

JULY 2026

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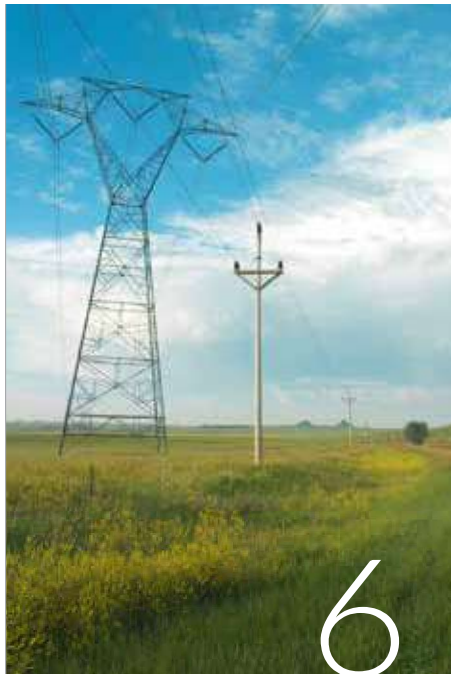
ELECTRIC COOPERATIVE LIVING

SPECIAL INSERT:

Annual Meeting of
Members information
and annual report

Meet the 2026 board candidates ► See Page 5

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ON THE COVER

Special thanks to Lacey Miller, a Clarke Electric Cooperative, Inc. member-consumer, for supplying this month's cover image. Submit high-resolution photos for consideration to editor@ieclmagazine.com. You could receive \$100!

PROTECTING CO-OP MEMBERS' INTERESTS DURING THE 2026 LEGISLATIVE SESSION

BY HALEY MOON



With new majority leaders in both chambers, new committee leadership and major issues, such as property tax reform and eminent domain, on the agenda, Iowa lawmakers entered the 2026 legislative session facing a full workload. After extending 12 days beyond the scheduled adjournment date, the General Assembly concluded its work with a marathon weekend of negotiations and final votes.

For Iowa's electric cooperatives, energy policy remained a central focus throughout the session. As lawmakers considered a wide range of proposals affecting the energy sector, electric cooperatives worked closely with policymakers to ensure the voices of Iowa's rural communities and member-consumers were part of the conversation. We are always focused on protecting affordable and reliable electric service, and we do so at the Statehouse by supporting various legislative proposals and preventing harmful policies from advancing.

Key energy issues under consideration

One harmful proposal would have established a third-party solar program in Iowa. While supporters viewed the proposal as a way to expand solar development, electric cooperatives and other stakeholders raised concerns about potential cost shifts to consumers and impacts on grid reliability. Ultimately, the legislation did not advance, helping preserve Iowa's balanced approach to energy policy and protecting consumers from potential increases in electricity costs.

Another priority during the session was legislation aimed at strengthening protections for utility employees.

The proposal would have increased criminal penalties for individuals who assault, threaten or harass public utility workers while they are performing their duties. These employees play a critical role in keeping the lights on and restoring service during emergencies, often working in difficult and hazardous conditions. The bill received broad support in the Senate but ultimately stalled in the House. We remain encouraged by the strong bipartisan recognition of the issue and look forward to continuing efforts to advance these important protections in the future.

Advocating for co-op members

Lawmakers also considered a large economic development package that included a proposal to require a statewide load forecasting and transmission report. Because utilities already conduct extensive forecasting through existing planning processes, we had concerns about the necessity

and scope of information requests and the cost that could ultimately affect ratepayers. Although the legislation passed, electric cooperatives were actively engaged throughout the process to advocate for practical implementation and to help protect the interests of member-consumers.

As Iowa's political landscape continues to evolve, particularly with the upcoming elections in November, electric cooperatives remain committed to working collaboratively with policymakers, community leaders and industry partners to address the challenges and opportunities ahead. By advocating for sound energy policy and protecting the interests of the communities we serve, we will continue our mission of delivering safe, reliable and affordable electricity while helping Iowa communities thrive for generations to come.

Haley Moon is the senior manager of policy and advocacy for the Iowa Association of Electric Cooperatives.

EDITOR'S CHOICE CONTEST

WIN A BOSE PORTABLE OUTDOOR SPEAKER

Take your favorite music wherever summer adventures lead with the Bose SoundLink Flex Portable Speaker. Delivering rich, high-fidelity sound in a compact, durable design, this Bluetooth speaker is waterproof, dustproof and even floats, making it perfect for the lake, campground or backyard gathering. With up to 12 hours of battery life, it's built to keep the music playing long after the sun goes down.

Visit our website and win!

Enter this month's contest by visiting www.ieclmagazine.com no later than July 31. You must be a member of one of Iowa's electric cooperatives to win. There's no obligation associated with entering, we don't share entrant information with anyone and multiple entries from the same account will be disqualified.

The winner of \$100 in beef certificates from the May issue was **Travis Meester**, a **Grundy County REC** member-consumer.



ENTER ONLINE BY JULY 31!

UPCOMING EVENTS

JULY 3	Office closed for Independence Day
JULY 7	Board election voting packets mailed; online voting begins
JULY 16	Board meeting
AUG. 3	Online voting ends at 4:30 p.m.
AUG. 4	2026 Access Energy Cooperative Annual Meeting of Members
AUG. 20	Board meeting
SEPT. 7	Office closed for Labor Day
SEPT. 17	Board meeting

You can access your account information at any time using SmartHub on our website at www.accessenergycoop.com or through the SmartHub app for mobile devices. Use SmartHub to report outages to save time and ensure that it goes directly into our system to notify us. You can also call our office at 866-242-4232 for account information or to report service-related concerns.



Access Energy Cooperative is dedicated to exceeding members' expectations for safe, reliable and efficient service, while being a good citizen in our communities.

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Mount Pleasant, Iowa 52641

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Friday, 7 a.m.-3:30 p.m.

Call our office 24/7: 319-385-1577

Payments can be placed in dropbox by flag pole in front of office. Visa, MasterCard and Discover accepted.

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This institution is an equal opportunity provider.

2026 ANNUAL MEETING — POWER FOR A BRIGHT FUTURE

There is something special about being part of a local cooperative. At Access Energy Cooperative, you are not just a customer, you are a member-owner. That means you have a real voice in how your cooperative is run. Each year, we come together to celebrate that connection at our **Annual Meeting of Members**, which will be held on **Aug. 4**.

Unlike large investor-owned utilities, we are rooted right here in southeast Iowa. We are not controlled by distant shareholders. Instead, we are guided by local people, our members. Our members help shape the future of Access Energy Cooperative in several meaningful ways:

- Voting for and serving on the board of directors
- Determining the direction and priorities of the cooperative
- Receiving a share of the cooperative's earnings through dividend payments

The annual meeting is more than business. It is a celebration of our members and the communities we serve. It is a chance to

connect with others, enjoy a meal together, and hear what is happening at your cooperative.

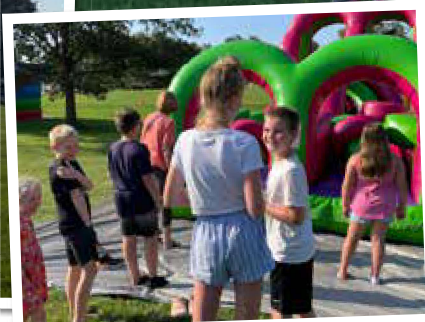
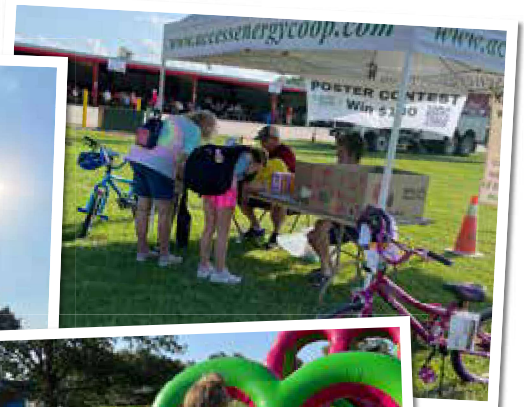
Here is what you can look forward to:

- A free meal and homemade ice cream from Hinterland Dairy
- Fun activities for kids, including a chance to win a brand-new bike
- Prizes and a free gift at registration
- An opportunity to pick up your dividend check if you have not signed up for bill credits
- A chance to meet the employees and directors who work on your behalf
- The opportunity to vote in this year's board election and learn more about the business of your cooperative

Circle Aug. 4 on your calendar

and plan to cast your vote for directors in July. Whether you are a long-time member or attending your first meeting, we look forward to welcoming you.

Our members are the power for our bright future!



2026 DIRECTOR CANDIDATES



To see more information and videos about the candidates, scan this code.

