



NEWS Lines

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



DECEMBER 2025

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Stay Connected and In Control with SmartHub

North West REC's SmartHub makes managing your electric account easier than ever — anytime, anywhere!

With SmartHub, you can view your electric usage, pay your bill, and even report outages right from your smartphone or computer. It's a convenient, secure way to stay informed and in control of your energy account.



Key Features of SmartHub:

- **Report outages instantly** – No need to call! Log in to your SmartHub account or use the free mobile app to quickly report an outage and receive updates when power is restored.
- **Get outage notifications** – Sign up for text or email alerts so you'll know when power goes out and when it's back on.
- **View your usage history** – Track your daily and monthly energy use to better understand your electric habits.
- **Access your billing and payment history** – Everything you need is in one convenient place, 24/7.
- **Contact North West REC directly** – Send messages or questions securely through your account.

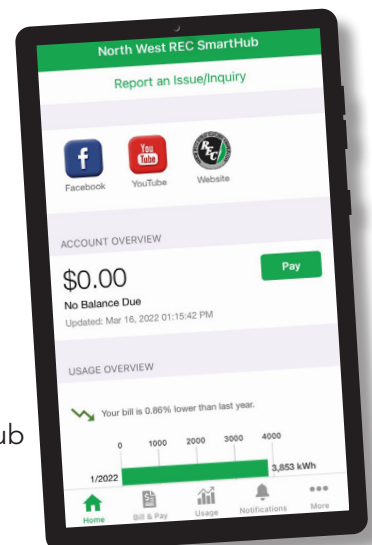
Save Time with Bank Draft and E-Billing

Combine SmartHub with our automatic bank draft and e-bill options to make paying your bill effortless:

- **No more checks or stamps!** Your payment is automatically deducted from your bank account on the due date.
- **Always on time.** No need to worry about mailing delays or missed payments.
- **Easy record keeping.** Each payment appears right on your bank statement.
- **Paperless convenience.** You'll receive an email each month when your bill is ready to view in SmartHub.

To get started, simply register your account at www.nwrec.smarthub.coop or download the free SmartHub app for Android or iOS. Once you're logged in, you can also sign up for automatic bank draft payments directly through your account.

For more information, visit www.nwrec.coop or call 800-766-2099. Take charge of your electric service today — with SmartHub, the power is in your hands!



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 \$1,000 scholarship winners from each of the four districts of North West REC

(Ida, O'Brien, Plymouth, and Sioux). The selection process for the \$1,000 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 \$1,000 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 or you can e-mail the scholarship committee at scholarship@nwrec.coop and they will send you an application. If you have any questions, please call us at 712-707-4935 or 800-766-2099. All entries for the scholarship must be returned to the REC no later than Friday, February 13, 2026!

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. Dependants 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. You can also call 800-766-2099, email 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!**

Committee on Nominations are Selected

The Board of Directors has selected the Committee on Nominations, and they will be meeting in January to select nominees for election to the Board of Directors of North West REC. There will be a director election in districts 1, 2, 3, and 4 this year. They will be voted on and elected at the Annual Meeting of the Cooperative.

Contact one of the nominating committee members in your district if you have any interest in running for the Board of Directors or you know of any member that would be interested. For your information, please review the director qualifications listed below.

Your Current Board of Directors

District 1

Steve Abma, Rock Valley
Dave Bosma, Hospers
Jeff Rehder, Hawarden*

District 3

Dave Buggeman, Hinton
Shirley Schroeder, Le Mars
Steve Brown, Merrill*
Scott Feuerhelm, Merrill

District 2

Daniel Van Beek, Paullina
Tom Wagner, Primghar*

District 4

Dan Hoffman, Ida Grove*
Dale Ullrich, Arthur

**Director whose term is up for re-election in 2026*



Left to Right: Jeff Rehder, Steve Brown, Tom Wagner, Dale Ullrich, Dave Bruggeman, Scott Feuerhelm, Steve Abma, Dave Bosma, Daniel Van Beek, Shirley Schroeder, Dan Hoffman

Committee on Nominations

Contact a committee member in your district if interested in running for the Board of Directors!

