

NORTH WEST

Your Touchstone Energy[®]
Cooperative



Membership Guide

Welcome to North West REC!

Dear North West REC Member,

We're excited to welcome you as a new member-owner of North West Rural Electric Cooperative. Thank you for joining a community built on connection, integrity, and service—a place where your voice matters and your membership truly makes a difference.

You'll receive a membership certificate as a symbol of your ownership in the Cooperative. As a non-profit, member-owned organization, we return any margins to our members as patronage capital, based on electricity use. These funds are paid out when the board determines the Cooperative is financially strong.

At North West REC, we live by a simple but powerful **mission**: *We will safely and efficiently provide reliable and affordable electric service to our members.*

That mission is supported by our **vision**: *We want to enhance our members' quality of life by being their trusted and valued energy partner.*

These guiding principles are more than just words. They influence everything we do—from how we respond to outages, to the programs we develop, to the investments we make in our local communities. Every decision is rooted in our core **values**: *Safety, Integrity, Accountability, Excellence, Innovation, Dependability, Environmental Responsibility, and a deep Commitment to our Members, Employees, and Community.*

You can count on us to be more than your power provider—we're your energy partner. Whether you're building, farming, running a business, or simply flipping on the lights, we're proud to serve you with care, reliability, and local support.

If you ever have questions, need help, or want to learn more about the cooperative difference, don't hesitate to reach out. We encourage you to read our monthly newsletter, delivered inside the Iowa Electric Cooperative Living magazine, for updates on what's happening at your cooperative.

You can also keep up with us on Facebook, Instagram, nwrec.coop, or by downloading the North West REC Mobile App—your hub for SmartHub account access, rebate forms, updates, and more.

We're honored to have you as part of the North West REC family. Welcome—and we look forward to powering your future!

Your Partners in Power,

The Board, Management, and Employees of North West REC



Contact Us

Orange City Office - Headquarters
 Hours: 7:30am - 4pm
 1505 Albany Pl SE
 P.O. Box 435
 Orange City, IA 51041

Le Mars Office & Service Center
 Hours: 9am-3pm, Tuesday - Thursday
 2496 Lincoln Ave SW
 Le Mars, IA 51031

Ida Grove Office & Service Center
 Hours: 9am - 2pm, Wednesday
 5975 Highway 175
 Ida Grove, IA 51445

Primghar Service Center
 Dropbox outside service facility
 880 Industrial Park Rd
 Primghar, IA 51245

712-737-4099 - office hours
800-766-2099 - 24/7 & outages

nwrec@nwrec.coop

www.nwrec.coop

www.facebook.com/nwrec

www.instagram.com/northwest_rec

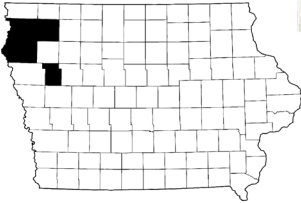
NWREC Mobile App



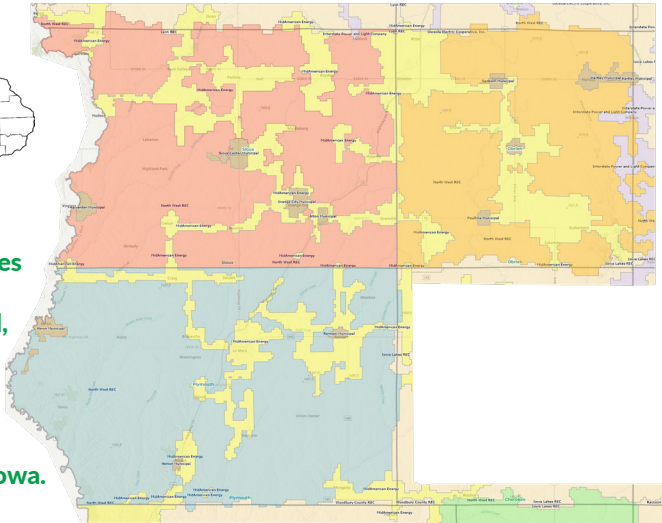
Holidays Observed - (Office Closed)
 New Year's Day - January 1
 Memorial Day - last Monday in May
 Independence Day - July 4
 Labor Day - 1st Monday in September
 Thanksgiving Day - 4th Thursday in Nov
 Friday after Thanksgiving
 Christmas Day - December 25

Outside Depository Box available 24/7 for after hours payments at all offices.

