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This October, as we celebrate National Co-op Month and Beltrami Electric Cooperative's 85th anniversary, we reflect on what makes us different: our members. Every decision is made by people who live here, for the people who live here. That means local control, reliable and affordable electricity and a deep commitment to the communities we serve. From keeping the lights on to supporting local

programs and planning for the future, everything we do is guided by the values of cooperation and service. It's also the perfect time to thank you - the members who make it all possible. For us, it's not just a celebration. It's a chance to reaffirm the values that quide everything we do.



YOUR VOICE MATTERS

by Jared Echternach, Beltrami Electric Cooperative president and CEO

Member survey

In June we surveyed our members to learn more about what is important to them and to gauge our performance and member satisfaction. I'd like to thank our members who participated in the survey. As a not-for-profit, member-owned cooperative, your voice matters, and you have a direct link to the governance and leadership of your electric cooperative through your elected board of directors. We typically conduct this survey every three years and use the data as part of our strategic planning process. We will use this data as we develop our new three-year strategy in the coming months. We gained valuable insight from our membership and we're proud to share with you the survey highlights in this newsletter (see pages 4 and 5).

Board reorganizes

Your board of directors conducted its annual reorganizational meeting at its August board meeting. All existing officers were reelected to

the executive committee, including John Lund, Chair; Sue Kringen, Vice Chair; Murl Nord, Secretary; Sharon Lembke, Treasurer; and John Lund, Cooperative Development Governor. Congratulations to the executive committee for its leadership and thank you for your service.

Cooperative Month

October is one of my favorite months of year. The fall colors are beautiful, mornings are crisp and fresh, and outdoor opportunities abound throughout our service area. October is also National Cooperative Month, and I'd like to take a moment to celebrate the cooperative business model under which we and thousands of cooperatives all over the world operate. We have many local cooperatives, including communications, food, agriculture, credit unions, housing and energy, and I thank each of them for their services and for supporting our communities.

Update your contact info to stay informed!

Recently get rid of your landline or get a new phone number? Using a new email address?

Keeping your contact information updated with BEC is critical. In the event of an outage, you can easily report it by calling from the phone number associated with your account. A current mailing address and email address ensure you receive newsletters, emails and other important member communications.

Call our member services team at 218-444-2540 or submit any changes to your contact info on our website at beltramielectric.com/update-my-information.





BOARD MEETING HIGHLIGHTS

Beltrami Electric Cooperative's board conducted its regular monthly meeting Wednesday, Aug. 27, 2025. A quorum of directors was in attendance.

The following reports were given at the meeting:

- · President and CEO Echternach and the board discussed recent safety successes and observations.
- · President and CEO Echternach made his monthly report, including energy sales, Minnkota Power Cooperative update, legislative issues affecting our cooperative, employee update and the Red Lake Business Activity Fee.
- · Arlene Hogquist presented the July financial report.
- · Angela Lyseng discussed the annual meeting held Aug. 6, 2025.
- · President and CEO Echternach and the directors shared highlights of meetings attended on behalf of the cooperative and discussed upcoming meetings and events.

The following actions were taken at the meeting:

- · Elected John Lund as chair, Sue Kringen as vice chair, Murl Nord as secretary and Sharon Lembke as treasurer.
- · Elected John Lund as Governor of Cooperative Development, LLC.
- · Approved the consent agenda.
- · Set the 2026 Annual Meeting for Aug. 5, 2026, at the Beltrami County Fairgrounds.
- Approved holding December's board meeting on Dec. 17, 2025.
- · Appointed Murl Nord as delegate to the Federated Rural Electric Insurance Exchange with Craig Gaasvig as the alternate.
- · Approved director expenses.

The next board meeting will be held on Monday, Oct. 27, 2025.

BUSINESS MEMBER SPOTLIGHT VILLAGE ONE STOP

A one-stop shop for fuel and community commerce



If you live in or around Kelliher, chances are you've filled up your tank, grabbed groceries, or picked up bait and tackle at Village One Stop. For more than a century, the site has been a hub for fuel and community commerce, evolving from one of Kelliher's first gas stations into the full-service convenience store it is today.

