

(3) these Articles of Incorporation; (4) the Cooperative's Bylaws, policies, practices, plans, and procedures; (5) industry standards; and (6) the individual facts and circumstances regarding the claim or dispute.

If a member, former member, or customer who has received electric service is not satisfied with the Cooperative's resolution of the claim or dispute, all matters subject to the jurisdiction of the Iowa Utilities Board shall be resolved by the Iowa Utilities Board or, if and when appropriate, the applicable regulatory body with jurisdiction over the Cooperative and the matter.

All other claims and disputes shall, at the request of either the Cooperative or the member, former member, or customer who has received electric service, first be submitted to mediation conducted by an impartial mediator agreed to by the parties. In the event the claim or dispute is not resolved through mediation, then such shall, at the request of either the Cooperative or the member, former member, or customer who has received electric service, be submitted to binding arbitration to be conducted in accordance with the policies adopted by the Board of Directors of the Cooperative. In absence of such policies, or in the event such policies are incomplete, the provisions of Iowa Code 679A (Arbitration), as it may be amended from time to time, shall apply to the extent it is not inconsistent with the policies adopted by the Cooperative.

Notwithstanding the foregoing, the Cooperative reserves the right to pursue collection of a debt owed by any member, former member, or customer who has received electric service through other means, including but not limited to use of a collection agency, small claims court, and other applicable courts. Further, any claim where the amount in controversy is less than the small claims jurisdictional amount may be resolved without utilizing the alternate dispute resolution procedures set forth in this Article.

Every member, by becoming or continuing to be a member, agrees to the foregoing, and agrees to be bound by the Bylaws on the Cooperative. The Bylaws and these Articles of Incorporation constitute an agreement between the Cooperative and the members.

ARTICLE XVI - Amendments

These Articles of Incorporation may be amended, altered, changed, or repealed by a vote of 75% of the members present

or voting by mail or other electronic means as may be approved by the Directors at any annual meeting or any special meeting called for that purpose, provided that at least ten days before said annual meeting or special meeting a copy of the proposed amendment or summary thereof be sent to all members.

NAME	ADDRESS	OCCUPATION
F.J. McCormick	R.2, Mt. Pleasant	Farmer
Parke F. Cornick	R.2, Mt. Pleasant	Farmer
Jay R. Canby	R.2, Mt. Union	Farmer
H.V. Baker	R.2, Mt. Pleasant	Farmer
Karl W. Kneen	R.2, Mt. Union	Farmer
Herman Wolf	R.1, Winfield	Farmer
Everett Scarff	R.1, Wayland	Farmer
H.G. White	R.1, Rome	Farmer
Frank J. Walz	Lowell	Merchant

State of Iowa,
 ss.
Henry County,

On this 2nd day of July, 1938, before me, Ben A. Galer, a Notary Public in and for said County and State, personally appeared H.V. Baker, Jay R. Canby, Parke F. Cornick, Karl W. Kneen, F. J. McCormick, Everett Scarff, Frank J. Walz, H.G. White, and Herman Wolf, said persons being to me personally known to be the identical persons whose names are subscribed to the foregoing Articles of Incorporation, and each for himself did acknowledge the same to be his free and voluntary act and deed for the uses and purposes therein expressed.

Witness my hand and notarial seal the day and year last above written.

(SEAL)

Ben A. Galer
Notary Public in and for
Henry County, Iowa