



# NEWS *Lines*

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

**FEBRUARY 2026**

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## Scholarships Available



North West REC and Basin Electric Power Cooperative will be sponsoring several scholarships to dependents of members of North West REC in 2026. Last year we awarded \$31,750 in scholarships to 75 students!

**There will be two \$1,250 scholarship winners from each of the four districts of North West REC** (Ida, O'Brien, Plymouth, and Sioux). The selection process for the \$1,250 scholarship winners will be based on a combination of SAT/ACT scores, overall grade-point average, work experience, participation in school and community activities, a personal statement of career goals, and a written reference or appraisal by a third party.

Scholarship applicants, who are not awarded a \$1,250 scholarship award, will be asked to learn about the cooperative through educational material provided by NWREC, and then complete a questionnaire. This will then enter applicants into a random drawing for a \$500 or \$250 scholarship. All applicants will receive at least a \$250 scholarship. Details and related educational materials and questionnaire will be communicated at a later date.

North West REC members may qualify if their dependent meets the following criteria:

- Must be a U.S. citizen.
- Are a dependant of a North West REC member.
- Must be a senior in high school in our service territory for the 2025-2026 school year and planning to enroll in a full-time undergraduate or graduate course of study at an accredited two-year or four-year college, university, or vocational/technical school.
- Submit an application as provided by North West REC.
- Return all completed forms no later than Friday, February 13, 2026.

**You can apply online by visiting our website at [www.nwrec.coop](http://www.nwrec.coop) or you can e-mail the scholarship committee at [scholarship@nwrec.coop](mailto:scholarship@nwrec.coop) and they will send you an application. If you have any questions, please call us at 800-766-2099. All entries for the scholarship must be returned to North West REC no later than Friday, February 13, 2026!**

*Annual Meeting* **SAVE!**  
Tuesday, March 31, 2026  
Le Mars Convention Cener **the DATE!**

# Apply Now for the 2026 Youth Tour Trip to D.C.

**North West REC will send two high school juniors on an all-expenses paid Youth Tour trip to Washington, D.C. on June 14-20, 2026!**



At North West REC one way we invest in the next generation of rural Iowa leaders is by participating in the national Electric Cooperative Youth Tour program. We're looking for high school junior students with a passion for government and public service to apply for a once-in-a-lifetime trip to our nation's capital in June.

Two students will be selected from eligible candidates to attend the 2026 Youth Tour in Washington, D.C., from June 14-20, with orientation June 14th in Des Moines, along with 40 other student leaders from Iowa. The Iowa Youth Tour group will join with hundreds of students from across the country as they learn more about electric cooperatives and American history and come home with a greater understanding of their role as an American citizen. Students will also learn about U.S. government and meet with their members of Congress. On the trip, students take in the sights of D.C. as they visit monuments, museums, and historical landmarks. Students who go on Youth Tour often call it the trip of a lifetime!

**We are accepting Youth Tour applications now through February 13, 2026. Dependents of North West REC member-consumers are eligible to apply. The student must currently be a junior in high school. You can download our youth tour application at [www.nwrec.coop](http://www.nwrec.coop). You can also call 800-766-2099, email [nwrec@nwrec.coop](mailto:nwrec@nwrec.coop), or stop by our office and we can get you a copy. Contact our office for more info.**

For more than 60 years, Iowa's locally owned electric cooperatives have been sending deserving students to D.C. This program is a great resume builder for student leaders and a wonderful opportunity to kickstart one's passion for government affairs or advocacy. **Make sure to apply for Youth Tour 2026 by Friday, February 13, 2026!**



ARE YOU  
**SWITCH  
SMART?**

Load Management is one of the easiest ways for members to become active in their cooperative and save some money on their electric bills. The program assists your cooperative by deferring the need to construct additional power plants or purchase power from external sources to meet the energy needs of our members. Load management programs give cooperative members the power to become partners in the effort to positively influence electricity rates.

A few of the ways the Switch Makes Cents program helps our members: Helps stabilize future power costs to your coop, reduces power plant emissions for a cleaner environment, shifts the energy used by electric heating systems, electric water heaters, and other electric appliances to off peak times, and saves North West REC members money by providing more stable rates to our members.