State of Iowa

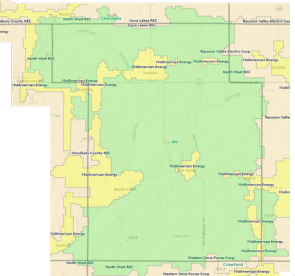


North West REC provides electric service to over 10,000 farm, residential, commercial and industrial members in Sioux, O'Brien, Plymouth, and Ida counties in northwest Iowa.



North West REC Service Territory Map By District

NWREC District 1 - Sioux	Other REC's
NWREC District 2 - O'Brien	MidAmerican Energy
NWREC District 3 - Plymouth	Alliant Energy
NWREC District 4 - Ida	Municipal Utilities



What to Do During a Power Outage

Losing power is never convenient—but reporting it is easy. At North West REC, we're here 24/7 to get your electricity restored safely and as quickly as possible. Here's what to do when the lights go out:

Step 1: Check First - Before reporting an outage, check a few things:

- Check your home's fuses or circuit breakers.
- If you have a meter pole, check its fuses too.
- Is there numbers showing on your meter the issue is on your side, if your meter is blank the issue is on our end, please report the outage.
- Look around—do your neighbors have power? This helps identify if the issue is just at your location.

Step 2: Report the Outage - **There are only two ways to report an outage:**



1. Use SmartHub (Fastest & Most Accurate!) Log into your SmartHub account using the app or by visiting: nwrec.smarthub.coop

- Report an outage instantly—no wait time
- Available 24/7
- Set up outage notifications so you're alerted when your power is restored

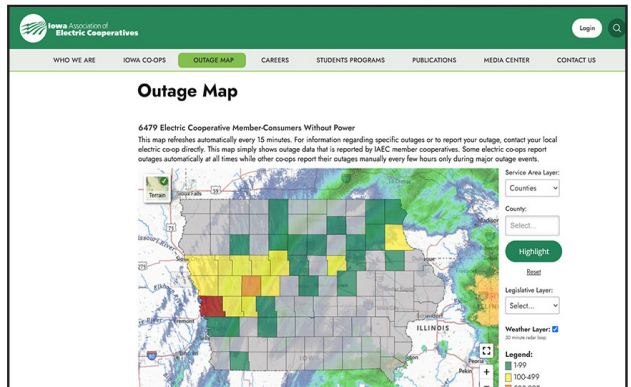
2. Call Us at 800-766-2099 - Our phones are answered 24/7 for outages and emergencies. When calling, please have your account number, service address, or meter number ready (find this information on your electric bill)

- If you reach our after-hours system, it will ask for your phone number or meter number. For best results, use the meter number tied to your main meter. Please also report anything unusual such as flickering lights before the power went out, Trees or branches in the lines, or sparks, downed lines, or damaged poles.

Note: Please do not report an outage by email, social media, or by leaving a message on our office hours phone number as none of those options are monitored 24/7. ONLY report outages by phone 800-766-2099 or via SmartHub.

Track Outages in Real Time

You can view statewide outages for Iowa's electric cooperatives using the Iowa Association of Electric Cooperatives outage map by scanning the qr code below or going to: <https://outagemap.iowarec.org>



Your Safety Matters

At North West REC, your safety is one of our top priorities. Whether you're at home, on the farm, or on the road, these quick reminders can help keep you and your loved ones safe around electricity.

Downed Power Lines: Stay Away, Stay Safe

Always assume a downed line is live. If you see one:

- Stay at least 35 feet away (even more if the ground is wet).
- Never touch the line or anything it's touching.
- Call North West REC at 800-766-2099.

If your vehicle or equipment contacts a live wire:

- Stay inside if you can.
- If you must exit due to fire, jump clear with both feet together, then hop away.
- Keep others back until help arrives.

Grain Bin Safety

Grain bins must maintain minimum distances from overhead power lines to prevent accidental contact. This protects not only farm operators but also lineworkers doing their jobs. Find these guidelines on our website:

www.nwrec.coop/grain-bin-clearances

Move Over, Slow Down

Our crews often work along roadsides to restore power. Iowa law requires drivers to move over or slow down when approaching utility vehicles with flashing lights. Your caution protects lives—thank you for giving our teams space to work safely.



