



NEWS *Lines*

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



NOVEMBER 2025

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Operation Round-Up Report

Disbursements made from North West REC's Operation Round Up Trust in the third quarter of 2025 totaled \$16,650. This brings the total disbursements made from Operation Round Up since its inception in June of 1999 to \$802,895.

Thank you to all of our members who willingly participate in the program to round up their bills to create change in our communities and help those in need. You have all made this program such a success. Thousands of local people have been helped since the start of this program thanks to you.

Operation Round Up funds are generated through a voluntary rounding up of cooperative members' electric bills to the next nearest dollar, and dollars are used to assist worthy causes, organizations, and families right in your local area.

\$ 9,000.....Medical Emergencies — Assists families with unusual expenses resulting from serious health problems and accident related injuries

\$ 7,650.....Program support — All Kids Can, Hartbeat Piecemakers, Hartley Community Daycare Center, Hospers Firefighters Association, Ida County Crisis Funds, Le Mars Backpack Program, Le Mars United Way, Noah's Ark Daycare, Orange City Community Chest, South O'Brien Backpack Program, Special Olympics Iowa, Upper Des Moines/O'Brien County Outreach.

If you are currently not participating in Operation Round Up and would like to become a part of this worthwhile program, please visit our website or call our office for more information. To receive an application of assistance, please call the office at 800-766-2099.



Thankful for our member-owners
Office Closed

Thursday, November 27th
Friday, November 28th

What Type Of Insulation Is Best For Your Home?

Insulation is an essential component of any home, as it helps regulate the temperature and reduce energy consumption. There are several types of insulation available for homeowners, including spray foam, blown-in, foam board or rigid foam panels, and loose fill cellulose. Each type of insulation has its own unique properties and is best suited for specific applications.

1. Spray foam insulation: This type of insulation is made from polyurethane foam. It is typically used in unfinished walls, including foundation walls, floors, and ceilings. Spray foam insulation is an excellent choice for insulating hard-to-reach areas and can help reduce air infiltration.
2. Blown-in insulation: This type of insulation is made from cellulose or fiberglass. It is typically used in unfinished walls, including foundation walls, floors, and ceilings. Blown-in insulation is an affordable option that can be installed quickly and efficiently.



3. Foam board or rigid foam panels: This type of insulation is made from polystyrene, polyisocyanurate, or polyurethane foam. It is typically used in unfinished walls, including foundation walls, floors, and ceilings. Foam board insulation has a high insulating value for relatively little thickness and can be easily cut to fit any space.

4. Loose fill cellulose: This type of insulation is made from recycled paper products that have been treated with fire retardant chemicals. It is typically used in unfinished walls, including foundation walls, floors, and ceilings. Loose fill cellulose insulation can be blown into hard-to-reach areas and can help reduce air infiltration.

When choosing the right type of insulation for your home, it's important to consider several factors such as the area of your home that needs to be insulated and your budget. You should also consider the R-value of the insulation material you choose as it indicates its insulating efficiency.

NORTH WEST REC BUILDING INSULATION REBATE - FORM ON OUR WEBSITE TO FILL OUT, PLEASE INCLUDE A COPY OF YOUR INVOICE

- BUILDING MUST BE ALL ELECTRIC AS THE PRIMARY HEATING SOURCE WITH ELECTRIC BACKUP
- MUST BE PROFESSIONALLY INSTALLED FOR BLOWN-IN, SPRAY FOAM, INSULATING CONCRETE FORMS, AEROSHEILD, RIGID STYROFOAM PANELS, AND/OR STRUCTURAL PANELS
- RESIDENTIAL (HOUSE) – REBATE LIMITED TO 20% OF INSTALLED INSULATION COST UP TO A MAXIMUM REBATE OF \$800 PER BUILDING PER CALENDAR YEAR
- COMMERCIAL/INDUSTRIAL/AG BUILDINGS – REBATE LIMITED TO 10% OF INSTALLED INSULATION COST UP TO A MAXIMUM REBATE OF \$2,000 PER BUILDING PER CALENDAR YEAR

Energy Assessments Available To Members

In addition to offering energy efficiency rebates, our Member Service department offers energy assessments to our members. Your Coop has an infrared camera to do these energy assessments. This camera creates images of temperature and points out where cold air leaks into a home or where electrical circuits might be dangerously hot.

When scheduling appointments, it is important to know that there needs to be at least a 20 to 30 degree difference between the inside and outside temperatures for the camera to work effectively.

