

The Connection

POWERING LIVES AND
EMPOWERING THE COMMUNITIES WE SERVE.

CONSUMERS
ENERGY

TIPS TO AVOID ENERGY SCAMS



Look out for the “energy-saving device” scam. Whether sold on social media platforms or through random emails, consumers have fallen victim to scams where these products claim to reduce or even eliminate energy bills. These products are advertised as devices that will “balance” or “clean” the power in your home, thus saving you money. There is no such device that can simply be plugged in to lower energy use.

CALL CONSUMERS ENERGY AT
800-696-6552
IF EVER IN DOUBT.



D A T E S to remember

2022

DECEMBER

- 1 Read Meters
- 3 Bills due
- 3 Automatic Payments deducted
- 10 Email/Mail bills
- 24-25 Christmas Holiday
- office closed
- 26 Automatic Payments deducted
- 31 New Year's Eve Holiday
- office closed at 11:30

JANUARY

- 1 New Year's Holiday
- office closed
- 2 Read meters
- 3 Bills due
- 5 Automatic Payments Deducted

Send in your answers for
these holiday movies:



- 1 2
- 3
- 4 5

Answer to last month's contest challenge: **67**
(Always do multiplication before addition -
that's the standard order of operations.)

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

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

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

kglenn@consumersenergy.coop
Subject line: CONTEST



Consumers Energy
Attn: CONTEST
2074 242nd Street
Marshalltown, IA 50158

WINNERS FOR THE MONTH OF OCTOBER:

GARRY ENGELTJES, ALLEMAN
MERRELL & MONA KILBORN, MARSHALLTOWN



Reflecting on Progress, Planning for the Future

As we close another year, I want to pause and express gratitude—for you, the members of Consumers Energy – for your continued trust and support. Our cooperative was built on the promise of people coming together to improve the quality of life in their communities, and that promise still guides everything we do today.

Each decision, whether it's about delivering reliable electricity, innovating for the future, or advocating for smart energy policies that impact our local community, comes back to one simple question: How will this benefit the members we serve?

This past year has been marked by meaningful progress, both in strengthening our local system and in working at the national level to influence energy policies that directly affect reliability, affordability, and resilience. While the details of federal regulations can feel distant, they shape our daily operations here at home.

Over the past year, electric cooperatives across the country came together for advocacy efforts on the EPA's Power Plant Rule. As originally written, the rule would have forced a rapid shift away from always-available power generation resources, threatening the accessibility of a diverse fuel supply that keeps electricity reliable. Renewable energy sources are an essential and growing part of our energy future, but we also know that the demand for electricity is rising rapidly, and natural gas, coal, and nuclear remain essential for ensuring power is available around the clock. As we collaborated and engaged with policymakers, we pressed for a more balanced approach to generating power – one that supports clean energy innovation while still recognizing the role of traditional resources. Our efforts are helping to shape a more workable path forward that better protects reliability and keeps costs in check for Consumers Energy members.

Another area of ongoing progress came through advocacy work on federal permitting reform. For too long, outdated rules and lengthy delays have stood in the way of building critical infrastructure, including new transmission lines and generation projects. Modernizing this process is essential if we are going to strengthen the electric grid and keep pace with growing demand. This year, electric co-ops helped move the needle on permitting reform, advocating for policies that make the process faster, more predictable, and more efficient. Investments we make in infrastructure will reach communities sooner, improving reliability and preparing us for the future.

We're also seeing progress with bipartisan support of the FEMA Act of 2025, which would speed up the disaster recovery process for electric cooperatives and the communities they serve. Severe storms are a fact of life, and their impact on the electric system can be devastating. Consumers Energy members have seen this firsthand most recently with the derecho in August 2020 and tornados in May 2024.

FEMA is a crucial partner for electric co-ops in efforts to restore power after disaster strikes, but currently, the federal reimbursement process after a major storm is slow and full of red tape. If passed, the bill would make FEMA a stronger, more responsive agency to help strengthen rural resilience, protect taxpayer dollars, and ensure essential services are restored as quickly as possible after a natural disaster.

Achievements like these are not just wins in Washington – they are wins for Consumers Energy members like you. In addition to advocacy efforts, we are proactively addressing our communities' needs for the future by investing in new technologies and programs that improve service for our members. Through advanced monitoring systems and recent upgrades that improve daily operations, we are better equipped to identify power delivery issues or challenges before they occur.

