

How do I apply for protection under the Cold Weather Rule?

If you are struggling to pay your electric bill and need protection from having your service shut off—you must do the following:

- If you have not applied for Energy Assistance—please contact your local energy assistance provider as soon as possible to see if you qualify!
- Complete and submit the Cold Weather Protection Form. NOTE: Submitting the Cold Weather Protection Form or qualifying for energy assistance may not stop the disconnection of electrical service during the cold weather season.
- **You must** also contact the Cooperative and enter into a mutually agreed-upon payment plan.
- **You must** continue to make the promised payments as indicated in the payment plan.

REQUIREMENTS OF THE COOPERATIVE

Between the dates of Oct. 1 and Apr. 30, the Cooperative must provide you with the following before disconnecting an electrical service:

- A Notice of Proposed Disconnection
- A statement explaining rights and responsibilities
- A list of local energy assistance providers
- A form to declare inability to pay
- The opportunity to enter into a payment plan that you and the Cooperative agree upon based on the financial resources of the household
- An appeal process for you to follow if a payment plan cannot be agreed upon
- A list of energy efficiency tips

What if I can't keep my payment plan?

Contact Beltrami Electric Cooperative immediately! We would prefer to work with you than disconnect your electric service.

YOUR RIGHTS AND RESPONSIBILITIES

Between Oct. 1 and Apr. 30, you may receive Cold Weather Rule protection if all three of the following conditions apply to you:

1. The disconnect would affect your main heat source.
2. Your household income is at or below 50 percent of the state median household income.
3. You and the Cooperative agree to a payment plan and you keep a mutually acceptable payment plan.

YOU HAVE:

- THE RIGHT to declare an inability to pay your electric bill to Beltrami Electric Cooperative.
- THE RESPONSIBILITY to provide documentation for income verification to Beltrami Electric if requested.
- THE RIGHT to designate a Third Party* to assist you in understanding your rights and responsibilities. * *Request an Authorized Contact Agreement to designate a THIRD PARTY on your account.*
- THE RIGHT to enter into a mutually agreed-upon payment plan, based on the household's financial resources.
- THE RESPONSIBILITY to pay the agreed-upon payment plan.
- THE RIGHT to not be disconnected until at least 30 calendar days after the mailing of your disconnect notice. (A disconnect cannot occur on a Friday or a holiday).
- THE RIGHT to appeal a notice of involuntary disconnection. Your service will not be disconnected until the Cooperative resolves your appeal.

LOW COST - NO COST ENERGY EFFICIENCY TIPS

- Replace your furnace filter(s) every 30 days.
- Seal air leaks around windows/doors to prevent heat from escaping and cold air from entering your home.
- Lower your thermostat a few degrees.
- Lower the setting on your water heater to 120°F.
- Open window shades during winter days and close shades at night.
- Wash clothes in cold water.
- Turn off unused lights, appliances and electronics.
- Think twice before plugging in that space heater – running one 1,500-watt space heater for 8 hours a day can add \$40-\$50 to your monthly electric bill!

Cold Weather Protection Form

Complete and submit this form to provide income information and to declare inability to pay your electric bill.

- If you cannot pay your bill in full and need to make and keep a mutually acceptable payment plan, call BEC at 218-444-2540 or 800-955-6083.
- If you are unable to pay your bill in full and need cold-weather shut-off protection, complete this form and return to BEC after Oct. 1.
- Submission of this form WILL NOT PREVENT THE PROPOSED DISCONNECT! You must also contact the Cooperative to establish an agreed-upon payment plan.

Name _____

Address _____

City _____ State _____ Zip _____

Phone (Home) _____

(Cell) _____

Email _____

BEC account number _____

Total amount owing \$ _____

- ☐ I have applied for energy assistance or other financial assistance to help with my electric bill.

Source(s) of Income (check all boxes that apply):

- ☐ Employment/Unemployment
- ☐ Disability/Social Security/Pension
- ☐ Veterans Affairs
- ☐ Child support
- ☐ Worker's compensation
- ☐ Other _____

Total gross annual household income \$ _____



Form continued on other side

Cold Weather Protection Form

(Continued)

Check if these conditions exist in your home:

- ☐ Medical necessity
☐ Disabled person in your home
☐ Deployed military service personnel

Number of persons living in household _____

Name _____

DOB _____ SS# _____

Name _____

DOB _____ SS# _____

Name _____

DOB _____ SS# _____

Name _____

DOB _____ SS# _____

Name _____

DOB _____ SS# _____

Name _____

DOB _____ SS# _____

By signing this form, I acknowledge that I have received, read, and understand my "RIGHTS AND RESPONSIBILITIES" (printed in this brochure). I declare that the above information is true and correct. I give my permission to Beltrami Electric to exchange my income and billing information with energy providers or assistance agencies for the purpose of program qualifications.

Member signature _____

Date _____

Detach and return completed form and proof of other income qualifying documentation to:

Beltrami Electric Cooperative
PO Box 488, Bemidji, MN 56601

COLD WEATHER RULE INCOME GUIDELINES

For current Cold Weather Rule income guidelines, please contact your energy assistance provider listed below.

BI-CAP

Bemidji office

6603 Bemidji Ave N, Bemidji, MN 56601

Phone: 218-751-4631 or (800) 332-7161

Walker office

8245 Industrial Park Rd NW, Walker, MN 56484

Phone: 218-547-3438 or (800) 332-7135

KOOTASCA

201 4th St NW, Ste 130, Grand Rapids, MN 55744

Phone: 218-999-0824 or (877) 687-1163

LEECH LAKE

115 6th Street NW, Cass Lake, MN 56633

Phone: 218-335-3783

MAHUBE-OTWA

120 North Central Ave, Park Rapids, MN 56470

Phone: 218-847-1385 or (888) 458-1385

RED LAKE

15809 High School Dr, Red Lake, MN 56671

Phone: 218-679-3350

8/2026

MEDICAL NECESSITY

If a household member has necessary medical equipment that requires electricity to sustain life—please contact the Cooperative to complete the required paperwork and schedule a payment plan.

MN Statute 216B.098 Subd 5

MILITARY SERVICE PERSONNEL ASSISTANCE

Special consideration may be given when a household member has been deployed on military duty.

If this applies to you - contact the Cooperative immediately to identify your situation and schedule a payment plan.

MN Statute 325E.028

Can my electricity be turned off in the winter? **YES**

Minnesota Cold Weather Rule

MN Statute 216B.097

Disconnect Notice of Residential
Member Rights and Possible Assistance



The Cold Weather Rule does not automatically prevent winter disconnections.



If you receive a Disconnect Notice between October 1 - April 30, you must take action before the disconnect date listed on your notice to avoid interruption of service.



Please Act Promptly!
We strongly encourage you to contact us as soon as possible. We would prefer to work with you to establish a mutually agreed-upon payment plan than disconnect your electric service.



**Beltrami Electric
Cooperative Inc.**

® Your Touchstone Energy® Cooperative 

Connecting Communities. Powering Life.

Monday - Friday: 8 am - 4:30 pm

218-444-2540 | 800-955-6083

info@beltramielectric.com

beltramielectric.com

BEC is an equal opportunity provider and employer.