Owner Richard Skoe has deep ties to the store's history. His father purchased the business in 1949, when it was still a farm equipment dealership that happened to sell gas. "The history of this spot is that it had gas being sold on it for 100-plus years," Richard explained. "I think it probably was the first gas station in Kelliher when it used to come in on barrels on the train." Richard took

1976, guiding the business through big transitions. By the mid-1980s, he phased out the implement side of the business and officially incorporated the store in 1986. A few years later, he doubled its size to 6,000 square feet and added a deli to better serve the community.

Today, Village One Stop is managed by Richard's son, Erik Skoe, who grew up working at the store and returned after college to step into a leadership role in 2016. Under his management, the store continues to expand its offerings while staying true to its name. "It's kind of in the name, but we really do try to be a one-stop shop," Erik said. "Most recently, we added a bigger selection of clothing, making sure everyone has

what they need for ice fishing, a cabin trip or whatever comes up."

With 20 employees, the Village One Stop is one of the largest local employers in the area, and Erik says it's the staff that makes all the difference. "If I had to put money on it, I would guess that we have one of the best staffs in the state for a convenience store. They really do keep everything running smoothly. It feels good to have a crew you like to work with, people that like to help out."

Serving both locals and visitors, the Village One Stop is the main grocery stop for many in the Kelliher area. School kids come by after class, and the shelves are stocked for families who rely on the store as their primary shopping destination. At the same time, seasonal tourism plays an important role. Ice fishermen stop in for bait, tackle and supplies, making the store especially busy during the winter months.

Through every change over the decades, one thing has remained constant: Village One Stop's commitment to being a reliable resource for its community. Independently owned and rooted in family history, the business continues to grow with the needs of its customers while never losing sight of its smalltown values.

OCTOBER READER'S CONTEST (FOR A CHANCE TO WIN A BILL CREDIT)

For your chance to be entered in a drawing to win a **\$10 credit** on your bill, correctly answer the questions and include with your payment or mail to: BEC, P.O. Box 488, Bemidji, MN 56619. Or email answers to info@ **beltramielectric.com** with the subject line "Reader's Contest." Be sure to include your name and BEC account number. Entries must be received by Oct. 25.

Village One Stop is locate The chair of Beltrami Elec If you spot a dead tree nea	tric's board of directors is ar our lines, you should:	_, Minnesota. elf c. Ignore it	_ ` `}
Member Name:	BEC Account Number:	Phone/Email address:	

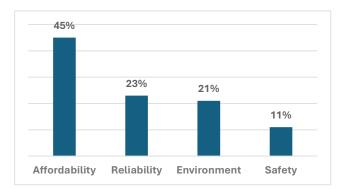
CONNECTING COMMUNITIES, POWERING LIFE

Led by, learning from and listening to...YOU!

As a community-focused, not-for-profit electric cooperative, led by members like you, we place a priority on knowing how we can better serve you and understand what topics are most important from your perspective. One way we do that is through a member survey that provides firsthand feedback and elevates top member issues. Our most recent survey was completed in June and several items stand out. A recap of member feedback and priorities are listed below.

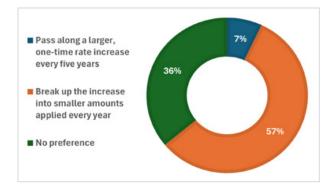
MEMBER PRIORITIES

Affordability remains at the top of the list for member priorities, followed by reliability, the environment and safety. When asked, "Which of the following is the most important to you as a member?" the top four responses were rated as follows:



AFFORDABILITY

Nearly 60% of members prefer the cooperative pass along smaller, incremental rate increases as needed each year rather than larger, one-time rate increases every five years.



Q: Why do I have to pay a \$50 access charge at my cabin when I only use it a couple months a year?

A: The access charge is a fixed monthly fee that covers the cost of keeping your property connected to the electric system, whether you use power or not. It helps pay for the poles, wires, transformers, meters, trucks, crews and co-op services that keep electricity available whenever you flip the switch. The cooperative incurs the same cost to build the line and maintain safe and reliable electric services - regardless of how much electricity you might use. The access charge helps recover costs for infrastructure equally and fairly across the system - so you can enjoy the benefit of electric service when you need it.

Q: I'd really like to see a graph of my energy use in real time. How can I do that?

