



By Tim Holtan, CEO

UNDERSTANDING CAPITAL CREDITS AND YOUR CO-OP MEMBERSHIP



RIVERLAND
Energy Cooperative

Your Touchstone Energy® Cooperative

When you receive electricity from Riverland Energy Cooperative, you are more than a customer. You are a member-owner of a not-for-profit electric cooperative, which means you share in the value of the cooperative over time.

One way members benefit is through capital credits. Because Riverland Energy operates at cost, we do not exist to generate profits for outside shareholders. After expenses are paid, any remaining funds, called margins, are allocated back to members based on their energy purchases. These allocations reflect your share of ownership in the cooperative.

Before capital credits are paid out, or retired, the funds are used to help maintain and improve Riverland Energy's poles, wires, substations, and other equipment. This reduces the need to borrow for system investments while keeping the cooperative financially strong.

Each year, the Riverland Energy Cooperative Board of Directors reviews the cooperative's financial position and approves capital credit retirements when appropriate. Eligible active members will see a credit on their October billing statement. Other eligible members will receive a check mailed to their last known address.

The longer you receive service from the cooperative, the greater your opportunity to build capital credits through your membership.

Riverland Energy has published the names of members with

Detail of Charges		
Basic Service Cost	30 days @ 1.38	41.40
KWH Charge	580 kWh @ 0.12177	70.63
Demand Charge 09/07/2025 13:30	7.00 kW @ 1.00	7.00
Total Electric Charges		119.03
Capital Credit Retirement		67.16 CR
Non-Taxable Facility		1.50
State Tax		5.95
Buffalo County Tax		0.60
Total Current Charges		59.92
Balance Forward		0.00
Total Amount Due 10/31/2025		59.92

Eligible active members will see their capital credit retirement as a credit on their October billing statement.

unclaimed capital credits in recent magazines and online. If we cannot locate these members by Sept. 25, the unclaimed funds will be forfeited and used by the cooperative for educational or charitable purposes as directed by Riverland Energy's bylaws.

Capital credits are one of the key differences between electric cooperatives and investor-owned utilities. At Riverland Energy, margins are assigned to the members who actually purchase and use the electricity.

Thank you for being a member of Riverland Energy Cooperative and for allowing us to serve your home, farm, or business.

MEMBER APPRECIATION DAY!

Tuesday, October 6, 2026

Onalaska Omni Center 4:00 p.m. - 7:00 p.m.

- Free meal & milkshakes
- Entertainment:
 - Giant inflatables
 - Balloons by Kevin
 - Madlee Band
- Registration gift
- Chance to win electric bill credits
- Games & Prizes
- Lineman trucks, safety display & equipment
- Solar & EV Information

Riverland Energy Cooperative has unclaimed capital credits for the members listed below. A complete list of names can also be located on our website. Claims may be submitted by email at capitalcredits@riverlandenergy.com, by mail or by calling 800-411-9115.

(List is continued from last month.)

Wisconsin Energy Cooperative News

MAKING PAYMENTS SHOULDN'T BE A HASSLE

PAYMENT OPTION	ADDITIONAL INFORMATION
 Secure Online Payment Through SmartHub Cost: FREE	• Pay your bill • Store payment information • View usage/payment history • Report an outage • Go Paperless
 Automatic Bill Payment System Cost: FREE	• Payments may be deducted from your checking or savings account • Payments may be deducted from a debit or credit card (Visa, Mastercard, Discover) • Automatically withdrawn from your account on the 20th of every month • Statement may still be mailed, or choose paperless
 Secure Payment by Phone Pay through bank account or credit card Cost: FREE	• Call 855-938-3644 • Use your REC account number • Available 24/7
 By Mail PO Box 277, Arcadia, WI 54612 Cost: Postage	• With check or money order
 After Hours Drop Box N28988 Hwy 93, Arcadia, WI OR 1800 Granary Street, Holmen, WI Cost: FREE	• Secure drop boxes • Payments placed in the drop box are processed the next business day. • Check, money order
 In Person Monday–Thursday: 7 a.m.–3:30 p.m.; Friday: 7–11 a.m. N28988 Hwy 93, Arcadia, WI OR 1800 Granary Street, Holmen, WI Cost: FREE	• Cash, check, money order, and credit or debit cards are accepted



The Center of Member Engagement

SmartHub provides convenient account access and two-way communication to REC online or via your mobile device. Manage payments, notify member services for account issues, check your usage and receive special messaging from REC all at the touch of a button.

- Bill reminders
- Safe and secure
- Contact Member Services
- Bill payment
- Service usage details
- Free



Account Management at your fingertips



Check Usage



Pay bill



Report Service Issues



Secure



Member Services

SmartHub provides a safe and secure environment for bill payments and transactions between REC and your financial institution.

How do I get SmartHub?

From your device or computer, go to www.riverlandenergy.com and click on the SmartHub icon.



For mobile users, scan this QR code to access SmartHub in the App Store or the Google Play Store.

RIVERLAND ENERGY SUPPORTS LOCAL STUDENTS AT YOUTH LEADERSHIP CONFERENCE



Riverland Energy Youth Ambassadors Sophie Pernsteiner and Evelyn Berns joined nearly 70 students from across Wisconsin at the 2026 Youth Leadership Conference, held July 14–16 at UW-Stout. Right: Pernsteiner (left) and Berns (right) attended the three-day conference.

Riverland Energy Cooperative sponsored two local students to attend the 2026 Youth Leadership Conference, held July 14–16 at the University of Wisconsin-Stout.

Hosted by the Wisconsin Electric Cooperative Association (WECA), the conference has introduced high school students to the cooperative business model for more than 60 years. Students participate in hands-on activities, leadership workshops and group discussions designed to help them better understand their strengths, build confidence and explore future career opportunities.

This year's conference brought together 70 teens from across Wisconsin. Riverland Energy's Youth Ambassadors, Sophie Pernsteiner of Osseo-Fairchild High School and Evelyn Berns of Aquinas High School, were among the students selected to participate.

During the conference, Sophie was elected by her peers to serve on the Youth Board. In this role, she will represent Riverland Energy on the Youth Board at several WECA events throughout the year. She will also attend Youth Tour in Washington, D.C., next year, where students from across the country learn more about cooperatives, government and leadership.

"We're glad we can empower our Youth Ambassadors by providing them with valuable leadership skills they can use in their future endeavors," said Tim Holtan, Riverland Energy CEO.

Students interested in joining Riverland Energy Cooperative's Youth Ambassador Program can learn more and apply at www.riverlandenergy.com/youth-ambassador-program. Applications for the 2026–27 program are available now and applications must be submitted by Sept. 30.

Riverland Energy offices will be closed Monday, Sept. 7, in observance of Labor Day. Normal business hours will resume Tuesday, Sept. 8.

Line crews will remain on call to respond to any outages or emergencies. Report an outage through SmartHub, by texting 55050, or by calling (800) 927-6206. To report by text, the mobile number you use must be listed on your Riverland Energy Cooperative account. If it is not, please call us to report the outage. Visit the Outage Center on our website for more information and to sign up for outage text notifications.

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LABOR DAY

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.

Outages & Emergencies

Call 1-800-927-6206 24 hours a day

Officers of the Board of Directors:

Dennis Frame, Osseo, President
Brad Schmidtkecht, Mondovi, Vice President
Bea Zingsheim, Onalaska, Secretary/Treasurer