

Welcome to 2016!

This marks North Star Electric Cooperative's 76th year of service to you, our member-owners. We celebrated our 75th anniversary last June, at our annual open house. It has been a privilege meeting your needs over the past 75 years, and we look forward to continuing to meet your energy needs in the future.

What's new

Former General Manager Dan Hoskins retired this summer, after a full career in the electric cooperative industry. Ann Ellis, former finance manager and a well-known face at North Star Electric, was named the new general manager upon Dan's departure. We welcome Ann, and the many years of experience she brings, as our new general manager.

A new information resource we can now provide to our members is MyMeter. What is MyMeter?

It is a program you can use to view your daily energy usage online from the convenience of your home computer, tablet or smartphone. You can use it to better manage your energy use and to receive alerts via text message or email regarding unusual energy use. For example, you could set up an alert if your usage goes below a certain threshold, which could indicate that something in your home is not working. Likewise, you could set a higher usage alert, which could indicate that somehow power is being used although you thought you had everything turned off. MyMeter can help you manage your energy use, even when you are not there.

Opening your MyMeter account is easy!

1. With a copy of your electric bill available, go to: <https://mymeter.northstarelectric.coop>
2. In the upper right corner, click on "Create an Account"
3. Enter your account number, name, email address and choose a password
4. Click on "Create Account" and you're ready to go!

* MyMeter data is dependent on accurate daily automatic meter readings, and will NOT alert you if your power goes off.

Sign up for our MyMeter drawing, to be held on Feb. 22, 2016. All current and new MyMeter users will be entered into a \$100 bill credit drawing. Don't forget to sign up and check out what MyMeter can do for you!



Your bill

This enclosed bill is for any electricity you used in 2015, plus a prepayment of your 2016 Basic Service Fee, which is charged to your account on a monthly basis. The total amount due is printed on the bottom of your statement on the remittance stub. Although you prepay a year's worth of the Basic Service Fee, it is charged to your account one month at a time as the year progresses, which is why the Current Charges total and the Total Amount Due are not the same.

The Basic Service Fee is going up \$1/month, effective on April 1. The price per kWh will also see a slight increase, going

from 11.7 to 11.9 cents per kWh. The rate increase averages out to about 2 percent.

Write to us at P.O. Box 719, Baudette, MN 56623-0719 or call us at 1-888-634-2202

E-mail us at: nsec@wiktel.com

Find us on the Web at: www.northstarelectric.coop



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[www.facebook.com/NorthStar Electric](http://www.facebook.com/NorthStarElectric)

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If paying monthly is more appealing to you:

- 1) We can easily accommodate your request to transfer to monthly billing, which is the same price.
- 2) You may also choose to have your monthly payment paid automatically from your checking or savings account (ACH bankdraft). Once established, we would continue to send you a bill for your records, but you would not need to send anything back to us. There is no charge for this service.
- 3) Budget billing is available to the monthly billed members, which would make your automatic payment the same every month, except the bill due in July, when actual usage is reconciled with budget billed amounts.
- 4) We also offer e-bill. This allows members to see their billing information online as soon as it is calculated, no matter where they are, any time of any day. Having an email address and knowing your account number is all it takes to sign up on our website (www.nse.coop) or on your smartphone or tablet using the SmartHub app. Members who live away from North Star country find this helpful, as it eliminates the need to wait for the postal service to deliver your bill. This works really well with the free ACH bankdraft method of payment (see above). E-bill does provide the nonrecurring option of paying with a credit card or e-check, but there is a \$3.95 convenience fee with that. Most members on e-bill are using the free ACH bankdraft method or sending in a check.
- 5) Our AMR (automated meter reading system) is reading 98 percent of our meters, eliminating the need for most of our monthly billed members to self-read their meter(s).
- 6) The monthly rate is exactly the same as the seasonal rate. Monthly bills are mailed early in the month, and payments are due on or before the 20th. A 1.5 percent finance charge is added to the bill if the payment is late, and another \$5 is added if a disconnect notice is printed. With ACH bankdraft, late fees are eliminated, and the payment is set up for the 20th of each month.

Annual billing was created for the convenience of members who moved around during the year, who couldn't supply monthly meter readings or who preferred a single, annual billing in the winter. If you still prefer the convenience of the annual billing, but don't like one large payment each winter, you may send prepayments at any time during the year to reduce the annual amount due.

Please give Pat Olson, our billing coordinator, a call if you have any questions about your bill or to make any changes to your account (1-218-634-2202, toll-free at 1-888-634-2202, or by emailing patsynsec@wiktel.com).

Contact information

There are times when we need to get in touch with you or use your service address (911 address of the property where your meter is located). Please take a minute to look at the phone numbers we have printed on your remittance stub and make any corrections or additions on the payment stub. Also, if the service address that is printed to the left of your District number (about a third of the way down from the top of your bill) is not correct, please make a note on your payment stub indicating the 911 address or some type of description, such as "cabin on County Road 8."

