What to do when you lose power

Power outages can strike without warning, whether caused by severe weather, equipment failure or scheduled maintenance. In those first few moments, knowing what to do can help you stay safe and avoid unnecessary stress.

Before calling Brown County REA, the very first thing you should do is check your breaker box. A tripped breaker is one of the most common reasons for losing power in just part of your home or apartment.

To check, open the panel and look for any switches that are out of alignment — either fully off or stuck between on and off. Flip the switch completely off, then back on. This simple reset can often restore power immediately.

In single-family homes breaker boxes are usually in the basement, garage or utility room, or sometimes mounted on an exterior wall. In apartments or condos they're often tucked inside a hallway closet or laundry area. If you're unsure where yours is, your building manager or maintenance team can help you locate it.

If your breaker box looks fine and power is still out, it's time to check with your neighbors to see if they're affected. If they are, report the outage to Brown County REA. While waiting for updates, unplug sensitive electronics to protect them from power surges when electricity returns. Use flashlights instead of candles to reduce fire risk. Keep the refrigerator and freezer doors closed to

How to

Check and reset electrical breakers



Locate your breaker panel

Find the electrical panel in a basement, garage or utility room.



Identify the tripped breaker

Look for a switch that is in the middle or "off" position, or shows a red/orange indicator.



Reset the breaker safely

Firmly switch the tripped breaker to the "off" position then "on."



Check for recurring issues

If it trips again, unplug devices and call a qualified electrician.

preserve food.

Being prepared for outages is just as important as knowing what to do when they happen. Keep a flashlight, extra batteries and a portable phone charger in an easy-to-reach spot. A battery-powered radio can help you stay informed during extended outages, and having your electric cooperative contact information or app handy will make reporting issues faster and easier.

BCREA offers an outage map on our website and Facebook posts for major outages. If an outage you experienced is not on the outage map, call 800-658-2368. 3

At A Glance



Submit your local photos to BCREA

Help showcase our cooperative by submitting a photo of our service territory. Visit the story on Page 4 for submission details. Get ready and start snapping away! (a)



This publication focuses on cooperative savings, programs and events. As this is the official member publication, member's story ideas, letters-to-the-editor and comments are welcomed.

Andrea Christoffer, CCC, Editor

"Owned by those it serves"

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Energy Wise

Zip up your home to insulate it before winter weather blows on down for greater efficiency

You'll be thankful you prepared in the fall for colder weather when you receive your first winter bill. Just as you pull out your winter gear before you need it, prepping your home for the coming season is a great idea.

The following steps can be taken now to use less energy at home before the winter chill blasts down. They also help lower strain on the electric grid during extreme

winter weather when energy use is at its peak.

First, let's consider your home's layers. Just like layering up those winter flannels, fleeces, down jackets with waterproof/wind-stopping shells, gloves and hats, your home needs layers too. Air sealing and insulation protect your home from the elements, while locking in the warm air to keep you cozy. The same applies to hot weather, making air sealing and insulation a year-round efficiency upgrade.

To offset the costs federal tax credits for energy-efficiency upgrades are available through December 31, 2025. Homeowners can claim a total of 30 percent of the cost of installation, up to \$3,200. Tax credits are available for insulation, heat pumps, air conditioning systems and more. A tax credit even



Bundling up your home before winter strikes will improve your energy efficiency and help out your heating bills too! Weatherstrip, insulate and caulk now so your home is snug and cozy!

exists for electrical panel upgrades, which might be needed to accommodate new energy-efficient equipment.

When it comes to do-it-yourself projects, a few upgrades you can do yourself. Lock in savings with window cleaning and maintenance. Make sure sash locks and window cranks are in good working order and cleaned of any dirt and leaves. Debris can keep them from closing snugly. Use the crevice tool attachment on the vacuum cleaner, combined with a small, dry scrub brush or an old toothbrush, as it works great. The locks should pull the top and bottom window sashes together tightly. For casement windows the locks should pull the window tightly to the frame.

Although it might not seem like a significant difference, reducing airflow through and around windows makes

your home more comfortable in the winter. Replacing broken or nonfunctional sash locks can be a reasonable DIY project, but it's best to avoid doing it when the winter winds are blowing. Plus, use caulk to seal all gaps around the window trim. If you have operable storm windows, make sure they close.

