Rock Rapids ■ November 2026

Lyon Rural Electric Cooperative

A Touchstone Energy® Cooperative

Phone : 712-472-2506 or 1-800-658-3976 ~ Website : www.lyonrec.coop
Office Hours : Monday thru Friday 7:30 a.m. to 4:00 p.m.



REMINDERS

Lyon Rural Electric will be closed on November 26th and 27th for the Thanksgiving holiday.

Thank You

A big thank you to everyone who contributed financially to our RECcare Program! Your generosity and support are truly appreciated and make a meaningful difference!

Retirement of Patronage Dividends

The Board of Directors of Lyon Rural Electric Cooperative met on October 22, 2026, and approved a general retirement of patronage dividends to the members in the amount of $392,166.09. This represents the remaining balance of $117,200.07 of unpaid patronage dividends for 2012 and 43.01 % ($144,469.69) of patronage dividend assigned for 2013 and 10% of ($69,125.76) of 2025 for patronage dividends assigned from Lyon Rural Electric Cooperative operations. We are also retiring from your 2009 Basin allocation ($61,370.57). Patronage dividends are returned to Cooperative members on a rotating schedule.

With this retirement of patronage dividends, Lyon Rural Electric Cooperative has retired $9,927,831 in patronage dividends. Lyon Rural Electric Cooperative's retirement of patronage dividends is faster than most electric cooperatives in the nation. Per a study by The National Rural Utilities Cooperative Finance Corporation (CFC), our banker, as of December 31, 2025, the latest year reported, Lyon Rural Electric Cooperative has retired 39.57% of all patronage dividends assigned compared median, the cooperative in the middle of all reporting cooperatives, of 29.65% for Cooperative's reporting. Some electric cooperatives have never paid a retirement of patronage dividends.

As a Rural Electric Cooperative member, you are part owner of a business. Basically, you have pooled your money with other members and created equity for your Rural Electric Cooperative to buy electricity and provide services at an affordable cost.

As a locally owned business, your Rural Electric Cooperative is committed to the people it serves and the communities in its area. Because cooperatives are member-owned and operated, one of the principles your Rural Electric Cooperative follows is a commitment to returning your investment. This is done in the form of patronage dividends.

Since Cooperatives are nonprofit, they return any margin to members through the patronage dividend process. The amount returned is in relation to the individual member's transactions or patronage, with the Cooperative.

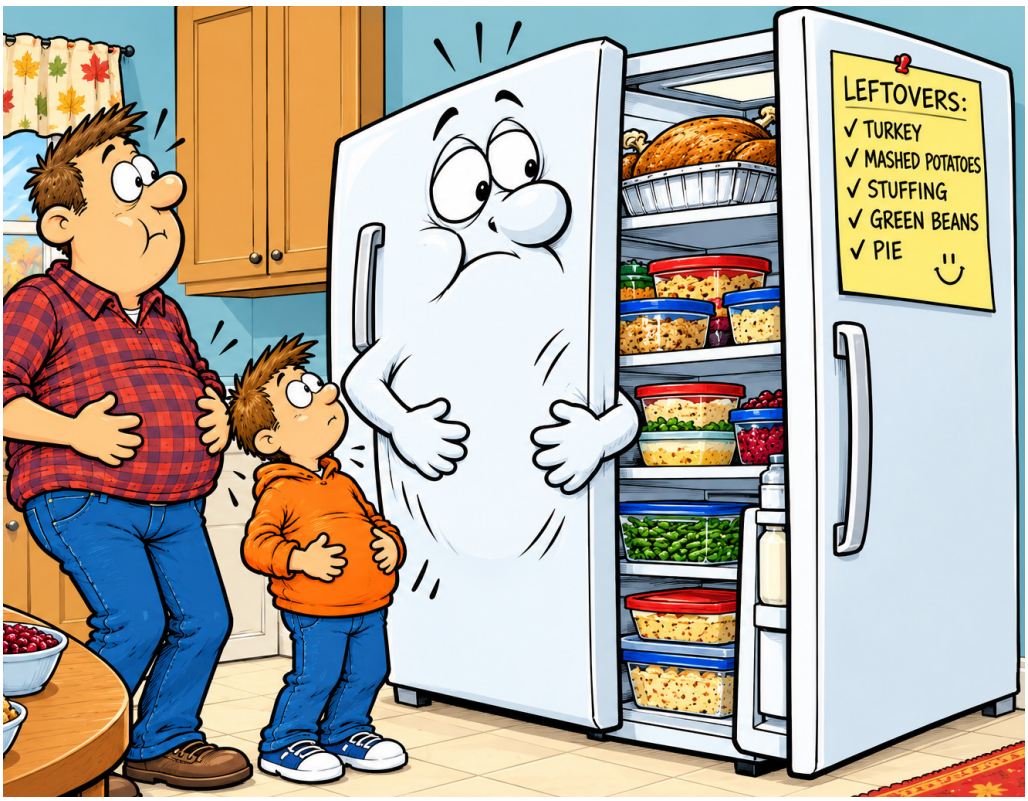
When you think about your Rural Electric Cooperative, think about being an owner of a local business, because that is what you are. Reap the benefits from the Cooperative services provided today and look forward to a return on your investment in the future.

