



LOCAL VOICES SHAPE LOCAL SOLUTIONS

OCTOBER IS NATIONAL CO-OP MONTH

By Tim Holtan, CEO

October is National Co-op Month, a time to celebrate what makes cooperatives different: they are owned by the people they serve. Around here, that means Riverland Energy Cooperative belongs to you, our members. Cooperatives come in many forms and meet all kinds of needs. Credit unions help members save and borrow. Producer cooperatives such as Ocean Spray and Land O'Lakes help farmers bring products to market. Retail cooperatives like REI and ACE Hardware are owned by shoppers or local store owners. Housing cooperatives give residents a voice in their communities.

Electric cooperatives have a job that is a little more energized. Riverland Energy Cooperative provides reliable electricity while keeping local members at the center of every decision.

Unlike businesses that answer to outside shareholders, cooperatives are built to provide value for members, meet local needs, and strengthen the communities they serve. That means our focus is not just on the bottom line, it's on reliable service, responsive support, and a strong future for the places we call home.

Riverland Energy Cooperative began in 1937 when neighbors joined forces to bring electricity to areas other utilities would not serve. A lot has changed since then, but our purpose has stayed the same. We are still here to power our communities and make decisions with our members' best interests in mind.

Your needs, your
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work we do.

Because we are locally owned, we can focus on what matters right here. No two electric cooperatives are exactly alike because no two communities are exactly alike. Your needs, your priorities and your voice help shape the work we do.

The co-op difference shows up every day: in the lineworkers restoring power after a storm, the employees answering questions when you call, the team members volunteering at local events and the board members who are also your neighbors.

This National Co-op Month, we invite you to join us in celebrating the cooperative difference, because this co-op belongs to you. Member Appreciation Day this year will take place on Tuesday, October 6 at the Onalaska Omni Center from 4 p.m. to 7 p.m.

Riverland Energy Cooperative is stronger because of its members, and we are honored to power the homes, farms, and businesses in our community.

Join us:

Member Appreciation Day

Tuesday, October 6

Onalaska Omni Center

4 p.m. to 7 p.m.



STOP ENERGY VAMPIRES AND SAVE MONEY

You may have energy wasters in your home! Some electronics draw power from the outlet and money from your wallet, even when they are turned off. They go into standby mode, which uses electricity for features like displays and remote controls.

Not all standby power is wasteful. Some devices, including thermostats, need a small and continuous supply of electricity to operate correctly. Televisions and other electronics may also use standby power so they can be remotely operated and can be turned on quickly.

Reducing unnecessary standby power is a simple way to lower energy use and may reduce your electric bill.

Riverland Energy Cooperative and Safe Electricity have advice to help you put a stop to energy vampires in your home:

- When possible, unplug electronics that you are not using.
- If you have a room that you do not use regularly, plug electronics into a power strip and turn the power strip off when items are not in use.
- Purchase smart power strips for your computers and televisions. These devices sense when the computer or television is sleeping or off. The smart strip cuts off power to related electronics, such as video game consoles and printers.
- Buy low-standby products. Most Energy Star endorsed products draw smaller than average amounts of electricity when turned off.

For more information on keeping your home energy efficient, visit SafeElectricity.org.



ENERGY VAMPIRES **DON'T LET THEM DRAIN YOUR WALLET!** **TOP 10 OFFENDERS**

- | | |
|---------------------------------|---------------------------|
| 1. CELL PHONE & TABLET CHARGERS | 6. PRINTERS |
| 2. COFFEE MAKER | 7. SATELLITE/CABLE BOXES |
| 3. DVD PLAYERS | 8. SURROUND SOUND SYSTEMS |
| 4. HOME COMPUTERS | 9. TVs |
| 5. MICROWAVE | 10. VIDEO GAME CONSOLES |



SOMETIMES THE BEST TOOL IS YOU.

October is Cybersecurity Awareness Month. You may expect Riverland Energy Cooperative to talk about hackers, computer viruses, firewalls and complicated passwords that you never remember.

Well, this year we are going to focus on something more important and much closer to home: **You.**

Many cybercriminals aren't trying to hack their way through a sophisticated computer system. It's often much easier to convince a person to open the front door for them!

These scammers call pretending to be legitimate Riverland Energy employees or even your bank or credit card company. They may text you about a problem with your account or send an email containing a link that looks legitimate. The big issue is that today these scams can be very convincing.