As we look ahead to a new year, I see both challenges and opportunities on the horizon. The energy industry is undergoing significant change driven by the rising need for more electricity, new tools and technologies, and federal energy policies.

The path forward requires innovative thinking and member-focused solutions. I'm confident that with the dedication of Consumers Energy employees and the continued support of our members, we are well positioned to adapt and meet challenges head-on. Through it all, our promise to you remains steadfast: reliable power for today – and tomorrow.



Bridget Itzen
CEO/General Manager



CONSUMERS ENERGY BOARD APPROVES PATRONAGE CAPITAL RETIREMENT FOR 2025




At Consumers Energy's board meeting on October 23, 2025, the Board of Directors approved the retirement of \$619,000 of patronage capital credits. *This patronage capital retirement will show as a credit for each member's portion of this retirement on electric bills received in December 2025.*

The retirement of patronage capital credits is a tangible demonstration of member ownership in Consumers Energy. As a cooperative that belongs to the members it serves, Consumers Energy operates as a not-for-profit utility. Any "profits" made by the cooperative are referred to as margins. At the end of each year, the margins are allocated to each member's patronage capital credit account in proportion to the amount of electricity purchased after all statutory and reserve requirements are met. From the time the margins are generated until they are returned, this money is put to work within the cooperative, minimizing debt financing and strengthening our financial position.

Your elected Board of Directors must first consider the financial condition of the co-op and the needs for capital funds for coming years before distributing patronage capital credits. The patronage capital credit amount is determined by the board and is set at a level that maintains the financial integrity of the co-op. The board evaluates Consumers Energy's equity goals, the patronage capital credit rotation plan, the cost of borrowing money, plant growth, and storm reserves.


Please contact Consumers Energy at 800-696-6552 with questions about your portion of the retirement for 2025 or the patronage capital retirement process.

Consumers Energy's Board of Directors:
Front row: Tony Lem, Jennifer Sease, Pat VonAhnen, Bill Hobson.
Back row: Ken Grant, Craig Griffieon, Steve Quick, Bob Meimann, Denny Beckman.

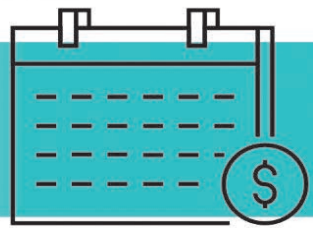


HOW CAPITAL CREDITS WORK


Electric co-ops are not-for-profit and operate at cost. Capital credits are a financial benefit of co-op membership.




1. Members pay their electric bills, and we track their business with us each month.



2. The co-op pays operating expenses throughout the year and allocates any leftover operating revenue as capital credits.



3. When financial conditions permit, the co-op board votes to retire (pay) capital credits to the members.



4. We send members their share of capital credits as a bill credit or check.



Lineworker Scholarship

Are you pursuing a career in the powerline industry?

Consumers Energy offers a \$1,000 scholarship to residents of the state of Iowa for this type of education in the electric industry!



SCAN HERE FOR MORE
INFO OR TO APPLY!

DEADLINE TO APPLY:
MARCH 17, 2026



SCAN HERE FOR MORE
INFO OR TO APPLY!



**2026
Youth Tour
Dates:
June 14-20**

ABOUT IOWA YOUTH TOUR:

- **ALL-EXPENSES-PAID** trip to Washington, D.C. for high school sophomores, juniors, & seniors
- Iconic monuments & museums
- Meet with Iowa's members of Congress
- Develop lifelong friendships

DEADLINE TO APPLY:
MARCH 24, 2026



Academic Scholarship

Graduating from high school in 2026?



Apply for the Consumers Energy scholarship for \$1,000 to pay toward your post secondary education!

DEADLINE TO APPLY:
MARCH 17, 2026

SCAN HERE FOR MORE
INFO OR TO APPLY!



**For more information, contact Billing & Education Coordinator, Tami Kerwood,
at 800-696-6552 or tkerwood@consumersenergy.coop.**



MOMENTUM IS BUILDING

FEBRUARY 19-20, 2026
SHERATON WEST DES MOINES HOTEL
1800 50TH ST., WEST DES MOINES, IA

SPONSORED BY
IOWA COOPERATIVES FOR ENERGY EFFICIENCY

ATTENTION IOWA BUILDERS & CONTRACTORS:

Momentum is Building is in February 2026!

Sponsored by the Iowa Cooperatives for Energy Efficiency, this conference is for Iowa builders and contractors to earn CEUs, learn about energy efficiency techniques, and network with peers.

