

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

Email us at: nsec@wiktel.com
Find us on the Web at: www.northstarelectric.coop

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NorthStarElectric](http://www.facebook.com/NorthStarElectric)

WELCOME TO 2020!

This marks North Star Electric Cooperative's 80th year of service to you, our member-owners. It has been a privilege meeting your needs over the past 80 years, and we look forward to continuing to meet your energy needs.

WHAT'S NEW

We began the installation of our new AMI (automated metering infrastructure) system in April 2019, and we were over 80% complete by year-end. This new system has more features, enables us to be more efficient and brings you more value for your energy dollar.

Because of this new AMI system, you can now view your electric usage at 15-minute intervals, giving you more insight to your usage history than you've had in the past. You can view this information using SmartHub, which is available either online or through the mobile or tablet app.

Another new enhancement with SmartHub includes the opportunity to sign up for usage alerts, either by text message or email. Our seasonal and snowbird members find these messages

especially helpful to monitor their accounts while they are gone during the cold winter months. To access these features, you will need to log in to your SmartHub account online through an internet browser. Go to the Notifications tab and select Usage. Under Power Usage Alert, you can select your account, your meter and the thresholds for minimum or maximum usage to trigger an alert message to be sent. Once you've set your parameters, click the orange Save Subscription button. Once back at the Manage Notifications screen, click the green Save Settings button. Look for the links to our quick informational videos on our website in early January, which will assist you with setting up these notifications. As always, if you have any questions, please contact our office at **218-634-2202**, and we would be happy to assist you.

ANNUAL MEETING REPORT

At the 2019 annual meeting of North Star Electric Cooperative's member-owners, 126 households and businesses registered, and just over 265 people were served dinner. Director Bruce Sampson from the Ray area ran unopposed for the District 7 seat, and was unanimously re-elected to represent the members in District 7. Our next annual meeting is set for Oct. 2, 2020, at Lake of the Woods School in Baudette. If you've never attended, consider joining us for an evening of food, prizes, entertainment, and of course, information and business.

YOUR BILL . . . NO RATE INCREASE PLANNED

This enclosed bill is for any electricity you used in 2019, plus a prepayment of your 2020 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.

If paying monthly is more appealing to you:

- 1) We can easily accommodate your request to transfer to monthly billing. The monthly rate is exactly the same as the seasonal rate.
- 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 bill notifications via email through SmartHub, which is available through our website or through the smart phone or tablet app. SmartHub 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 through the app on your smart phone or tablet. 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). SmartHub does provide the nonrecurring option of paying with a credit card or e-check, but there is a \$3.95 convenience fee with that method of payment.
- 5) Monthly bills are mailed early in the month, and payments are due on or before the 20th. A 1.5% 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 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 Patsy Olson, our billing coordinator, a call if you have any questions about your bill or to make changes to your account. (1-218-634-2202, toll free at 1-888-634-2202, or by emailing Patsy.o@northstarelectric.coop).

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 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, like "cabin on County Road 8."

DUE DATE

PLEASE NOTE THAT YOUR DUE DATE IS **FEB. 20, 2020**. IF THIS CREATES A PROBLEM FOR YOU, PLEASE CALL US TO AVOID DISCONNECTION OF SERVICE. If your payment is late, a 1.5% 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** to set up a payment arrangement before the due date.



METER READINGS

It's a good idea for you to check your meter usage once in awhile to be aware of unexpected fluctuations because 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, sign up for SmartHub and access your usage from your computer, tablet or smartphone.

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 a seasonal home is 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. In July 2019 the board authorized the return of more than \$426,000 in capital credits. North Star has returned more than \$12.9 million of capital credits to its members, like you.

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.

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.com. Click on the Power Facilities tab, and select the Milton R. Young Station brochure. You can also view its wind energy brochures and current output graphs at this site, and information about its carbon capture project.

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 active 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 donate to 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. It is where our official notices are printed. 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 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-consumer, you and your neighbors elect a director representative to the board of directors. These elections by district occur with either a mailed vote or at the annual meeting held early each October. 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:

Ronald Ditsch

Phone: (218) 779-6758
Call to set up an appointment between 7 a.m. - 8:30 a.m. (Monday through Friday)

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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

Toll-free 1-888-60OUTAGE (1-888-668-8243)