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4 RIVERS ELECTRIC COOPERATIVE, INC.

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FROM THE MANAGER

4 Rivers Retires $750,000 in Capital Credits

Last month, I wrote about the Seven Cooperative Principles. This month, I am focusing on the third principle — **MEMBERS' ECONOMIC PARTICIPATION** — in action here at 4 Rivers. At the September board meeting, the 4 Rivers trustees voted to retire over **$750,000 IN CAPITAL CREDITS FROM 1994 AND 1995.**

Cooperatives are unique in the concept of capital credits. As a not-for-profit organization, electric cooperatives do not distribute profits to shareholders. Instead, margins are returned to members as capital credits. Capital credits are allocated each year based on a member's electricity usage.

These credits are a form of equity investment in the cooperative and crucial for financing its operations and facilities. They help maintain balance in our financing for the electric system and assist in keeping electric rates lower.

Capital credits are retired on a first-in, first-out basis, meaning that the oldest capital credits are retired first. The decision to retire capital credits is made annually by the cooperative's board of trustees, factoring in the cooperative's financial condition.


Dennis Svanes

To qualify for capital credit retirement, you shall have been a co-op member in the years being considered for retirement, specifically 1994 and 1995 for this year. If you are an active member and eligible for capital credits retirement, a credit will be applied to your electric bills. This credit will be reflected in your December billing statement, which covers November's consumption. For former members who qualify, we will issue a retirement check to the last known address on file.

If you have a family member who has passed away and was a member of 4 Rivers (including Radiant Electric and Lyon-Coffey Electric) who has not received a capital credit retirement, please contact our office to check eligibility to retire capital credits to the estate.

Offices Closed for Thanksgiving

Our offices will be closed Thursday, Nov. 23, and Friday, Nov. 24, in observance of the holiday. From our co-op family to yours, Happy Thanksgiving!

PHOTO ABOVE, "CO-OP SUNSET," WAS TAKEN BY MEMBER BRENDAN COULTER OF FALL RIVER. THE PHOTO HIGHLIGHTS THE BEAUTY OF OUR COOPERATIVE TERRITORY.

A Lineworker's Timeline: Restoring a Power Outage

BY JEFF REED, JOURNEYMAN LINEMAN

Jeff Reed

"How long is it going to take?" Those are familiar words to all who work in the electric industry. It's a phrase I've been asked thousands of times in my 37 years on the co-op line crew. It's the first thing people think when the lights go out. It doesn't take long sitting in the dark to realize how dependent we are on electricity and how it makes our lives better and easier.

As a lineworker, it's always a good feeling to help people get their lights back on. I can remember times when I've been on storm or extended outages re-energizing neighborhoods and heard people in their homes cheering as their lights came on for the first time in days. No matter how tired I am or how long I've been working, that feeling will always make it worthwhile.

But what does it take to get those lights back on? Why does it sometimes take so long? We want to provide you with a better understanding of the process and the work 4 Rivers line crews are doing to restore your power.

The electricity you use travels a great distance and goes through several steps to get to your home. It starts with a power plant that typically produces voltages of less than 30,000 volts. That voltage needs to be "stepped up" so it can travel long distances. That process starts in the power plant's substation and switchyard where a transformer will step up the voltage to 345,000 volts, or sometimes higher, and send it out on transmission lines to another substation.

At the next substation, a transformer steps down the voltage to 69,000 volts and sends it out to smaller, local substations.

Local substations are the final destination before the electricity reaches your home. Here electricity is stepped down to 7,200 or 14,400 volts that can then be delivered to the poles outside your home. Once it arrives outside your home, it is stepped down a final time to 120/240 volts that operate all the devices that power your life.

What I just described is hundreds of miles of line and thousands of poles. That's a lot of exposure for something to happen and cause an outage. Just like your home, our system has breakers. Our breakers help us reduce the exposure of the line and allow us to split our system into sections. Doing so helps limit the size of the outages and allows us to keep as many people on as possible. Breakers also help protect equipment on the line. Ever wonder why your lights blink a few times before going off? That's the breaker trying to give the fault a chance to clear the line before they stay open andthe power is off — that's when your local electric lineworker gets to work.

OUTAGE TIMELINE

LINEWORKER IS NOTIFIED
They ask questions to determine if it's an individual or section outage and its location.

THE DRIVE
A crew is dispatched to the outage site. If after hours, lineworkers must travel from their homes, which often adds additional travel time.

ARRIVAL AND INSPECTION
Crews visually inspect the line for open breakers and cause of outage. Evaluating the outage is time consuming but one of the most important steps of restoration.

