

CURRENT CONNECTION

First Solar Array Successfully Constructed >>>

Crow Wing Power's first Community Solar array was successfully constructed in March and began producing solar energy on March 21. Our community solar project features a solar photovoltaic (PV) system manufactured and assembled in Minnesota. The tenKsolar® system is designed to be more efficient, productive, reliable, and safer than other solar PV systems available today.

We wanted to offer shares to members that wanted to participate and within a few months of launching the offer last summer, 33 members had purchased all the 100 shares available in our 122 panel system.

The project was completely funded from the members who purchased shares. Each participating member will receive credits on their electric bill related to the amount of shares they own and the output of electricity produced for a period of approximately 20 years.

The array is located at our headquarters along Hwy 371 N, Brainerd and can be seen from the highway.

Live output from the array can be seen at www.cwpower.com by clicking on the solar eGauge tab at the top right.

The tenK panels are installed in tandem, facing back-to-back to maximize installed

watts and energy yield per square foot. Because this arrangement offers complete PV coverage of a space, the performance of the system is virtually unaffected by its system azimuth. This is ideal for applications where maximum energy generation is required in a limited space.

Array Size:

53.7 KW DC – 37.8 KW AC
44 feet x 87 feet

Average Predicted Annual

Energy Production:

50,000 kWh
Enough to supply five homes

Solar Panel Manufacturer:

tenK Solar (made in Minnesota)

Cell Type:

Polycrystalline Silicon

Panel Size:

52" X 80"

Number of Panels:

122

Average Annual kWh projected per share:

500/kWhs/share/annually

INSIDE

| | |
|----------------------------|---|
| Word From Your CEO | 2 |
| A/C Tune-Up Rebate..... | 3 |
| Osprey Cam | 4 |
| Capital Credit Checks..... | 5 |
| Puzzle | 6 |

Co-op Calendar Contest

Crow Wing Power is announcing our first calendar contest. To enter the contest, please submit your scenic photos of Minnesota to us. If your photo is chosen for the calendar, you will receive a \$25 electric bill credit. We will have a spiral bound calendar produced and available in early December.

Guidelines for the contest:

- Only Crow Wing Power members may enter the contest. (CWP employees and their immediate families are not eligible to enter the contest.)
- Send your photos electronically. Photos must be scenic capturing the beauty of Minnesota's four seasons. Photos must not include people.
- One membership (household) may submit up to 5 photos.
- Photos must be high quality, high resolution and the largest file size your camera allows.
- To submit photos, go to www.cwpower.com, go to News/Events, click on Photo Contest and fill out the entire form including the photo. Deadline for submission(s) is October 1, 2017.



**Home Equity Rates
as low as
2.99%**

Brace Yourself for Big Savings >>>

Crow Wing Power Credit Union is offering no closing costs on loans \$100,000 or less or \$200 off closing costs on loans over \$100,000 at rates as low as 2.99%.



A WORD FROM YOUR CEO

Fiscal Responsibility – Let’s Benchmark Crow Wing Power >>>

In light of the recent rate adjustments, a member asked me to write an article on how we’re doing and what we’ve done in our fiscal responsibility to members.

Fiscal responsibility is an important part of any business, but with a cooperative, consumers are member-owners, making it even more important to provide members the best service at the lowest price we can and still remain financially viable. The Board, management and employees take that responsibility very seriously.

Your Board of Directors is made up of member-owners, like you, who are interested in making sure we are fiscally responsible, and are looking out for your best interests. Our nine-member board, with representatives from communities throughout our service area, meets each month to diligently review and evaluate the operations of the cooperative. This adds a level of accountability.

I think we’ve done well with handling our finances over the years, ensuring financial stability despite unexpected major storms that greatly affect our expenses and weather swings that account for unpredictability in revenue projections.

One move we made in 2009 has saved us millions in power costs after we were able to choose a second power supplier. That was an excellent move as wholesale power costs make up 67% of our expenses.

I’d like to share some accountability facts that help support my claim. Annually, we report to National Rural Utilities Cooperative Finance Corporation (CFC), a financing organization that has over 900 Electric Cooperative member

organizations, like Crow Wing Power, serving over 42 million people. That reporting produces a Key Ratio Trend Analysis (KRTA) that benchmarks how we are doing in a variety of areas, compared to other Cooperatives in the industry.

