CLARKE
ELECTRIC COOPERATIVE, INC.
Safety Driven • Energy Smart • Community Invested
Your Touchstone Energy® Cooperative

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HEADLINES

SAFETY DRIVEN | ENERGY SMART | COMMUNITY INVESTED

The Ups and Downs of a Basic Need

By the time you read this, most of the leaves have turned their autumnal colors and fallen to the ground as the trees prepare for a long winter hibernating. The chill of the morning air and frost on the ground greets us as we begin our day. The year is drawing to a close, and these signs remind me to reflect on the last 12 months of challenges and accomplishments.

Have you ever found yourself traveling on a treacherous and winding mountain road or trail? It could have been on the Million Dollar Highway in Colorado, a side-by-side trail in Wyoming, or a horse path through the Grand Canyon. They're the kind of travel ways that present the challenges of hills and tight curves, but reward you with scenic, awe-inspiring views that made the journey worthwhile.

DAVE OPIE
General Manager

That is what 2025 was for all of us, and those hilly roads and trails are analogous to what the electric industry is currently experiencing. Some days it feels like we are on a smooth highway and other days, like we are navigating a treacherous mountain trail. But a few bumps in the road aren't enough to stop us from achieving gratifying results and experiences for our members and employees alike.

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Season's greetings from all of us to all of you.

Our office will be closed
Dec. 24-25 and Jan. 1, 2026
so that our employees may enjoy the holidays with their families.
See you in the New Year!

Reading pays! We have hidden two of our members' account numbers in this issue. If you find your member location number, call during December to have $10 deducted from your monthly energy account.

Ups and Downs...from pg. 1

Access to electricity has become so important to living our modern lives that it deserves to be ranked highly after food, shelter and clothing. What was once a luxury is now so much more than an inconvenience when taken away. Outages happen, and it might not be due to rockslides, but it can occur when there is lightning, tornadoes, high winds, ice, snow, rain...you get the idea. Your team at Clarke Electric Cooperative takes immense pride in our response time for outages, working both carefully and with urgency to restore your power and your sense of calm and comfort.

Clarke Electric Cooperative is grateful for your support and understanding as we strive to provide safe, reliable, and affordable power.

Happy holidays from all of us and remember to "keep the rubber side down" and "keep it between the ditches" wherever your travels may take you this season.

Statewide Association Leader Visits CEC

Clarke Electric Cooperative hosted a special guest in October and gave her the royal treatment!

Iowa Association of Electric Cooperatives Executive Vice President & General Manager Leslie Kaufman visited the co-op for its monthly safety meeting.

Lineman Matt Readout accompanies IAEC EVP & GM Leslie Kaufman on a bucket ride.

As an IAEC member, Clarke Electric Cooperative has access to several programs and services offered by the statewide association. Leslie presented on these and many other activities IAEC has been involved in lately, as well as things to come in the new year.

During her visit, Leslie was treated to a bucket ride (her first ever) and stayed for a lunch prepared by co-op employees.

SAFETY DRIVEN

Lease a Light for Safety

Now that we've turned the clocks back an hour to take advantage of all the sunlight we can during the winter months, you may want to consider leasing a light from Clarke Electric to help out during the dark hours. 40-35-02-00

Leasing a light provides safety and convenience when you return home when the sun is down. You can avoid slippery sidewalks and other hazards on your way to the door, and holiday guests will feel welcome with the added light.

For a low monthly fee of $7.50, Clarke Electric will install and maintain an LED light on your property and make repairs when needed. All you do is pay for electricity consumption. It's that simple.

Qualifications for our leased light program:

- You must be a member
- The light must be on the meter pole, or any Member-owned pole on the Member's side of the meter provided the Member arranges for 120-volt electric service to the pole.
- Clarke Electric will furnish, install and maintain the light and fixture during normal cooperative working hours.
- The light will be turned on and off using a dusk-to-dawn photocell.
- Clarke Electric reserves the right to remove the light at its discretion.

These qualifications must be understood and agreed to by the member upon the member's request for installation of the leased light.

Call us for more details: (800) 362-2154.

Being a Co-op Member Pays!

Each year, CEC reviews its financial performance and determines how much of the margins can be allocated back to our members. Your share of those margins is based on how much electricity you used during the allocation year.

Here's how it works:

- **You use electricity.** As you pay your monthly bill, you're helping build and maintain the cooperative's system.
- **CEC allocates margins.** At the end of the year, we calculate how much was earned and assign your share as capital credits.
- **You get money back.** When the board determines the co-op's finances allow it, we return a portion of those credits to members.

This process is one of the many ways CEC puts members first to strengthen the communities we serve.

Capital Credit Retirements for 2011–2012

If you were a Clarke Electric member in 2011 or 2012, you will receive your share of this year's capital credit retirement in one of the following ways:

Current members: You'll see a credit on your December bill for the amount of your capital credit. This method saves postage and processing costs and helps offset the higher electric bills that often come with colder weather.

Former members: If your distribution is more than $5, you'll receive a check in December. Distributions under $5 will roll over to future years until they reach the $5 minimum.

Why It Matters

Returning capital credits is one of the most tangible benefits of cooperative membership — a real way to see your investment in CEC come full circle. We aren't just about money — we're about ownership, partnership, and trust. When we return margins to you, we're reinforcing the values that built rural America: cooperation, fairness, and community.

At CEC, we're proud to serve as your locally owned, not-for-profit electric provider. Together, we keep the lights on — and the cooperative spirit shining bright.

CEC Manager of Finance/CFO Sam Walkup presents the cooperative's 2026 budget to the Board of Directors during its October meeting. Capital credit retirements will be returned to members this month: $350,000 from 2011 and a portion of 2012.

Quick Facts About Capital Credits

WHAT ARE THEY?
Your share of the cooperative's yearly margins.

WHO GETS THEM?
Every Clarke Electric Cooperative member, based on electricity usage.

HOW OFTEN ARE THEY PAID?
As financial conditions allow, approved by the board.

WHY NOT JUST LOWER THE RATE?
Returning credits ensures fairness – members receive benefits in proportion to their usage.

WHAT IF I MOVE AWAY?
Let us know! Even if you are no longer served by CEC, you may receive future capital credits!

WHAT CAN WE DO FOR YOU? @ cecnet.net

Statewide outage map | Leased Light Program | SmartHUB | Rebates & Online Forms | Operation Round-UP | Call Before You Dig | Email newsletters | RECare

It's Beginning to Look A Lot Like...

CEC Linemen Jarad Taylor (pictured) and Doug Reasoner helped the New Virginia community get in the holiday spirit by helping hang the festive star on top of the community Christmas tree.

Looking Out for You:
October Outages

Animal/bird: 5
Maintenance: 5
Motor Vehicle: 2
Customer caused: 1
Equipment Failure: 1
Trees: 1
Undetermined: 1

ENERGY EFFICIENCY
TIP OF THE MONTH

To maximize your fireplace's efficiency, always keep the damper closed when the fireplace is not in use. An open damper is like an open window, allowing warm indoor air to escape and cold air to enter. Consider installing a fireplace insert, which improves heat output by circulating warm air into the room rather than letting it escape up the chimney. Also, regularly clean and inspect your chimney to maintain safe and efficient operation. 5-11-09-51

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P.O. Box 161 | 1103 N. Main | Osceola, IA 50213-0161
(641) 342-2173 | (800) 362-2154
cecnet.net

OFFICE HOURS
Mon.-Fri.: 7:30 AM - 4 PM | Outside depository available 24/7

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David Opie

This institution is an equal opportunity provider and employer.