Call Before You Dig – Iowa One Call

Digging for a new fence, tree, or project? Always call 811 2-3 days before you dig. It's fast, free, and required by law.



Generator Safety

Generators can provide comfort during outages, but they must be installed and operated properly. A back-feed from a generator can endanger utility crews and your neighbors. Always use a transfer switch and follow safety guidelines.

Teach Kids About Electrical Safety

Kids are naturally curious, so it's important to teach them how to stay safe around electricity. Remind them never to play near power lines, substations, or pad-mounted transformers, and show them how to use electronics safely.

Need a fun way to teach safety at home? Our website offers kid-friendly videos, games, coloring pages, and activities that make learning about electricity safe and fun.

Everyday Electrical Safety

At home, avoid overloading outlets, use GFCIs near water, keep ladders away from power lines, and plug space heaters directly into wall outlets—never extension cords.

Need Help or Want to Learn More?

We're always here to answer your questions or provide safety materials. Call us at 800-766-2099—or explore more safety tips and resources under the Safety tab on our website www.nwrec.coop

About Us

Our History

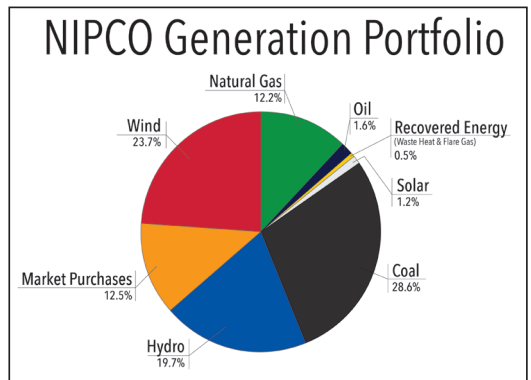
North West Rural Electric Cooperative (REC) has deep roots in the rural electrification movement that began in the 1930s. Inspired by President Franklin D. Roosevelt's creation of the Rural Electrification Administration (REA) in 1935, several small electric cooperatives formed across northwest Iowa to bring electricity to rural homes and farms that investor-owned utilities did not serve.

Over the decades, these smaller cooperatives gradually merged to increase efficiency and better serve their members. The consolidation process culminated in 1998 when the final mergers combined multiple local cooperatives into the single entity known today as North West REC. This cooperative now proudly serves members across Sioux, O'Brien, Plymouth, and Ida counties.

Power Supply Affiliation

North West REC's power comes from Northwest Iowa Power Cooperative (NIPCO), a generation and transmission cooperative dedicated to providing reliable, affordable electricity. NIPCO sources its electricity from Basin Electric Power Cooperative, which operates a diverse energy portfolio to ensure stable and cost-effective power supply.

This strong partnership allows North West REC to offer innovative energy programs, including renewable energy options like Prairie Winds Green Energy, helping members support clean energy while enjoying dependable service.



The 7 Cooperative Principles

At the core of North West REC are the 7 Cooperative Principles that guide our operations and commitment to members:

- 1 Voluntary & Open Membership
- 2 Democratic Member Control
- 3 Member Economic Participation
- 4 Autonomy & Independence
- 5 Education, Training, & Information
- 6 Cooperation Among Cooperatives
- 7 Concern for Community

These principles reflect our commitment to serving members not just as customers but as owners, ensuring that North West REC operates with transparency, accountability, and community focus.

Patronage Dividends

You're More Than a Customer — You're a Member-Owner of NWREC

As a member-owner of our electric cooperative, you have a voice in how we operate and share in the Cooperative's financial success. Unlike investor-owned utilities, NWREC is a not-for-profit—our mission is to serve members with safe, reliable, and affordable electricity, not generate profits. Any extra margins are returned to members like you through patronage dividends.

What Are Patronage Dividends?

Each year, after financials are finalized, any net margins are allocated to members based on their electricity use. These allocations, called deferred patronage dividends, are retained by the Cooperative for several years to help fund infrastructure improvements and daily operations, reducing the need to borrow. When NWREC's financial condition allows, the Board of Directors retires a portion of these dividends, and members receive their share—typically as a credit on their electric bill.

A Tradition of Giving Back

For more than 85 years, NWREC has returned over \$38 million in patronage dividends to its members. This is the Cooperative Difference—putting members first and reinvesting in the communities we serve.



NWREC tracks how much electricity you buy and how much money you pay for it throughout the year.



The NWREC Board of Directors look at the year's finances and allots any funds remaining after all expenses are paid. These funds are allocated to you.