The latest KRTA findings from 2015 reveal the following to name a few key statistics:

2015 Data - NRUFC KRTA Reporting

| | Crow Wing Power | Consumer Size Median | State Median |
|---------------------------------------|-----------------|---|------------------------------|
| | | Distribution Coops with 40,000 - 59,999 members | Distribution Coops within MN |
| Number of Coops Reporting | | 56 | 43 |
| Average Members Served | 43,202 | 49,511 | 8,516 |
| Total kWh Sold | 564,455 | 991,088 | 196,784 |
| Avg Residential Usage per month (kWh) | 841 | 1,200 | 1,295 |
| Total Miles of Line | 5,433 | 5,188 | 2,261 |
| Controllable Expenses per Member (\$) | \$ 319.23 | \$ 376.15 | \$ 478.59 |
| Fixed Expenses per Member (\$) | \$ 1,127.10 | \$ 1,716.33 | \$ 1,706.63 |
| Margins (Profit) per Member (\$) | \$ 54.18 | \$ 110.32 | \$ 124.24 |
| Blended Interest Rate on Debt | 1.55% | 4.10% | 4.02% |

This 2015 data shows a few examples of how we have strived to keep expenses and margins low for the benefit of our members. According to the report, we ranked tenth best out of 56 similar-sized Cooperatives in the amount of Controllable Expenses per member. Historically, we have ranked fifth, however the lower ranking could possibly have been due to the additional unexpected storm related expenses we incurred that year. We will continue to work on minimizing increases in those areas we can control, in order to offset the constant increases in our power costs, which are not in our control.

I hope you are as proud as I am in our management staff, Board and employees as we work hard for you to ensure you are well taken care of.

I’ll keep you informed,

Bruce L. Kraemer, CEO

The April 20 Board meeting will start at 10:30 a.m. instead of 9:30 a.m.



Directors View: Mark Your Calendars for the June 10 Annual Meeting >>>

By Paul Koering

Your Board of Directors has scheduled this year’s Member Appreciation Day and Annual Meeting for Saturday, June 10.

This year marks our 80th year of service as your electric cooperative.

As a not-for-profit cooperative, our bylaws require us to conduct an annual meeting each year and over the years the day has evolved into much more. We’ve found that members appreciate it when they can attend a day in their honor and learn more about the benefits of belonging to an electric cooperative.

You’re welcome to come anytime from 9:00 a.m. to noon. We’ve selected a great door prize, one per family as you arrive at the gates. Breakfast will be served until 11:00 a.m. Again this year, Virg and the Eldorados will provide live entertainment.

The annual meeting also culminates director elections. Ballots will be mailed to you in mid-May along with proposed by-law amendments. I encourage you to exercise your right to vote. I look forward to seeing you on June 10. I appreciate serving as one of your directors.

Statement of Nondiscrimination >>>

“Crow Wing Cooperative Power & Light Company (Crow Wing Power)” is the recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (202) 720-2600

(voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov.

Crow Wing Power is an equal opportunity provider, employer, and lender.

2017 Rebates

| | |
|---|-----------------------|
| Energy Star Air Conditioners: |\$30 - \$75 |
| Off-Peak Water Heating: |up to \$300.00 |
| Off-Peak Heating: (underfloor cable, brick storage room units and furnaces) |\$25 per KW |
| Dual Fuel: (Plenum Heater/Boiler/Ductless ASHP) |\$200.00 |
| Energy Star Refrigerator |\$65.00 |
| or Freezer |\$75.00 |
| Geothermal Heat Pumps |\$100.00/ton |
| Air Source Heat Pumps |\$150 - \$580 |
| Energy Star Clothes Washers |\$40 |
| Air Conditioning Tune Up |\$25 residential |
| |\$50 commercial |
| LED Light Adapters |\$2 |

We'll Give You \$25 to Tune Up Your Air Conditioning System >>>



Clogged coils, low refrigerant levels, plugged drain lines and a host of minor problems can greatly affect the efficiency of your central air conditioner. To help you save energy, we're offering a limited number of \$25 rebates to residential members that get a tune-up. Rebates are limited, therefore it's best to contact us first to make sure we still have them available.

There are other restrictions, such as you need to have a certified HVAC contractor do the work.

You can go to www.cwpower.com and click on AC tune up for details and the contractor list or call us at 218-829-2827 or 1-800-648-9401.

Notice of Cogeneration & Small Power Production >>>

In compliance with Minnesota adopted Rules Regulating Cogeneration and Small Power Production Chapter 7835, Crow Wing Cooperative Power & Light Company is required to interconnect with and purchase electricity from cogenerators and small power producers which satisfy the conditions of a Qualifying Facility.