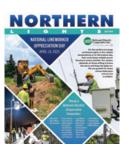
A: You have two easy options to track your energy use anytime. SmartHub is our free app and online portal where you can pay your bill online and view your current and past energy use in easy-to-read graphs. You can sign up or log in at beltramielectric.smarthub.coop. We also offer MyMeter, another.

beltramielectric.smarthub.coop. We also offer MyMeter, another online tool that shows your usage data 24/7. You can access it at **mymeter.beltramielectric.com**.

89% of members agree or strongly agree that Beltrami Electric Cooperative is a name you can trust

COMMUNICATION:

- 79% of members agree or strongly agree that Beltrami Electric communicates well, with a vast majority (78%) recalling or seeing information shared in the Northern Lights newsletter
- Nearly 60% of members would prefer to receive information about outages, account information and monthly bill management through digital communication platforms





RELIABILITY & OUTAGES:

- 88% of members rated the co-op with a 7 or above for reliability and outage response
- 68% of members strongly agree that BEC does a good job responding to outages

COMMITMENT TO COMMUNITY:

- · 80% of members are aware that BEC is a local business led by local community leaders
- 81% of members agree or strongly agree that BEC is engaged in the community



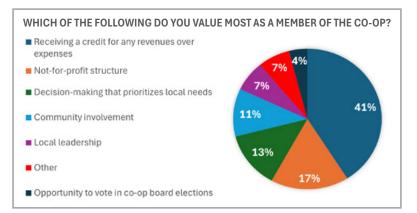


VALUE:

- 80% of members are aware that BEC gives money back to members when revenues exceed expenses
- 65% of members agree or strongly agree that BEC provides good value for the money

If you took the time to participate in this year's survey – **THANK YOU**. The feedback is essential as we work on ways to better serve, engage and communicate with you going forward.

We will report back on additional categories and comments in future issues of the Northern Lights.



DO YOU HAVE A DUAL-FUEL HEATING SYSTEM ON OFF-PEAK?

PLEASE CHECK YOUR BACKUP SYSTEM NOW

If you have a dual-fuel heating system, **NOW** is the time to ensure your backup heat source is ready and your fuel supply is sufficient. These systems use electricity as the primary heat source and switch to gas when being controllled – so keeping that backup fuel stocked is essential for staying warm. Dual-fuel systems are often controlled during periods of high demand, such as frigid winter evenings. However, other factors like generation system maintenance or spikes in market energy costs can also trigger load control, making it even more important to be prepared. We are preparing for 200 hours of estimated demand response through the winter. For perspective, 127 hours of demand response were deployed last winter.



Classifieds

Classified ads rules

- · Ads are due by the following dates: o NOVEMBER ISSUE: Submit by Oct. 3.
- o DECEMBER ISSUE: Submit between Oct. 4-Nov. 3.
- · Ads may be submitted via our website at www.beltramielectric.com. (preferred)
- · NO real estate, rental, personal or commercial ads will be accepted.
- · All ads must be 50 words or less and typed or printed clearly
- · Editor reserves the right to edit or reject any ad.
- · Members may only submit one for sale and one wanted or free ad per issue.
- · Ads are published at no charge as space permits on a first-received, firstprinted basis, with no guarantee your ad will appear.
- · Ads are only allowed to be repeated for three consecutive months and must be resubmitted each month.
- · Include name and Beltrami Electric account number on all submissions.

For Sale:

28-gallon transfer tank for RV or camper, Campco brand, used only for gray water, like new, used once. \$125. Call Mike at 218-444-4767 (land line/no text).

A vintage "Montgomery Ward" brand treadle sewing machine, and a vintage "Domestic" brand electric sewing machine - both are in wood desk cabinets. Stored indoors. Both include accessories and original instruction manuals. \$325 each. 218-368-4834

1948 Ford Super Deluxe V-8, restored, 2-seat coupe, radial tires, turn signals, electronic fuel pump. \$37,500. 218-

1966 Ford Mustang Convertible 289 V-8. California car. \$27,500. 218-224-3344.

Very nice 6.5-ft Christmas tree - lights need some work, \$20. One single bed frame, one child's bed frame, both have wood headboard and footboard. \$10 each, Crib. \$10, 218-556-1213.