YES, please enter our names in the drawing for the trip. We understand that if our names are drawn, we will be billed \$100.

Our first and second choice of dates:

June 24-26	1st	2nd	3rd (please circle)
July 8-10	1st	2nd	3rd
July 15-17	1st	2nd	3rd

I/we  have  have not participated in this tour in the past.

First Person \_\_\_\_\_

Second Person \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

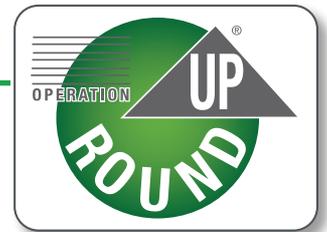
Clip this coupon and return to cooperative by April 30, 2026.

**Energy Trail Tour 2026**

North West Rural Electric Cooperative and Northwest Iowa Power Cooperative invite you to join us for one of three Energy Trail Tours being offered this summer. This 3-day adventure will allow you to experience, first-hand, how your power providers convert energy from water, wind, and coal into electricity. View coal being mined and see how those mines are then returned to productive farm and native grass lands. Enjoy interactive walking tours through a hydroelectric and coal-fired energy generation facility and other stops along the way. Meet other cooperative member-owners while traveling together across the Dakotas on-board a motor-coach bound for the North Dakota's Energy Loop. \$100 per couple covers your lodging, meals and entry fees. The remainder of your tour costs are covered by North West Electric Cooperative.

Twelve lucky couples from North West REC will be selected at random from those who sign up.

# Operation Round Up Report



Disbursements made from North West REC's Operation Round Up (ORU) Trust in the fourth quarter of 2025 totaled \$20,900. This brings the total disbursements made from Operation Round Up since its inception in June of 1999 to \$823,795. Many people and organizations have been helped thanks to our members.

- \$11,550 ..... Medical Emergencies – assist families with unusual expenses resulting from serious health problems and accident related injuries
- \$4,000 ..... Eight local hospitals
- \$5,150 ..... ATLAS of Orange City, ATLAS of Sioux Center, Autumn's Center, Food Bank of Siouxland, Family Crisis Centers, Hope Haven, Siouxland Youth for Christ, Trivium Life Services, Village Northwest Unlimited



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 and organizations right in your local area.

If you are currently not participating in Operation Round Up and would like to become a part of this worthwhile program, please call our office for information or fill out the form available on our website. To receive an application for assistance, please call the office at 707-4935 or 800-766-2099.

*Pictured is North West REC CEO/General Manager Lyle Korver presenting the check to a Jessica Rohrs, Executive Director of the Family Crisis Centers.*

# A Legacy of Service and New Beginnings



We proudly recognize the retirement of lineman Scott Wubben, who retired on December 31, 2025, after 39 years of dedicated service to North West REC. Scott's commitment, experience, and pride in his work made a lasting impact on our cooperative and the members we serve. We thank him for his many years of service and wish him the very best in a well-earned retirement.

We also welcome the new employees who joined our team in 2025—Beau Detloff, Damon Dausel, and Ethen Huebner, all apprentice linemen, along with Ethan Zomermaand, who joined our accounting team. We are pleased to have them on board and look forward to their continued growth as they help serve our members.





