

Northern District
2731 Milo Terr.
Lebo, KS 66856

Southern District
9346 Jewell Rd.
Fredonia, KS 66736

Payment Center
2501 W. 18th Ave., Ste. B
Emporia, KS 66801

4 RIVERS

Electric Cooperative

A Touchstone Energy Cooperative 

4 RIVERS ELECTRIC COOPERATIVE

CURRENTS

4 Rivers Electric Cooperative, Inc.

Board of Trustees

Michael Springer
President

Robert Converse
Vice-President

Gene Huston
Secretary

Larry Felts
Treasurer

Tom Ayers
Trustee

Randall Bunnel
Trustee

Nick Frankenbery
Trustee

Robert Harkrader
Trustee

Stacy Heins
Trustee

David Kunkel
Trustee

Warren Schmidt
Trustee

Sandy Smith
Trustee

Carol Wehmeyer
Trustee

Staff

Dennis Svanes
General Manager/CEO

Mark Doebele
Assistant General Manager/COO

Roger Cole
CFO

Ken Caudell
Manager of Member and Corporate Services

FROM THE MANAGER

Celebrate National Co-op Month

October is National Cooperative month—a time when I like to reflect on what it means to be a cooperative. For those who regularly read my column, you know I mention the Seven Cooperative Principles regularly as a reminder of what it means to be a co-op.

- ▶ 1. Voluntary and Open Membership
- ▶ 2. Democratic Member Control
- ▶ 3. Member's Economic Participation
- ▶ 4. Autonomy and Independence
- ▶ 5. Education, Training and Information
- ▶ 6. Cooperation among Cooperatives
- ▶ 7. Concern for Community

The fourth principle, Autonomy and Independence, means that we are owned by and answer to you, our member-owners — not private investors or outside organizations. Why is this important? It allows the needs of the membership to drive the direction of the cooperative.

We are also a not-for-profit entity. Our financial motives are NOT to make as much profit as possible. Instead, it

is to cover costs and make sure we have our rates aligned with our cost to do business. Accordingly, we are in the preliminary stages of a cost-of-service study. This in-depth review examines costs for the cooperative to provide power to each type of service — residential, commercial, industrial, lighting, etc.

Some members and external groups would like us not to charge based on service costs. Some approach the co-op requesting a lower rate. Why? They want to improve their profit margin or make their investments more profitable. They want special rates, but that means a portion of their service costs must be passed to other members, increasing others' rates. That is not the cooperative way.

Equitable rates are one reason Autonomy and Independence is an important principle of being a cooperative.



Dennis Svanes

Photo Contest for Co-op Month

To celebrate Co-op Month we are having a photo contest to highlight 4 Rivers Electric Cooperative's beautiful service territory. Enter the contest at 4riverselectric.com or send your entry to shannon.nordstedt@4riverselectric.com **BY OCT 31, 2021**.

- ▶ Must be copyright owned by the individual person entering the image
- ▶ Photos may include 4 Rivers employees at work, but no individual residents
- ▶ By participating, you agree to give 4 Rivers permission to use your photos
- ▶ Must be a consumer-member of 4 Rivers Electric
- ▶ Include name, address and contact info with your submission
- ▶ Photos must be taken in 4 Rivers service territory

- FIRST PLACE**
\$100 bill credit
- SECOND PLACE**
\$75 bill credit
- THIRD PLACE**
\$50 bill credit



Board Allocates 2020 Capital Credits to Members

Earlier this year, the board of trustees approved the allocation of 2020 capital credits. Individual allocation amounts were reported on members' September bills. Members can access their account and view their bill on the SmartHub app or by logging onto their account at 4riverselectric.com.

Remember — an allocation is different than a general retirement of capital credits. An allocation is made when there is revenue above the cost of doing business. As a not-for-profit, member-owned co-op, any margins are allocated back to the members based on their usage. Those allocations are used by the co-op for operating capital. If the financial outlook allows, the board may elect to retire, or pay out, capital credits that were allocated to members previously.

Did You Know?

Electric cooperatives have retired \$18 billion to members since 1988 — \$1.3 billion in 2019 alone. Because electric co-ops operate at cost, any excess revenues (called margins) are allocated and retired to members in the form of capital credits.

Source: National Rural Utilities Cooperative Finance Corporation



A Matter of Principles — Co-op Principles!

ACE Hardware, State Farm, REI, Land O'Lakes and 4 Rivers Electric all share something in common: We're all cooperatives.

We may be different industries, but we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to that same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future. Let's take a closer look at the first three cooperative principles.