D1 Sioux County

Keith (Michael) Wilbert
Ireton
712-578-9382

Steve Vonk
Rock Valley
712-301-1900

Mike Thompson
Hospers
712-261-1142

D2 O'Brien County

Tracy Wittrock
Primghar
712-260-7198

Doug Stout
Primghar
712-261-2309

D3 Plymouth County

Brad Harvey
Akron
712-551-6435

Adam Schmidt
Le Mars
712-540-2588

Greg Roepke
Kingsley
712-540-5971

Doug Becker
Hinton
712-203-1536

D4 Ida County

Virdene Otto
Galva
712-282-4247

Jim Holst
Ida Grove
712-830-1681

Director Qualifications:

The Cooperative's bylaws establish that a director must be a member, individually, and a bona-fide resident of the district from which they are elected to represent.

To do a competent job, a director is expected to:

- Attend all regular monthly board meetings. The Board holds daytime meetings usually scheduled for the last Thursday of each month. Meetings last approximately six hours.
- Attend the annual meeting of the Cooperative.
- Attend meetings of related organizations such as Northwest Iowa Power Cooperative, Iowa Association of Electric Cooperatives, National Rural Electric Cooperative Association, National Rural Utilities Cooperative Finance Corporation, Federated Insurance, and others, when necessary.
- Read and be familiar with information, data and reports received from cooperative management, national, state and other local associations.
- Establish and maintain contact with members of the Cooperative in his or her locale.
- Work in harmony with the other members of the Board and employees for the good of all members of the Cooperative.
- Attend special meetings of the Board, or of committees to which assigned by the president.