You get your capital credits! The co-op will let you know when your credits are coming your way!



When the co-op's financial condition permits, the Board of Directors decides to retire capital credits from previous year's allocations.

Board of Directors & By-Laws

The policies and financial decisions of North West REC are governed by a dedicated Board of Directors. This board is made up of representatives elected by Cooperative members from each district we serve. These directors ensure that the Cooperative operates with the best interests of its members in mind.

To view the current board members and their respective roles, please visit our website at www.nwrec.coop. If you have any questions or would like more information about the Board, feel free to contact our office.

The North West REC By-Laws, which guide the Cooperative's operations and governance, are also available on our website. If you prefer a printed copy, please contact any of our offices, and we will gladly mail or email one to you.

Member Opportunities

Youth Tour to Washington, D.C.

Each summer, North West REC sponsors two high school juniors (dependents of members) on an all-expenses-paid trip to Washington, D.C. Students join hundreds of other youth from across the nation to explore our nation's capital, learn about government and electric cooperatives, and make lasting friendships. It's more than a trip—it's a leadership experience of a lifetime.



Scholarships

We offer scholarships to graduating high school seniors who are dependents of NWREC members. In addition, NWREC sponsors Powerline Scholarships available through Northwest Iowa Community College (NCC) in Sheldon for students enrolled in their Powerline program—helping train the next generation of lineworkers.

Energy Trail Tour

North West REC invites members to join us on a guided summer bus trip thru North & South Dakota, where participants tour power plants, coal mines, and other generation sites. This behind-the-scenes look at electricity generation shows how your power is produced—from fuel to flip of the switch. Costs for the trip are largely covered by NWREC, making it an affordable and educational getaway.

North West REC News

News Lines Newsletter & Power Quiz

Each month, NWREC includes its News Lines newsletter in the Iowa Electric Cooperative Living magazine. Members are automatically subscribed at no cost. Inside each issue, you'll find cooperative news, energy tips, and the Power Quiz—where you can enter to win a \$10 bill credit! You can read current and past issues or enter the quiz online at nwrec.coop.



Smart Choice E-Newsletter

Smart Choices is a free monthly digital newsletter from North West REC, featuring practical tips on energy efficiency, electrical safety, and home energy upgrades. Whether you're exploring heat pump systems, comparing LED lighting, or looking for ways to cut costs, Smart Choices delivers helpful insights straight to your inbox. You can also browse current and past articles on our website under the News tab. Sign up at www.nwrec.coop by clicking the Smart Choices link on our homepage.

Broadband Internet

N.E.T. Broadband Internet

Through our partnership with Everttek, North West REC helps bring N.E.T. Broadband Internet to rural members in northwest Iowa. This fast, reliable fiber service comes with no contracts or data caps, though availability and speeds vary by location. To check service availability or sign up, visit www.everttek.net/ sign-up or contact Everttek directly.

N.E.T. BROADBAND
EVERTEK NORTH WEST REC

712-834-2936
(Tech Support)

712-834-0201
(Billing & Sales)

Annual Meeting & Board Elections

Each year, North West REC hosts an Annual Meeting for our member-owners. This important event offers members the opportunity to hear updates on the cooperative's financial health, key projects, and future plans. It's also a time to engage with co-op leadership, connect with fellow members, and celebrate the cooperative spirit.

The Board of Directors are NWREC members who are elected by fellow members of the Cooperative. Prior to the meeting in March, election ballots are mailed to members for voting on director positions up for election. We encourage all members to participate and take an active role in shaping the future of their cooperative.

Member Appreciation Days

Each year, North West REC hosts Member Appreciation Days to thank our member-owners for their continued support. These events provide an opportunity to meet cooperative staff and learn more about our programs and services. Members can also participate in prize drawings and engage with fellow community members. We encourage all members to attend and celebrate the cooperative spirit together.

Switch Makes Cents

Since 1985, North West REC's Switch Makes Cents program has helped reduce electric demand during peak hours—saving energy and keeping rates lower for everyone. By temporarily cycling connected appliances, we avoid the need for costly power plant expansions and reduce wholesale power costs.



How It Works

NWREC will give you a load management switch that you need to have an electrician install for you. Once installed NWREC will come in and connect it to our system for any qualifying equipment in your home, farm, or business. During peak hours, this switch may briefly interrupt power to those devices to reduce system-wide demand.

