

CAPITAL CREDIT RETIREMENT

57th consecutive year of benefits from your cooperative

Demonstrating the third Cooperative Principle



Clark Electric Cooperative
Your Touchstone Energy® Partner



Tim Stewart,
CEO/Manager

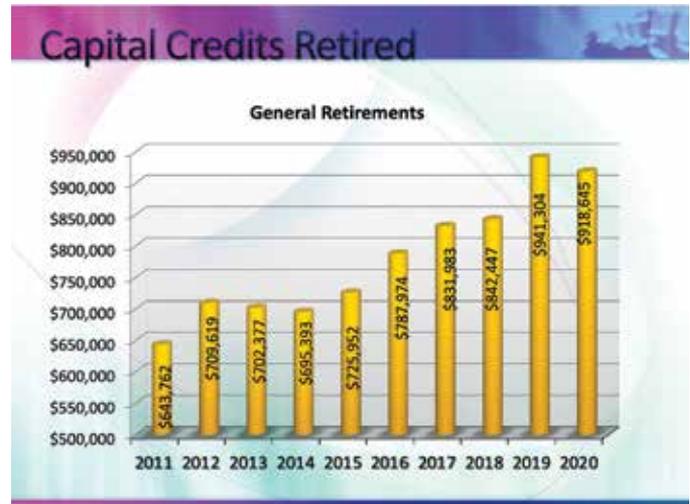
It is my privilege to announce that the Clark Electric Cooperative Board of Directors approved a \$918,645 capital credit general retirement to be made this year. This marks the 57th consecutive year that a capital credit retirement has been made totaling in excess of \$26,640,289 being returned to the membership.

As a rural electric cooperative member, you are part owner of Clark Electric Cooperative. Basically, you've pooled money (through paying your electric bill) with thousands of other members and created equity for your rural electric cooperative to deliver you electricity and to provide services at an affordable cost.

As a locally owned business, Clark Electric Cooperative is committed to the people, businesses, and communities we serve. As we are a member-owned, operated, and not-for-profit utility, one of the fundamental principles we follow is a commitment to returning excess revenues. This is done in the form of capital credits. Since Clark Electric Cooperative operates on a not-for-profit basis, we return margins to members and former members through the capital credit allocation and retirement process. The amount returned is in relation to the individual member's transactions with the cooperative.

Capital credits are returned to cooperative members on a rotating schedule. Currently the cooperative is retiring 4.35 percent of our allocated capital and applying that amount against the oldest capital credits assigned to the members. This retirement will affect the cooperative's capital credits assigned in 1997 and 1998 and the Dairyland Power Cooperative capital credits assigned for 1991 and 1992.

Our goal is to provide you with electricity at a price that is as close to cost as possible. We don't aim to maximize profits like investor-owned utilities do. This way, more of your money stays in your pocket—up front. In short, you are receiving a vital resource, electricity, from a business owned and operated by you, your friends, and neighbors. Working together, we provide



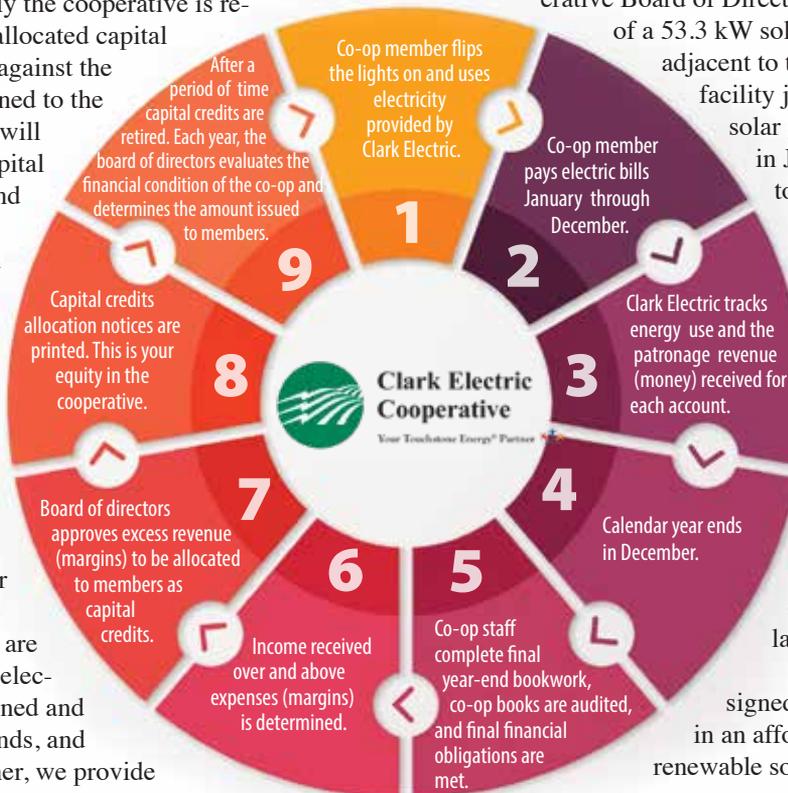
you with the highest level of service we can while striving to keep your electric bills affordable—the best possible service at the best possible price

And that's the cooperative difference!