Lyle D. Korver

# MANAGER'S *Report*

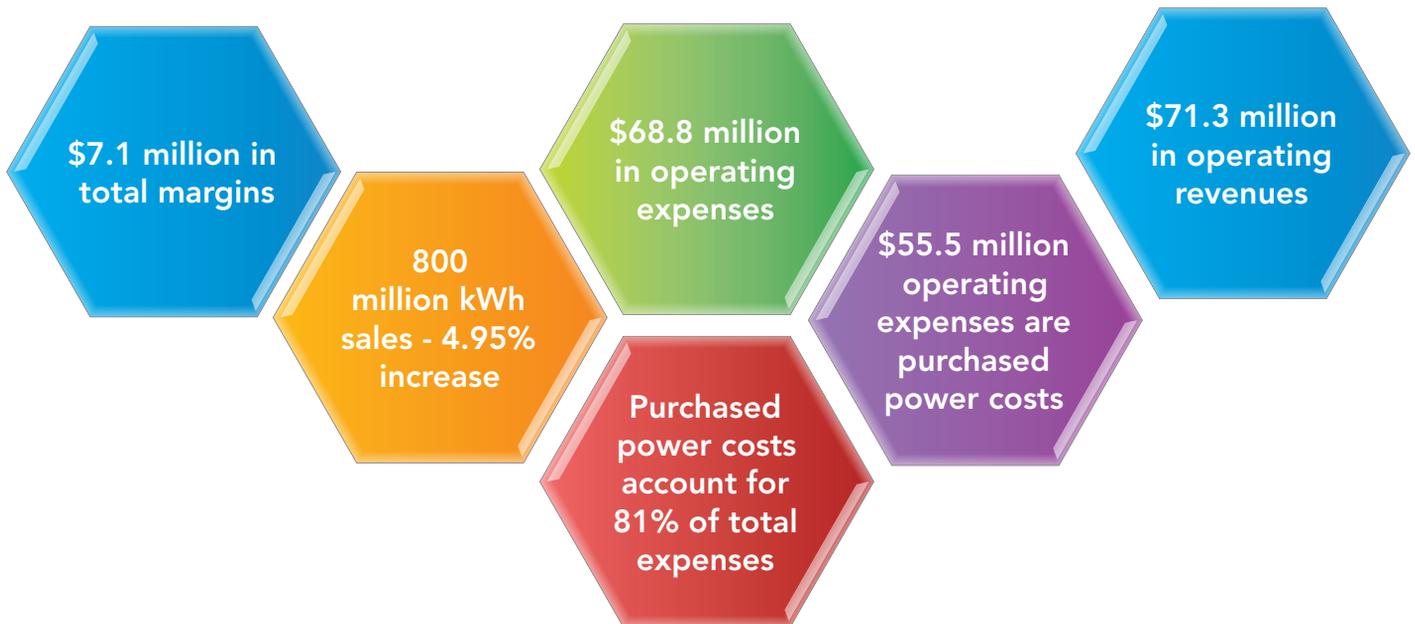
## 2026 Operating and Capital Outlay Budgets Approved by Board of Directors

Happy New Year! As we begin another year, I want to use this opportunity to extend our best wishes to you and your family for a healthy, happy and successful 2026. Your Cooperative had another successful year in 2025, and we are excited about the opportunity to continue to serve our members in the upcoming year.

Prior to the start of every new year, the Board of Directors reviews and approves an Operating Budget and a Capital Outlay Budget for the upcoming year. In order to keep our members well informed, we wanted to share some of the highlights.

### 2026 Operating Budget Highlights

The Operating Budget includes detailed projections on kilowatt-hour (kWh) sales, revenues, expenses, margin levels and financial ratios. Here are a few highlights from the 2026 Operating Budget:



This budget reflects the continued growth in new consumers and load growth for the Cooperative. It also reflects the projected increase in wholesale purchased power costs that NIPCO has announced for 2026 and the corresponding increase in our purchased power cost adjustment (PCA). As we reported in last month's newsletter, the Board has approved an increase in our PCA by 6 mills (6/10 of a cent), effective January 1, 2026.

The budget and projected financial operating ratios meet, and in most cases exceed, the required levels of our lender, CFC. We are pleased to share that your Cooperative is in very good financial condition. The Board of Directors and employee team are committed to continuing to provide safe, reliable and affordable electric service to our members.

## 2026 Capital Outlay Budget Highlights

Providing our members with reliable electric service is one of our most important priorities and goals. In order to meet this goal, it is important that we continue to make necessary system improvements. Each year we work with our consulting engineer to determine which sections of our older line should be replaced and the other improvements that should be considered. Management and staff then prepare a Capital Outlay Budget to present to the Board of Directors for their review and approval.

The Capital Outlay Budget includes new construction projects, system improvements, new services and the planned expenditures for new transformers and meters. **Here are a few highlights from the 2026 Capital Outlay Budget that were approved by the Board of Directors at the November 26, 2025, board meeting:**

**NEW SERVICES - \$650,000:** We have been adding an average of 125 new services per year and have budgeted a similar amount for 2026.