What Can Be Controlled?

Eligible equipment includes water heaters, air cooling and heating systems, irrigation systems, generators, or electric vehicle chargers.

When Is Equipment Controlled?

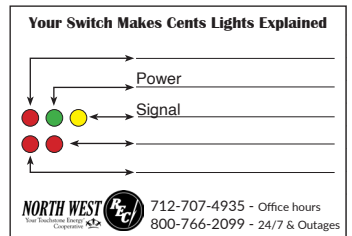
- Summer (June 1–Sept 30): 12 PM–10 PM, as needed
- Winter (Oct 1–May 31): 6 AM–12 PM & 4 PM–10 PM, as needed (usually only May for heating)
Control times may vary annually.

Safe and Reliable

The switch simply pauses electric flow for a period of time—it won't damage your equipment.

Get Started

To learn more or sign up, call us at 800-766-2099. An Energy Advisor will walk you through the benefits and options.



When we connect your switch, we'll place a sticker on the switch box explaining the indicator lights. A green and yellow light means the switch has power and is receiving a signal. A red light means your switch is actively controlling electric loads by temporarily interrupting power.

Service Charges

Prices are subject to change without notice, please call the office for current prices.

Reconnection Fee:

(during hours) \$100
 (after hours)..... \$250

Disconnect Fee:..... \$100

Idle Service Fee (monthly): \$20

Electric heat submeter/setup:

(CT & socket) \$100

Meter Test - by request \$25

Posting Trip Charge..... \$35

Returned Check Charge..... \$30

Security Light Service Work

LED - maintenance. \$90

Will retrofit mercury vapor or HPS lights to LEDs when maintenance is necessary... \$200

Move security light to new pole \$250

Move security light and pole \$250

Remove security light from pole or disconnect light \$250

Sell security light to member - includes installation

LED security light (will not install on anything but a pole). \$250

Replace a HPS light with an LED light..... \$200

LED lights have a 5-year warranty, but if we find something wrong on the members side causing an issue with the light not to work, we will charge a \$90 service call fee.

Poles

Setting a pole for member (We will not set poles for gateposts, basketball hoops, etc.).\$250

Sell any size used pole to member \$200

Marathon Water Heater Rebates

Sold only to members and installed on our system. Must have load management switch installed to receive rebate. Switch and water heater must be installed within 90 days from purchase. Rebate is for the main water heater only, it does not include storage tanks for geothermal. Rebate amounts:

	<u>Rebate</u>
50 gallon Marathon - shop only with switch	\$300 rebate
85 gallon Marathon - house or shop with switch	\$400 rebate
100 gallon Marathon - house or shop with switch	\$500 rebate
100 HD gallon Marathon - dairy only with switch	\$500 rebate
100 HD gallon Marathon - dairy with no switch	Full Price - No Rebate
Hog Buildings - 50 gallon only with no switch	Full Price - No Rebate
New Home with all electric heat (primary heat & electric backup) with switch	\$1000 rebate on a 85 or 100 gal

Water Heater prices are subject to change without notice, please call the office for current prices.

Energy Efficiency Rebates

Rebates are subject to change without notice, please call the office for current rebates.

Energy Efficiency Rebates

North West REC offers members rebates and incentives on products that promote energy efficiency and help you save money for years into the future.

Geothermal Heat Pump

Residential & C&I/Ag \$1,400 per ton (new installs)

Residential & C&I/Ag \$750 per ton (replacement)

*Maximum rebate limit of 30% of cost up to \$10,000 (Residential)

*Maximum rebate limit of 30% of cost up to \$50,000 (Commercial/Industrial/Ag)

Air Source Heat Pump

Residential & C&I/Ag \$700 per ton (Electric backup heat)

Residential & C&I/Ag \$500 per ton (No backup heat or propane or gas backup)

*Maximum rebate limit of 30% of cost up to \$10,000 (Residential)

*Maximum rebate limit of 30% of cost up to \$50,000 (Commercial/Industrial/Ag)

Ductless Mini Split Heating/Cooling & P-Tac Unit

Residential & C&I/Ag \$700 per ton (Electric backup heat)

Residential & C&I/Ag \$500 per ton (No backup heat, propane or gas backup)

*Maximum rebate limit of 15% of cost up to \$5,000 (Residential)

*Maximum rebate limit of 15% of cost up to \$10,000 (Commercial/Industrial/Ag)

Building Insulation - building must have all electric heat

Residential: 20% of install cost up to \$800 per bldg per 12 month period.

