

HELLO NEIGHBOR!

Since East Central Energy and North Branch Water & Light have finalized the transfer of 2,000 North Branch members onto ECE's system, we want to reach out and share some valuable information about your new energy provider.

Your business will be joining a community of over 63,000 other member-owners who enjoy benefits like money-saving programs and rebates as well as superior service.

Though a larger utility, the co-op remains committed to our rural roots and North Branch business members will enjoy technology-driven components, like the SmartHub account management app, while experiencing the warmth and personal attention of a rural electric cooperative. Please keep an eye on our website, eastcentralenergy.com, and feel free to reach out to ECE at 1-800-254-7944.

Your designated ECE Business Accounts Specialist will be John Bosman, available at 763-691-2016.

We look forward to serving you!

- Your neighbors and friends at ECE



Business Accounts Specialists Matt Heggernes, John Bosman, and Lana Black with manager Mark Nelson.



After the sale is final, ECE will be sending a new member application. Return it by the date specified to receive a \$25 bill credit!

WATCH YOUR MAILBOX

CAPITAL CREDITS

Commercial members share in the financial success of the co-op. When there is a margin over the cost to operate, a portion is allocated to members, based primarily on energy use and cost of basic service charges. The money is placed in each member's capital credits account.

We retain this member capital for up to 25 years, which is very common in the industry, and use it for infrastructure improvements, system maintenance, and emergencies.

Capital credits are paid back to members over time if the financial condition of the co-op allows. Upon annual board approval, those who have been members of ECE for more than one year may receive a portion of their capital credits balance as a credit on their bill.

Learn more at eastcentralenergy.com > Your Cooperative > Capital Credits.







VOLUNTARY AND OPEN MEMBERSHIP. A co-op is not some secret club—we're available to anyone who can use our services and is willing to accept the responsibilities of membership— and we don't discriminate.



DEMOCRATIC MEMBER CONTROL. The power is in YOUR hands, not a single owner or group of investors.



MEMBER ECONOMIC PARTICIPATION. As a member-owner, you contribute to, and benefit equitably from, the capital of the cooperative.



AUTONOMY AND INDEPENDENCE. All our business decisions keep self-sufficiency in mind. We never want to place our members or their interests in jeopardy.



EDUCATION, TRAINING, AND INFORMATION. We place extra emphasis on educating our members, employees, and directors because we value the future.



COOPERATION AMONG COOPERATIVES. There's nothing more rewarding than helping a neighbor in need.



CONCERN FOR COMMUNITY. While focusing on member needs, we work for the sustainable development of all our communities.





Will my rate change?

Commercial members will move to ECE rates right away, where most will be lower than your current rates. Visit eastcentralenergy.com > Business > Charges & Fees -Commercial to learn more.

What happens to the deposit I paid NBW&L?

The deposit you paid to North Branch, if not already refunded, will transfer to ECE. We will then use co-op policy to determine if your account deposit (plus accrued interest) will be returned as a credit on your account.

Is ECE my water and sewer provider too?

No, ECE will only provide electric. Please reach out to the City of North Branch for water and sewer questions. They can be reached at (651) 674-8113.

What credit cards does ECE accept?

We accept Mastercard, Visa, and American Express. At this time, ECE does not accept Discover.

Will my Auto Pay transfer over?

No, you will need to set that up with ECE after closing.

Can I stay on my budget plan?

Yes! That will transfer to ECE when the sale closes.

...we have Answers

What paperwork is required of me at closing?

After the transition, ECE will mail a packet with cooperative information and an application to sign. If returned within 30 days, you will receive a \$25 credit on your bill!

Why do I need to fill out an application?

We need your most current contact information, and we also need to know what kind of property you have (seasonal, residential, or commercial). We need to know who is authorized to access account information, where capital credits should be assigned, and it helps us evaluate energy use to ensure equipment is functioning properly. Your application will give us a thorough description of what you need from your cooperative.

What happens if I send my ECE payment to North Branch?

Neither entity can accept payment for the other. You will be called, the payment will be returned, and you will be asked to send payment to the proper company. **Will there be an outage when the transfer takes place?** No. However, after the sale, ECE personnel will upgrade

your meter and there might be a brief interruption in service. The timing of meter replacement will depend on inventory and workforce availability.

Still have questions?

ECE can be reached at 1-800-254-7944.

Tenille ECE Contact Specialist, Front Office



NO WORRIES with Auto Pay

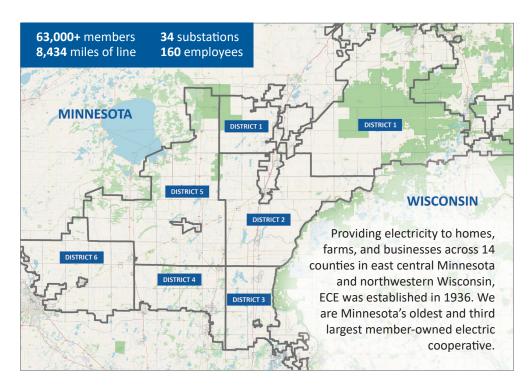
Once you become an ECE member, be sure to sign up for Auto Pay. Rest easy with our worry-free bill-pay plan that deducts payments automatically from a designated checking/savings account or credit card.

Payment is deducted on the due date of your bill, and you can still receive a paper bill with enough time to review it before payment...or choose paperless to receive a copy of your bill electronically.

NO SURPRISES with Budget Billing

In the land of four seasons, the weather often takes us on a rollercoaster ride, and the unpredictable ups and downs can be reflected on your electric bill.

By averaging your energy cost based on your previous 12 months of consumption, your electric bill remains constant every month. The program allows you to plan ahead for your energy expenses. There is no charge to join Budget Billing, and you may cancel at any time.



SAVE THE

DATE

APRIL 20.2023

Each spring, we hold an annual meeting to discuss the state of the co-op with our members. Watch our website for more details as

we get closer to April.





East Central Energy P.O. Box 39 Braham, MN 55006

Braham Service Center Mon.-Fri., 8 a.m.-4:30 p.m.

1.800.254.7944 General business calls are answered 8 a.m.-5 p.m., Mon.-Fri.

Emergency and outage calls are answered 24 hours a day.

Email: info@ecemn.com

Operations Centers are located in Finlayson, Wahkon, and Milaca, MN, as well as Superior, WI.

ECE is an equal opportunity provider and employer.



We've created a webpage just for you! Learn more by using your mobile device's camera to scan the below QR code.