**SYSTEM IMPROVEMENTS - \$3,010,000:** This includes projects involving the replacement of our older line with new line. We have budgeted 50 miles of new overhead and underground line.

**ORDINARY REPLACEMENTS - \$500,000:** This includes projects like replacing poles, crossarms, etc.

**SPECIAL EQUIPMENT - \$1,100,000:** This includes our transformers, meters and load management equipment.

The total Capital Outlay Budget for our distribution plant approved by the Board of Directors was \$5,260,000. North West REC has over 3,700 miles of electric line in our four-county service area, and we serve approximately 10,500 electric services. It's important that we continue to have a well planned replacement schedule as some of our line is over 50 years old and even with good maintenance practices, doesn't last forever. The Board of Directors and management team are committed to making sure our distribution electric system is in excellent condition so that we can continue to provide reliable electric service that not only meets, but hopefully exceeds, our members expectations.

## Our Mission

*We will safely and efficiently provide reliable and affordable electric service to our members.*

# Save Money By Insulating

Ensuring your home is properly insulated can improve energy efficiency and make your home more comfortable. Insulation acts like a cozy coat that reduces heat loss during winter months and a protective layer that reduces heat gain during summer months.

Many older homes have less insulation than newer homes, but even newer homes can benefit from additional insulation. While it's not the least expensive efficiency improvement, adding insulation and air sealing your home can provide the biggest bang for your buck in energy savings and overall comfort.

The most common areas to insulate are attics, ceilings, crawlspaces or unconditioned basements, exterior and interior walls, floors, and ductwork located in unconditioned spaces.

The amount and effectiveness rating of insulation required for each area varies by climate, but many websites like The Department of Energy provide easy-to-

follow recommendations. Visit [energy.gov/insulation](http://energy.gov/insulation) to learn about recommended R-values for specific areas of the home based on climate zones.

It's important to understand how insulation effectiveness is measured. Insulation is rated in R-value, which measures the material's resistance to conductive heat flow. The higher the R-value, the greater the insulating effectiveness. The R-value you'll need depends on factors like climate, type of heating and cooling system and which area of the home you plan to insulate.

Insulation is offered in a wide range of materials from bulky fiberglass rolls to cellulose materials made from recycled paper products. If you're considering installing additional insulation, talk to an expert who can offer guidance on the right materials for your budget, climate and comfort needs.

Investing in proper insulation for your home not only enhances comfort but also reduces energy consumption.

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

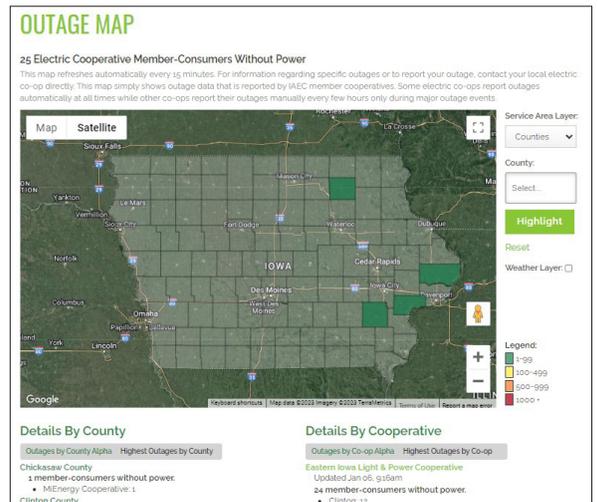
- BUILDING MUST BE ALL ELECTRIC AS THE PRIMARY HEATING SOURCE WITH ELECTRIC BACKUP
- MUST BE PROFESSIONALLY INSTALLED FOR BLOWN-IN, SPRAY FOAM, INSULATING CONCRETE FORMS, AEROSHEILD, RIGID STYROFOAM PANELS, AND/OR STRUCTURAL PANELS
- RESIDENTIAL (HOUSE) – REBATE LIMITED TO 20% OF INSTALLED INSULATION COST UP TO A MAXIMUM REBATE OF \$800 PER BUILDING PER 12 MONTH PERIOD.
- COMMERCIAL/INDUSTRIAL/AG BUILDINGS – REBATE LIMITED TO 10% OF INSTALLED INSULATION COST UP TO A MAXIMUM REBATE OF \$2,000 PER BUILDING PER 12 MONTH PERIOD.