Older 14' Jon boat, 15 hp Johnson motor, Spartan trailer, w/removable duck blind. \$900/obo. 218-766-4475.

Like new Teeter X3 FitSpine Inversion Table \$175. Like new Nama J2 Cold Press Juicer \$125. Call 218-444-8934.

37-ton NorthStar horizontal/vertical log splitter. Less than 25 hours. Powered by a 270CC Honda engine. Asking \$2,000. Call Steve at 218-444-2280. If not home

Black Australorp egg-laying chickens. 2 years old. \$10 each. 6 available. 612-

2000 24-ft fifth-wheel RV Sportsman by KZ, fifth-wheel or gooseneck hitch, new furnace, AC, 14' slide-out \$7,000. 320-583-4820.

Frigidaire air conditioner (15,000 BTÜ) \$150. Selling together: 10' x 81/2' aluminum snowmobile trailer and 1999 ZL 600 Arctic Cat. 1.756 miles. excellent condition, \$2,600. Display cabinet w/3 glass hinged doors 44"H x 31"L x 12"D, \$100. Call for details (leave message) 218-586-2962 or text 218-308-0123

Savage Youth Model .243 caliber rifle. Like new, shot less than 10 times. \$275. Call 218-308-0681.

Hay for sale, \$2.50/bale. 307-321-

4-gallon square buckets with tightfitting hinged lids, stackable, perfect for storing birdseed. (mouse-proof!) Luggage: hard or soft sided, suitcases, garment bag, carry-ons, totes, duffels, backpacks and purses. Make an offer! Women's shoes size 61/2 - 7, dressy, casual, boots, \$10 and up. 218-586-2884

Schwinn Airdyne exercise bike \$85. 2 Trex mountain bikes \$65 ea. Tractor tire chains 14-26 in \$75. Office chair \$25. Old claw-foot, needs refinishing or would work for a flower or veg. raised bed. 4 vintage bicycles, best offer. 218-368-1931.

Greenworks 21" electric lawn mower with 2 batteries \$240; Frigidaire 5-cu-ft chest freezer like new \$120; Casabella snap-together vinyl plank flooring, 60 sq ft, \$125. Call Carl 218-556-5085.

Curio cabinet, 77x12x18, with light. \$140. Large bees nest, \$10. Men's white jump boots, size 11, \$40. Sheet rock tool and texture gun. Makita skill saw, \$30. Floor jack, \$20. 218-308-1227

Wanted:

22-ft pontoon trailer, scissor style, tandem axle. 218-835-4331.

Camper to sleep six. 218-586-2884

Free:

Free firewood. You cut. You haul. 218-751-7693.

6 old DR chairs, reassembly and refinishing required, parts included 4 small end tables 2 old chainsaws, 40+ years old. 1 Stihl, 1 Jonsered. 218-556-1213.

Assorted hunting clothes: camo, red, blaze, brown, tan, even white (snowgeese), med-XL. Shirts, pants, scarves, hats. 218-586-2884

NEED HELP PAYING YOUR ELECTRIC BILL?

Energy assistance may be available!

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for incomequalified households. We urge you to contact them immediately to avoid disconnection if you feel you are eligible for aid. (Eligibility is based on energy costs, household size and the most recent month of income.)

BI-CAP IN BEMIDII

6603 Bemidji Ave N Bemidji, MN 56601 | 218-751-4631

BI-CAP IN WALKER

8245 Industrial Park Rd NW Walker, MN 56484 | 218-547-3438

KOOTASCA

201 4th Street NW, Suite 130 Grand Rapids, MN 55744 | 218-999-0824

LEECH LAKE

115 6th St Cass Lake, MN 56633 | 218-335-3783

MAHUBE-OTWA

120 North Central Ave Park Rapids, MN 56470 | 218-847-1385

RED LAKE

15809 High School Dr Red Lake, MN 56671 | 218-679-3350



OR APPLY ONLINE

Visit **energy-assistance.** web.commerce.state.mn.us for EAP income guidelines and program information.

SAFETY REMINDER: HIDDEN DANGERS

DURING STORM CLEANUP

WARNING:

Hidden Dangers

During Storm

Cleanup!