If you have a forced-air heating or air conditioning system, replace the

filter. First, turn the system off to check it. If your filter is dirty, leave it in place until you have a replacement. Running your system without a filter can send any dust or dirt in the ductwork directly into the components and damage your equipment. Make a note of the filter's size on your shopping list or take a picture of the filter with your phone so you can reference it when shopping.

Stocking up on filters saves money. A 12-pack of filters costs \$72 — \$6 each. A similar filter sold separately was \$10. Don't see a bulk pack at your local hardware store? Ask at the customer service desk. They may be able to order them for you.

This fall look for opportunities to protect your home from the elements and maintain your equipment before the blistering cold of winter arrives. ©

Mini, but mighty, digital tape measure measures up!

Have you ever been out and about and wished you had a tape measure on you? Maybe you're always looking for the tape measure on the job or farm...where did I set it down?

Perhaps it's time to upgrade to a rechargeable digital laser tape measure that is so small you can keep it on your key chain or in your purse! One option is the NEORulerGo. This pocket-sized tool is about 3 inches long and 1.5 inches wide. The precision laser offers 93 built in scales/units, including inches and metric scales. It can measure curves, blueprints, circles and even irregular surfaces with the precision of one millimeter.

The device features left or right-hand modes, landscape or portrait orientations and transfers data via Bluetooth to a cell phone app, plus can export files too.

Find it on Amazon for \$60. Add that to the Santa wish list for the hard-to-shop-for husband, hobbyist or trades worker.



Safety

Shoot for zero hunting accidents this fall season

During the excitement and fun of hunting season, keep your focus on electrical safety...even then.

Be aware of any electrical equipment that could be "camouflaged" by the tall grass, leaves and brush. Take these necessary safety precautions while hunting. Focus your sights on these safety measures.

- 1. Take notice of posted warning signs and keep clear of electrical equipment.
- 2. Know where power lines and equipment are located on the land where you hunt. Is there a green electrical cabinet behind the tall grass? What's beyond the trees in a wooded area, such as a pole, guy wire or substation?
- 3. Do not shoot at or near power lines or insulators. It's not a practice target. You could endanger yourself and cause an outage.
- 4. Do not place deer stands on utility poles or climb poles. Energized lines and equipment can conduct electricity with anyone who comes in contact with them, causing shock or electrocution.
- 5. Do not place decoys on power lines or other utility equipment. Any non-electrical equipment attached to a pole can pose an obstruction and serious hazard to our line crews.



Don't get buck fever during the big moment with adrenaline flowing! Survey the scene before hunting to watch out for the electric poles, guy wires, green underground transformer cabinets or other equipment.

So don't "duck" on these hunting tips. You are "deerly" important; we wish you safe hunting this fall. ①

Brown County Briefs

Efficiency tip

With the holiday season approaching and more time spent in the kitchen, consider ways to save energy in



the heart of your home. When possible, cook meals with smaller, energy-efficient appliances, such as toaster ovens, slow cookers and air fryers. When using the range, match the size of the pan to the heating element. Keep range-top burners and reflectors clean so they reflect heat more efficiently. After your holiday meals are complete, load the dishwasher fully before starting the wash cycle.

Round Up meeting slated for November 11



The Brown County Rural Electric Trust Board will meet

to consider applications for funding through Operation Round Up on November 11. Charitable organizations wishing to seek funding through the Trust should apply prior to that date. The application form can be found on the co-op website (www.browncountyrea. coop) under Operation Round Up on the Programs & Services tab.

2026 calendars available



Members can stop by the BCREA office during business hours to pick up a

2026 large, Norman Rockwell pocket calendar or a small pocket-size calendar. One per member please. ①

Showcase our co-op and submit your amazing rural life photos for our calendar!



We're looking for stunning snapshots that celebrate the beauty of our service territory and we need your help! Brown County REA is now accepting photo submissions for use in our 2025 Annual Report and a potential BCREA 2027 calendar project.

Whether it's a sunrise over a family farm, a sunset behind a power line, animals in the pasture, fields in bloom

or a quiet moment near a substation, we want to see your view of rural life and the energy that connects us all.

Photos should be taken within our service area and can highlight local landscapes, agriculture, cooperative infrastructure or everyday moments that reflect our community spirit.

Submission deadline: January 1, 2026

Send your high-resolution photos along with your name, contact information and a brief description of each image, to bcrea@bcrea.coop.