## Statewide Outage Map

Information about power outages effecting homes, businesses and farms served by North West REC is available online at [www.iowarec.org](http://www.iowarec.org), the website of the Iowa Association of Electric Cooperatives.

This web resource, developed by the Iowa Association of Electric Cooperatives, provides a statewide view of power outages at electric cooperatives that deliver electricity in each of the state's 99 counties to approximately 650,000 Iowans. When you log onto the power outage tool, you will see a map of Iowa, and you can view the information from a county-by-county view of Iowa or electric co-op-by-electric co-op view, including North West REC. At the website, you also will be able to obtain safety information as well as link to North West REC. In addition to going to the statewide association's website to view the maps, you can check out the information at <http://outages.iowarec.org>.

When there are widespread power outages in Iowa or isolated power outages impacting large numbers of Iowans, North West REC will enter information onto the website. The map will automatically refresh every 15 minutes, so it will reflect the most recently entered information from the electric co-ops. When only a few North West REC member-consumers are without power, the website may not necessarily reflect that information.



# Prune During Winter for Safety and Tree Health

As trees grow up and out, maintenance and upkeep is necessary. Weak, dying and dead branches can break off in storms, damaging electrical equipment, power lines and buildings. Weaker branches also stress the tree as it diverts more resources to sustain and repair those parts.

Pruning and trimming done correctly benefits the entire tree, but done incorrectly, can cause significant damage to it. Contrary to what some may think, it's best to prune during cold weather when the tree is dormant, not when trees are growing. The ideal time for pruning is between mid-November and mid-March. Trees pruned during winter months will have increased growth in the spring.

Keep in mind: Never trim trees that are close to overhead power lines, including the service connection to your home. That is a job for trained professionals.

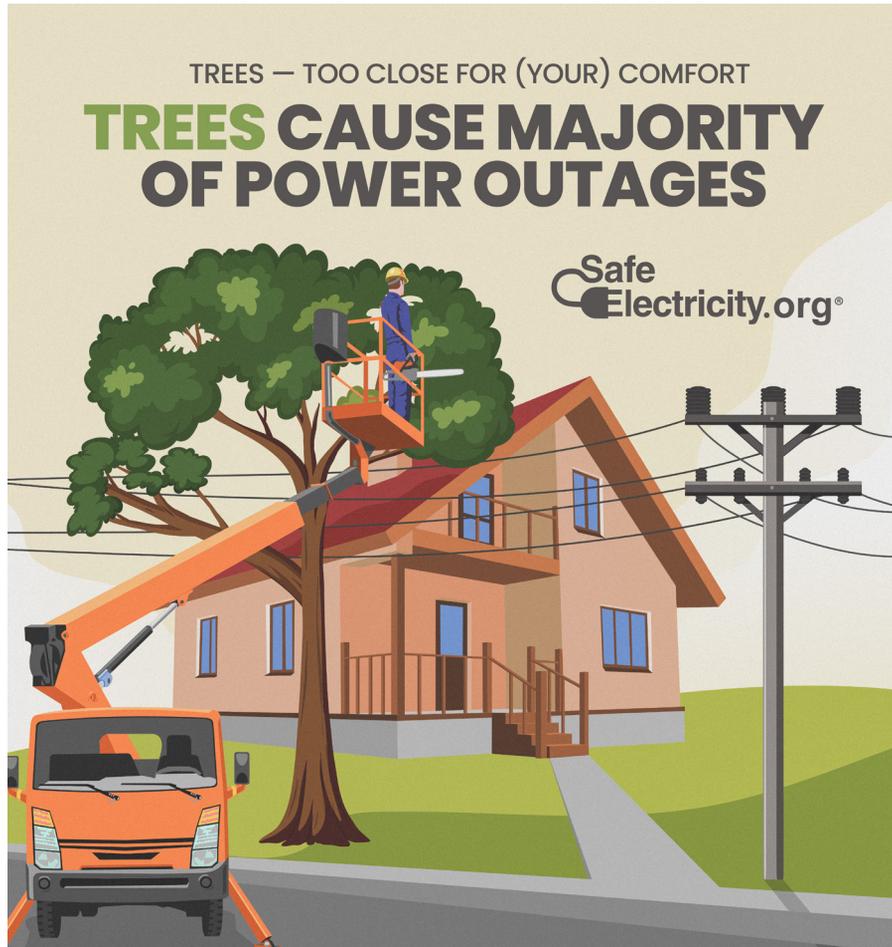
Start with removal of dead or damaged wood. In fact, branches damaged during storms should be removed as soon as possible. When splits in the tree's wood emerge, they expand as the tree grows. This can result in fallen branches that bring down power lines and damage electrical equipment.

