz, IT Manager at STAR Energy Services LLC, joined the meeting to give a quarterly cybersecurity report.

Jenny Stryhn reported on activities of the Engineering & Operations department for the month. She discussed line crew projects and outages for the month. She gave an update on the Stevens Milk Plant. She discussed substation maintenance and staffing updates for this department.

Jenny gave the safety report.

Jenny Stryhn, General Manager/CEO, reviewed her report to the board. She reviewed the remaining upcoming board meetings for 2026. She discussed recent meetings she attended including the GRE Managers Meeting, East River Annual Meeting, CVEC membership meeting, STAR Board Meeting, NRECA Region Meeting, and the MREA CEO Conference. She discussed the NRECA board seat and candidates.

Jenny discussed the REED application for DENCO II, LLC and the Board approved it.

A roundtable was held discussing the East River Annual Meeting and data centers.

The October board meeting was set for the 29th. 1406200

Being no further business came before the Board, the meeting was adjourned.