As cleanup continues

after the June 20

storm, please use extra caution when removing stumps or trees near padmount transformers or your meter base. Large root systems can pull underground highvoltage lines to the surface and even shift electrical equipment, creating a veru dangerous situation.

Before you dig or remove a stump, always contact Gopher State One Call (811 or 800-252-1166) to have underground utilities located and marked. This free service helps prevent accidents, keeps you safe and is required by law in Minnesota.

If an uprooted tree has already pulled up underground lines or damaged electrical

equipment, contact Beltrami Electric immediately. Our crews will assess the damage and make sure the area is safe before any further cleanup takes place.

Your safety is our top priority. Thank you for helping protect yourself, your neighbors and our line crews.

VEGETATION MANAGEMENT

Clearing the way for safety and reliability



Lee Pemberton **Operations Manager**

As someone who's spent many years out in the field as a lineman, I can tell you firsthand that trees are one of the biggest challenges we face in keeping the lights on. Northern Minnesota is a beautiful place to call home, but all those tall pines, birch and popple can

cause real problems when they get too close to our power lines.

The storm that tore through our area on June 20 was a perfect example. High winds took down trees and branches all across our system, leading to widespread outages. Our crews worked long hours to get everyone's power back on, but I can tell you this – when the right of way is clear, it makes a huge difference. We can get in there faster, work more safely and restore power much quicker.

That's why **VEGETATION MANAGEMENT** – what we call right-of-way clearing – is so important. Every year, we bring in trained contractors to trim hazardous trees and remove brush along our power lines. We also use biodegradable herbicides to keep brush and weeds like poison ivy under control. It's about keeping our system reliable and safe for our crews, our members and the communities we serve.

You can help too. If you spot a dead or leaning tree near our lines, give us a call rather than trying to take it down yourself.

Working around power lines is dangerous, and we have the equipment and training to handle it safely. When you're planting new trees or shrubs, think about how big they'll be in 10 or 20 years and how close they'll be to the lines. Remember, power lines can sag in the heat or sway in the wind.

Your cooperative has been proactive in installing underground power lines, and currently have more than 75% of our system underground. So, another thing to keep in mind – if you have one of those green transformer boxes in your yard, please keep the area around it clear. Our crews need quick access to those boxes, especially during outages. A fence, flowerbed or even a few shrubs too close can slow us down when time really matters.

I know right-of-way clearing isn't the flashiest part of what we do, but trust me, it's one of the most important. The work our crews and contractors do today makes the system stronger for the next storm that rolls through.

If you ever have questions about trees near our lines or how to plant safely around power equipment, give us a call. We're happy to help, and it just might save you and your neighbors from an outage down the road.

Northern Lights **Statement** of Ownership

This annual notice must be published for all periodicals mailed by the USPS.

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MN STATE ELECTRICAL INSPECTORS

Any time you or an electrician does wiring or other electrical work at your home or farm, Minnesota state law requires a state wiring inspector to conduct a proper inspection of the work. A rough-in inspection must be made before any wiring is covered. A final inspection is also required. Find service territories for electrical inspectors here: https://workplace.doli.state.mn.us/jurisdiction/

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Wade Koons | 218-580-8589 wade.koons@state.mn.us

CASS & HUBBARD COUNTIES:

Tony Kohrs | 218-616-1554 tony.kohrs@state.mn.us

GOPHER STATE ONE CALL

1-800-252-1166 or 811 www.gopherstateonecall.org

Anyone who plans to dig is required by law to notify the state of their intentions at least 48 hours in advance. All digging requires a 48-hour notification so that buried telephone lines, TV cable, pipelines, and utility electric lines can be located to ensure that none will be severed or damaged.

OUR MISSION STATEMENT

To provide excellent value to our members through the safe delivery of reliable electric service, excellent member service and innovative energy solutions at fair and reasonable prices.

This institution is an equal opportunity provider and employer.



Connecting Communities. Powering Life.



- New electric services run to a home, outbuilding or other facility between
 Nov. 1 and May 1 will result in additional construction charges.
- These charges apply due to the higher costs and additional steps of construction during winter conditions. Please contact our office at 218-444-2540 for more information.