DISTRICT 1 CANDIDATES

David Hollingsworth

Packwood, IA | Spouse: Jody

Education:

- Pekin High School

Current Occupation:

- Farmer
- Pioneer sales representative

Employment Background:

- Farming for 50 years
- Pioneer sales representative for 31 years

Community Involvement/Honors/Board Experience:

- Elder and board chairman of Packwood Christian Church
- Polk township clerk
- Former chief and current member of the Packwood Fire and Rescue
- Former board member of Pekin Community School District
- Chain gang for Pekin football; scorekeeper for Pekin volleyball; scoreboard operator for Pekin basketball
- Access Energy Cooperative board member - 4th term
- Achieved NRECA CCD, BLC & Director Gold Accreditation



Denise Munoz

Bonaparte, IA | Spouse: Brendan Tebbs

Education:

- BS Chemical Engineering & Minor in Business Administration at the University of Iowa

Current Occupation:

- Retired
- Consultant for the utility industry

Employment Background:

- Commonwealth Edison for over 33 years

Community Involvement/Honors/Board Experience:

- University of Iowa Honors Advisory Board
- St. Boniface Church member
- Midwest Energy Efficiency Alliance past board member
- Consortium for Energy Efficiency past board member
- Peak Load Management Alliance past board member



DISTRICT 2 CANDIDATES

Stephen Bain

Mount Pleasant, IA | Spouse: Terri

Education:

- Mount Pleasant High School

Current Occupation:

- Iowa Department of Transportation, Highway Tech, Safety Officer

Employment Background:

- Iowa Department of Transportation for 34 years

Community Involvement/Honors/Board Experience:

- Head Elder at Green Mound Church in Trenton
- Member of the American Legion & Moose Lodge in Mount Pleasant
- Army Reserve Veteran
- Wayland area Antique Tractor board member
- Founding director of the Trenton Angels car show
- Founding director of Preserve Oakland Mills



Mitch Yaley

Mount Pleasant, IA | Spouse: Melodee

Education:

- Mount Pleasant High School
- Technology and Automotive at Lincoln Technical Institute

Current Occupation:

- Retired

Employment Background:

- Lead Field Engineer, Technical Manager & Project Manager in energy sector in North America
- Owned and operated businesses in Mount Pleasant

Community Involvement/Honors/Board Experience:

- Three-time Golden Safety Award recipient by GE Oil and Gas, Energy North America
- Board member of Henry County Credit Union for 6 years serving as secretary
- Elder board at Wellspring Evangelical Church, currently serving as Vice President
- State-certified shotgun safety instructor



DISTRICT 3 CANDIDATES

Michael Holtkamp

West Point, IA | Spouse: Diane

Education:

- AAS Production Agriculture at Southeastern Community College

Current Occupation:

- Farming

Employment Background:

- Grain and Livestock Farmer

Community Involvement/Honors/Board Experience:

- St. Mary's Parish Council
- Lee County Economic Development board member
- Lee County Pork Producers board member
- Lee County Farm Bureau board member
- Farm Bureau Ag Leader program
- Access Energy Cooperative board member - 2nd term
- Achieved NRECA CCD, BLC & Director Gold Accreditation



Brad Schulte

Fort Madison, IA | Spouse: Jean

Education:

- MBA at St. Ambrose University
- BS Industrial Engineering at Iowa State University
- Lead Auditor, ISO 9001-2015, Bureau Veritas Certification

Current Occupation:

- Farming
- Part-time auditing

Employment Background:

- Operations, quality and engineering leadership roles in manufacturing and distribution

Community Involvement/Honors/Board Experience:

- God's Portion Day committee
- Kids baseball and softball assistant coach
- Rodeo volunteer - Holy Trinity



WHAT IS FERC AND WHY DOES IT MATTER TO ELECTRIC CO-OPS?

BY CATHY CASH

FERC has a role in how co-ops can best serve their members by upholding grid reliability and safety, and in keeping costs affordable.

Electric cooperatives were formed to serve members with affordable, reliable and safe power. But what role, if any, does the federal government play in ensuring that happens?

The Federal Energy Regulatory Commission (FERC) is an independent agency in Washington, D.C., with authority over the transmission and wholesale of electricity in interstate commerce.

The commission also regulates the interstate commerce of natural gas and oil and the siting of natural gas and hydropower facilities. Basically, FERC oversees how energy moves across the country by high-voltage power lines or large pipelines.

Definitely big-picture stuff.

The federal role in the power grid

FERC doesn't regulate your local distribution co-op. But it does exert authority over five generation and transmission co-ops and all the wholesale electricity markets where co-ops buy their power supply. By setting the markets' transmission rates that electric power companies and utilities, including co-ops, must pay, the federal agency can ultimately influence retail prices.

Mary Ann Ralls, senior director, regulatory counsel for the National Rural Electric Cooperative Association (NRECA), notes that while state utility commissions have more immediate control over co-op operations and building power lines, the federal agency's influence fills in the gaps.

"State regulation over co-ops is like Swiss cheese – there are many holes where states don't regulate," she said. "FERC's authority is akin to a buffet – a handful of co-ops are subject to the entire scope of regulation, while the vast majority of co-ops must focus on a few items."

The commission's regulations aim at maintaining fair prices within the wholesale electricity markets run by six regional transmission organizations (RTOs) and independent system operators (ISOs). These FERC-regulated RTOs and ISOs manage parts of the national electric grid.

FERC also monitors these markets for energy supply manipulation that can hike prices. When things go wrong,

the commission can investigate and levy penalties.

Overall, FERC sides with conserving energy and encourages utilities to find ways to reduce demand, which eventually can place downward pressure on monthly bills.

The commission largely lacks authority over electric transmission in terms of siting and construction. That falls under state and local authorities.

FERC's authority over building generation is also limited to approving, licensing and inspecting hydropower plants.

Regarding natural gas, FERC has the final say in the construction and operation of liquefied natural gas terminals, pipelines and storage facilities. It reviews gas projects in terms of their impact on the environment, land use, geology and the economy.

And, being a public agency, all FERC's final decisions can be challenged in court.

Keeping the lights on across America

When it comes to grid reliability, the buck stops with FERC.

The commission directs the national grid watchdog – North American Electric Reliability Corporation (NERC) – and enforces its mandatory reliability rules and requirements on grid operators and owners of the U.S. bulk power system, including utilities and energy producers.

The commission tasked NERC as the electric reliability organization for the continental U.S. after Congress called for a single point of contact following the historic blackout of Aug. 14, 2003, which left more than 50 million people in the Northeast and parts of the Midwest without electricity for periods ranging from several hours to several days.

FERC can require NERC to set new reliability standards or update current rules as needed to protect the grid's ability to serve today's increased demand.

Who makes the decisions at FERC?

The body is made up of five commissioners appointed by the president and confirmed by the U.S. Senate for five-year terms. The chair presides over open, public meetings on the third Thursday of the month, where the commission votes on orders to act on or approve projects or set precedents. You can even watch these meetings at home from the live link on the FERC website.

While its regulatory influence may not have a hand directly in co-op operations to serve consumers, FERC does have a role in how co-ops can best serve their members by

upholding grid reliability and safety and keeping costs affordable.

"Irrespective of the level of regulation FERC has over a co-op, it is incumbent upon NRECA, working with its members, to impress on the commission that ultimately the co-op's obligation is that the consumer-member at the end of the line has affordable, reliable and safe electric service," said Ralls. "And it is FERC's responsibility through its regulations to support the co-op's achievement of this goal."

Cathy Cash writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association.



FERC exerts authority over five generation and transmission co-ops and all the wholesale electricity markets where electric co-ops purchase their power supply. Photo Source: Basin Electric Power Cooperative



FERC's authority over building generation is also limited to only approving, licensing and inspecting hydropower plants. Photo Source: NRECA



HOMEMADE BUTTER PECAN ICE CREAM

- 3 cups pecans
salt, to taste
- 2 tablespoons butter, plus additional for a drizzle
- 1 cup brown sugar
- 1½ quarts plus up to ¼ cup milk
- 4 eggs
- 2 cans sweetened condensed milk
- ½ pint whipping cream
- 1 tablespoon vanilla
- ice
- ice cream salt

Salt pecans to taste and drizzle with butter. Bake at 350 degrees F for 10 minutes. Melt brown sugar with 2 tablespoons butter. Add a small amount of milk, less than ¼ cup. Set aside to cool. Mix eggs, sweetened condensed milk, whipping cream, 1½ quarts milk and vanilla. Add to the brown sugar mixture, then add pecans. Pour into ice cream maker and use ice cream salt to melt ice. *Serves 20-24*

Natalie Herrington • Nevada
Consumers Energy

POPSIE'S ICE CREAM PIE

- 1½ cups graham cracker crumbs
- ¼ cup sugar
- 6 tablespoons butter, melted
- 1 quart vanilla ice cream, softened
- ¼ cup corn syrup
- ¼ cup peanut butter
- ¼ cup salted peanuts

Mix graham cracker crumbs, sugar and melted butter; press into a 9-inch pie pan. Spoon softened ice cream into crust. Mix corn syrup and peanut butter; drizzle on top of ice cream. Sprinkle salted peanuts on top. Freeze at least 2 hours. *Serves 8*

Betsy Jess • Alden
Franklin Rural Electric Cooperative

OATMEAL CRÈME PIE DESSERT

- 1 box Little Debbie oatmeal crème pies
- butter
- ½ gallon vanilla ice cream, softened
- 1 8-ounce container whipped topping, thawed
- chocolate syrup
- nuts, optional

Press oatmeal crème pies to cover the bottom of a buttered 9x13-inch pan to make a crust. Mix ice cream and whipped topping. Spread over pie crust and freeze. Cut into squares when ready to serve and top with chocolate syrup and nuts of your choice. *Serves 12*