Clark Electric Cooperative offers easy, affordable way to invest in solar energy

As I have reported in past articles, the Clark Electric Cooperative Board of Directors approved the construction of a 53.3 kW solar garden, which is located adjacent to the cooperatives headquarters facility just west of Greenwood. The solar garden became operational in July 2015 and I am pleased to report that on a year-to-date basis, the output of the array is meeting projections.

This community solar project provides members the opportunity to purchase local renewable energy through a cooperative program. This in turn allows members to take more control of their power choices. Through aggregation, we are able to offer a highly competitive solar product to our membership. The community garden is designed for those members interested in an affordable option to purchase renewable solar energy. Members have the





opportunity to purchase a subscription unit and receive credit equal to their share of the array's output on their electric bill.

By utilizing a solar garden approach, issues such as inadequate space for solar panels near your home, too many trees that would block the sun at your residence, cost of a small PV array, installing panels on your rooftop, insurance, interconnection of the PV system to the grid, and unsightly panels at your residence all go away. In addition, all operations and maintenance issues would be handled by Clark Electric Cooperative. Any residential/seasonal member, regardless of whether you own or rent your home and where you live, who pays a monthly electric bill to Clark Electric Cooperative could be a potential candidate for participating in the community solar project.

How do I participate?

It's easy. Just give us a call and request a Subscription Agreement and a listing of Frequently Asked Questions. Sign and indicate how many participation units you would like to buy. Return the signed agreement, along with a payment of \$752 per subscription unit. Once the unit(s) are paid for, there are no fees assessed to you during the life of the agreement (20 years). You will start getting credits to offset your electric bill beginning with the month after you sign up.

We still have a limited number of Subscription Units left, but when they are gone, they're gone. You can also go to our website at www.cecoop.com for information on the Solar Garden Project and see the actual array in real time.

ACE FOUNDATION AWARDS \$41,580 TO COMMUNITY PROJECTS

The Adler-Clark Electric Community Commitment Foundation recently awarded \$41,850 to 24 different community-based projects located throughout the Clark Electric Cooperative service area.

Tim Stewart, chief executive officer of Clark Electric Cooperative and one of the trustees of the Adler-Clark Electric Community Commitment Foundation, indicated that "The purpose of the ACE-Community Commitment Foundation is to support programs and events which enrich the lives of people of Clark County and the surrounding area communities. Our mission is to invest in the future of the Clark County area by helping create opportunity for philanthropy and community enrichment. We are pleased to be a part of these community enrichment programs."

The ACE-Community Commitment Foundation was established in 2004 by Clark Electric Appliance and Satellite Inc., to strengthen local communities by aiding not-for-profit and community organizations fund projects that will enhance the quality of life of local residents of this area. To date, the Foundation has awarded \$ 542,760 for community enrichment projects.



PAT KRAUSE BIDS FAREWELL TO CEC AFTER 28 YEARS OF SERVICE

Pat began her career at Clark Electric Appliance and Satellite, Inc. in November 1991 as a sales clerk, focusing on customer service and sales of GE appliances.

While working there many changes evolved in the department including the addition of DirecTV. This was the first opportunity to have Satellite TV in rural America. In our area it was a service that was received with great excitement. Customers lined up out the door to sign up for the service that changed Clark Electric Appliance and Satellite's business footprint to this day.

In 1997 an opportunity to change her career path and work in the cooperative's Electric Department became available. Pat worked as a member service representative assisting members with their electric bill questions, service changeovers, and payments.

Pat will be missed by many members who expect to see her at the front counter, waiting to greet them with a smile and friendly hello that is common in a small community.

Pat is looking forward to her retirement so she can spend time with her family and friends. Pat and her husband, Gary, enjoy vegetable and flower gardening in the summer months. She will also enjoy attending her grandchildren's sporting/school events and spending more time with them in the future.

We will miss Pat here at Clark Electric, but wish her all the best in her retirement!

Energy Efficiency Tip of the Month

Let the sunshine in! For additional warmth, open drapes over windows that receive sunlight during the day. Close them at night, which can reduce heat loss from a warm room up to 10%.—Source: *energy.gov*



WELCOME, MARA

Mara Kurz began her member service representative duties at Clark Electric Cooperative on November 18, 2019. She worked at Security Health Plan and Marshfield Clinic for the past five years. Mara will assist our members with their billing questions, account changes, and other administrative duties as needed.

Mara graduated from Medford Senior High School and received her Associate of Science in Business Management from Rasmussen College. She is currently pursuing her Bachelor's Degree in Human Services.

Mara and her son, Kallen, live in the Loyal area. She enjoys spending her down time coaching sixth-grade girls' basketball at Granton, running, and spending time hanging out with her son.

We are happy to welcome Mara to the Clark Electric Cooperative family and wish her well in her future career with us.



SCHOLARSHIP APPLICATIONS AVAILABLE

Clark Electric Cooperative is once again offering a scholarship opportunity to graduating students from participating high schools in our service area. One \$750 scholarship will be available for a student from each school or group of schools in our service area.