Consumers Energy is offering partial sponsorships for local contractors to attend!

The cooperative will pay for half of the registration fee for one attendee per company. Registration includes all sessions & breaks, lunch & the exhibitor reception on Thursday, and breakfast on Friday.

Please contact the Member Services Department at **800-696-6552** or **info@consumersenergy.coop** to register through Consumers Energy or for more information.

Total registration fee is \$400; Consumers Energy will pay \$200 toward registration. Must be registered with Consumers Energy by January 15 for partial sponsorship.

HOLIDAY EFFICIENCY WORD SEARCH



The holidays are a fun, festive time of year!

But this is also a time when we typically use more electricity at home because the weather is colder and we're home for the holiday season.

Read the efficiency tips below, then find and circle the bolded words in the puzzle.

Holiday Efficiency Tips:

Decorate your tree with energy-saving **LED lights**.

Save energy by using a **timer** to turn off holiday lights when you are sleeping.

If you have a **fireplace** in your home, remind an adult to close the **dampers** when a fire is not burning.

Open blinds and curtains during the day to let **sunlight** in to warm your home.

Lower the **thermostat** when you invite friends and family over.

W	F	M	M	V	X	W	Q	L	B	P	V	E	J	E
J	I	Z	O	P	T	W	E	N	A	W	A	C	N	E
R	E	M	I	T	M	D	E	R	U	K	V	A	H	B
I	J	X	Z	L	L	R	D	Y	L	A	P	L	J	F
K	L	F	A	I	N	Z	I	J	K	P	Q	P	P	H
T	R	P	G	C	T	B	O	X	A	S	R	E	G	T
J	T	H	E	R	M	O	S	T	A	T	Q	R	V	F
T	T	F	E	S	Y	A	F	G	C	T	X	I	G	T
S	R	B	R	A	Y	O	U	A	B	E	H	F	H	Y
J	Z	E	H	V	L	T	U	H	W	L	O	G	V	Y
E	F	O	P	L	Q	H	Y	K	K	L	I	B	B	I
A	R	A	W	M	V	W	D	Y	X	L	L	Q	Q	I
A	W	G	S	Z	A	W	R	O	N	J	J	J	P	Z
R	P	U	Q	U	K	D	G	U	P	B	K	D	K	Q
B	Z	S	C	J	Q	B	S	G	V	F	X	U	J	F

NEW LOOK

FOR CONSUMERS ENERGY'S NEWSLETTER!

IOWA ELECTRIC COOPERATIVE LIVING

Consumers Energy is excited to share that starting in January, our monthly newsletter will now appear *within* the pages of *Iowa Electric Cooperative Living* magazine rather than as an insert. You'll see our logo on the cover, along with special announcements just for our members.

We'll continue providing the same local stories and updates you enjoy—just in a new, more convenient format that helps the co-op save on design, printing, and postage costs.

We look forward to staying connected with you through this improved format!



Where are they?



We need help finding these former co-op members.

Consumers Energy is holding unclaimed money resulting from Patronage Capital Credit payouts that are due to the persons listed below. If the cooperative does not hear from the owner within six (6) months, Consumers Energy is allowed to retain this property in accordance with Iowa law.

KASIE AKINS; MARSHALLTOWN, IA
KARA BALTES; HUXLEY, IA
COLLEEN BEAUREGARD; MAXWELL, IA
ALICIA BIGGERSTAFF; ANKENY, IA
NATHAN BIRUS; ANKENY, IA
CHRIS BOUNMY; MARSHALLTOWN, IA
KELLI BOYLE; ANKENY, IA
JOCELYN BRAYMEN; ANKENY, IA
COLONIAL INN - LODGING IN IOWA;
MARSHALLTOWN, IA
ADAM COUSSENS; NEVADA, IA
CSI HOMES & DEVELOPMENT LLC;
ANKENY, IA
CULVERS - MARSHALLTOWN;
MARSHALLTOWN, IA
CURTIS DASTIN; NEVADA, IA
ASHLEY ELLIOTT; DES MOINES, IA
SAMANTHA ENSOR; ANKENY, IA
LEANN FAIRCHILD; NEVADA, IA
FANNIE MAE; LOGAN, UT
SARAH FARRAR; NEVADA, IA