STORE LEFTOVERS STRATEGICALLY

Thanksgiving dinner is over, and your refrigerator is suddenly packed wall-to-wall. As you settle in to watch the game, your fridge's compressor is working overtime to cool down a mountain of leftover food.

When a refrigerator is crammed full, cold air cannot circulate properly. This forces the unit to work harder to keep temperatures safe, which could mean it uses more energy than it should over the holiday weekend.

A few smart tweaks can keep your energy costs low and your leftovers safe.



- Start by letting warm dishes cool on the counter for a few minutes before placing them in the fridge. Putting piping-hot casserole dishes directly into the fridge raises its internal temperature, causing the appliance to use more power to pull the temperature back down.
- Next, give the air some breathing room. Arrange containers with a little space between them so cold air can flow around every item.
- Before you load up on holiday groceries, perform a quick check on your refrigerator's door seal. Close the door on a dollar bill; if you can pull the money out easily, cold air is leaking out and wasting electricity every day.

RECare Consumer Contribution Plan

Your Rural Electric Cooperative has always extended a helping hand to those in need of it. Now, in response to actions by the Iowa General Assembly, your REC has established RECare, a program of members helping members. RECare will provide funds to be distributed by local community action agencies to help pay winter heating bills and assist in weatherization of homes of low income consumers of this Cooperative. You may make a one-time contribution or you may make a monthly contribution. Even one dollar a month contribution will help others.

Consumer Authorization Form

Yes, I want to be a part of members helping members and contribute to RECare.

_____ I will make a one-time contribution to RECare. My check is enclosed.

Name _____

Address _____

City_____ State____ Zip_____

Mail to: RECare, Lyon Rural Electric Cooperative, PO Box 629, Rock Rapids, IA 51246

Operating Statistics

SEPTEMBER

	2025	2026
KWH Purchased	10,728,867	11,199,235
KWH Sold	10,497,185	10,938,512
Percentage of Line Loss (Year to Date)	2.70%	2.55%
Total Demand	20,080 KW	22,876 KW
Average Farm Consumption	2,808 KWH	2,825 KWH
Average Farm Bill	$380.14	$396.04
Income Per Mile	$1,406.14	$1,524.13
Expenses Per Mile	$131.46	$1,481.32
Miles Energized	872	872
Cost of Wholesale (For the Month)	7.74¢	8.60¢

Tame the Thanksgiving power surge

Thanksgiving is easily the warmest, noisiest and most delicious holiday on the calendar. Don't let it be the one that shoots your energy bills through the roof.

While no one wants to skimp on family traditions, cooking an elaborate feast doesn't require a major spike in your energy bills. A few small adjustments behind the scenes can keep your kitchen running smoothly without wasting a single kilowatt.

First, resist the urge to peek. It's tempting to crack open the oven door to check the turkey's golden-brown skin, but every time you do, the temperature plummets by 25 to 30 degrees. Your oven then has to work twice as hard to recover that lost heat. Flip on the interior light and trust the window instead.

Next, call in backup from your countertop champions. Slow cookers, electric roasters, air fryers and your microwave oven use way less energy than a full-size conventional range—and they keep excess heat out of the room so your thermostat doesn't get confused and kick on early. Let the slow cooker keep the mashed potatoes warm and roast the side dishes in batches while the turkey rests on the cutting board.

Finally, tackle cleanup with a game plan. Skip pre-rinsing dishes under steaming hot tap water; modern detergents and dishwashers are designed to dissolve food particles without a hand wash. Wait until the racks are completely full before pressing start and select the air-dry setting to skip the heat cycle entirely.

With a little kitchen choreography, you'll serve up a memorable feast and keep the crowd happy, all while making wise use of resources and keeping energy costs in check.

Call Mid-Sioux To Schedule Your LiHEAP Appointment

The Low-income Home Energy Assistance Program (LIHEAP) offered through **Mid-Sioux Opportunity, Inc.** may be able to help you pay your winter heating bill. This program is funded through the Iowa Department of Health and Human Services and has been established to help qualified low-income Iowa homeowners and renters pay for a portion of their primary heating costs.