Voluntary and Open Membership

Just like all co-ops, 4 Rivers Electric Cooperative was created out of necessity — to meet a need that would have been otherwise unmet in our community. A group of neighbors banded together and organized our electric co-op, so everyone in our community could benefit. For a small membership fee to the co-op, any farmer could get electricity brought to his farm. Neighbors came together to tackle a problem that they all had but couldn't solve alone. They worked together for

the benefit of the whole community, and newly established electric lines helped power economic opportunity in our community.

While some of this history fades in memory, key parts of the heritage remain — the focus on our mission and serving the greater good. We call on everyone to improve the quality of life and economic opportunity for the entire community. Membership is open to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status.

Democratic Member Control

4 Rivers Electric is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. 4 Rivers Electric's leadership team and employees live right here in the community. Our board of directors, who helps set long-term priorities for the co-op, also live locally on co-op lines. These board members have been elected by neighbors just like you. We know our members have a valuable perspective, and that's why we are continually seeking your input and encourage you to weigh in on important co-op issues and participate in co-op

elections. Our close connection to this community ensures we get a first-hand perspective on members' priorities, thereby enabling us to make more informed decisions on long-term investments.

Members' Economic Participation

As a utility, our goal is to provide safe, reliable and affordable energy to our members. As a co-op, we are motivated by service to the community, rather than profits, which led to 4 Rivers' mission statement "Serving and Caring." Members contribute equitably to and democratically control the capital of 4 Rivers Electric. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

Because we are guided by seven cooperative principles, our work is not driven by dollars — it's about providing an opportunity for all and being fair when engaging with our members. The co-op way is a values-based business model.

4 Rivers Electric reflects our local community and its evolving needs. We view our role as a catalyst for good and strive to make our corner of the world a better place in line with the Seventh Co-op Principle, Concern for Community.

Understanding Your Electric Bill

Your electric bill contains a lot of important information. Here are the basic parts of your bill and what they tell you about your electric service account.

1 Payment Summary

Your account balance and due date are shown in the bullseye; for invoice groups, this gives the net balance of all accounts (see itemization for each account total). You will also find your account number (or master account if part of an invoice group), voting board district, and previous payments made.

2 Important Messages

Information about upcoming co-op events, available programs, safety tips, energy-saving ideas and more.

3 Account Information

Service Address shows the service location's physical address, while Service Location references the co-op's system map location. The primary contact phone number from your account is listed. Let us know if that changes, as we use phone notifications to communicate planned outage updates and other events. Power Cost Adjustment (PCA) is the variable used to account for fluctuation in the actual cost of power and is multiplied by the number of kilowatt-hours (kWh) used that month. PCA can be a positive or negative number depending on fuel costs, demand charges, etc. The Rate Schedule Description indicates the service rate your account is being billed, such as residential, small business or large business. Also found here is your meter number and reading dates, along with the number of days on this bill, meter readings, and billed usage in kWh and demand reading in kW, if applicable.

4 Current Service Detail

Itemizes the charges to show how your bill is determined. The current energy charge is a per kWh charge based on the amount of energy consumed. The Customer Charge is a fixed monthly charge to help cover the base cost to provide electric service for your location, including the meter, transformer, etc., and is billed even if no electricity is used. The PCA charge is also included in the itemization, along with any device charges, such as a rented security lights or surge arrestors, and the SYL PCA associated with security light kWh. Also included are miscellaneous charges for various rate components, such as larger transformers, some co-generation fees, and any applicable sales taxes.

5 Energy Usage Comparison

This section compares your current usage and cost to the previous month and to the same month a year ago. This section also gives average daily use, cost per day, and weather for that period. This is a great tool to evaluate your usage.

6 Payment Stub

Send with your payment. Check mailing address and update if needed. Sign up for a one-time or recurring donation to Quarter Quest.

Visit us online at www.4riverselectric.com
 Beto Junction Office Hours: 8:00 am to 4:30 pm Monday - Friday
 Fredonia Office Hours: 8:00 am - 4:30 pm Monday - Friday
 Emporia Office Hours: 9:00 am to 1:00 pm & 2:00 pm to 4:00 pm Monday - Friday
 Phone: 620-364-2116
 After Hours Calls: 1-800-748-7395

4 RIVERS

Electric Cooperative

Important Messages

Our offices will be closed Monday, September 6, in observance of Labor Day. Have a safe & happy Labor Day!