ROBERT & JOREEN FISHER ACCT;
WINDSOR HEIGHTS, IA
ALEX FRANKER; DES MOINES, IA
ERIK FREED; OSCEOLA, IA
JARRED GODWIN; NEWTON, IA
RACHAEL HAAS; LE SUEUR, MN
KEN HANSMEIER; APOPKA, FL
TUCKER HAYS; WEST DES MOINES, IA
DEVIN HEINTZ; JOHNSTON, IA
ETHAN HORRAS; AMES, IA
MARILYN HOVICK; NEVADA, IA
WARREN HUMPHREYS; CANON CITY, CO
BROCK HUTCHISON; ANKENY, IA
J & S IOWA FARMS LLC; AMES, IA
AUSTIN JORDAN; ANKENY, IA
BRIAN LEE; CONWAY, SC
WILLIAM LYNCH; MARSHALLTOWN, IA
JONATHAN MAKOVEC; ANKENY, IA
KATHERINE MATTHEWS; NEVADA, IA
MARIA MCSPARIN; ANKENY, IA
CLARENCE MEDUS; GILMAN, IA

JESSICA MICHALOWSKI; AMES, IA
MONICA MISSLEY; KALONA, IA
LORI MOON; ANKENY, IA
JOHNATHON ORTEGA; ANKENY, IA
RACHEL PAULSEN; ANKENY, IA
ANTHONY PERRY; DES MOINES, IA
PMI CENTRAL IOWA PROPERTY MGMT;
URBANDALE, IA
REAL ESTATE OWNED, LLC;
MARSHALLTOWN, IA
DUSTIN REHA; POLK CITY, IA
KANDICE ROETHLER; ALGONA, IA
SAI NISHIE LLC; MARSHALLTOWN, IA
ALEX SELTRECHT; NEVADA, IA
SIENNA SHAULL; COLLINS, IA
DANIELLE SIEMBIEDA; NEWTON, IA
ROBERT STIVERS, JR.; AMES, IA
NATHAN WIESE; MARSHALLTOWN, IA
DIANN WILDER-TOMLINSON;
FAYETTEVILLE, GA
ANDREW WOOD; URBANDALE, IA

Owners may claim this money by contacting the Member Services Department at 800-696-6552 or info@consumersenergy.coop.

2026 REBATE PROGRAM



2074 242nd Street | Marshalltown, IA 50158
 641-752-1593 | 800-696-6552
 641-752-5738
www.consumersenergy.coop
info@consumersenergy.coop

If you purchase certain electric equipment, you may qualify for rebates from Consumers Energy!

Submitting information for your rebate is simple.

Members need to complete a form and send in copies of receipts.

This can all be done from the website or by contacting the co-op for a hard copy of the form.

Air Source Heat Pumps & Mini Split Systems

Any Unit \$200/ton

Appliances

Clothes Washer \$40/unit
 Electric Clothes Dryer \$20/unit

Central Air Conditioning

Any Unit \$100/unit

Electric Vehicles and Vehicle/Equipment Charging Units

Level II Chargers 50% of cost (Up to \$500)

EV Ready - New Construction (240/208 VAC) \$100

For residential applications, one rebate per membership is available. For commercial applications, rebates are available up to four of each.

DO YOU HAVE ANY ELIGIBLE ITEMS THAT WERE PURCHASED WITHIN THE LAST 6 MONTHS?

APPLY FOR YOUR 2025 REBATES BY JANUARY 31, 2026.

Electric Water Heating

Heat Pump Water Heater \$350/unit

Consumers Energy offers special pricing on Marathon Electric Water Heaters. Contact the co-op for more information.

Geothermal Heat Pump

Any Unit \$300/ton



SCAN THIS QR CODE TO
ACCESS CONSUMERS
ENERGY'S REBATE PAGE.

If you have questions about Consumers Energy's Rebate Program or need a form:

call: 800-696-6552

email: info@consumersenergy.coop



visit: www.consumersenergy.coop/rebates

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 the new Consumers Energy
outage map at

**www.consumersenergy.coop/
outage-center,**

for messages on SmartHub,
or call Consumers Energy.



SCAN HERE TO VISIT THE CO-OP'S OUTAGE CENTER.

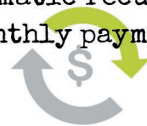
WAYS TO PAY YOUR CONSUMERS ENERGY BILL



Online or the app

www.consumersenergy.coop

Automatic recurring
monthly payments



In person
headquarters
location

By dropbox



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

By phone 24/7
855-939-3832



By mail



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

PATRONAGE CAPITAL CREDITS



PATRONAGE CAPITAL CREDITS

- Funds are allocated to members based on electric usage.
- Members receive funds when the cooperative retires margins.



REBATES

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

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