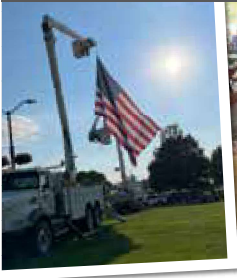
Mark Martens • Wellman
T.I.P. Rural Electric Cooperative

STRAWBERRY DELIGHT

- 1 sleeve graham crackers, crushed
- 1 cup sugar, divided
- ¼ cup margarine, melted
- 8 ounces cream cheese, softened
- 2 eggs
- ½ teaspoon vanilla extract
- 1 3-ounce package strawberry Jell-O
- 1 cup boiling water
- 2 cups unsweetened strawberries, crushed
- 2 cups vanilla ice cream

Mix graham cracker crumbs, ½ cup sugar and margarine. Press into 9x13-inch pan. Beat cream cheese, ½ cup sugar, eggs and vanilla extract together. Pour over crust and bake at 375 degrees F for 15 minutes. Cool thoroughly. Dissolve gelatin in boiling water. Chill until it begins to thicken. Add strawberries and ice cream and stir until smooth. Pour over filling and freeze until firm. You can use fresh or frozen strawberries. Let stand at room temperature 10 minutes before serving. *Serves 12*

Molly Depping • Dike
Grundy County Rural Electric Cooperative



A Touchstone Energy Cooperative

POWER FOR A BRIGHT FUTURE

Access Energy Cooperative 2025 Annual Report
A not-for-profit electric distribution cooperative owned by the members we serve.

ACCESS ENERGY COOPERATIVE

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Access Energy Cooperative will be held at McMillan Park in Mount Pleasant, Iowa, at 5 p.m., on Aug. 4, 2026, to take action upon the following matters:

1. The reports of officers, directors, and committees;
2. The election of three (3) directors of the Cooperative, for a term of three years each;
3. All other business which may legally come before the meeting or any adjournment or adjournments thereof.

In connection with the election of directors scheduled for this meeting, the following members have been nominated for Director by the Committee on Nominations appointed by the Board of Directors of the Cooperative pursuant to the Bylaws.

2026 DIRECTOR NOMINEES

Three-year Term (three to be elected)

District 1, One to be Elected:

David Hollingsworth, Denise Munoz

District 2, One to be Elected:

Stephen Bain, Mitch Yaley

District 3, One to be Elected:

Michael Holtkamp, Brad Schulte

You are urged to attend the meeting, hear the reports of the officers, vote for directors, and transact such other business as may come before the meeting.

SCHEDULE OF EVENTS

When: Tuesday, Aug. 4

Where: McMillan Park, Mount Pleasant

EVENTS FROM 5-7 P.M.

Registration (stop here first!)

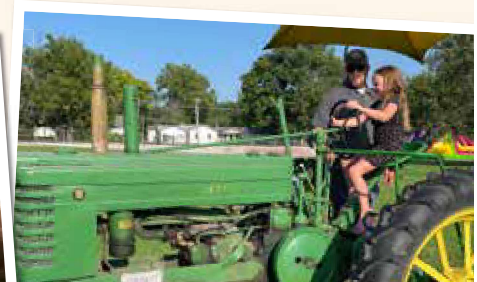
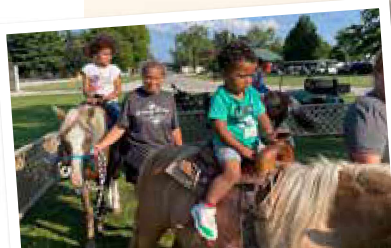
Pick up meal tickets, registration gift, 2027 calendar and dividend checks. Vote for directors and register for prize drawings.



- Free meal with homemade ice cream
- Pony rides, snow cones and inflatable activities
- Drive-A-Tractor for all ages
- Information booths

BUSINESS MEETING AT 7 P.M.

- Call to order, invocation
- Reading of the 2026 Notice of Meeting
- Reading of the 2025 Minutes of Meeting
- Nominating Committee report
- Call for ballots from the floor
- Guest speaker
- Power supplier's report
- Treasurer's report
- President's report
- General Manager/CEO's report
- Youth Tour report
- Election results
- Prize drawings (must be present to win)





KEVIN WHEELER
General Manager/CEO

POWER FOR A BRIGHT FUTURE

As Access Energy Cooperative continues to move toward a bright future, 2025 marked the beginning of a comprehensive strategic planning initiative. This planning process is essential to ensure we remain focused, forward thinking and aligned with the needs of our members. It provides an opportunity for the board and key staff to step back, evaluate our current position, and thoughtfully consider the challenges and opportunities that lie ahead. Board members and employees engaged in meaningful discussions about industry trends, emerging technologies and long-term priorities, and produced a clear, actionable roadmap to guide our employees and strengthen our ability to serve our members with excellence.

Planning for the future

Public policy continues to play a significant role in shaping the cooperative's operating environment. Whether at the local, state or national level, legislative decisions can directly impact our ability to deliver safe, reliable and efficient service. We work to build and maintain strong relationships with policymakers on both sides of the aisle, with the goal of ensuring that leaders understand the cooperative model, the unique needs of rural communities and the importance of protecting members' interests. Actively monitoring information from state and national associations enables us to stay informed and engage in productive conversations with elected officials and regulatory agencies.

Safety and service excellence

Safety remains one of the cooperative's highest priorities. It is not viewed as a task or a requirement; it is a core value that guides our employees' actions every day. They take tremendous pride in doing the right thing the safe way. Their dedication has earned recognition beyond our service territory, resulting in our safety

committee being invited to present at a national safety summit on our safety culture. This honor reflects the commitment and professionalism of our entire team.

Another priority at Access Energy Cooperative is our commitment to our communities. Our bright future depends on young people becoming involved in their electric cooperative. We are proud to offer educational financial assistance for students who are members of the cooperative. Last year, we helped 15 students with scholarships toward furthering their careers; three of those were lineworker scholarships. We sent two students on the annual Youth Tour trip to Washington, D.C., to learn about government and the cooperative business model. These opportunities help foster a relationship between the students and their cooperative. Many find their future career connected with electric cooperatives.

Investing in reliability

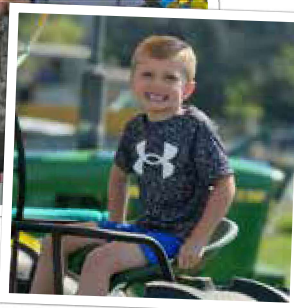
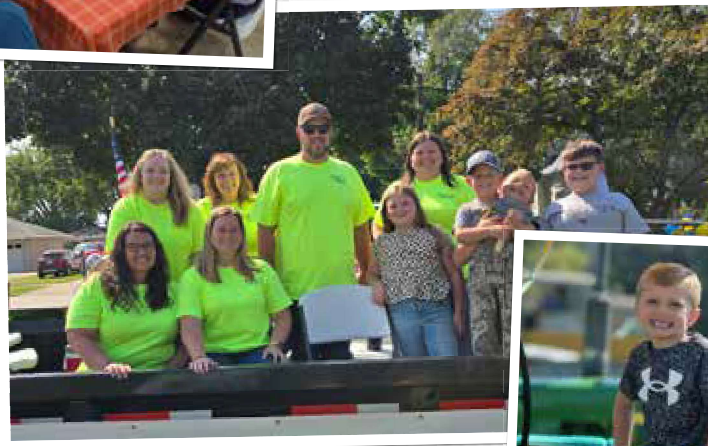
Looking ahead, our power supplier is investing in new generation resources to meet the growing needs of energy demand. Construction is underway on two new natural gas-fired peaking plants, one in Oklahoma and one in Missouri. The first facility is expected to come online in late 2026, with the second following in early to mid-2027. In addition, two to four more units are being evaluated for development through 2032. These investments are critical to ensuring long-term reliability for the 51 cooperatives served across Iowa, Missouri and Oklahoma.

Access Energy Cooperative remains committed to delivering safe, reliable and efficient service while preparing for the opportunities of tomorrow. With strong planning, dedicated employees and a clear vision for the future, we continue to provide power for a bright future.

Member Advisory Committee meeting.



Proud sponsor of community events like the Old Threshers parade and Drive-A-Tractor.



This Institution is an Equal Opportunity Provider.

GET TO KNOW YOUR ACCESS ENERGY COOPERATIVE BOARD OF DIRECTORS

Directors are elected by the members and serve a three-year term. They govern services in 10 counties: Davis, Des Moines, Henry, Jefferson, Keokuk, Lee, Louisa, Van Buren, Wapello and Washington.

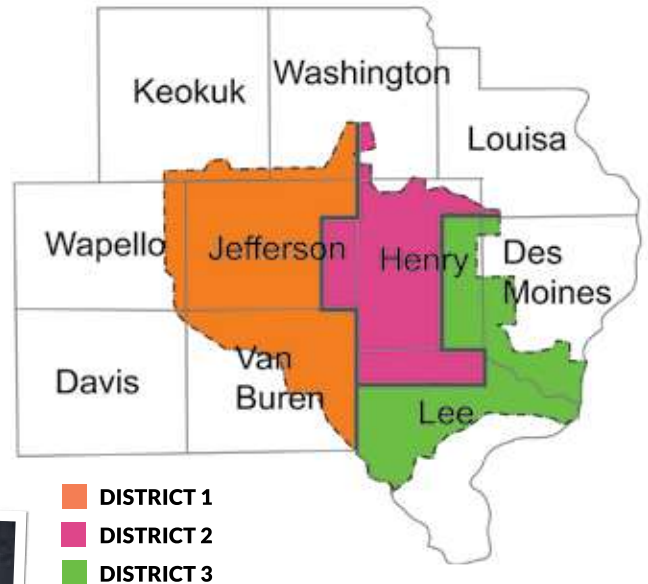


Front: Secretary Michael Holtkamp, President Marvin Larson, Vice President David Hollingsworth, Treasurer William Benjamin.