To be considered for the scholarship, the student's parent or legal guardian must be a member of Clark Electric Cooperative and currently receive electric service from Clark Electric Cooperative.

The Clark Electric Cooperative scholarship program began in 1995, and since its inception we have provided more than \$230,000 in scholarships to area students. An independent scholarship committee judges the applicants based upon merit.

Giving back to the community is one of the cooperative principals; furthering the education of our area youth is another. Clark Electric is proud to help these fine young people meet their educational goals.

Applications are available from your high school counselor, online at www.cecoop.com, and at our office located at 1209 W Dall-Berg Rd., Greenwood.

All applications must be returned to the cooperative office by 5 p.m. Monday, March 2, 2020

Schools Eligible for Scholarship Consideration

Abbotsford High School, Colby High School, Granton High School, Greenwood High School, Loyal High School, Neillsville High School, Owen-Withee High School, Spencer High School, Thorp High School, Stanly High School.

One Scholarship Between These Grouped Schools:

Group 1

Stratford High School, Columbus High School, Osseo-Fairchild High School, Abbotsford Christian Academy.

Group 2

Marshfield Senior High School, Medford High School, Gilman High School, Pittsville High School, Home School Student

If you have any questions, please contact Tracy Nelson, administrative assistant, at 715-267-7958 or 1-800-272-6188.

These scholarships are financed through the Federated Youth Foundation Scholarship Program, which is funded from unclaimed capital credits. Federated Youth Foundation (FYF) is a non-profit charitable foundation serving cooperatives across Wisconsin.

THE HEATING SEASON IS HERE!

GEOTHERMAL

When COMFORT Matters

Looking for an efficient, cost effective and environmentally friendly heating and cooling system? A geothermal heat pump is the greenest system available. Geothermal systems don't emit carbon dioxide, carbon monoxide or other greenhouse gasses that can be harmful to the environment or, more importantly, your family. Save money and rest easy knowing your family will be comfortable and safe.

Check out our heating maintenance programs

SPECIAL PRICING FOR A LIMITED TIME

Call for all of your alternative heating needs today!

Clark Electric Appliance & Satellite, Inc.
Your Touchstone Energy® Partner

tthermgeo.com
 1209 West Dall-Berg Road, Greenwood, WI 54437 • 715-267-6544 • 866-279-6544



TOP FIVE ENERGY USERS IN YOUR HOME

A starting point for savings

While most homeowners would like to be more energy efficient and save money, often it feels overwhelming because many people don't know where to start. To help jumpstart your effort, it is useful to know what the top energy users are in your home. With this knowledge, you can choose a path that works best for your family.

According to the U.S. Energy Information Agency, the top five energy users in U.S. homes are, in order: space cooling, space heating, water heating, lighting, and refrigeration.

Adjust the temperature. Together, home heating and cooling use the most energy and take the biggest bite out of your energy budget. However, there are simple low-cost or no-cost ways you can achieve at least 10 percent savings.

- During cold weather, set your thermostat to 68 degrees Fahrenheit.
- During warm weather, the recommended indoor temperature is 78 degrees Fahrenheit.

- Cleaning the filters of your HVAC system can cut costs from 5 to 15 percent.
- Clean the coils around your electric baseboard heater to maintain maximum efficiency.
- Caulk and weather-strip around windows and doors to prevent heat from escaping to the outdoors.
- Proper use of a programmable thermostat can save you 10 percent on your monthly utility bill.

Shine the light on savings. Take a fresh look at the lighting in your home. If you still use incandescent lighting, your light bulbs are operating at only 25 percent energy efficiency. Replacing your home's five most frequently used bulbs with Energy Star-certified LEDs can save you \$75 per year. Always turn lights off in rooms that are not being used.

Water heating efficiency. Just as it is energy-wise to insulate your roof, wall, or floor, it also pays to wrap your hot water heater with an insulating blanket. This is more critical if you have an older unit. Be sure to follow the manufacturer's instructions. For additional efficiency, insulate exposed hot water lines and drain one to two gallons of water from the bottom of your tank annually to prevent sediment build-up.

Be an Energy Star. If your refrigerator was purchased before 2001, chances are it uses 40 percent more energy than a new Energy Star model. If you are considering an appliance update, a new Energy Star refrigerator uses at least 15 percent less energy than non-qualified models and 20 percent less energy than required by current federal standards.



FIRST CALL
Medical Monitoring

Independent living without leaving the comfort of your home. That is what we provide. Call us today to have your 24/7 personal emergency response system installed in your home.

CLARK ELECTRIC APPLIANCE & SATELLITE

1209 W. Dall-Berg Rd. • Greenwood, WI 54437

866-279-6544 • 715-267-6544

HOURS: Monday-Friday 8 a.m. to 4:30 p.m.



HAPPY NEW YEAR

from your friends and neighbors at
Clark Electric Cooperative

Our office will be closed Wednesday, January 1

Tim Stewart, CEO/Manager

1209 West Dall-Berg Road, P.O. Box 190, Greenwood, WI 54437

email us at info@cecoop.com or tnelson01@cecoop.com

www.cecoop.com



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