We can't wait to see your perspective on the place we call home!

Youth Tour: Calling all high school sophomores & juniors!



Whether you are interested in politics, looking for growth opportunities or hoping to learn more about electric cooperatives, Youth Tour can benefit you.

Youth Tour is an all-expenses-paid trip for high school sophomores and juniors to Washington, D.C. The Youth Tour is now scheduled for June 15-20, 2026. If your parents pay their electric bill to Brown County REA, consider applying to attend Youth Tour in June of 2026! If you or someone you know is interested in Youth Tour, contact the BCREA office at bcrea@bcrea.coop or 507-794-3331. Applications will open soon.

Newsletter delivery changes; here's what you need to know



Starting in January, our newsletter will look a little different and will come to you in a new way. We will no longer be producing a joint newsletter with Federated Rural Electric. Instead, we're launching our own individual newsletter, created specificly for our members.

Rather than arriving as a separate mailing, your new newsletter will now be included right in the envelope with your monthly bill. You'll

still get all the important updates, energy tips and news you've come to expect, just in a more streamlined format to reduce costs.

Prefer to receive your newsletter by e-mail? You still can! In fact, we encourage members to consider going paperless. It's convenient, environmentally friendly and helps to keep costs down. To sign up for paperless billing and e-mail newsletters, visit our website or give us a call. ①

BCREA retires more than \$536,000 in capital credits to co-op members

It's time for you to get the credit — capital credits, that is — for helping build, sustain, and grow your local electric cooperative.

Earning capital credits is unique to the cooperative business model and represents your ownership in Brown County REA. When you signed up to receive electric service from Brown County REA you became a member-owner of the electric utility. Unlike investor-owned utilities which maximize profits to pay dividends to shareholders, your not-for-profit electric co-op provides its members with "at-cost" electric service. At the end of each year after all operational expenses have been covered, we return a portion of any excess funds back to the member-owners in the form of capital credits. The amount you receive is based on how much electricity you purchased during a year.

Not all capital credits are refunded immediately. Because the electric utility business requires large amounts of capital to operate, electric cooperatives reinvest capital credits toward improving and expanding the electric systems. If you were a Brown County REA member in 2005, 2006, 2007 and 2024, you will receive capital credit payments reflecting your contribution of capital and ownership of the cooperative during those years. While those years may seem like a long time ago, the funds helped us maintain lower rates, reduced the amount of money the Cooperative needed to borrow from outside lenders to build, maintain, and expand a reliable electric distribution system, and cover emergency expenses.

At its September 17 meeting, Brown County REA's Board of Directors approved the payment of \$536,486 in patronage dividends to its members. This amount is broken down as 20 percent of 2024 Brown Couty REA margins, the remaining amount of 2005, and a portion of the 2006 Brown County REA capital credits previously allocated

to members. Members will also receive the Great River Energy patronage retirement that was received in 2025 by Brown County REA. This is a portion of Great River Energy capital credits that were allocated in 2005. Cooperative Finance Corporation capital credits that were retired in 2025 will also be returned to members. The CFC amount is being retired from 2007. Over the next 5-6 years, Great River Energy is planning to retire fewer capital credits than they have in the past years due to substantial infrastructure upgrades planned over the next several years and financial covenant requirements set forth by their Board and Administration for the multi-year infrastructure expansion.

With this retirement Brown County REA has returned a cumulative total since 1958 totaling more than \$16,441,000. In 2024 the percentage of patronage capital retired per total equity to Brown County REA co-op members stood at 3.05 percent, which ranks your cooperative 15th in the state of Minnesota out of 43 electric cooperatives and 195th out of 692 electric cooperatives nationwide. In 2025, BCREA is retiring \$38,780 more of Brown County REA patronage than what we retired in 2024 despite the increase in costs during our economic climate. In addition to this increase, we invested \$1.145 million in our total utility plant which was a 2.45 percent increase from the prior year. This investment helps to maintain infrastructure and service reliability.

Look for your share of the capital credit retirement in your mailbox after November 12. If your capital credit amount is less than \$500 and you are current member, you will receive a bill credit on your November 5, 2025, statement instead of a check. If you would prefer to receive your capital credits as a bill credit instead of a check if your amount is over \$500, contact the office and we can make this change for you for future years. Capital credit checks for former members will be

issued to the last known address — if you are a former member and your address has changed, please contact our office or visit "browncountyrea.coop/update-my-information" to update our record of information. If you know any former members, please tell them to contact us to make sure we have their current contact information.