Members will be charged \$45 for an energy assessment, applied to your electric account. Please call the office at 712-707-4935 to schedule an appointment. One of our member service personnel will conduct a walk-through of the house, with the member present, to look for possible ways to save energy. They will review a detailed list of energy efficiency ideas for potential savings. Simple changes in both lifestyle and in the home will pay you back year after year. Some of those improvements won't cost you a lot of money to put into effect.



Member Appreciation Days Thank You

It was great to see so many of our members at our four Member Appreciation events this fall. We want to take this opportunity to thank the members who attended. We have some pictures from the events and a list of the prize winners below.

Ida County Winners

- Josh Linman – Arthur – Frosted Frog Cooler
- Brayton Grote - Arthur – Electric Scooter

Bike Winners

- Brantly Brenner - Ida Grove
- Evelyn Schug – Ida Grove

Caitlin Clark Jerseys

- Paisley Wittrock – Ida Grove
- Craig Todd – Washta

Car Show

- 1st David Forbes – Dodge Charger
- 2nd Ron Rice - Farmall 340
- 3rd Mary Tyler – Volkswagon Type 181 thing
- 4th Mark Forbes – Farmall J
- 5th Bruce Lorenzen – Chevrolet Z28 Camaro

Sioux County Winners

- Leah Albers – Orange City – Electric Scooter
- Thomas Schmidt – Hawarden – Frosted Frog Cooler

Bike Winners

- Gerrit Rus – Hull
- Hazel Maassen – Sioux Center

Caitlin Clark Jerseys

- Greg De Wit - Hull
- Tenley Zomermaand - Maurice

Car Show

- 1st Steve Brouwer – Chevrolet Pickup
- 2nd Dennis Van Roekel – Chevrolet Chevelle
- 3rd Charlie Van Driesen – Chevrolet Chevelle
- 4th Doug Vanden Top – Dodge Charger

Plymouth County Winners

- Justin Ritz – Merrill – Electric Scooter
- Roy Phelan – Le Mars – Frosted Frog Cooler

Bike Winners

- Evelyn Vickery – Sioux City
- Barrett Vaske – Remsen

Caitlin Clark Jerseys

- Emma Simonsen – Le Mars
- Kenny Berry – Merrill

Car Show

- 1st – James Weber, Ford Model A Street Rod
- 2nd – James Gengler, Chevy 3800 Truck
- 3rd – Duane Majeres, Chevrolet Impala
- 4th (tie) – Gary Schindel, Chevrolet 210 Sports Coupe
- 4th (tie) – Garry Goebel, Ford F-100

Ida County Winners

- Brandon Hauf/Alison Youngers – Sheldon – Electric scooter
- Roger Vanden Brink – Primghar – Frosted Frog Cooler

Bike Winners

- Bentley Thill – Paullina
- Evert Engelke – Paullina

Caitlin Clark Jerseys

- Jean Proehl – Archer
- Evan McDowell – Hartely

Car Show

- 1st – John Putnam, Chevrolet Belair
- 2nd – Ken Heidesch, Case 730





Lyle D. Korver

MANAGER'S *Report*

Navigating Challenges. Powering the Future.

As a member-owned cooperative, North West REC (NWREC), operates not for profit, but for people. This model allows us to spread risk over time, invest strategically, and make decisions that benefit our members—not shareholders. That's a key reason why our system has delivered reliable power for more than 85 years—and why it's uniquely positioned to meet future challenges.

Stability Through Planning

For decades, NWREC has proudly delivered safe, reliable, and sustainable power at competitive rates to over 10,000 member services. Our commitment to service has remained strong—even as the energy landscape undergoes profound change.

Today, we face a convergence of pressures: tightening regulations, supply chain disruptions, rising infrastructure costs, and continued economic and regulatory uncertainty. In response, NWREC is proactively planning for the future—guided by our mission to provide stability and value to the members we serve.

The NWREC Board of Directors and staff have worked collaboratively to manage costs and minimize rate impacts through:

- Margin stabilization policies
- Operational efficiencies gained through consolidations
- Load management
- Conservative budgeting

Thanks to these measures along with growth through our involvement in economic development and the strength of the cooperative model, we've maintained stable base electric rates over the last decade—demonstrating our commitment to affordability while delivering exceptional service and value.

Pressures on the Horizon

Nearly eighty percent (80%) of our budget goes to purchased power. Rising generation costs—driven by increased demand, infrastructure upgrades, environmental regulations, and potential tariffs—will influence rates as early as 2026.

At the same time, costs for essential infrastructure like poles, wires, transformers, and cybersecurity continue to climb.