C&I/Ag: 10% of install cost up to \$2,000 per bldg per 12 month period.

Electric Vehicle Chargers - new level 2 chargers only

Residential/ C&I/Ag up to \$1000

*Hybrid Vehicles up to \$750

Energy Assessments - call the office to schedule

Residential costs \$45

Non-Residential \$95 for up to 4 hrs

Some rebates require forms, limits, or specific criteria. For full details, visit our website at nwrec.coop or contact our office at 712-707-4935 or nwrec@nwrec.coop.

Building insulation and EV chargers: Rebate forms are available at our offices and can also be found on our website at nwrec.coop under the member services tab.

Heat Pumps: No form is needed for the heat pumps, simply submit copies of the invoice for the rebated equipment to North West REC. An employee from North West REC will then schedule an appointment to come and inspect the installation prior to the rebate being paid to verify that it has been installed and is operating.

Billing & Payment Services

Budget Billing

Avoid seasonal billing spikes by enrolling in Budget Billing, which spreads your electric costs evenly across the year. Your usage is reviewed every six months to keep your payments accurate and predictable. Must have your service for a full year before being eligible to enroll.

Mail Your Payment

Prefer to pay by mail? Simply detach the payment stub from your monthly bill and send it along with your check to the address listed on your bill. Be sure to allow enough time for your payment to reach our office by the due date.

Pay in Person

You're always welcome to stop by your local North West REC office to make a payment in person. Our friendly staff is here to help during regular business hours, and we accept checks, cash, or card payments.

Drop Box Payments

For after-hours convenience, each of our offices has a secure drop box available outside. Place your payment and bill stub in an envelope and deposit it in the box—payments will be processed the next business day.

SmartHub e-Bill & Bank Draft

Save time and money with NWREC's SmartHub e-bill and automatic bank draft options. Your electric bill is emailed to you on the 20th of each month and automatically withdrawn from your bank account on the 8th—no checks, stamps, or trips to the office. You'll enjoy:

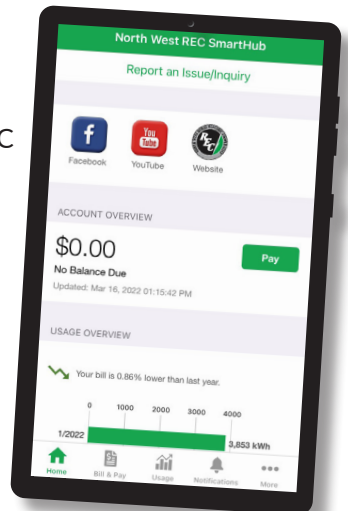
- On-time payments every month
- Easy access to billing and payment history
- Accurate bank records showing your NWREC payment
- No more paper bills in the mail

To get started, register your account at www.nwrec.coop. Once registered, you can sign up for e-billing and bank draft online or through the free SmartHub app or access SmartHub through the North West REC app (both available on Android and iOS).

What else can you do with SmartHub?

- View your electric usage and billing history
- Report outages directly
- Sign up for email or text alerts
- Contact NWREC with account questions

For help or more information, call us at 712-707-4935.



RECare Consumer Contribution Fund

Your Rural Electric Cooperative has always extended a helping hand to those in need. In response to actions by the Iowa General Assembly, your REC has established RECare, a program of members helping members. RECare will provide funds to be distributed by local community action agencies to help pay winter heating bills and to assist in weatherization of homes of low-income consumers. You may make a one time contribution or you may make a monthly pledge that will be automatically added into your monthly electric bill. You may also make your contribution part of a matching fund, if there is one established. Your contribution is tax deductible. Even a dollar a month pledge will help others! You care, we care, RECare.

CONSUMER AUTHORIZATION FORM

Yes, I want to be a part of members helping members and contribute to RECare.

I will make a one-time contribution to RECare. My check is enclosed.

I will contribute \$_____ per month to RECare. I understand that this amount will be automatically added to my monthly bill.

My gift is a matching fund gift. The matching fund is (an active matching fund must be designated).