Back: Jerry Barker, Virgil Symmonds, General Manager/CEO Kevin Wheeler, Larry White, Robert Breazeale, Marvin Newton.



Diane,
Executive Assistant

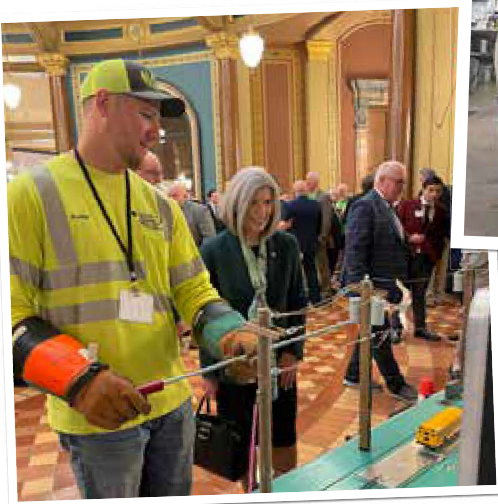


- DISTRICT 1
- DISTRICT 2
- DISTRICT 3

MacKay Mitchell Envelope Company, a member of the cooperative, was celebrated during Manufacturer's Week.



Access Energy Cooperative visits with Rep. Taylor Collins during REC Day on the Hill.



At REC Day on the Hill, safety procedures were demonstrated for Sen. Joni Ernst.



Access Energy Cooperative proudly supported the Pathfinders Historic Hills Scenic Byway project involving creative interpretive panels describing historical landmarks and events throughout the cooperative's southern territory.



TAMMY SNAVELY
Chief Financial Officer/
Assistant General Manager

DIVIDENDS: A MEMBER BENEFIT

As a rural electric cooperative, Access Energy Cooperative does not exist to earn profits. Any revenue generated above the cost of doing business is returned to members as dividends based on the amount of electric service you use. Part of the bright future for Access Energy Cooperative depends on continuing this economic relationship between the members and their cooperative.

In 2025, the board approved an allocation of dividends in the amount of \$2,308,886. After reviewing the financial condition of the cooperative, the board then authorized payment of dividends in the amount of \$1,436,733. With this retirement of dividends, the total amount of dividends retired to members since 1938 is \$33,396,935.

BALANCE SHEETS

DECEMBER 31, 2025 AND 2024

ASSETS

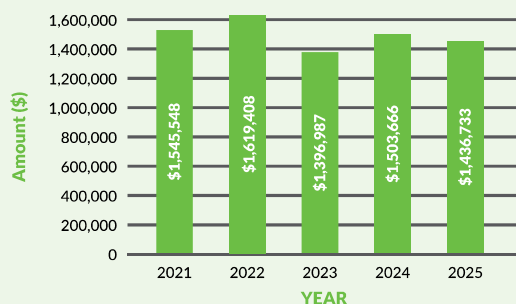
	2025	2024
UTILITY PLANT IN SERVICE, NET	\$ 73,880,595	\$ 72,647,031
INVESTMENTS	28,399,956	26,121,960
DEFERRED CHARGES, less current portion	261,238	324,642
OTHER RECEIVABLES	3,395	-
NOTES RECEIVABLE	1,735,459	2,129,285
CURRENT ASSETS		
Cash and cash equivalents	2,373,713	2,530,854
Accounts receivable, customer, net of allowance for uncollectible accounts of \$25,000 for 2025 and \$40,000 for 2024	5,975,086	5,851,258
Materials and supplies	1,444,842	1,399,407
Deferred charges - current portion	65,012	61,323
Prepaid expenses	78,312	73,480
TOTAL CURRENT ASSETS	9,936,965	9,916,322
TOTAL ASSETS	\$ 114,217,608	\$ 111,139,240

EQUITIES AND LIABILITIES

LONG-TERM DEBT, less current portion	\$ 42,847,864	\$ 43,107,749
POST RETIREMENT BENEFITS OTHER THAN PENSIONS	669,321	682,355
DEFERRED CREDITS	213	1,287
RATE STABILIZATION FUND	1,559,510	1,009,510
MEMBERS' EQUITY AND RETAINED EARNINGS	62,797,358	60,466,668
CURRENT LIABILITIES		
Accounts payable	2,506,777	2,105,914
Accrued expenses	1,459,046	1,541,944
Current portion of long-term debt	2,253,909	2,149,746
Consumer deposits	123,610	74,067
TOTAL CURRENT LIABILITIES	6,343,342	5,871,671
TOTAL EQUITIES AND LIABILITIES	\$ 114,217,608	\$ 111,139,240

DIVIDENDS PAID TO MEMBERS

Total paid since inception \$33,396,935.



Customer Service Team



Left to right: Shelby, Jennifer, Kaley, Aimee

STATEMENTS OF REVENUE

YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
REVENUES	\$ 40,893,438	\$ 39,795,729
OPERATING EXPENSES		
Purchased power / cost of sales	27,458,051	26,254,006
Operations	3,150,504	3,043,998
Maintenance	1,881,945	1,687,969
Consumer accounting expense	695,693	692,537
Consumer service and sales expense	519,517	503,034
Administrative expense	2,243,260	1,958,914
Depreciation	2,531,893	2,403,284
TOTAL OPERATING EXPENSES	38,480,863	36,543,742
OPERATING MARGINS BEFORE OTHER ITEMS	2,412,575	3,251,987
OTHER OPERATING ITEMS, NET		
Patronage revenue	3,092,841	2,206,123
Interest expense	(1,793,118)	(1,725,659)
TOTAL OTHER OPERATING ITEMS, NET	1,299,723	480,464
OPERATING MARGINS	3,712,298	3,732,451
NON-OPERATING ITEMS		
Interest and dividend revenue	425,673	352,309
Gain (loss) on disposition of assets	55,902	42,524
Unrealized gain (loss) on investments	4,330	(46,897)
All other, net	(16,035)	15,199
TOTAL NON-OPERATING ITEMS, NET	469,870	363,135
RATE STABILIZATION	(550,000)	(1,009,510)
NET MARGINS	\$ 3,632,168	\$ 3,086,076


RICARDO ORTIZ
IT Administrator

INFORMATION TECHNOLOGY

Over the past year, the Access Energy Cooperative IT team has taken key steps to strengthen cybersecurity, improve system performance and support core operations.

We migrated key database functionality to a secure, cloud-based architecture, providing automatic redundancy and resiliency against disasters, failures and compromises, as well as a performance boost for data processing.

We worked with our engineering department to set up the infrastructure for analyzing trends in mapping and metering datasets to help identify potential problems in advance, improve maintenance processes, and reduce outages and their durations.

We also leveraged our advanced threat-detection logging platform, vulnerability assessment software, and cyber-detection tripwires and traps to stop threat actors in their tracks – preventing unauthorized access to digital resources.

We continued to refresh mobile and desktop hardware used to maintain a long-term support posture, and to help our employees perform maintenance and re-establish electrical connectivity during outages.

AUDITOR OPINION

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Access Energy Cooperative as of December 31, 2025, and 2024, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

LWG CPAs & Advisors
Indianapolis, Indiana
March 19, 2026

HOW YOUR MONEY IS SPENT





TYLER THEIN, P.E.
Director of Engineering

ENGINEERING

Engineering Department Team



Front: Kassie, Tammy

Back: Jordan B., Gavin, Jordan R., Tyler

The Engineering Department serves as the planning arm of Access Energy Cooperative, designing and strengthening our electrical system to provide safe, reliable and efficient service as we continue powering a bright future for our members.

In 2025, the team continued progress on the substation recloser upgrade project, modernizing 52 of 62 feeder head reclosers. These upgrades enhance remote control capabilities, allowing crews to respond to outages and

emergency situations more efficiently. The cooperative also implemented a new engineering modeling tool integrated with mapping and metering data, improving the accuracy and efficiency of system analysis and planning.

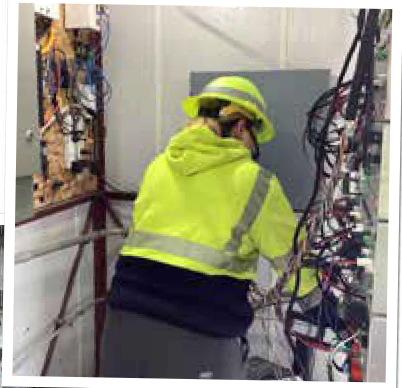
The engineering team also recognized the retirement of longtime employee Mark Fulton after 28 years of dedicated service to the cooperative. In addition, Gavin joined Access Energy Cooperative as a staking/engineering technician.

Mark Fulton,
Retired Team Member



THANK YOU!

An engineer at the cooperative works to wire controls for new substation reclosers.