Always make sure to plan before pruning. Take into consideration the area surrounding the tree so that it will not come in contact with overhead power lines. If you're using a chain saw to prune, never reach above your shoulders. Ladders can be especially dangerous, so make sure that you have a firm foundation before you climb. Have someone stationed at the bottom for added stability.

Look up to make sure that you or your equipment does not make contact with an overhead power line as you prune. Start with the largest branches that need pruning before moving to the smaller ones. Trim at the growth points, not in the middle of branches.

While pruning, make sure that you take frequent breaks so that you can remain focused on the task. During these breaks, always look up to assess if pruning can be done safely in the surrounding area. Pruning your trees can be dangerous, so don't hesitate to seek help from a certified arborist.

If you have trees growing into your power lines, please call us at 800-766-2099; we can assess the situation and decide if trimming is necessary.



TREES — TOO CLOSE FOR (YOUR) COMFORT

## TREES CAUSE MAJORITY OF POWER OUTAGES

Safe Electricity.org®

### WHY DOES NORTH WEST REC TRIM YOUR TREES?

Although most trees do not present a problem, some of them grow into or crowd power lines, poles or other utility equipment and cause service issues. Unruly and overgrown trees can:

- ⚠️ Cause outages.
- 🔥 Create fire hazards.
- ⚡ Break off and land on power lines.
- 🌀 Cause lights to flicker during high winds.
- ❄️ Get weighed down with ice and cause issues.

Proper pruning techniques are used to preserve tree health, although sometimes a tree must be removed. This is a last resort, but it can be necessary if there are:

- ⚠️ Fast-growing trees directly under power lines.
- ⚠️ Trees that are leaning into lines.
- ⚠️ Trees that are declining, cracked or split.

Unobstructed power lines make it easier and safer for utility crews to repair or service lines.

✔️ Power companies trim trees to better serve you.

Learn more at: [SafeElectricity.org](http://SafeElectricity.org)

# THE POWER QUIZ

## NORTH WEST REC

1. What website shows an outage map for all the REC's in Iowa?
2. Name an organization that received an Operation Round-Up donation:
3. What amount are all qualifying scholarships applicants guaranteed?

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](mailto: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 March 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*

Dennis Barto - Sioux City  
 Barry Carlson - Aurelia  
 Susan Chartier - Sioux City  
 Mary Chisholm - Kiron  
 Dennis Dekker - Sioux Center

### DECEMBER 2025

Robert Hamilton - Le Mars  
 Vernon Harrington - Le Mars  
 Don Ruba - Remsen  
 Fred Zenk - Akron  
 Kent Mouw - Ireton

\$250 winners for 2025: Austin Bliak - Rock Valley & Darin Green - Boyden



## ARE YOU SWITCH SMART?

Name a way Switch Makes Cents helps our members?

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](mailto: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 March 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:  
 (800) 766-2099

24/7 outage reporting using the SmartHub app or [nwrec.smarthub.coop](http://nwrec.smarthub.coop) Or call 800-766-2099 anytime

Pay your bill online anytime using SmartHub



Outside Depository Box Available For After Hours Payments

This institution is an equal opportunity employer, provider, and lender.

Lyle D. Korver  
 CEO & General Manager

Curt Ahrenholz  
 Finance & Office Services Director

Emily Vander Velde  
 Editor



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