Investments in new transmission lines will be critical to meet growing demand from value added ag, industrial expansion, data centers and new energy loads across western Iowa.



2024 Expenses

Purchased Power	\$0.80
Maintenance & Operations	\$0.05
Customer Service & Sales	\$0.02
Administration & General	\$0.03
Depreciation	\$0.06
Interest on Long Term Debt	\$0.04

A Proven Value

Even with necessary rate adjustments, electricity remains one of the most stable and affordable essentials in the economy today. While prices for fuel, housing, and food fluctuate dramatically, cooperative electricity continues to deliver dependable service at predictable costs—helping families and businesses plan with confidence.

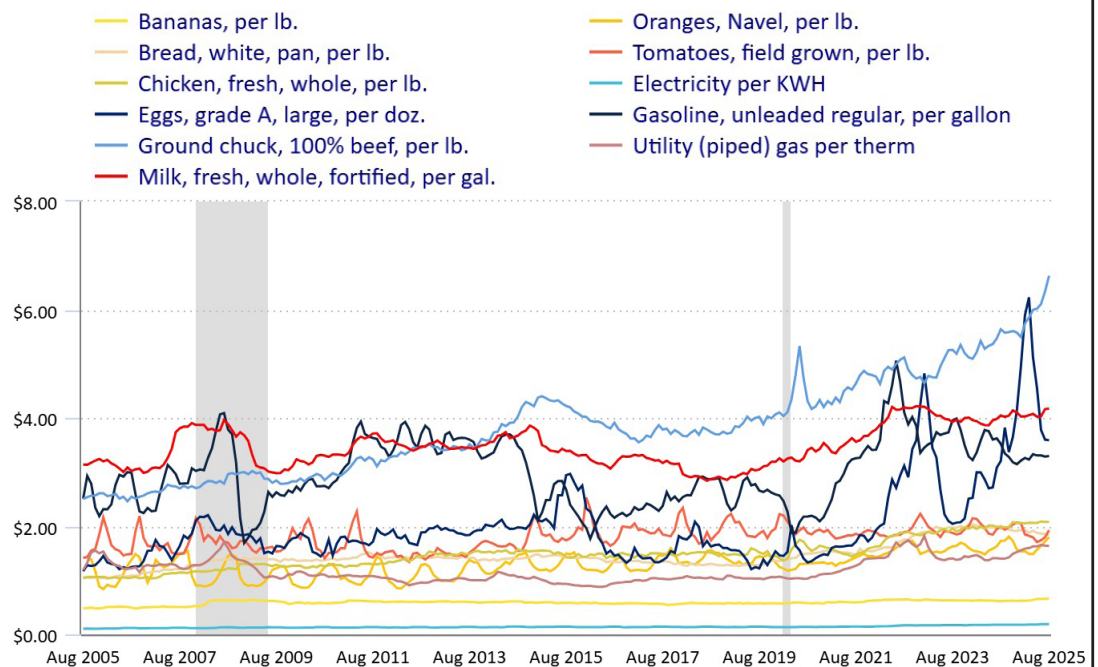
Looking Ahead

Any rate adjustments made by NWREC are carefully considered by our Board of Directors—leaders elected by our

members. These decisions are made with full transparency and with one goal in mind: sustaining the reliable, secure, and cost-effective power that our members and communities rely on.

We remain committed to open communication, operational excellence, and long-term planning. Because in western Iowa, electricity isn't just about keeping the lights on—it's about powering growth, opportunity, and quality of life for generations to come.

Average price data (in U.S. dollars), selected items



Source: U.S. Bureau of Labor Statistics.



The following is a brief summary of the discussions and decisions from the August & September Board Meetings:

- Received monthly safety meeting reports
- Manager Korver shared an update on the damages to our system from the July 28 derecho storm. Due to more storm damages this year, our average outage minutes are significantly higher than last year and our yearly average.
- Membership application of new members were approved.
- Manager Korver provided an update on operations, kWh sales and a few staffing changes.
- Received financial reports from Curt Ahrenholz, Finance Director.
- The Board approved the 2026 Load Forecast update to be submitted to Basin Electric.
- The Board approved the three year CPA audit proposal from Eide Bailly
- The Board heard that attendance numbers at the four Member Appreciation events was very good again this year. We had a great turnout of younger families, which is one of the goals for these important member engagement events.
- Heard reports from Director Wagner on the recent NIPCO and Basin Board Meetings.
- Director Rehder gave a CFC Board Report.
- Approved Operation Round-Up donations on several charitable organizations and medical emergency situations.
- Rob Driesen gave an update on Member Services activities, including the progress that is being made with the load management switches and metering replacement project.
- Manager Korver reported on several economic development projects that are underway.