Crew installing a new substation recloser.



2025 ENGINEERING AT A GLANCE

→ Pole testing

3,231 tested

95 rejected and will be addressed

2.94% fail rate

→ Solar systems on cooperative lines

11 new solar systems

110 active solar systems

1.5 MW solar capacity on our system

→ Work orders designed in 2025

71 new services

74 service retirements

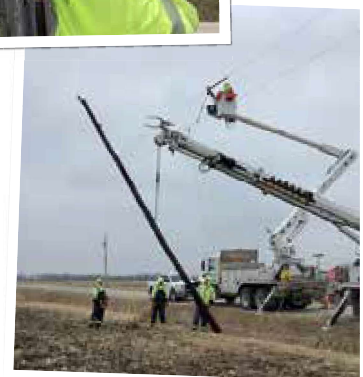
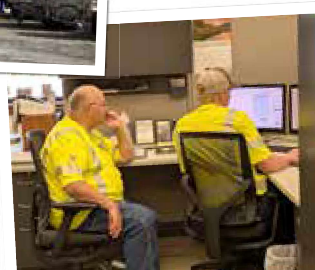
233 pole replacements

248 conductor and miscellaneous replacements



Crew working on a member's service.

Mark works with Gavin for a smooth transition in employees.



Crew replacing a pole.



KURT LOWENBERG
Director of Operations

OPERATIONS

The Operations Department remained focused on delivering safe, reliable and efficient service to the members of Access Energy Cooperative. Reliability begins with a strong commitment to proactive maintenance programs, including system inspections, vegetation management, equipment upgrades and preventative maintenance across the distribution system. Through careful planning and dedicated response efforts, the operations team worked year-round to maintain dependable service and minimize outages, ensuring members continue to receive the high-quality power they rely on every day.

The operations department has experienced several important team

transitions. Access Energy Cooperative recognized the retirement of Daniel Philips, director of operations, after 38 years of dedicated service to the cooperative and its members. Kurt Lowenberg was named the new director of operations, bringing leadership and experience to the role.

The cooperative also celebrated the advancement of Apprentice Linemen Jackson, Cameron, Garrett and Trey to journeyman linemen. In addition, Tony A. joined the operations team as a journeyman lineman, and Payton was hired as an apprentice lineman, helping strengthen the next generation of employees committed to powering a bright future.

Operations Department Team

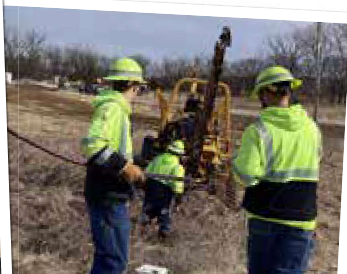
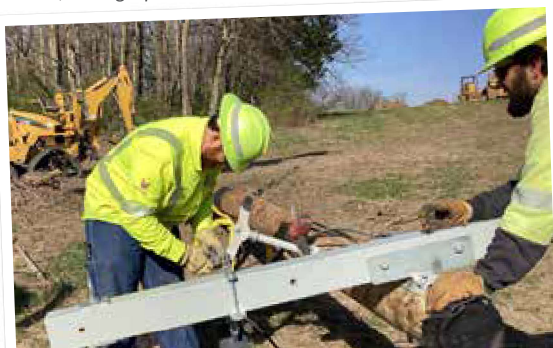


Front: Gina, Jeremy, Jay, Bill.

Middle: Parker, Levon, Trey, Tony B., Garrett, Cole, Ben, Cameron, Trever, Payton, Jackson, Rick, Steven, Tony A.

Back: Brian.

Crews framing a pole.

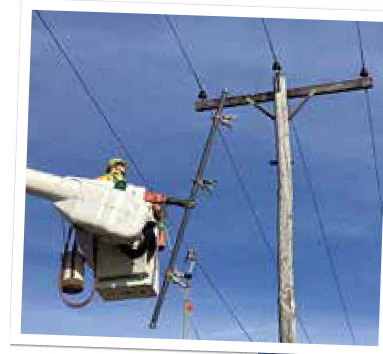
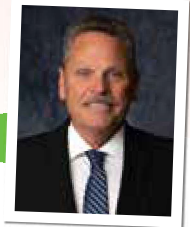


2025 OPERATIONS AT A GLANCE

- **2,319** miles of overhead and underground line to maintain
- **9,517** meters served
- **Tree and brush trimming completed**
300 miles in Batavia area
110 miles in Mount Pleasant area
- **Vegetation spraying completed**
130 miles in Coppock area
150 miles in Lowell area
10 miles in Mount Pleasant area
100 miles Perlee area

Daniel Philips,
Retired Team Member

THANK YOU!



Crews working on
three-phase services.



Crews trenching a primary
underground service.



KIMBERLY DAVIS

Director of Member Services/Public Relations

COMMUNITY RELATIONS

Access Energy Cooperative remained committed to providing safe, reliable and efficient service while investing in the communities we serve as we continued supporting programs and partnerships that strengthen our region today and prepare the next generation for tomorrow.

We proudly sponsored two local students on the rural electric cooperative Youth Tour and supported career exploration opportunities, including Build My Future and other student workforce development activities. Scholarships were also awarded to local students pursuing higher education and technical training.

Employees and directors supported organizations and events, including Pathfinders RC&D, the Jefferson County Fair, National Guard send-off events, Habitat for Humanity projects, local food pantries, local parades and economic development efforts.

The cooperative also launched a redesigned website in 2025, improving access to member information, online services and cooperative resources.

Member Services Team



Alan,
Energy Advisor



Cherity,
Marketing Assistant
IT Coordinator

2025 COMMUNITY ACTIVITIES AT A GLANCE

- **15** energy audits conducted
- **819** members using paperless billing
- **3,548** members using SmartHub
- **\$24,000** awarded to high school seniors in scholarships
- **\$228,823** spent on energy efficiency rebates and education
- **\$1,661,919** loaned for economic development projects through the cooperative's Revolving Loan Fund

2025 SAFETY DEPARTMENT AT A GLANCE

- **56** accident investigations
- **54** crew visits
- **5** job shadow students
- **22** safety presentations
- **1,670** individuals reached through safety demonstrations

Natalie and Hudson represented the cooperative on the 2025 Youth Tour trip.



Employees helping at local food pantry.



Career development for over 1,000 seventh-graders at Build My Future.



Employees helping at Jefferson County Fair.

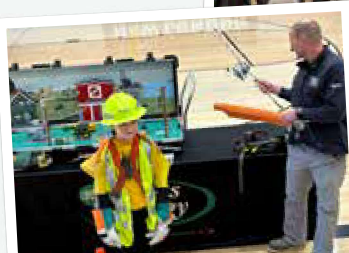


SAFETY

In 2025, the Safety Department at Access Energy Cooperative remained committed to providing the power for a bright future by promoting a strong culture of safety, reliability and education throughout the communities we serve. Through proactive maintenance programs, ongoing employee training and system inspections, the cooperative continued working to ensure safe and reliable electric service for members. Safety personnel also provided electrical safety education and demonstrations for schools, community groups, first responders and members of all ages, helping increase awareness of safe

practices around electricity and utility equipment.

George Jones was hired as the new safety director to help continue building a safer, more reliable future for employees, members and the next generation.



CHOCOLATE TOFFEE DESSERT

- 1 cup oatmeal
- ⅓ cup coconut
- ¼ cup brown sugar
- ¼ cup butter, melted
- ½ cup butter, softened
- 3 tablespoons cocoa
- 2 cups powdered sugar
- 1 egg
- 1 teaspoon vanilla
- ½ gallon vanilla ice cream, softened

Mix oatmeal, coconut, brown sugar and melted butter together well. Bake in a shallow pan at 350 degrees F for 10 minutes. Toss lightly with a fork and cool. Put half the mixture in a 9x13-inch pan. In a small bowl, cream softened butter, cocoa and powdered sugar, mixing well. Add egg and vanilla, beat until light colored. In a large bowl, place softened ice cream and stir until smooth. Add chocolate mixture and beat until well blended. Pour ice cream mixture over crumb mixture in pan and top with remaining crumbs. Freeze. Serves 12

Linda Korver • Orange City
North West Rural Electric Cooperative

APPLE PIE ICE CREAM

- 16 oatmeal cookies, crushed
- 4 tablespoons butter, melted, divided
- 4 large apples, peeled, cored and sliced
- 2 cups and 6 tablespoons white sugar, divided
- 1 tablespoon and 2 teaspoons ground cinnamon, divided
- 3 cups half and half
- 1 tablespoon vanilla bean paste
- 8 large egg yolks
- 3 cups heavy whipping cream
- caramel ice cream topping, optional

Mix the crushed cookies with 2 tablespoons melted butter and press into a baking sheet. Bake at 375 degrees F for 5 minutes. Remove and cool completely, then crumble. Heat remaining 2 tablespoons melted butter in a skillet over medium heat. Stir in apple slices, 6 tablespoons sugar and 2 teaspoons cinnamon. Cook until apples have lightly browned and the sugar has begun to caramelize, about 10 minutes. Remove from the pan and allow to cool completely. Pour half and half into a saucepan, add 2 cups sugar and the vanilla bean paste, stir to combine. Bring mixture to a simmer over low heat, stirring occasionally. Measure egg yolks into a separate bowl and beat until light yellow in color. Temper egg yolks by very slowly drizzling in about 2 cups of hot half and half mixture into the bowl with the egg yolks while whisking quickly. Then, pour the tempered egg yolk mixture back into the saucepan, whisking gently as you add it back in. Simmer over low heat for 5-7 minutes, until it thickens. The mixture should just barely start to stick to the back of a wooden spoon. Remove from heat, add heavy cream and 1 tablespoon cinnamon. Stir to combine, then cover and refrigerate until cool. Once completely cool, freeze the mixture in ice cream maker according to manufacturer's directions. Stir in cooled oatmeal cookie crumbles and caramelized apple mixture and transfer to a freezer container. You can also add a caramel ice cream topping, if desired. Freeze and enjoy! Yields 1 gallon

Emily McDowell • Paullina
North West Rural Electric Cooperative

Visit www.ieclmagazine.com and search our online archive of hundreds of recipes in various categories.