CAUSE LOCATED — SAFETY FIRST
Once the cause is located, a safety briefing takes place, identifying hazards and locations of lineworkers and equipment. Lineworkers then isolate and ground the line to prevent backfeed.

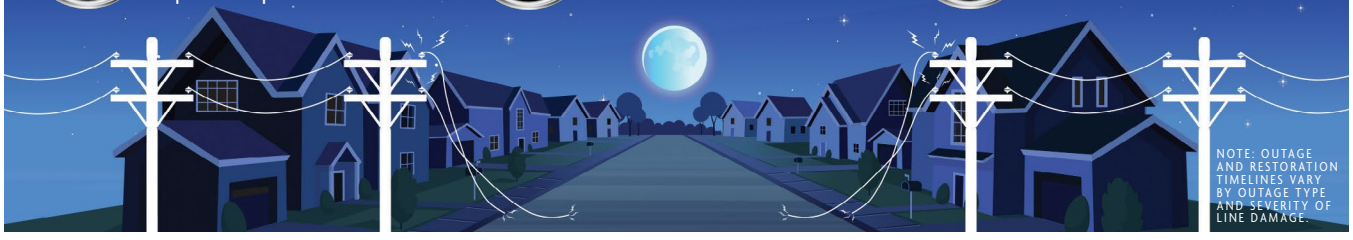
WORK BEGINS
Lineworkers take special care and awareness to remove objects causing the outage. While crews work to clear the line, materials required for repairs are located and in transit.

MATERIALS ARRIVE
Materials and equipment arrive onsite to make the repair. Broken material is removed, inspections performed and repairs made.

REPAIRS COMPLETE
The lineworkers contact dispatch to get clearance to re-energize the line. Once dispatch confirms no one else is working on the line, the breaker is closed restoring power.

POWER RESTORED — OUTAGE OVER
Restoration time varies by outage depending on the cause, location and materials needed for repair.

CREWS RETURN SAFELY HOME
Our goal is to restore power safely and efficiently and ensure co-op employees go home safe after work is complete.



NOTE: OUTAGE AND RESTORATION TIMELINES VARY BY OUTAGE TYPE AND SEVERITY OF LINE DAMAGE.

Introducing 4 Rivers' New Cash Payment Option: VanillaDirect Pay

At 4 Rivers, we understand that flexibility in payment methods is important to our members. We are excited to announce our new cash payment option: **VANILLADIRECT PAY** — a secure and convenient way to pay!

VanillaDirect Pay allows you to pay your 4 Rivers Electric bill with cash at over 50,000 participating retailers nationwide, such as Walmart, Walgreens, Dollar General, 7-Eleven, Family Dollar, and more! If you prefer to pay in cash, VanillaDirect Pay can save driving time and expense, while ensuring your payments are processed swiftly and securely.

To use VanillaDirect Pay, visit a participating retailer, provide your cash along with your account barcode (located on your bill or in the SmartHub app under the "pay with cash" option) and leave the rest to us. It's just that simple!

We are pleased to offer this additional pay service for our members' convenience! As always, we appreciate you — our members — and look forward to serving you now and in the future.

For more information on VanillaDirect Pay, participating retailers, and other billing/payment options, visit www.4riverselectric.com or call one of our representatives.

3 Easy Steps to Pay

1 Present your barcode to scan at a participating retailer. Use the barcode(s) in your SmartHub app by selecting the "pay with cash" option. You may also use a printed copy of your barcode by logging into your SmartHub account at www.4riverselectric.com and selecting **PAY WITH CASH.**

2 Specify to the clerk the amount you would like to pay. Retailers do not have access to your account information and cannot give you balance information. You can pay up to a maximum of $500 per transaction.

3 Provide the cash amount, along with a $1.50 convenience fee, and receive a payment receipt. Successful payments post to your 4 Rivers account in minutes.*

***If a participating retailer says they cannot process your payment or receives a transaction error, take a snapshot of the error code, if possible, or make a note and report the issue to 4 Rivers, along with the store number and address.**

ENERGY EFFICIENCY Tip of the Month

The holiday season is upon us, and that means we'll be using more energy in the kitchen. When possible, cook with smaller countertop appliances instead of the stovetop or oven. Smaller appliances like slow cookers, air fryers and pressure cookers consume less energy. When using the oven or stovetop, match the size of the pot to the heating element and place a lid over the pot while cooking. The food will cook faster, and you'll use less energy.