Why Should You Invest In A Heat Pump?

Maybe you were in the process of buying a home, watching the latest episode of your favorite house-hunting reality show, or just making small talk at the office water cooler when you heard the term "heat pump." Perhaps you wondered what it is or what it does. Although it has the word heat in its name, it does more than help warm your home.



Heat pumps for larger homes can save energy with a zone-heating feature, warming only rooms that are in use. High-efficiency heat pumps also dehumidify better than standard systems, resulting in less energy usage.

To determine the best heat pump system for your home, contact a reputable heat pump installer/contractor to assess your home's needs.

TYPES OF HEAT PUMPS

- **AIR-TO-AIR OR AIR-SOURCE PUMPS (ASHP)** are the most common and are powered by electricity. They have an outdoor compressor/condenser unit that warms or cools the coils inside the air handler. It then circulates the warmed or cooled air through the system and pushes the air through ducts back into rooms. For homes without air ducts, air-source heat pumps are also available in a ductless version called a mini-split heat pump.
- **GEOHERMAL HEAT PUMPS (GSHP)**, also known as ground-source or water-source heat pumps, can heat, cool, and even supply hot water to a home by transferring heat to or from the ground (or nearby water source), according to Energy.gov. Geothermal pumps cost more to install than other versions but have lower operating costs since they take advantage of relatively constant ground or water temperatures. They are typically more efficient and can be used in more extreme climates than air-source heat pumps (although air-source technology has improved).

WHAT ARE THEY AND HOW DO THEY WORK?

In general, a heat pump extracts heat from one place and transfers it to another (similar to how an air conditioner or refrigerator cools). In warmer months, a heat pump takes heat from inside a home and relocates it outdoors, helping to make your home cooler. In the cooler months, a heat pump produces heat energy from the outside and moves it inside, which helps to warm your home.

DO THEY SAVE ENERGY?

Since heat pumps move heat, instead of create it, they do save energy! Energy.gov estimates that today's heat pumps can reduce a home's electricity use for heating by approximately 50% compared to traditional systems like furnaces and baseboard heaters.



NORTH WEST REC ASHP & GSHP REBATES

GEOHERMAL HEAT PUMP – NEW UNITS INSTALLED ON OUR SYSTEM		NEW LOAD	REPLACEMENT
● RESIDENTIAL - MAXIMUM REBATE LIMIT OF 30% OF COST UP TO \$10,000		\$1,400 PER TON	\$750 PER TON
	● COMMERCIAL/INDUSTRIAL/AG PROJECTS - MAXIMUM REBATE LIMIT OF 30% OF COST UP TO \$50,000	\$1,400 PER TON	\$750 PER TON
AIR SOURCE HEAT PUMP – NEW UNITS INSTALLED ON OUR SYSTEM		NEW LOAD	REPLACEMENT
● RESIDENTIAL - IF BACK UP HEAT IS ELECTRIC - IF NO BACK UP HEAT OR IF BACK UP HEAT IS PROPANE OR GAS - MAXIMUM REBATE LIMIT OF 30% OF COST UP TO \$10,000		\$700 PER TON	\$700 PER TON
		\$500 PER TON	\$500 PER TON
● COMMERCIAL/INDUSTRIAL/AG PROJECTS - IF BACK UP HEAT IS ELECTRIC - IF NO BACK UP HEAT OR IF BACK UP HEAT IS PROPANE OR GAS - MAXIMUM REBATE LIMIT OF 30% OF COST UP TO \$50,000		\$700 PER TON	\$700 PER TON
		\$500 PER TON	\$500 PER TON

Make Your Harvest A Safe Harvest



The fall season brings excitement, fatigue, and stress as farmers push to maximize their harvest with uncooperative weather, limited workers, and shorter days. By November, many producers are racing against the clock to finish combining before winter sets in, and that sense of urgency can lead to shortcuts. Unfortunately, that's when accidents are most likely to happen. Here are a few reminders to help keep you, your family, and your employees safe this harvest season:

On the Roads

The majority of roadway accidents involving farm equipment happen at dawn and dusk—exactly when farmers are moving from field to field. Make sure your tractor and wagons have proper lighting and reflectors, and use an escort vehicle when necessary.

Remember, motorists may not be used to seeing slow-moving equipment this late in the year. Give them plenty of warning and space, and always drive cautiously—visibility can be limited in fog, low sun, or early snowfall.