SALTED CARAMEL SAUCE

- 1 cup sugar
- ½ cup water
- ¼ cup butter
- ½ cup heavy cream
- 1½ teaspoons vanilla
- ¼ teaspoon salt

Heat sugar and water in a saucepan until sugar is dissolved. Add butter and let melt. Bring to boil over medium heat. Do not stir until it's a deep golden color, about 10-15 minutes. Remove from heat and add cream in a slow, steady stream, whisking quickly until well combined. Add vanilla and salt and stir again. Allow to cool. Store in refrigerator for up to two weeks. This sauce is great on ice cream, cheesecake, crepes or for dipping soft pretzels. Yields 1½ cups

Marcy Gherian • Alvord
Lyon Rural Electric Cooperative

STRAWBERRY ICE CREAM

- 2 boxes frozen strawberries, thawed
- 2 cans sweetened condensed milk
- 6 cans strawberry pop

Thaw strawberries and stir together by hand with strawberry pop and sweetened condensed milk. As the pop fizzes, put in an ice cream freezer and freeze in usual manner. Yields 1½ gallons, approximately 48 4-ounce servings or 32 6-ounce servings

Darlene Thomas • Somers
Calhoun County Electric Cooperative Association

WANTED:

TWISTS ON TURKEY

THE REWARD:

\$25 BILL CREDIT FOR EVERY ONE WE PUBLISH!

Deadline is July 31

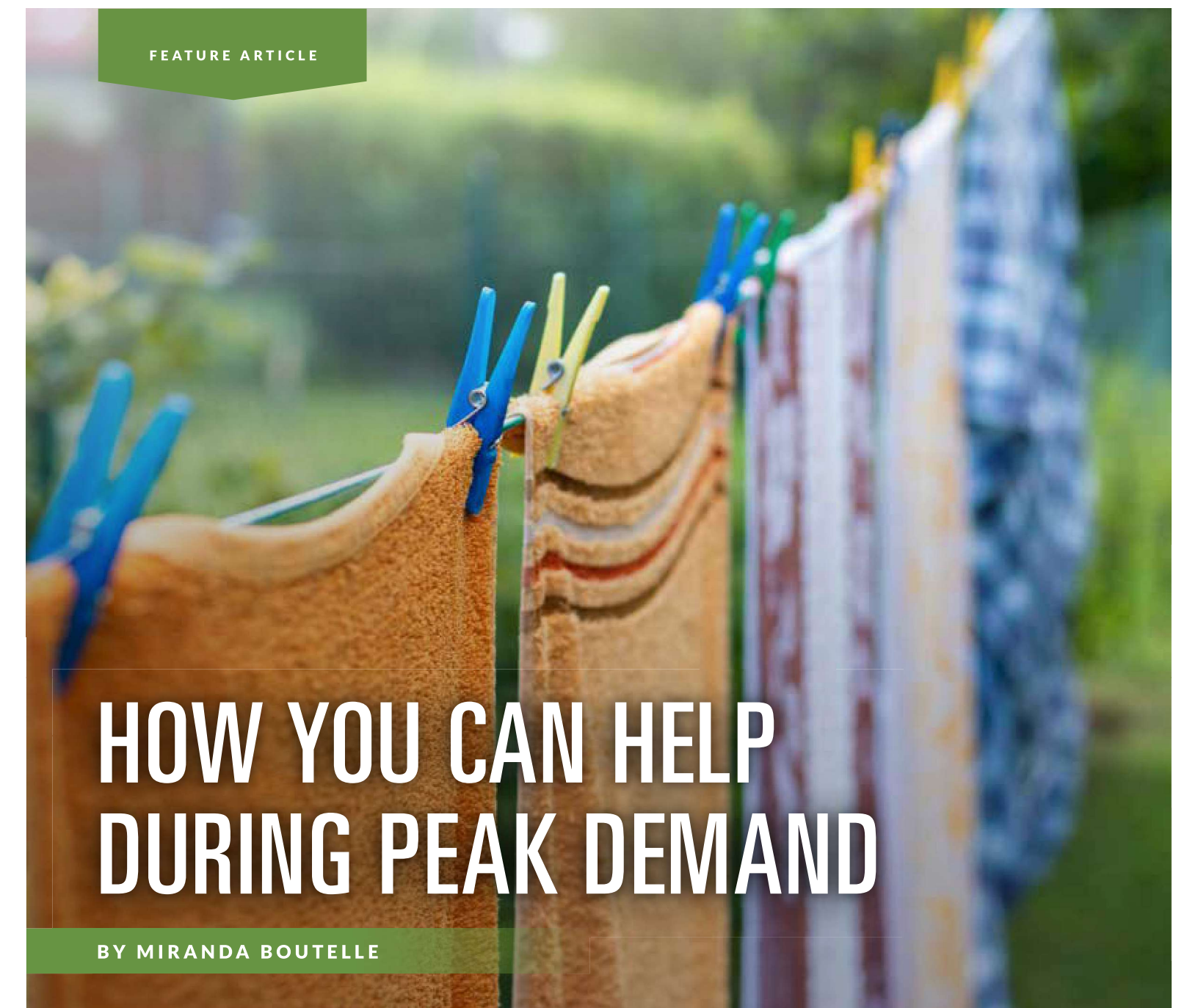
With Thanksgiving in mind, we're looking for your **"twists" on turkey** for our November issue. Think beyond the full bird to brines, casseroles, appetizers and your favorite ways to use turkey leftovers. Please include your name, address, telephone number, co-op name, recipe category and number of servings on all submissions.



EMAIL: recipes@ieclmagazine.com

MAIL: Recipes

Iowa Electric Cooperative Living magazine
8525 Douglas Ave., Suite 48
Des Moines, IA 50322



HOW YOU CAN HELP DURING PEAK DEMAND

BY MIRANDA BOUTELLE

Your electric utility works hard to ensure safe, reliable power is delivered to homes and businesses 24/7. To make sure everyone has the power they need, generation must match consumption and have the capacity to adapt to changing energy demands.

Why peak demand matters

Peak demand is the period during a day, month or year when electricity use is highest. It's caused by many people using energy-consuming equipment at the same time. It differs based on geography, weather and time of year. For example, demand is typically highest on hot summer afternoons and cold

winter mornings. Most utilities also experience daily peaks when people are getting ready in the mornings and returning home in the evenings.

When everyone uses more energy at the same time, it puts more stress on the electric grid and requires more expensive electricity to meet the need. Electricity pricing is based on supply and demand. Electricity prices are higher when demand is higher, which costs the utility more.

Shift your use, reduce the strain

To reduce energy use and strain on the grid during peak times, we can adopt habits in our homes.

Let's look at two examples.

Joe and John arrive home from work at 5:30 p.m. They both turn on the oven to make dinner.

While John waits for the oven to preheat, he throws in a load of laundry. He finishes dinner, cleans up and starts the dishwasher. Then, he moves the clothes to the dryer.

Joe finishes dinner, loads the dishwasher and sets it to start at 10 p.m. He puts a load of laundry in the washing machine and later that evening switches it over to the dryer.

Although they use the same appliances and amount of energy, John uses it all at once, running multiple appliances during peak

hours, creating higher demand and more strain on the electric grid while using more expensive energy.

To lower your demand, spread electricity use throughout the day and avoid peak times whenever possible. This will reduce the utility's cost of supplying electricity to your home. Another benefit of shifting your use to midday is the integration of renewable energy, such as solar, which produces power when the sun is shining.

Large appliances, including washers, dryers, ovens, water heaters and air conditioners, have the biggest

impact. Using them during off-peak hours or one at a time can help.

Let technology do the work

Automate as much as possible. Most electric vehicle chargers can be set to charge during scheduled hours with built-in timers or apps. Most modern dishwashers have delay-start features. If you have a pool, set the pool pump to run in the middle of the day, especially if you live in a region with high solar output.

