

Your energy provider yesterday, today and tomorrow.

NEWSLETTER

Chippewa Valley Electric Cooperative

October 2012

IT PAYS TO BE A MEMBER! CAPITAL CREDITS RETIREMENT

One of the things that make Chippewa Valley Electric Cooperative different from an investor owned utility is that Chippewa Valley Electric Cooperative is not in business to make a profit. We exist to serve our members.

In the month of October, Chippewa Valley Electric Cooperative members may see a credit to their electric bill or a capital credits check arrive in the mail. Capital Credits checks will be sent to inactive members and to those who have a retirement amount greater than \$50. Members with a retirement amount of \$50 or less will see a credit to their electric bill. The checks are printed and mailed from La Crosse and cannot be picked up from our office in Cornell.

Capital Credits are dividends that are paid to members from year-end margins. Margins are the earnings that exist when revenues exceed expenses. These margins are retained by the Cooperative for a period of time and used as capital for the continuing expansion of the Cooperative. Each member has a share of the margins allocated to them based on the amount of revenue contributed to the Cooperative.

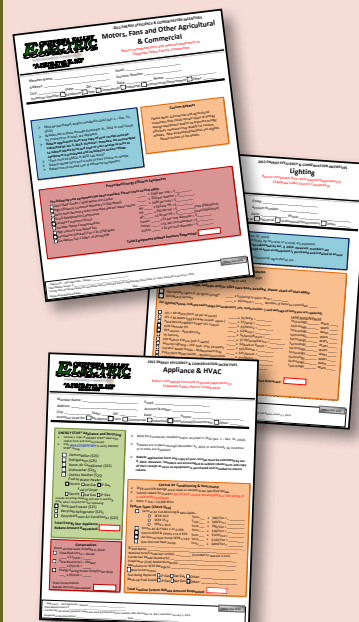
NEW SERVICE DEADLINE - THE END IS NEAR!

When the ground freezes in Wisconsin, all underground cable construction comes to a halt until the spring thaw. If you have construction plans that are not already scheduled, call Chippewa Valley Electric Cooperative TODAY! We will do everything possible to meet your construction needs and install your electrical service before winter. However, all preliminary requirements must be met by October 15 to guarantee underground work. After October 15, we cannot guarantee service installation before the ground freezes.

Once the ground freezes, it will be too late to install the underground electrical service you were hoping to have this fall.

CVEC REBATE REMINDER

Chippewa Valley Electric Cooperative wants to remind its members that there are a variety of rebates available. Rebates are in place through December 31, 2012 **or until funds, by incentive or in total are depleted.** Please submit rebate requirements as soon as possible to ensure that you can take advantage of our rebate program.



Rebate forms and information are available online at cvcoop.com/services/rebates.php or contact our office at 715-239-6800 or 1-800-300-6800.



COOPERATIVES BUILD A BETTER WORLD

Owned and controlled by their members, cooperatives are a major economic force in developed countries and a powerful business model in developing ones.

When people join together to form a cooperative, the business

is founded on their needs and values: cooperative buying power and economic advantage; community commitment and interaction; democratic principles; people helping people.

Recognizing the power of cooperatives to promote

economic and social development and help eradicate poverty, the United Nations declared 2012 the International Year of Cooperatives. In the United States alone, there are 29,000 cooperatives with more than 100 million members. Worldwide, more than 1 billion people belong to cooperatives.

Cooperative businesses are unique because they exist to meet the needs of people, not to maximize profit. People around the globe form cooperatives to better their lives and build more successful enterprises and organizations.

Because they are built on self reliance and concern for community, cooperatives are particularly resilient in the face of economic downturns and hardship. Cooperatives can also meet peoples' needs when for-profit enterprises are unwilling or unable to do so.

And cooperatives operate in every industry, including agriculture, childcare, energy, financial services, food retailing and distribution, health care, insurance, housing, purchasing and shared services, telecommunications and others.

Powered by people, "Cooperatives Build a Better World." Celebrate October Co-op Month and the International Year of Cooperatives.



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