




Beltrami Electric Cooperative Inc.

® Your Touchstone Energy® Cooperative 

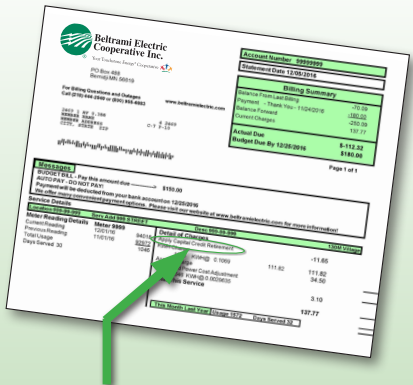
As a member we received a credit on our electric bill this month!



That's the COOPERATIVE difference!

A Benefit of Co-op Membership

When you signed up to receive electric service from Beltrami Electric, you became a member of an electric cooperative. Electric cooperatives allocate revenue to members as “capital credits,” and retire - or pay - them when the co-op’s financial condition permits.



Check this month’s electric bill to see how much “credit” was returned to you! Your capital credit retirement is listed on your enclosed billing statement as **“Apply Capital Credit Retirement.”**

(This institution is an equal opportunity provider and employer.)