Their best tool is the sense of urgency.

Most scams have something in common: They want you to act before you have time to think about it or verify if it is legitimate. They will use phrases like:

"Your power will be disconnected."

"There's suspicious activity on your account."

"You need to make a payment immediately."

When that happens, one of the very best cybersecurity tools you have is this simple phrase:

STOP-THINK-VERIFY

Don't click the link. Don't provide the information. Don't make the payment until you've verified who you're dealing with.

It's OK to hang up on us.

If someone claims to be from Riverland Energy and something does not feel right, hang up and call us back at our published number. Riverland Energy Cooperative can be

reached at: (608) 323-3381. We would much rather have you verify a legitimate call than trust a fraudulent one.

This same advice applies to your bank, credit card company, Facebook and any other important account. Don't let the person contacting you tell you how to verify them. Just find a phone number from a published source and make contact yourself.

Scams are getting better

With Artificial Intelligence (AI) it is easier for scammers to create convincing emails, text messages and even voices. That means that looking for poor spelling, bad grammar or other obvious mistakes isn't enough anymore.

Instead, pay attention to what the person is asking you to do.

Are they asking for money? Personal Information? A password or other verification code? Are they trying to make you act immediately? These are the warning signs that matter and you do not have to be a cybersecurity expert to notice them.

Technology will continue to change, and scammers will continue to find new and useful ways to use it for their gain. But protecting yourself doesn't have to be complicated.

Slow down. Question unexpected requests. Use strong passwords and two-factor authentication when you can. Most importantly though, is if something feels wrong, verify the source yourself.

At Riverland Energy, protecting our systems is an important part of what we do. Helping members protect themselves matters too.

This October and throughout the year, remember:

"Sometimes, the strongest cybersecurity tool isn't a piece of technology. It's you!"



FRIGHTFULLY EFFICIENT: INCENTIVES THAT LIGHT THE WAY

Riverland Energy Cooperative offers rebates to help members upgrade to qualifying energy-efficient equipment and reduce upfront costs. Here's a quick look at some of the rebates available:

Lighting Upgrades

- » LED Bulbs: \$0.50 per bulb (Purchases of fewer than five bulbs do not qualify)
- » LED Fixture: \$0.50 per 800 lumens (not the same as fixtures)
- » Occupancy Sensors: \$5 each (Motion-detector bulbs and fixtures do not qualify)

Appliances and Recycling

- » ENERGY STAR refrigerators, freezers, washers, dishwashers and dehumidifiers: \$25–\$50 each
- » Appliance Recycling: \$25 per unit for refrigerators, freezers, and room air conditioners

HVAC Equipment

- » Air Source & Mini-Split Heat Pumps: \$200 per ton
- » Geothermal Heat Pumps: \$400 per ton
- » New Furnaces with ECM Motors: \$35 per unit

Water Heaters

- » Residential High Efficiency Water Heater 75-99 Gallons: \$250
- » Residential High Efficiency Water Heater 100+ Gallons: \$400
- » Commercial Water Heater 75-99 Gallons: \$250
- » Commercial Water Heater 100+ Gallons: \$400
- » Heat Pump Water Heater: \$500
- » Load Control/Dual Fuel Participation

Additional incentives may be available! Review the complete rebate form to confirm eligibility requirements. Submit the rebate form and proof of purchase within three months of installation. Rebates are applied as a credit to your electric account. Forms are available on the Riverland Energy Cooperative website under Member Services > Rebates & Energy Resources > Rebates and are due by **Friday, December 18, 2026**.

Tim Holtan, CEO

608-323-3381 • 1-800-411-9115 • www.riverlandenergy.com

Jordan Tamke, Editor



RIVERLAND
Energy Cooperative
Your Touchstone Energy® Cooperative

Arcadia Office

N28988 State Road 93, P.O. Box 277,
Arcadia, WI 54612

Holmen Office

1800 Granary St.
Holmen, WI 54636

Office Hours

Arcadia: Monday–Thursday: 7 a.m.–3:30 p.m.
Friday: 7 a.m. – 11 a.m.
Holmen: Monday–Thursday: 7 a.m.–3:30 p.m.
Friday: 7 a.m. – 11 a.m.

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