Around Power Lines

When moving large equipment or high loads near a power line, always use a spotter to ensure no contact is made.

Never attempt to raise or move a power line to clear a path. If a line is in your way, call North West REC at 800-766-2099 for guidance—our crews can help ensure it is safe to proceed.

Always lower portable augers or elevators to their lowest possible level before moving or transporting, and take care when raising them back up.

In the Field

Always turn off your tractor before getting off to check or unclog equipment. Even a quick look can turn dangerous if machinery is still running.

Harvest is demanding, but don't sacrifice rest and nutrition. Take short breaks to stretch, stay hydrated, and pack nutritious snacks to maintain energy. Fatigue can be just as dangerous as faulty equipment.

If Equipment Contacts a Power Line

- If your equipment comes into contact with a power line, your first priority is safety:
- Stay in the cab and call for help immediately. Warn others to stay away until North West REC crews confirm the power is shut off.
- If fire or imminent danger forces you to exit, jump clear with both feet together, never allowing any part of your body to touch both the equipment and the ground at the same time. Hop or shuffle to safety, keeping your feet together.
- Once you are away, do not attempt to re-enter or touch the equipment. Call 800-766-2099 so our team can safely handle the situation.

Looking Ahead

With colder weather approaching, frozen ground, snow, and ice can make conditions even riskier. Equipment is harder to maneuver, visibility decreases, and lines may sag under the weight of ice or snow. Stay alert to changing conditions and adjust your practices accordingly.

Your safety is our top priority. By taking these precautions and working together, we can make this harvest season safe and successful for everyone. Let's all do our part to keep our community safe.



How does the Switch Makes Cents program save you money?

When you choose to participate in the Switch Makes Cents (SMC) load management program, you will have the benefit of avoiding peak demand costs as well as being able to receive the all-electric interruptible heat rate. This is for all KWH's sold for electric heating, cooling, and water heating usage that are connected to the switch! The SMC program also helps stabilize future power costs to your cooperative by reducing peak demand which determines, in part, the cost of electricity purchased by our wholesale power provider NIPCO. Reducing peak demand reduces the amount of electricity the electrical generation facilities need to produce, thus keeping them from having to build more facilities which would result in a higher price per kilowatt and more cost to you.

THE POWER QUIZ

NORTH WEST REC

1. How much is the rebate for a new geothermal heat pump?
2. Name a type of insulation that we rebate if your building has all electric heat:
3. Who was one of the winners at our member appreciation day events?

Name _____ Acct. # _____

Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize of \$10 off your electric bill. Send your answers to powerquiz@nwrec.coop or you can send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is December 2. Each month, ten names will be randomly drawn from all correct entries for a \$10 bill credit. Members who answer the questions correctly and participate at least three times throughout the year will be eligible for 2 - \$250 bill credits, through a random drawing, at the end of the year.

POWER QUIZ *Winners*

MBJ Trust-Mary Back - Sutherland
Kurt Brown - Primghar
Jerry Buteyn - Sanborn
Lane Volkert - Holstein
Dan Varenhorst - Le Mars

SEPTEMBER 2025

Carolyn Puhl - Hawarden
Tom Miller - Remsen
Gary Meyer - Granville
Tom Jungers - Hospers
Lisa Harris - Arkon



ARE YOU SWITCH SMART?

How does the Switch Makes Cents program save you money?

Answer: _____

Name _____ Acct. # _____

What do you know about the Switch Makes Cents program? Find the answers within the content of this newsletter, our website or Facebook posts and you could win a prize. Send your answers to switchsmart@nwrec.coop, fill out the question form online, or send your written answers to North West REC, PO Box 435, Orange City, IA 51041. You may mail your entry along with your electric bill payment, but remember the deadline is December 2. Each month, one name will be randomly drawn from all correct entries for a \$25 bill credit.

North West Rural Electric Cooperative

P.O. Box 435
1505 Albany Place SE
Orange City, IA 51041-0435

OFFICE HOURS:
Monday through Friday
7:30 a.m. till 4:00 p.m.

Orange City office open
during noon hour

Le Mars office
open 9:00 a.m. - 3:00 p.m.
Tuesday through Thursday

Ida Grove office
open 9:00 a.m. - 2:00 p.m.
Wednesdays

PHONE:
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the SmartHub app or
nwrec.smarthub.coop Or call
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Pay your bill
online any-
time using
SmartHub



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Lyle D. Korver
CEO & General Manager

Curt Ahrenholz
Finance & Office
Services Director

Emily Vander Velde
Editor



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