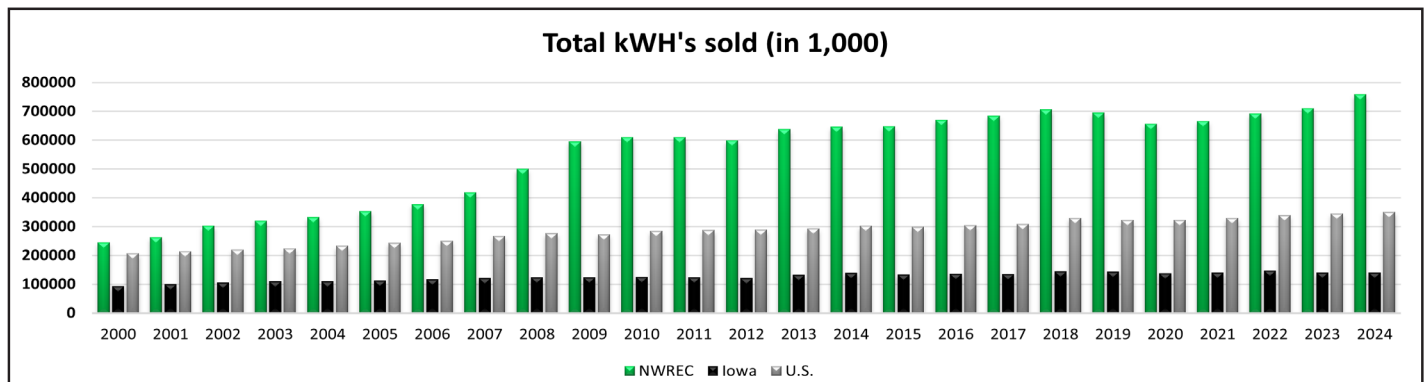
Lyle D. Korver

MANAGER'S *Report*

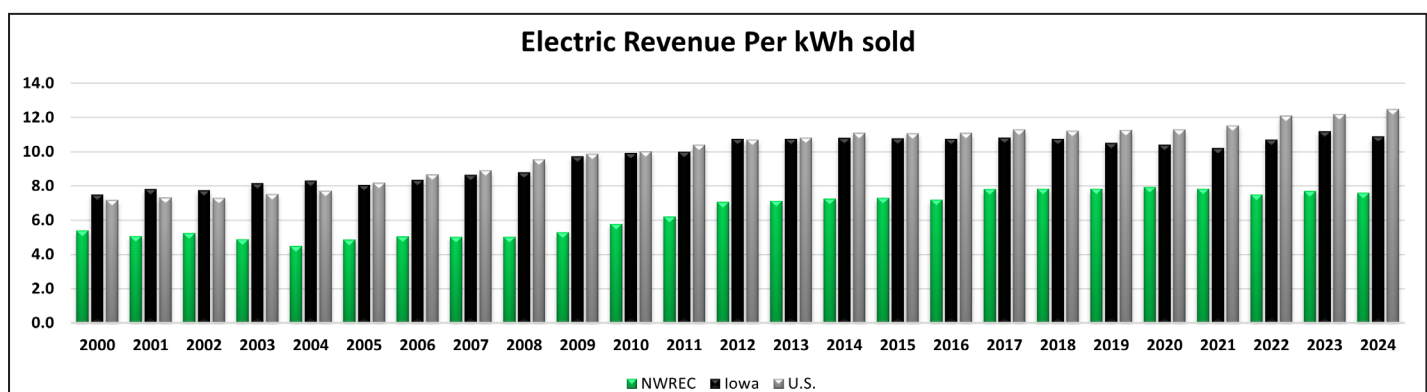
Cooperative Lender Releases 2025 Benchmarking Report How Does NWREC Compare?

Our lender, the National Rural Utilities Cooperative Finance Corporation (CFC), completes a statistical analysis each year, which gives the member cooperatives the opportunity to compare their financial and operating ratios with other REC's around the country. This analysis is called the Key Ratio Trend Analysis or KRTA. It is a great benchmarking tool for us and highlights our financial and operational strengths, weaknesses and trends. There are 815 REC's included in this analysis, and I'm pleased to report that your Cooperative continues to compare very well overall.

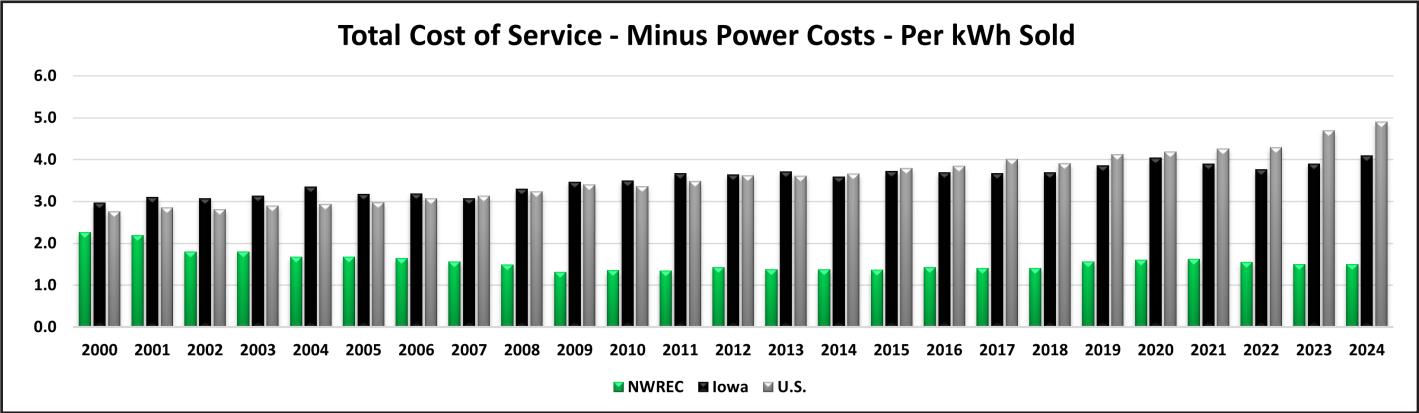
This report includes 145 ratios and compares NWREC's data to REC's within Iowa and also throughout the U.S. It highlights our strengths, trends and points out areas where we could make improvements. One of the key areas that positively impacts many of our ratios is our kilowatthour (kWh) sales total. The graph below shows how NWREC's kWh sales have increased significantly over the last twenty years and that they are more than double the sales level of the median REC in the U.S. Our kWh sales are also the highest of any of the 31 REC's in Iowa.