Name _____

Address _____

City _____

State _____ Zip _____

Account Number _____

Authorization Agreement for Bank Draft and SmartHub E-Bill

I authorize North West REC to initiate withdrawals, and if necessary, debit entries and adjustments for any credit entries in error to my account at the financial institution named below for payment of my monthly electric bills. You can sign up on our website at nwrec.coop, through your SmartHub account, or fill out the form below

I understand that three or more payments in a 12-month period resulting in overdraft of my account may result in termination of the Direct Payment plan. This authorization will remain in effect until North West REC has received written notification from me of its termination in such a time and manner as to afford North West REC and my financial institution a reasonable time to act on it.

Financial Institution: _____ Bank ID No.: _____

City: _____ State: _____ Zip: _____

Account No.: _____ () Checking or () Savings (select one)

Payments to Begin: _____ and to be made on the 8th day of each month.

Account Holder Name: _____ Electric Acct. No.: _____

Email address _____

To sign up for SmartHub e-bill please register at www.nwrec.coop. You may also sign up for bank draft online once you register for an account.

Signature: _____ Date: _____

PLEASE INCLUDE A VOIDED CHECK WHEN SENDING IN THIS FORM

Operation Round-Up



Being a member-owned electric cooperative, we have always felt a responsibility to the people we serve that goes beyond providing reliable, economical power.

What is Operation Round Up?

Operation Round Up is a community service program adopted by your Board of Directors. It is designed to provide tremendous benefits to individuals, organizations, and communities in our service area. We are happy to assist our local people because we are a local organization with a local presence.

How does it work?

Simply stated, it rounds up your normal monthly bill to the next even dollar. Example: \$62.45 would go up to \$63.00. The \$0.55 markup would go into the Operation Round Up Trust Account. This rounding up would result in an average donation of approximately six dollars (\$6) per year.

How will it be shown on my bill?

The \$0.55 in the previous example would appear under the "other charges" column on the left side of your bill and be labeled Operation Round Up.

What if I have more than one service?

This program will be on a per member basis, not on the number of bills you receive. Only one bill per member will be rounded up.

How does an individual or organization apply for funds?

Applications are available online and at all of our offices. After completion of the application, just return it to the office nearest you for processing.

Do I have to participate?

No. If you choose not to participate, simply fill out the form attached and return it to us with your bill or contact the office. Then the Operation Round Up portion will not be included on your bill. However, if you do not notify us, you will automatically become a part of this program.

What will the funds be used for?

It is a program used by many cooperatives to help support worthwhile community causes such as school projects, non-profit charitable organizations, and individual family disasters and medical emergencies. Contributions will not be made for the following: political, religious and labor organizations, lobbying, field trips and advertising.

Who will administer the trust account?

North West REC's member elected Board of Directors will serve as the Administrators of the Operation Round Up Trust.

Is this a tax deductible contribution?

Keeping records of the many small contributions and providing receipts to all of our participants makes it very difficult to administer. Therefore, we will not treat it as a tax deductible contribution.

✂ ----- ✂ ----- ✂ -----
 I choose not to participate in the Operation Round Up program. Please do not round up my bill.

Name: _____

Address: _____

Account Number: _____

Statement of Non-Discrimination

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, USDA, its Mission Areas, agencies, staff, offices, 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.

Program information may be made available in language other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language) should contact the responsible Mission Area, agency, or staff office; the USDA TARGET Center at (202)720-2600 (voice and TTY); or the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a complainant should complete a Form, AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at <https://www.ocio.usda.gov/document/ad-3027>, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of the alleged civil rights violation. The completed AD-3027 form or letter must be submitted 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; or
 - (2) Fax: (833) 256-1665 or (202) 690-7442; or
 - (3) Email: program.intake@usda.gov
- North West REC is an equal opportunity provider, employer, and lender.

Revolving Loan Fund

North West REC created the Community/Economic Development Revolving Loan Fund (RLF) to improve the quality of life in rural areas by contributing to long-term improvement in the local economy.

The RLF is a local funding source with a goal of providing low interest loans to assist local economic and community development projects. Our priorities include job creation and retention, diversification of the local economy, improving the skills of the rural workforce, and upgrading the public infrastructure to improve the health, safety, and/or medical care of rural residents. This fund is administered by the North West REC Board of Directors.

Eligible applicants include organizations involved in community or economic development projects such as: new or expanding private business, local governments, and nonprofit community development organizations.

For more information on eligible and ineligible uses of funds, loan terms, interest rates and other loan requirements, contact the REC office at 712-707-4935.

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