Capital credits to members represent one of the cooperative principles – members' economic participation. Best of all, the benefits of this economic participation return to our local communities. (19)

Boo-tiful Halloween coloring contest winner!



BCREA's 2025 Coloring Contest has come to an end. Congratulations to the winner! Thank you to everyone who participated and shared their creativity with us! The winner of ages 0-5 is Fern (pictured above) and the winner of ages 6-12 is Claire.

Costs explode for utilities over past five years The past five years have been a period of exploding costs the need for more financing — all of which have driven up

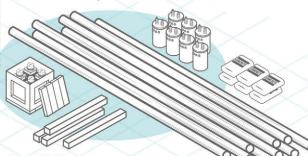
for the electric utility industry and for broadband providers. It's pushed by soaring demand, supply chain challenges, raw material shortages, increased labor costs and now tariffs.

The impact has been rapid increases in the cost of producing power, longer and more undpredictable project timelines and electric rates for residences, businesses, farms and other end-users.

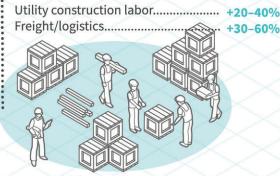
Take a look at what's contributing to the trend. The percent increases were compiled by the National Rural Electric Cooperative Association, since 2020.

Infrastructure

Utility poles (wood, steel,	composite)	+25-40%
Crossarms & braces (stee	/wood)	+20-35%
Conductor wire (aluminu	m/copper)	+30-50%
Transformers		+70-100%
Grain-oriented electrical:	steel	+80-100%
Oil/dielectric fluids		+25-40%
Copper wiring		+50%
Concrete		+25-35%
Smart meters		+20-35%
Pad-mounted switchgear		+25-40%
Circuit breakers/reclosers	·····	+20-35%



Build-outs



Broadband

Fiber-optic cable	+25-40%	
Splicing & telecom gear	+20-30%	
	9	

• Generation

	Generation		
:	Diesel gensets+	20-40%	
:		20-30%	
	Solar PV systems +	25-35%	
:	Wind turbines +	25-35%	
:	Hydropower components +	20-30%	
:	Battery storage +	25-40%	
:	SCADA/EMS systems +	20-30%	
:	Inverters +	20-30%	
:	Relays & switchgear +	25-40%	
:	Natural Gas+	20-120%	
:	Coal +	30-60%	\
	Diesel/fuel oil+	40-70%	
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	Fleets
	Light trucks +25-40%
	Bucket trucks, digger derricks +20-50%
:	Fuel costs (especially diesel) +20-30%
	Maintenance +15-25%
	Insurance premiums +20%
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Sources: BLS; energynews.com; Reuters; Wood Mackenzie; NREL; IEA



Let's go nuts for the holidays! Share your holiday nut recipes

Do you go nutty for the hoildays with your baking and cooking? Share your favorite nut recipes with us, whether it's for pecan sandies, almond bark, fudge, nut roll, spiced nuts, party mix and more. Send your favorite nut recipes to Editor, Federated Rural Electric, PO Box 69, Jackson MN 56143-0069 or e-mail to christoffer@federatedrea.coop by November 24. Add your name and phone number. Thanks for sharing with us! ①

Frosted Zucchini Bars by Barb Sellner, Sleepy Eye

4 eggs 1 tsp. salt, optional 2. c. sugar 2 tsp. cinnamon

1½ c. cooking oil or applesauce 2 2/3 c. pureed zucchini

2 c. flour $1\frac{1}{2}$ c. coconut 2 tsp. baking soda $1\frac{1}{2}$ c. chopped nuts

Mix together the eggs and sugar. Set aside. Mix the oil with the flour, baking soda, salt and cinnamon. Then add eggs and sugar. Mix well one or two minutes. Fold in the zucchini, coconut and nuts. Bake in two greased 9x13" pans or one jelly roll pan at 350° for 20 to 30 minutes. Frost when cooled.

Frosting: 8 oz. cream cheese 2 tsp. vanilla

1/3 c. butter 3 c. powdered sugar

Mix together the frosting ingredients and spread on top the bars.