Our high level of kWh sales is partly due to our aggressive involvement in economic development and our very progressive service area. The goal with continuing to try to add new load on our system is that it enables us to spread our fixed costs over more kWh's and this positively impacts our electric rates. As this graph highlights, NWREC's average revenue per kWh sold of 7.6 cents per kWh is in the bottom 3% nationally.



Related to the kWh sales and low average retail rates is the ratio that shows NWREC’s total cost of electric service, excluding our purchased power costs, is only 1.6 cents per kWh. This is the cost of distributing electricity to our members from the substations to your home or business service. There are only 14 other REC’s in the U.S. that have a lower distribution cost per kWh out of 815 – that puts us in the bottom 2%. Another important contributing factor is the efficiencies we have gained from our past consolidations and the fact that we have 10 fewer employees today than we did back in 1978 when we had our last consolidation.



NWREC compares very well in many of the other financial and operating ratios also and the following is a summary of the key ratios for 2024.

Ratio	NWREC	U.S. Rank	State Rank	U.S. Median
Avg. Farm/Res. Usage per month	2,198 kWhs	3rd highest	3rd highest	1,124 kWhs
Residential Revenue per kWh sold	9.3 cents	26th lowest	Lowest	14.1 cents
Total margins per kWh sold	6.9 cents	263th lowest	4th Lowest	9.1 cents
Total controllable expenses per kWh sold	7.9 Mills	10th lowest	Lowest	29.6 Mills
Long Term Debt per kWh sold	76.7 Mills	164th lowest	3rd lowest	148 Mills
Equity %	46%	363rd highest	18th highest	44.5%
Service Reliability – Avg. Outage Minutes per Consumer	45 Minutes	69th lowest	4th lowest	261 minutes

We presented the results of the KRTA to our board of directors at a recent board meeting and the board was very pleased with the results. While these are good numbers, we want to assure you that we will continue to work hard on behalf of the members to try to improve on these already strong ratios We know there is always room for improvement and we use these types of reports and comparisons to evaluate areas we need to focus on. Thank you for your continued support of NWREC.

Merry Christmas & Happy New Year

OFFICE CLOSED
Thursday, December 25th
Thursday, January 1st

Generator Safety: Use Caution During Outages

Generators can provide essential power during outages, but they can also pose serious safety risks if used incorrectly. Safe Electricity reminds everyone to follow these precautions to protect yourself, your family, and utility crews.

Portable Generators

Never use a generator indoors or in enclosed spaces like garages, crawl spaces, or basements—even with doors open. Keep it at least 20 feet from doors and windows and in a dry, well-ventilated area. Generators produce deadly carbon monoxide, so proper placement is critical.

Never plug a generator into a wall outlet or directly into your home's wiring. This can cause backfeed—sending power into utility lines and endangering linemen. Instead, plug appliances directly into the generator using heavy-duty outdoor-rated extension cords.

Turn off the generator and let it cool before refueling, and always store fuel safely. Between uses, drain fuel and inspect oil, filters, and spark plugs.

Standby Generators

Permanent standby generators must be installed by a licensed professional and require a transfer switch. This device safely separates your home's power from utility lines, preventing dangerous backfeed.

Stay Safe

Generators are helpful tools when used safely. Always read and follow manufacturer instructions, keep them maintained, and never take shortcuts.

For more safety tips, visit SafeElectricity.org.

GENERATOR Safety

Avoid deadly backfeed and keep linemen safe.

Learn how to **safely connect** to your portable generator at:

**Safe
Electricity.org**



7 Employees Reach Service Milestones

North West REC is grateful for the hard work and dedication these employees have shown over the years. Congratulations to the following individuals for reaching service milestones this year! We thank them for their commitment to our cooperative and the communities we serve.