Crow Wing Cooperative Power & Light Company has available and will provide free information to all interested members regarding rates and interconnection requirements. An application for interconnection is required for a Qualifying Facility to

interconnect and operate in parallel with the Cooperative's distribution system and is subject to approval by the Cooperative.

Any disputes over interconnection, sales and purchases are subject to resolution by the Minnesota Public Utilities Commission. Members interested in further information should contact the office of Jeff Wohlert, Key Account/Energy Management Consultant, Crow Wing Cooperative Power & Light Company, P.O. Box 507, Brainerd, MN 56401; or call 218-829-2827 or 1-800-648-9401.

Watch the CLC Webcam for the Ospreys to Return >>>

Harlowe and Hercules, the names given to the Central Lakes College (CLC) Osprey pair by viewers, left the nest last fall after successfully raising two chicks. Hopefully they fared well during their migration and will return in early to mid-April.

Something apparently happened to one of the chicks about three weeks after hatching, and it died, which is unfortunate. However, that is nature's way of insuring that strong and healthy individuals survive. Thus, only two of the chicks grew and fledged in the fall.

Typically the same parent pair returns to the nest year after year and that's our hope for Harlowe and Hercules this year.

A unique partnership is giving people a first-hand look into the life of these magnificent fish-eating birds of prey.

An osprey nesting platform was erected in 2010 on the CLC Brainerd campus. Last year the webcam was upgraded to a high-definition live stream webcam which gives viewers a clear look into the lives of these unique birds.

It's all thanks to a partnership between Central Lakes College's Natural Resources Program, Crow Wing Power, Consolidated Telephone Company, People's Security and Brainerd Public Utilities.

To view the webcam go to:
<http://www.clcmn.edu/central-lakes-college-osprey-cam/>.



Brace Yourself for Big Savings >>> Continued from Pg. 1

Home Equity Loan Special

The Federal Reserve has already raised interest rates once this year and they have hinted at the potential to raise interest rates again, later this year. Crow Wing Power Credit Union (CWPCU) is offering Home Equity Loans with rates as low as 2.99%*. If your current home equity loan has a higher rate, now is the time to give the credit union a call to see how easy it is to move your loan, lower your rate, and save money. No closing costs if your loan is under \$100,000. If your loan is \$100,001 or more the Credit Union is offering \$200 off closing costs.

Home Equity Rates
as low as
2.99%

This program is perfect for those that plan to pay their small balance loans off within three to five years. Avoid huge closing costs associated with fixed rate mortgages and you are keeping it local.

- Loans \$50,000 or less can be amortized for up to 15 years and balloon in five years.
- Loans \$100,000 or less can be amortized for 20 years and balloon in three years.
- Loans over \$100,000 can be amortized for 30 years, balloon in three years, and will have a \$200 credit towards your closing costs.

Consumer Loans as Low as 0.99%

CWPCU has Consumer Loan specials as low as .99% for the first year and 1.99% for the three remaining years on 2011 or newer vehicles, boats, ATV's and motorcycles. If you have been waiting for the right time to buy, here is your sign.

*Rates based on credit scores, so your rate may be higher. Current CWPCU loans are not eligible for these special rates.



CROW WING POWER
CREDIT UNION
NMLS #408088

People's Security Is A Trusted Company You Can Count On >>>

Helping people secure their homes and businesses has been People's Security Company's focus for 29 years. During this time, their customers have learned the value of having a local, trustworthy company install and monitor their systems.

Serving over 6,000 residential and commercial customers has earned People's Security Company a reputation for exceptional, personal service using high quality Honeywell equipment.

Security systems are now smarter, and easily integrate with your home to provide automation thru Total Connect services. They are accessible from almost every smartphone making it much easier to know what's going on at your home, cabin or storage building. With the tap of a screen you can adjust your heat, lock and unlock your door, see when someone arrives and other features.

One major advantage of having a security system is also having freeze-up and other environmental protection. It can help avoid unwanted, costly and time-consuming expenses when your home is left unattended.

Being a customer of People's Security Company gives peace of mind to all who have a monitored security system. Call their office and setup your free in-home consultation with the Sales Manager, Jason Cave, and see what new and exciting solutions are available for your home, cabin, or business. Call them at 218-828-4828 or 1-800-735-1440.



Capital Credit Checks Will Be Sent in May >>>

Capital credit checks totaling \$1,124,765 will be mailed to 14,487 cooperative members in May. The checks will be distributed for allocations that were made to members for the electricity they used for the last half of 1989 and the first half of 1990. Over \$12.8 million has been returned in the past 21 years.