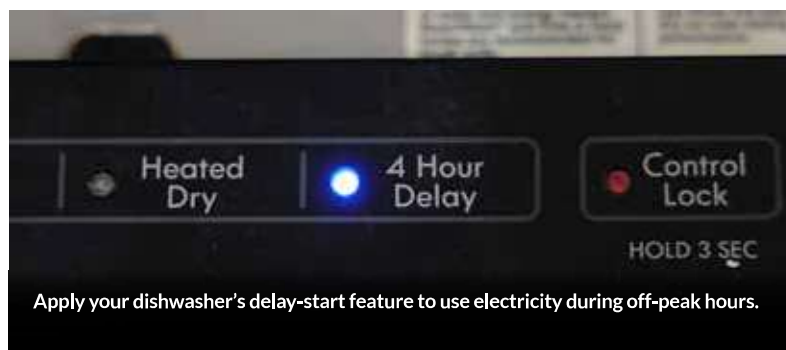
You can also automate air conditioning. Some utilities offer programs that pre-cool homes during off-peak hours to reduce

demand during peak times. Simple, free adjustments, such as closing your curtains on hot afternoons and evenings, can help, too.

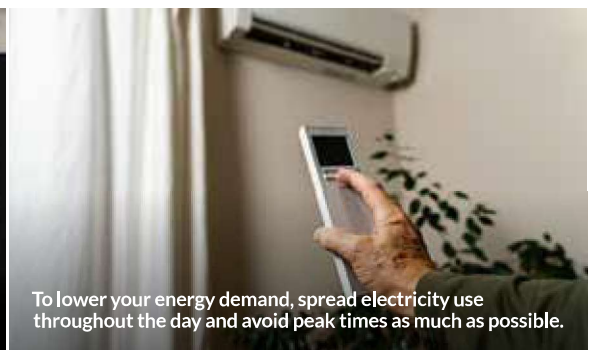
Keep in mind that extreme weather, whether freezing temperatures or a heat wave, puts extra stress on the grid. Conserving energy during extreme weather events can help prevent outages.

Spreading out your energy use helps your utility keep costs down and benefits your local energy grid.

Miranda Boutelle writes on energy efficiency topics for the National Rural Electric Cooperative Association.



Apply your dishwasher's delay-start feature to use electricity during off-peak hours.



To lower your energy demand, spread electricity use throughout the day and avoid peak times as much as possible.

7 WAYS IOWANS CAN SAVE ENERGY THIS SUMMER

Summer is in full swing across Iowa, and so is the season of higher energy use. Air conditioners work harder during hot, humid weather, but a few simple steps can help keep your home comfortable while managing energy costs. Try these energy-saving tips for the remainder of the summer season.



1. Block the sun's heat.

Keep blinds, shades or curtains closed during the hottest parts of the day, especially on south- and west-facing windows. This can help reduce heat gain and lessen the workload on your air conditioner.



2. Adjust your thermostat.

Set your thermostat at the highest comfortable temperature when you're home and raise it a few degrees when you're away. A programmable or smart thermostat can make these adjustments automatically.



3. Use ceiling fans wisely.

Ceiling fans can help you feel cooler, allowing you to rely less on air conditioning. Use ceiling fans in a counter-clockwise rotation in the summer. Be sure to turn fans off when you leave a room since they cool people, not the room itself.



4. Maintain your cooling system.

A clean, well-maintained air conditioner operates more efficiently. Check or replace air filters regularly and make sure vents and registers are not blocked by furniture, rugs or curtains.



5. Seal leaks and keep cool air inside.

Small gaps around windows and doors can allow cooled air to escape and hot air to enter. Adding weatherstripping or caulk can improve comfort and reduce energy waste.



6. Limit heat-producing activities.

Appliances and lighting generate heat that can make your air conditioner work harder. Use LED light bulbs and consider grilling outdoors or using smaller appliances instead of turning on the oven during the hottest parts of the day.



7. Save on water-heating costs.

Water heating is one of the largest energy expenses in many homes. Setting your water heater to 120 degrees F can reduce energy use while still providing plenty of hot water for most households.

Even small changes can make a difference. By adopting a few energy-saving habits this summer, you can stay comfortable and help keep energy costs under control.

COORDINATING POWER ACROSS THE GRID

BY KEVIN WHEELER



When you flip a switch, electricity is there – instant, reliable and ready to power your day. But behind that simple moment is a carefully coordinated system made up of many “grid power players,” all working together to keep the lights on.

It all starts with generation owners and operators, the facilities that produce electricity. Power plants convert energy from a variety of sources – such as natural gas, coal, nuclear energy and renewables like wind or solar – into electricity. For Access Energy Cooperative members, these facilities are cooperatively owned by Associated Electric Cooperative, Inc., just like our very own cooperative. Associated uses a diverse mix of generation sources to ensure safe, reliable, efficient service.

Once electricity is generated, it needs to travel – often across long distances – to reach our members. That’s where transmission owners and operators, like Northeast Missouri Electric Power Cooperative (Northeast Power), step in for our members. Using high-voltage transmission lines strung along massive towers, Northeast Power moves bulk electricity from power plants to our area. Because electricity can’t easily be stored in large quantities, this system must constantly move power from where it’s produced to where it’s needed, all in real time.

Access Energy Cooperative is a member of Northeast Power, who is a member of Associated. They are our generation and transmission partners who generate and transmit electricity to Access Energy Cooperative so we can serve our members. We take electricity from the high-voltage transmission system and deliver it directly to your home, farm or business through lower-voltage distribution lines. We also maintain utility poles, power lines and other essential equipment in our communities.

Finally, there’s you – our member, the end user. Homes, businesses and industries all play a critical role in the grid. Your energy use directly influences how much electricity needs to be generated and delivered at any given time. During periods of high

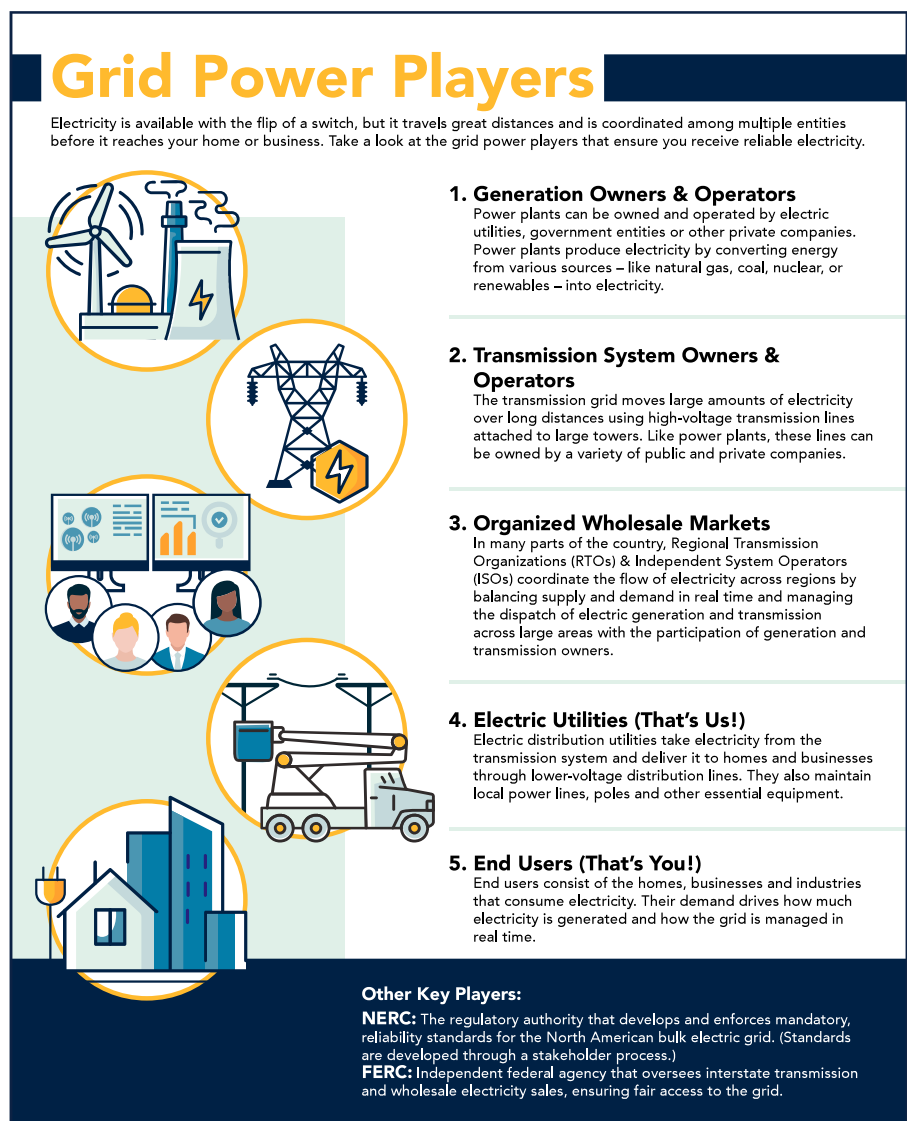
demand – like hot summer afternoons or cold winter mornings – the grid must work harder to meet increased usage. Simple steps, like adjusting your thermostat or running appliances during off-peak hours, can make a meaningful difference.

Beyond these key power players, there are additional organizations working behind the scenes to ensure our grid remains reliable and secure. The North American Electric Reliability Corporation (NERC) develops and enforces reliability standards through a collaborative stakeholder process that includes utilities, regulators and industry experts. NERC also monitors the grid, trains personnel and assesses risks to help maintain a strong and resilient electric system across North America.