Pictured L to R, back row:

Dustin Koele 15 years
Material/Warehouse Coordinator

Tracy Bahrenfuss 15 years
Journeyman Lineman, O'Brien County

Doug Alons 40 years
Operations Director

Phil Elgersma 20 years
Lead Lineman, Sioux County

Robin Maassen 10 years
Journeyman Lineman, Sioux County

Pictured L to R, Front row:

Emily Vander Velde 5 years
Communications/ Member Services Coordinator

Renee Wynia 10 years
Executive Assistant/ HR Coordinator

Operation Round-Up Update



Operation Round Up funds are generated through the voluntary rounding up of cooperative members' electric bills to the next nearest dollar. These small contributions add up to make a big difference—supporting worthy causes and organizations right here in our local communities. North West REC recently presented an Operation Round Up check to the South



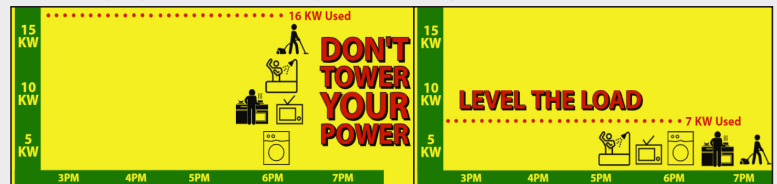
O'Brien Elementary School Backpack Program. This program helps ensure students have access to nutritious food outside of school hours, supporting their health, learning, and overall well-being. Through Operation Round Up, we're helping make sure children in our local communities don't go hungry. If you're not currently participating in Operation Round Up and would like to join this worthwhile program—or if you'd like to receive an application for assistance—please call our office at 800-766-2099. Together, we're making a difference close to home.

Pictured left to right is: South O'Brien School District employee and North West REC employee, Ken Miller.



ARE YOU SWITCH SMART?

NWREC purchases power from our generation and transmission cooperative based on peak demand of our members. "Peak demand" is the time of day when the demand and price of electricity is the highest. Because NWREC is member owned, when the cooperative saves money, our customers save money. Using energy wisely and avoiding peak demand times means total costs to the cooperative remain low. The cooperative levels out our load by sending a signal to all the switches to interrupt power during periods of peak demand. You can do your part to level the load by spacing out the time in which you use some of your electrical appliances instead of running them all at the same time. Remember don't tower your power, level the load!



North West REC Mobile App

The North West REC Mobile App. is your go-to solution for managing all your cooperative needs, right from your mobile device. We've brought the entire North West REC website into the palm of your hand, making it easier than ever to stay connected and informed.

With our app, you can do everything you would on our website and more! Submit rebates with just a few taps, log in directly to your SmartHub account to manage your energy usage and payments, and get in touch with us instantly via call, text, or email. Need to reach out? Use our in-app contact forms to ensure your questions and concerns are addressed promptly.

The app also provides easy access to all our communications. Stay up-to-date with the latest news and updates by reading our newsletters and news articles directly within the app. Whether you're at home, at work, or on the go, the North West REC Mobile app ensures you're always just a tap away from everything you need.

Available now on the Apple App Store, and Google Play Store, our app is designed to make your experience with North West REC smoother, faster, and more convenient than ever before. Download it today and take full control of your energy services, no matter where you are!



THE POWER QUIZ

NORTH WEST REC

1. Name an employee who reached a service milestone this year:
2. What is the deadline for High School Seniors to apply for scholarships?
3. What service can you report outages and receive updates through?

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 January 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*

OCTOBER 2025

Brian Gritters - Hull
Hibma Heritage Farms - Maurice
Harry Hoffman - Akron
John Willer - Merrill
Dan Hurt - Alton

Harold Van Ginkel - Rock Valley
Bill Schiltz - Hinton
Sioux Feed - Sioux Center
Gilbert Van Ginkel - Inwood
Allen Mulder - Rock Valley



ARE YOU SWITCH SMART?

What is one way you can help level the load?

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 January 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 Or call
800-766-2099 anytime

Pay your bill
online any-
time 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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