Crow Wing Power was formed as a not-for-profit cooperative in 1937 to bring affordable electricity to the members that belong to it. Capital credits are a benefit of the cooperative form of ownership, giving back margins over and above operating costs. Annually the board must evaluate the financial ability to return capital credit checks.

Let's Start Cookin' >>>

Send your favorite Egg Bake recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401. If your entry is drawn and printed in the July Current Connection, you'll receive a \$25 credit on your

electric bill. If you want to receive a recipe card each month in the mail, fill in the form below. Recipes, puzzles and cookin' club forms can be sent in one envelope.

Last Issue's Winner:

Taco Casserole

Janet Hughes, Crosslake, MN

2 cups Elbow Macaroni

Mix together:

1 cup Sour Cream

1 cup Cottage Cheese

Heat together:

1½ lb. Hamburger, brown and season to taste

16 oz. can Tomato Sauce

4 cups Mozzarella Cheese

1 jar Ortega Taco Sauce

Cook macaroni, add to cottage cheese and sour cream mixture. Layer in casserole dish: macaroni mixture, hamburger mixture, cheese and sauce. Repeat same layer. Bake uncovered at 350 degrees for 45 minutes to 1 hour.

Yes, I'd like to join the Co-op Cookin' Club and receive a new recipe each month in the mail. I understand there is no charge.

Name: _____

Account # _____

Address: _____

Phone: _____
(____) _____

Co-OP COOKIN' www.cwpower.com
218-829-2827 • 1-800-648-9401

CURRENT CONNECTION

A Touchstone Energy® Cooperative 
The power of human connections

(ISSN 1068-1949)
USPS 456-180

Published bimonthly by Crow
Wing Power, P.O. Box 507,
Brainerd, MN 56401.
218-829-2827
800-648-9401
www.cwpower.com

Editor: Char Kinzer

Periodical postage paid at
Brainerd, MN. Send change of
address form 3579 to: Current
Connection, Crow Wing
Power, P.O. Box 507,
Brainerd, MN 56401.

Annual Subscription Rates:
Members - \$3.00
Non-Members - \$3.50

Board meetings are held the
third Thursday of each month
beginning at 9:30.

Directors. Here to Help!

Following is a list of directors and their
telephone numbers:

- Bob Kangas218-587-4453
- Paul Koering.....218-851-9954
- Gordon Martin218-746-3971
- Bryan McCulloch.....218-820-9708
- Doris Mezzenga218-692-1004
- Kenneth Miller.....320-632-5842
- LuAnn Nelson612-400-4627
- Gert Roggenkamp218-562-4566
- Dwight Thiesse.....218-831-8605

Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by May 20, 2017. We've sized it to fit in your billing payment, so you can save a stamp. If you'd rather, you can send it separately to Crow Wing Power, PO Box 507, Brainerd, MN 56401. Attn: Puzzle. The winning entry will be drawn on May 20.

Our winner for the last puzzle: Fred and Debra Seppelt, Hillman

| | |
|-------------------------------|-----------------------|
| E E Z H L L E W Y E N O H C Z | Name _____ |
| L G O U F P I U R C V H D D | _____ |
| D G G Y V U E G N I S O L C N | Address _____ |
| O I H N D A D R E G I X R N W | _____ |
| R E E X I C J Z I B V O Q H F | City _____ |
| A M Q E Z N T A N O T R O Q T | State _____ Zip _____ |
| D I V W O O O L L A D L X Q C | Acct number _____ |
| O N H O X I I I R N E I C S X | |
| S N C L G S W E T S K N C T X | |
| Y E R R I S G F A I Q H A A T | |
| F S A A A I F L F O D L Q M L | |
| I O M H R M E B J Y V N Y P L | |
| T T N F E M L S J T V U O T V | |
| G A E S Q O Y L B X P W O C Z | |
| N R D W W C Y E A S O L A R S | |

- _____ and Hercules
- Solar array constructed in _____
- Tune up your air _____ system
- _____ postage paid in Brainerd
- Credit Union offering \$200 off _____ costs
- Send your scenic photo of _____
- Virg and the _____ will provide live entertainment
- People's Security uses _____ equipment
- Energy Star _____ rebate \$65
- Minnesota Public Utilities _____
- Click on the _____ eGauge
- _____ power costs make up 67% of our expenses
- Send your favorite _____ bake recipe

Last Issue's Puzzle Answers:

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

Fishing, Thiesse, Installation, Energy, Connection,
Connections, Italian, Wholesale, Operating, Filing,
First, Hours, Charles