Total Amount Due

\$208.31

Due Date: 08/28/2021

Customer Name	John Doe
Account #	1234567
Board District	S1

Billing Date:	08/10/2021
Current Bill Due Date:	08/28/2021
Previous Balance	\$209.89
Payment(s) - Thank You	-\$209.89
Adjustments	\$0.00
Balance Forward	\$0.00
Current Charges	\$208.31
Total Amount Due 08/28/2021	\$208.31
Total Amount Due After 08/28/2021	\$218.09

Service Address: 5555 Electric Ave.	Phone Number: (123) 456-7899
Service Location: C6-78-99	Power Cost Adjustment: 0.017136

Rate Schedule Description	Meter No.	Reading Dates From To	Days	Readings Previous	Readings Present	Mult	kWh Usage	Demand
Residential	12345678	07/01/21 08/01/21	31	21233	22363	1	1130	0.0

Sleep deficiency has been associated with increased injury. Limit electronic device use, avoid large meals, caffeine and alcohol before bedtime. Also, try to manage the stress of long hours. 4 Rivers Electric is concerned for the safety of our consumer-members.

Current Service Detail	
CURRENT ENERGY CHARGE	\$132.32
CUSTOMER CHARGE	\$31.50
POWER COST ADJUSTMENT	\$19.36
SECURITY LIGHT 40 KWH	\$7.98
KVA MIN UP CHARGE	\$3.75
STATE SALES TAX	\$12.71
SYL PCA	\$0.69
Total Current Charges for this Location	\$208.31

Energy Usage Comparison

This Month	Last Month	This Month Last Year	Avg Daily Use	Avg Daily Cost	Avg Daily High
1130 kWh 31 days	1138 kWh 30 days	1306 kWh 31 days	36 kWh	\$6.72	79°F

Account Number	1234567
Total Amount Due 08/28/2021	\$208.31
Total Amount Due After 08/28/2021	\$218.09
Amount Enclosed	

2731 Milo Terrace	
Lebo, KS 66856-9285	

KEEP SEND

4 RIVERS Electric Cooperative

2731 Milo Terrace
Lebo, KS 66856-9285

2731 Milo Terrace
Lebo, KS 66856-9285

2840 1 AV 0.398
John Doe
123 Milo Terrace
Lebo KS 66856-9285

5 2840 C-8

DISCOVER VISA MasterCard

YES! Please sign me up for the QUARTER QUEST PLAN to add a quarter to my monthly electric bill. You can donate more than a quarter per month by entering that amount here: _____

Monthly Recurring Donation One Time Donation

4 Rivers Electric Cooperative
2731 Milo Terrace
Lebo, KS 66856-9285

180570002340611000020831000021809081020217

Get Familiar with Cyber Basics

October is Cybersecurity Awareness Month

2021 has already seen more than a fair share of cyberattacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. As these recent breaches have shown, cyberattacks are becoming more sophisticated with more evolved bad actors cropping up each day. Luckily, we can take several steps each day to mitigate risks and stay one step ahead of these cyber miscreants. Here are a few quick tips:

Enable Multifactor Authentication

Multifactor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring MFA, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

Use Strong Passphrases/Password Manager

This may seem obvious, but securing strong passphrases/password managers is often overlooked. People spending more time online during the pandemic certainly contributes to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from being hacked. Using a password manager is an easy way of keeping track and remembering your passwords.

Perform Software Updates

When a device prompts that it's time to update the software,

it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser, and operating system on devices is one of the best defences against online threats. So, don't wait — update.

Do Your Research

Common sense is a crucial part of maintaining good online hygiene. An important step to staying safe online is to do research before downloading anything new to your device, such as apps. Before downloading, ensure legitimacy of an app by checking who created the app, what user reviews say, and if there are any articles published online about the app's privacy and security features.

Check Your Settings

Be diligent about double checking your privacy and security settings. Be aware of who can access your content, from Google docs to Zoom calls and beyond. For online meeting platforms, such as Zoom, create meeting passwords so only those invited to the session can attend. Restrict who can share their screen or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyberattacks. Take control of your online presence by following these easy, free tips. By taking preventive measures and making a habit of practicing online safety, you decrease your odds of being hacked and prevent lost time, money and annoyance.



PASSWORD DO'S AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

DO

- ▶ Change the manufacturer's Wi-Fi password on your router.
- ▶ Use two-factor authentication.
- ▶ Use unique phrases (like lyrics to your favorite song) to remember passwords.

DON'T

- ▶ Don't use common words or numbers like "password" or "1234."
- ▶ Don't use personal details like your date of birth in a password.
- ▶ Don't use the same password for multiple accounts.

October is
Cybersecurity
Awareness Month.

Do Your Part. #BeCyberSmart