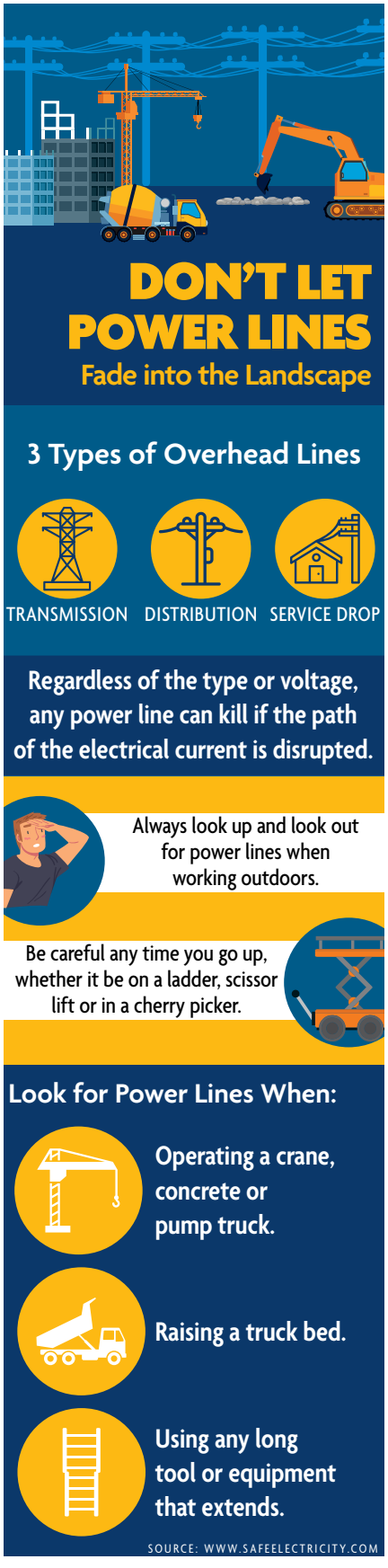
SOURCE: WWW.ENERGY.GOV

Welcome New Employee Kellen Tindle

Kellen Tindle

KELLEN TINDLE, the co-op's newest apprentice lineman, is a familiar face at the co-op after completing his summer internship and job shadowing visits with our crews over the past few years.

Tindle joined the 4 Rivers team full time in October. He is a Fredonia native and attended Pratt Community College's electrical power line program at Coffeyville Community College. He is based in the north office. We welcome Kellen to the co-op team!



Beware of Damaged Power Equipment

Energy can spread like ripples on a pond

The transmission and distribution of power is safe and reliable much of the time.

However, storms, critters and car accidents can damage energized utility equipment such as power lines, poles and pad-mounted transformers (green boxes). Not only can this cause minor inconveniences, like service interruptions and road closures, it can also create life-threatening situations when energy invisibly spreads like ripples on a pond.

What Can Occur When Utility Equipment Is Damaged?

- **STEP POTENTIAL** happens when a person walks from one voltage "ripple" to another, and their feet experience a difference in voltage.
- **TOUCH POTENTIAL** happens when someone touches something at one voltage and steps on or contacts something else at a different voltage.

Both types of potential can cause serious internal and external injuries and death since electric current enters the body at one point and exits at another.

How to Stay Safe

Take precautions near downed power lines, poles or other damaged power equipment. Always assume damaged power equipment is energized; it can look lifeless and harmless and still be live.

Besides accidents, storms and animal interferences, another hazardous situation may occur when equipment or extensions get too close to or contact power equipment. **TO STAY SAFE AROUND DAMAGED UTILITY EQUIPMENT:**

- Stay inside your vehicle or cab.
- Call 911.
- Report damaged power equipment to a dispatcher.
- Only exit if you see smoke or there is a fire.

IF YOU MUST EXIT DUE TO A FIRE, CAREFULLY DO THE FOLLOWING:

- Cross your arms and make a clean jump out.
- Do not touch the vehicle and the ground at the same time.
- Make solid hops with your feet together and hop as far away as you can.
- If you are unable to hop, shuffle away without lifting your feet.
- Do not return to the vehicle.

IF YOU ARE NEAR THE SCENE:

- Do not approach the scene to help.
- Stay at least 50 feet away.
- Do not lean on or touch anything.

Never approach a downed power line or pole or a damaged pad-mounted transformer.

SAFETY TIP

Renting equipment that takes you higher? Always read and follow manufacturer's instructions and safety guidelines, and look up and look out for overhead power lines before going up.

SOURCE: WWW.SAFEELECTRICITY.COM