

TIPS TO AVOID

ENERGY SCAMS



Scammers will try anything to pressure customers into providing their personal information. If you are ever asked to pay your utility bill through a third-party transaction app, such as Cash App or Venmo, it's a scam. Remember, utilities will never request a payment through a third-party app. Always use authorized payment methods when paying your utility bills.

Source: Utilities United Against Scams





2025



1 Winter Moratorium Begins

2 Daylight Saving Time ends

3 Bills due

3 Automatic Payments deducted

7 Email/Mail bills

25 Automatic Payments deducted

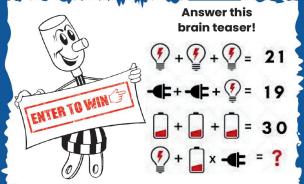
27-28 Thanksgiving Holiday

- office closed

1 Read meters

Bills due

3 Automatic Payments deducted



Answer to last month's question:

Donations are being accepted for food for people & pets to be donated locally!

WIN ONE OF TWO MONTHLY \$5 BILL CREDITS IN 3 EASY STEPS!

- Answer the question or challenge posed each month.
- Send answers to Consumers Energy with the following info:
 Name, Service Address, Account #,
 Phone #, and email address.
- Submit via website, email, or mail:



Scan this QR code, and submit your entry using the co-op's website.

- kglenney@consumersenergy.coop
 Subject line: CONTEST
- Example 2074 242nd Street

 Marshalltown, IA 50158

WINNERS FOR THE MONTH OF SEPTEMBER: KAREN ANDERSON, HUXLEY LARRY & NANCY BEALL, STATE CENTER



The Season of Giving

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 – and at Consumers Energy, 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, and 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.

It's because of our concern for community that we collect donations to be distributed within our service territory just like the **People & Pet Food Drive** that is happening now! (See page 8-G for more information.) Drop off any nonperishable food items for people or pets, and Consumers Energy will distribute the donated items to local food pantries and animal shelters.

Another example is our **Operation Round-Up program**. 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 our **scholarship program** as well as 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 with our **education program**. We believe knowledge is a gift, too – and we love sharing it.

You'll also find our team out in the community beyond work – coaching youth sports, volunteering at local events, serving on non-profit boards, and partnering with economic development professionals to keep our local economy strong. Because when you're 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 don't hesitate to reach out. We're here to help, not just during the holiday season, but all year long. You can contact our Member Services team at 800-696-6552 or info@consumersenergy.coop.

At Consumers Energy, 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 Consumers Energy, we wish you and your loved ones a joyful, safe, and bright holiday season.

Bridget Itzen

CEO/General Manager





Safety Tip

Heating equipment accounts for 13% of home fires. Place a space heater on a hard surface and make sure clothing, papers and other combustible items are at least 3 feet away from the heater.





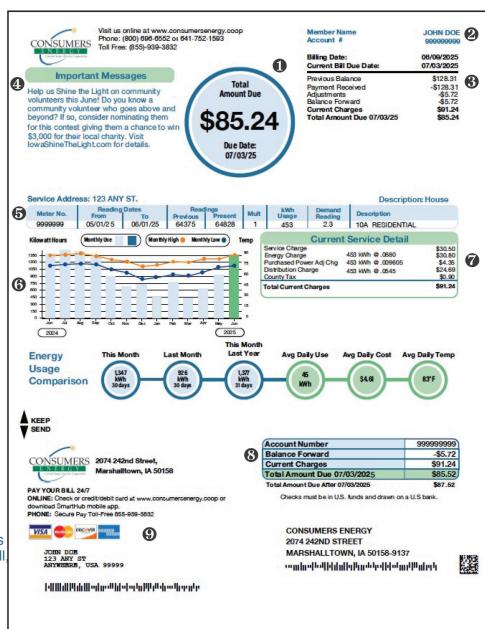
Safe Electricity.org®

Navigating Your New Electric Bill

Follow the numbers below as a guide to reading your new billing format.

- Amount due on account.
- **2.** Your account number. Please refer to this number when calling in or making payments.
- **3.** Billing Summary shows activity since last billing.
- **4.** Message Center for important messages from Consumers Energy.
- **5.** Meter location and meter reading information.
- **6.** By following the graph key, you can see monthly usage and can compare your usage with the previous year.
- 7. Current detail of charges.
- **8.** Account number and amount due. Return stub with your check or cash payment.
- **9.** Ways to pay online and on our SmartHub app.We accept Visa and MasterCard, Discover and American Express.

On the reverse side of the bill, you will find a place to update personal information that appears wrong on the front side of your bill information on signing up for SmartHub, and additional information on ways to pay your bills.



Please remember to visit us at www.consumersenergy.coop and sign up for SmartHub. SmartHub is a fast and convenient way to view usage history, make a payment, and manage your account.



SIGN UP FOR



Enroll today to pay your electric bill from your bank, savings & loan, or credit union checking account OR from your debit or credit card.

To sian up:

with this QR code.

Complete the form and submit to Consumers
Energy. You can contact the office for a form or
access the form online by visiting
www.consumersenergy.coop/form/authorizationagreement-for-auto or with this QR code.



AUTO PAY

Or use SmartHub! Information for SmartHub can be found by visiting www.consumersenergy.coop/smarthub-info or

> SMARTHU

Contact the Member Services Department at 800-696-6552 or at info@consumersenergy.coop with questions.





When lives are on the line, Consumers Energy linemen must act quickly and skillfully to keep everyone safe. Each year, our crews complete pole top rescue training with instructors from the lowa Association of Electric Cooperatives' Safety and Loss Control program. This OSHA-required training ensures every lineman can safely rescue a coworker who becomes unconscious after contact with an energized line.