Meanwhile, the Federal Energy Regulatory Commission (FERC) provides federal oversight. FERC regulates interstate transmission of electricity and oversees wholesale energy markets to ensure they operate fairly and efficiently. It also plays a role in hydroelectric licensing and energy infrastructure development, helping ensure safe and reliable energy delivery nationwide.

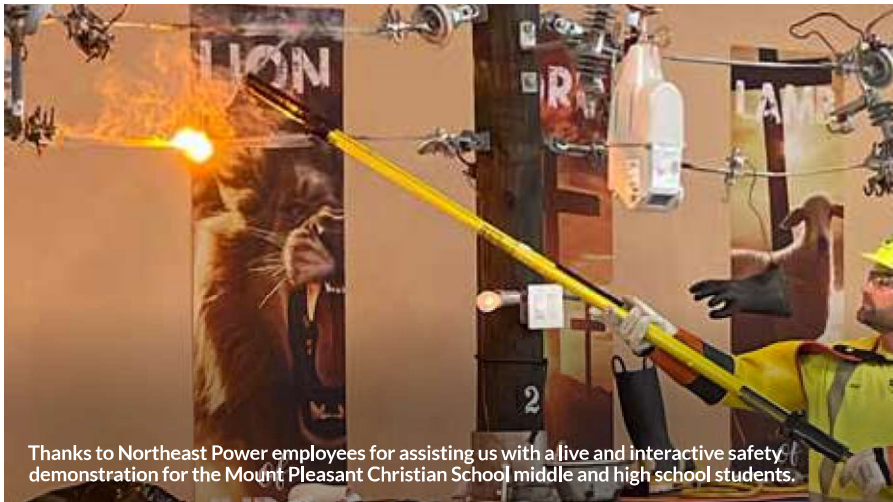
From generation to your home, it takes a coordinated effort to power your everyday life. At Access Energy Cooperative, we’re proud to be your trusted energy partner – and to play our part in keeping the grid strong for the communities we serve.

Kevin Wheeler is the general manager/CEO of Access Energy Cooperative.



THE IMPORTANCE OF SAFETY EDUCATION

Access Energy Cooperative is dedicated to providing safety education for our employees, members, and the public. This spring was filled with activities in our local communities bringing safety messages to our youth and teaching them how to respect electricity.



Thanks to Northeast Power employees for assisting us with a live and interactive safety demonstration for the Mount Pleasant Christian School middle and high school students.



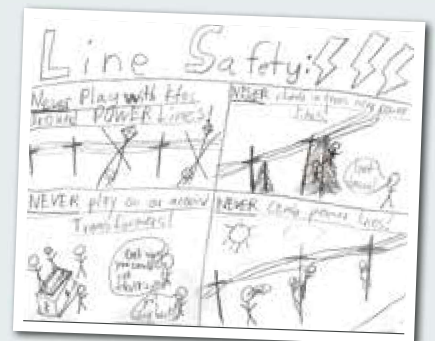
Pack 71 New London-Danville toured the Access Energy Cooperative office, had hands-on activities and learned safety information.



The Access Energy Cooperative safety director presented safety information with a live demonstration for elementary students at New London Community School.

2026 ACCESS ENERGY COOPERATIVE SAFETY POSTER CONTEST WINNERS

As promised, we are featuring the winning posters in the safety poster contest in the magazine as they will appear in the 2027 Access Energy Cooperative calendar. Calendars can be picked up at the Annual Meeting of Members on Aug. 4, or at our office following the meeting. This month's featured winners include:



Dec. 2026

Aiden Mullen | Mount Pleasant

Line Safety



Jan. 2027

Keziah Bohman | Mount Pleasant

Electrical Safety



Feb. 2027

Bryah Hagerman | Mount Pleasant

A careless touch can cost too much!

TIPS TO AVOID ENERGY SCAMS

Scammers are increasingly using “smishing” — fake text messages designed to look like they’re from legitimate businesses, including your electric utility. These texts may claim your bill is overdue, your service will be disconnected or you’re owed a refund. They often include a link that directs you to a fake payment site or asks for personal information. Never click suspicious links or respond to unexpected texts, even if the message appears urgent. Instead, log in to your utility account through the official website or mobile app to verify any claims. We will never ask for sensitive information like passwords or banking details through text messages.



UPGRADING ELECTRICAL SYSTEMS

Is your home ready to meet the demands of new appliances and modern technology?

As technologies have evolved, the electrical demands of our homes have evolved in turn. Modern technologies, such as energy-efficient appliances, heat pumps, water heaters, smart home devices and electric vehicles (EVs), may put new strains on outdated home electrical systems. This guide will help you assess whether your home’s wiring and electric panels are up to the task.

Signs your electrical system may need an upgrade

Your home may struggle to meet modern demands if you notice:

- Frequent tripped breakers or blown fuses.
- Flickering or dimming lights when multiple devices run simultaneously.
- Warm power strips or extension cords.
- Discolored outlets.
- An older, small panel, such as one under 100 amps or featuring older components, like fuses.

Proactive steps for homeowners

Get an electrical assessment: An electrical professional inspection can identify outdated components in your system and offer the proper upgrades for your needs to maintain safety.

Prioritize safety: Install or check Ground Fault Circuit Interrupters (GFCIs) in kitchens, bathrooms and outdoor areas — anywhere water is present.

Plan for future needs: Even if you’re not ready for an EV or other upgrades, installing a higher-capacity panel or a smart panel (capable of safely managing more breakers) can save money later.

Stay code-compliant: Ensure your system meets current National Electrical Code (NEC) standards by verifying all your electrical parts can work together.



Questions to ask your electrician

When evaluating your home’s readiness for advancing electrical demands, questions to ask could include:

- ☒ What is the current capacity of my electric panel?
- ☒ Do I have enough dedicated circuits or space for new appliances?
- ☒ Will my existing circuits handle the energy demands of my new appliance? Will my electric panel manage changes to my appliance loads?
- ☒ Is my home wired for 240-volt (V) outlets where necessary (e.g., for a water heater, EV charger, dryer, cook stove) along with the more-common 120V plugs?
- ☒ Should I consider upgrading to a 200-amp panel or smart load panel? What incentives are available for these upgrades?

Electric panels: The backbone of your system

Older homes may have electric panels rated for only 60 to 100 amps, whereas modern homes often require 200 amps or more. Consider upgrading your panel if you:

- Add high-power appliances (e.g., a heat pump or hot tub).
- Expand your home or add new rooms.
- Regularly experience overloaded circuits.
- Want to go all-electric with your appliances.
- Plan to install an EV charger.

Tip: Consult a licensed electrician to determine if your panel can handle new demands.

NEW CO-OP EMPLOYEES

Please help us welcome our newest **Access Energy Cooperative** team members!

Keely Keitzer joined the cooperative as deputy chief finance officer. In anticipation of the upcoming retirement of Chief Finance Officer/Assistant General Manager Tammy Snavelly, Keely will work with Tammy to learn the details of the position to help ensure a smooth transition. Keely comes to the cooperative from TDT CPAs and Advisors in Burlington. She and her husband live in Mediapolis and are expecting their first child this summer.

The cooperative is also excited to welcome **Brent Ellerman** as our new apprentice lineman. He will be working with our crews as he continues his path to becoming a journeyman lineman.

We are excited to have Keely and Brent serve our members and employees in their daily work.

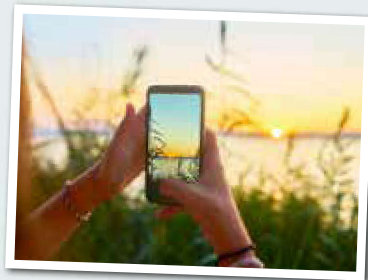


ENERGY EFFICIENCY TIP OF THE MONTH

Running multiple major appliances at the same time – like your dishwasher, laundry machines and oven – can spike energy demand and strain the electric grid, especially during peak hours (typically late afternoon to early evening). Instead of stacking appliance use, spread it out throughout the day or shift chores to off-peak hours when energy demand is lower. This not only helps improve overall efficiency but can also reduce your energy costs. A simple habit change, like doing laundry in the morning and running the dishwasher overnight, can make a meaningful difference for both your wallet and energy reliability.

2027 ACCESS ENERGY COOPERATIVE PHOTO CONTEST

Show off your creativity and share your best shots with us! Participate in our annual photo contest for a chance to showcase your talent and win up to \$100. Whether it's capturing breathtaking landscapes, memorable moments or community spirit, we want to see your unique perspective of southeast Iowa.



We will choose 13 photos to appear in the annual Access Energy Cooperative 2028 calendar. Each winning artist will receive \$75 plus an additional \$25 bill credit if they are a member of the cooperative.

CONTEST DETAILS

Complete details and rules can be found on our website at www.accessenergycoop.com/photo or use the QR code.



FORD LIGHTNING EV

As part of a research project, Access Energy Cooperative is tracking data from the cooperative's Ford Lightning electric vehicle to share with members. The following is the data for May.

- 1,403 miles driven
- 2,520 total minutes charge time with a Level 2 charger
- 528.9 total kWh for charging
- \$66.10 total cost of electricity at 12.5 cents per kWh
- 80.2 gallons of gas equivalent
- \$329.50 total cost of gas equivalent at \$4.11 per gallon

Note: Dollar values are dependent on electric and gas prices.



IOWA ELECTRIC COOPERATIVE LIVING

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