Due date

PLEASE NOTE THAT YOUR DUE DATE IS FEB. 20, 2016. IF THIS CREATES A PROBLEM FOR YOU, PLEASE CALL US TO AVOID DISCONNECTION OF SERVICE. If your payment is late, a 1.5 percent late fee penalty will be added each month until paid. **The enclosed bill is the only statement you will receive.** If an account is disconnected for nonpayment, there are additional fees: a \$75 disconnection fee, a \$75 reconnect fee (\$150 if after hours), payment for all energy used up to the disconnect date, plus the full annual prepayment. The extra fees and the inconvenience can be avoided by making a quick call to Sue at 1-888-258-2008 before the due date.

Meter readings

It's a good idea for you to read your meter once in awhile to be aware of your usage. This will allow you to notice if your usage is unusually high, and correct it early. We will read your meter monthly with the AMR (automated meter reading) system, but only the December reading is uploaded to the billing system for calculating energy usage over the past year. If you would like to check on your meter reading and are not in the area, please give us a call and we can read it for you.

Power failure . . . will your seasonal home be ok?

We always advise members to have someone check on their homes while they're on vacation or, in the case of the seasonal member, when they're gone for an extended time. You never know when a power failure, either in the home or supply lines, will occur. If seasonal homes are not going to be checked regularly, we would recommend the homeowner consider draining the water pipes, turning the breakers off and otherwise preparing the home to be unattended. You never know if a suicidal squirrel will decide to scamper across your transformer, blow the fuse and not live to report the outage for you.

Capital credits

To explain what capital credits are is actually quite simple. Since we are a nonprofit cooperative, the margins (co-op income in excess of costs) belong to the member-owners, like you. At the end of the year, the total margins are prorated among the members based on the amount of their current year billing(s) from North Star. These capital credits are temporarily retained and invested back into the cooperative as capital to fund system improvements, etc.

To explain to a member when he or she may expect a refund is more difficult. Annually the board of directors evaluates the financial impact of paying capital credits. North Star has returned more than \$10 million of capital credits to its members, like you.

The North Star board opted for no capital credit retirement in 2015. With mild winter weather and more member conservation, our 2015 sales were less than projected, meaning less margin for North Star in 2015. The decision to not retire capital credits in 2015 was not a concern, it just meant that we were being conservative with our cash flow in an already lean financial year. We plan to resume the retirement of capital credits in 2016.

We hope this explanation has answered any questions you may have. Just give us a call or drop us an email if you have further questions.

Annual meeting report

At the annual meeting in Littlefork on Oct. 2, 2015, 137 households and businesses registered, and about 275 people were served dinner. Board member Julian Brzoznowski ran unopposed and was unanimously re-elected to represent the members in District 7. The next annual meeting is tentatively set for Oct. 7, 2016, at Lake of the Woods School in Baudette. If you've never attended before, consider joining us for an evening of food, prizes, entertainment and, of course, information and business.

Other items of interest

Where does your power come from?

Have you ever wondered how and where your electricity is generated? There is a nicely done brochure on www.minnkota.coop. Click on the Power Plant tab, and select the Milton R. Young brochure. You can also view their wind energy brochures and current output graphs at this site.

Scholarships for high school seniors



Our future is in the hands of our young people, and to support their postsecondary education, North Star provides scholarship opportunities to students whose parents or guardians are North Star Electric Cooperative members. Even if your primary residence is outside of the North Star territory, your student is eligible to visit

one of our local schools for the cooperative knowledge based scholarship testing. We also participate in the local schools' Dollars for Scholars programs.

Monthly newsletter

We have a monthly newsletter for the year-round residents, and if you are interested in receiving it, just let us know. We would be very happy to add you to that mailing list. It is also posted on our website (www.nse.coop) under the News link.

North Star Electric Co-op belongs to YOU

... and the other members who purchase electricity from this cooperative. Your capital credits are your portion of your ownership in the co-op. As a member-owner, you and your neighbors elect a director representative to the board of directors. These elections by district occur with a mailed vote or at the annual meeting held early each October, although the nomination process begins in the summer. So, if you're around, we'd love to see you at the annual meeting.

We hope you found this newsletter informative and helpful. We also hope you find the electricity we provide to be a good value. We do our best to provide you with excellent reliability and customer service.

We appreciate your patronage, and we look forward to meeting your needs. We are just a phone call away, so please let us know whenever we can be of help to you or answer any questions. Have a good winter!

NOTICE

State law requires that every new electrical installation in any construction, remodeling, replacement or repair shall file a certificate for inspection with the State Board of Electricity and be inspected by a Minnesota electrical inspector.

State Electrical Inspectors

Lake of the Woods, St. Louis and Koochiching Counties:

Curt Collier

Phone: (218) 966-5070
cgcollier67@gmail.com
Call to set up an appointment between 7 a.m. - 8:30 a.m. (Monday through Friday)

Roseau County:

Scott Stenvik

Phone: (218) 689-5406
Call to set up an appointment between 7 a.m. - 8:30 a.m. (Monday through Friday)

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Write your account number here. Put this by your telephone.

CALL DURING OFFICE HOURS

Baudette 218-634-2202 or toll-free 1-888-634-2202
Littlefork 218-278-6658 or toll-free 1-888-258-2008

FOR OUTAGE REPORTING AFTER HOURS

218-634-2603 or toll-free 1-888-6outage (1-888-668-8243)