Your local Mid-Sioux office will be taking applications from November 1, 2026 through April 30, 2027. Each applicant will need to furnish a copy of their most recent heating and electric bill; original Social Security or I-94 card for each household member; and proof of the household's income for the past month (4 weeks), the past twelve (12) months, or most recent tax return. Eligibility for participation is established according to the federal income guidelines listed at the right. Applicants eligible for an award will be paid on a first come, first served basis, and all payments are subject to availability of funds.

MAXIMUM GROSS INCOME

HOUSEHOLD SIZE	ANNUAL INCOME
1	$31,920
2	$43,280
3	$54,640
4	$66,000
5	$77,360

For families with more than five members, add $11,360 for each additional member.

For more information or to make an appointment
contact your local outreach office, info@midsioux.org or 800-859-2025
Hearing Impaired call 711

The cooperative difference: You own it

November is a season for reflecting on community, which makes it a great time to look at who lights your home. Because you get your power from an electric cooperative, your utility is structured differently than a traditional corporate provider.

You are not just a customer paying a monthly bill. You are a member and an owner of a local, nonprofit business.

Unlike investor-owned utilities that answer to stockholders on Wall Street, electric cooperatives answer directly to the people they serve—like you. Any surplus funds left over at the end of the year do not go to outside investors.

Instead, those funds are allocated back to you and your neighbors in the form of capital credits.

You also have a direct voice in how your cooperative is run. Every member gets a vote to elect the local board of directors that makes big decisions about energy rates and grid infrastructure. You might even be eligible to run for the board.

This is a democratic model built to keep power local, reliable and affordable for the neighborhood you call home.

Space heaters vs. electric blankets

As November nights turn chilly, it is tempting to reach for a portable space heater to ward off the cold. Before you plug one in, it pays to understand the hidden energy cost on your monthly bill.

A standard plug-in space heater typically pulls around 1,500 watts of power. If you run one for eight hours a night while sleeping, it can add significant dollars to your power bill by the end of the month.

An electric blanket, on the other hand, operates using a fraction of that energy.

Most modern electric heating blankets draw only 50 to 200 watts, depending on the size. By heating your bed directly rather than attempting to warm the air in an entire room, you get the same cozy comfort while using roughly 90% less electricity.

If you do choose to use a space heater, always follow fundamental electrical safety rules.

Plug space heaters directly into a wall outlet rather than an extension cord or power strip, which can overheat under heavy electrical loads. Turn them off whenever you leave the room or go to sleep.

TIPS TO AVOID ENERGY SCAMS

Stay alert for fraudulent utility calls. Scammers can spoof caller ID to make a phone call appear to come from your electric utility—even when it doesn't. They may threaten disconnection, demand immediate payment or ask for personal information. Don't rely on caller ID alone to verify a caller's identity. If you receive a suspicious call, hang up and contact your utility using the phone number printed on your bill or listed on the official website.

Source: FTC



Save an hour; Spend it wisely

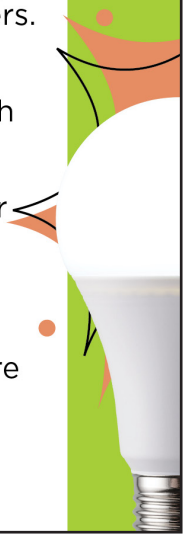
When the clocks fall back on Nov. 1, the sudden shift in daylight alters daily household routines. You can turn that extra hour into instant energy savings with a few quick home adjustments.

- Start by checking your thermostat schedule. With earlier sunsets and cooler evenings, adjusting your automatic timers ensures you are not heating an empty house during daytime hours.
- Next, focus on your lighting and security setup. If you use mechanical timers for porch lights or indoor lamps, adjust them to account for darkness arriving an hour earlier.
- Take a quick moment to flip the direction of your ceiling fans. Running your ceiling fan clockwise at a low speed pushes the warm air that naturally rises to your ceiling back down into your living space. This keeps room temperatures balanced without forcing your furnace to kick on as often.
- Finally, set a reminder to clean your furnace filter while you are resetting your clocks. A clean filter allows air to pass through freely, keeping your heating system running efficiently all winter long.

ENERGY EFFICIENCY TIP OF THE MONTH

Adjust your water heater settings to save energy. As cooler weather arrives, your water heater may be working harder to keep up with longer, hotter showers. Check its temperature setting and consider lowering it to 120°F, which the U.S. Department of Energy recommends for most households. A lower temperature setting can reduce energy use while also helping prevent scalding. Always check the owner's manual before making adjustments.

Source: Dept. of Energy



Nondiscrimination Statement
"This institution is an equal opportunity provider and employer."

To file a program discrimination complaint, a complainant should complete a Form, AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at https://www.ocio.usda.gov/document/ad-3027, from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA containing all the information requested in the form. The completed AD-3027 form or letter must be submitted to USDA by mail to U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; by fax (833) 256-1665 or (202) 690-7442; or by Email: program.intake@usda.gov