Gifting yourself an Energy Star refrigerator and/or freezer before this holiday season?

Fill out the co-op's \$75 Energy Star rebate form. Must have proof of recycling the old unit. See the co-op's website for the form or call the office to request it.





Your electric cooperative is closed November 27 and 28. Crews will be on call in case of outages. (1.9)

Call filest before digging:



Contact Gopher State
One Call before doing any
digging more
than 12" deep
— 48 hours
before digging for foundations, trees
and tiling.

Register at www.gopherstateonecall.org or call 811. Call a licensed electrician to locate the underground lines on your side of the meter. ①



Mike Heidemann Chief Executive Officer

Manager's Message

The season of giving exists all year for BCREA

As the holiday season approaches and the air turns crisp, we're reminded that this truly is the season of giving. It's a time for gratitude, generosity and looking out for one another. At Brown County REA that's something we take to heart year-round.

You've probably heard us talk about our concern for community. It's not just a nice phrase, it's one of the core principles that makes electric cooperatives, like ours, different from other utilities. We're not just here to keep the lights on (though of course, we're

always working hard to do that). We're here to make life better for the people we serve: our members, our neighbors and our friends.

Over the years, we've faced challenges together. Every time, our co-op family has stepped up. We've come together to support those in need, to keep our community strong and to build something better for the future. That spirit of generosity is never more evident than during the holiday season.

Take our Operation Round-Up program, for example. Thanks to the generosity of members like you who round up their electric bills to the nearest dollar, we're able to provide real help to local families who are struggling to make ends meet. Every little bit adds up and it makes a big difference.

We're also proud to support local students through the Youth Tour program, where we send some of our community's brightest young people to Washington, D.C., to see democracy in action and dream big about their futures. That's giving in the most meaningful way — by investing in tomorrow's leaders.

And because we care deeply about safety, we also spend time visiting schools throughout the communities we serve, holding demonstrations and teaching folks of all ages how to stay safe around electricity. We believe knowledge is a gift, too, and we love sharing it.

You'll also find our team out in the community beyond work such as coaching youth sports, volunteering at local events, serving on non-profit boards and partnering with our Chamber of Commerce to keep our local economy strong. Because when you are part of a co-op, giving back isn't a requirement, it's just what you do.

While the holiday season is a festive time, we understand these can be tough times for many. If you need advice on saving energy to reduce your energy bills, want to explore payment plan options or you simply have questions, please reach out. We're here to help, not just during the holiday season, but all year long.

At BCREA we believe concern for community is more than a value. It's the heart of who we are! And during this season of giving, we're especially grateful to be part of such a caring, generous community.

From all of us at Brown County REA we wish you and your loved ones a joyful, safe and bright holiday season. ①

REA

Brown County Rural Electrical Assn. 24386 State Hwy 4, PO Box 529 Sleepy Eye MN 56085

E-mail address: bcrea@bcrea.coop Website: www.browncountyrea.coop Phone: 507-794-3331 or 800-658-2368 Payment Line (PSN): 833-250-4481 Office hours: 7:30 a.m. to 4 p.m. Monday-Friday

Mike Heidemann, Chief Executive Officer

Board of Directors

Thomas Hayes, President — 507-228-8954
William Berg, Vice President — 507-766-1497
James D. Hanson, Sec.-Treasurer – 507-829-6756
Brad Sprenger — 507-317-5576
David Wendinger — 507-276-3166
Greg Mages —507-276-0325
Joel Christensen — 507-828-4550
Keith Hoffmann — 507-227-8006
Landon Sletta — 507-276-1899
The Board of Directors meets the last Thursday of each month.

Board meeting highlights

The Brown County REA Board of Directors held its monthly board meeting on October 30, 2025. Discussion and/or action were taken on the following agenda items:

- Reviewed and approved the September 2025 board meeting minutes, new membership applications, member cancellations, payments to estates and assignment transfers.
- Reviewed and approved September 2025 payroll and September financial statement.
- Reviewed approved changes to Service Agreement form.
- Reviewed and approved BCREA Resolution of short term investment rate.
- Discussed dates available for January Member Advisory Council meeting.
- Updated on operations activities including Infrared Testing performed on October 28 and employee safety training.
- Reviewed staff meeting reports, director meeting reports and individual director reports.