During testing, linemen climb a pole, secure a 185-pound mannequin, and lower it safely to the ground using ropes and pulleys. It's a skill no one hopes to use—but this training ensures our linemen are prepared if the need ever arises.

New employee at CONSUMERS ENERGY

Chad Knapp grew up in northern California and attended Northwest Lineman College. In most recent years, Chad has been traveling around the country working storm recovery as well as transmission and distribution linework. Chad's family includes his wife of 8 years, Jacki, and their 7-year-old son, Raymond John - RJ for short. They have 2 Corgis named Sage and Dill. In his free time, Chad enjoys dirt biking, fishing, bowling, rodeos, and just being with family.

Chad began work at Consumers Energy as a Journeyman Lineman in September of this year. Chad looks forward to being part of a family type co-op and being an asset to the future of Consumers Energy.



Chad Knapp
Journeyman Lineman



Welcome to the team, Chad!

FALL SAFETY CROSSWORD PUZZLE

Fall is in full swing, and that means the leaves are changing, the weather is crisp and the holiday season is just around the corner! But the fall season also brings a higher risk of home fires and electrical safety hazards. Read the safety tips below and use the clues to complete the crossword puzzle.

Check your work in the answer key.



1 Across: An	_ should alwa	ys be in the kit	chen when some	thing is c	ooking.			
2 Across: Keep an	y items that c	an burn away f	rom the stove, _	and	other cooking	appliances.		
3 Down: Candles	and sho	ould only be us	ed by adults.					
4 Down: Make sur	e all ar	e blown out be	fore leaving a ro	om.				
5 Down: Smoke _	should b	e tested every	month to ensure	they are	working prop	erly.		
					5 Down			
3 Down			1 Acros	SS				
		4 Down						
2 Acros	s							
Down: alarms	owu: csuqles: 21	own: matches; 4 Do	Across: toaster; 3 Do	ss: adult; 2	nswer Key: 1 Acros	1A		

HELP US FILL THE BUCKET!



Drop off any nonperishable food items for people or pets in October and November at Consumers Energy's offices.

Items will be donated to local food pantries and animal shelters within the co-op's service territory.

Drop off locations:

Marshalltown Headquarters 2074 242nd Street Marshalltown, IA



Nevada Outpost 919 SW 3rd Street Nevada, IA

If you are unable to get to the cooperative to donate, contact us at 800-696-6552.

Getting started in SmartHub is as easy as 1-2-3!



Register your SmartHub account

To get registered, you simply need:

- Your account number
- Your last name or business name as printed on your hill
- Your email address given to the cooperative when setting up your electric account

You can find your account number on your printed bill or by calling us at 800-696-6552.



Download the SmartHub app

Manage your account on the go from anywhere at any time!



Activate the features you want

This is your opportunity to choose which features you'd like to try!

SmartHub offers members options to:

Pay your electric bill; view the statewide cooperative outage map; sign up for Auto Pay; view billing & payment history; update information, manage notifications, sign up for paperless billing, and more!



VISIT <u>WWW.CONSUMERSENERGY.COOP/SMARTHUB-INFO</u>
OR SCAN THIS OR CODE FOR MORE INFO!

Board of Directors Elects Officers

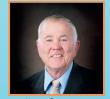
The cooperative's Board of Directors elected officers at its Board Meeting on September 25 following the election that took place at the Annual Meeting. The following directors were reelected to their respective positions.



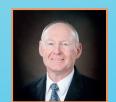
DENNY BECKMAN President



PAT VONAHNEN Secretary-Treasurer



CRAIG GRIFFIEON Vice President



BOB MEIMANN Assistant Secretary-Treasurer

CONSUMERS ENERGY BOARD OF DIRECTORS

District 1 - Marshall, Jasper, & Tama Counties:

Denny Beckman

President

dbeckman@consumersenergy.coop

Bill Hobson

Director

whobson@consumersenergy.coop

Pat VonAhnen

Secretary-Treasurer

pvonahnen@consumersenergy.coop

District 2 - Story County:

Ken Grant

Director

kgrant@consumersenergy.coop

Bob Meimann

Assistant Secretary-Treasurer rmeimann@consumersenergy.coop

Steve Quick

Director

squick@consumersenergy.coop

District 3 - Polk County:

Craig Griffieon

Vice President

cgriffieon@consumersenergy.coop

Tony Lem

Director

alem@consumersenergy.coop

Jennifer Sease

Director

jsease@consumersenergy.coop

Energy Efficiency Cost per kWh: \$0.000219

To report an outage, call 800-696-6552.

Phones are answered 24 hours a day/ 7 days a week.



For the most accurate outage updates, check for messages on SmartHub or

WAYS TO PAY YOUR CONSUMERS ENERGY BILL



Automatic recurring monthly payments

In person headquarter location

Online or the app

www.consumersenergy.coop

By phone 24/7 855-939-3832



By dropbox



Allow 2-3 business days for payments to reach headquarters.



🖔 2074 242nd Street | Marshalltown, IA 50158



641-752-1593 | 800-696-6552



855-939-3832



641-752-5738



www.consumersenergy.coop



info@consumersenergy.coop

OFFICE HOURS 7:30 AM - 4:00 PM MONDAY - FRIDAY **EXCLUDING HOLIDAYS**





REBATES

Consumers Energy offers members rebates for new electric equipment purchases and energy-efficiency upgrades.





OPERATION ROUND-UP

- Help your neighbors with heating bills.
- Donate spare change monthly by rounding up your electric bill.

For information on ways to pay or programs and services offered, contact the Member Services Department.