

POWERLINES

A MONTHLY PUBLICATION FOR THE MEMBERS OF WHITEWATER VALLEY REMC

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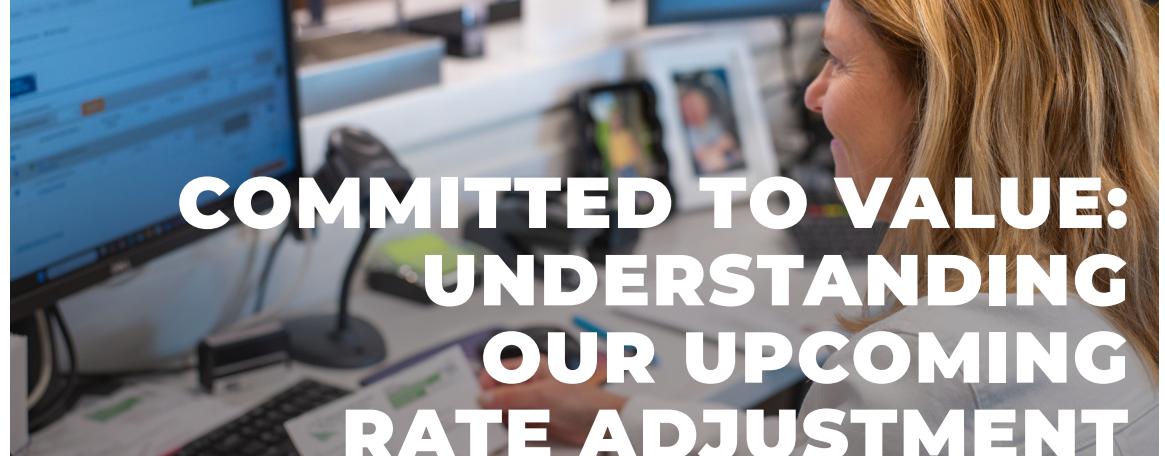
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FEBRUARY DUE DATES

The due dates
for payment of
electric bills are
February 19 and 26.



JOSHUA JOHNSON
CEO

At WWVREMC, we know our members put a lot of trust in us to be responsible with their money. That trust is at the forefront of our minds every time we purchase new equipment or invest in upgrades for the electrical system. The

same is true when it comes to setting rates and cost adjustments for the electric service our members depend on.

As a not-for-profit utility, we never charge more than is needed to maintain and operate the electric system responsibly. If there are funds left over, we return them to our members in the form of capital credits. This is in line with the board's recent approval of the retirement of \$491,000, which resulted in checks and bill credits being issued in mid-December 2025.

As a result, members can trust that the money they put into their cooperative comes back to them, whether as quality electric service or as a refund check or bill credit. You can also trust that when we are forced to adjust costs and rates, we will only do so with good reason.

General economic forces, along with changes to the electric industry, are adding up. Members have surely noticed the impact of inflation on their own wallets, whether it's sticker shock at the grocery store or the gas pump. Electric cooperatives are not immune to

inflation, which has led to an increase in the cost of electricity, materials, and equipment we rely on every day to operate and maintain our system.

Over the last several years, global energy costs have begun to increase dramatically due to inflation, supply chain issues, and changing economic factors. This has resulted in wholesale power prices increasing by more than 175%.

WWVREMC is a member-owner of Hoosier Energy, the generation and transmission (G&T) cooperative that provides electric power and services to 17 distribution cooperatives in Indiana and Illinois. WWVREMC and Hoosier Energy are both non-profit organizations owned by those we serve, including you. Hoosier Energy generates and transmits electric power, while WWVREMC distributes it to homes, farms, and businesses. Fuel and power costs represent more than half of Hoosier Energy's annual operating costs. Through sound management and stewardship, WWVREMC has absorbed a good deal of these higher costs. However, because of continued industry-wide increases, we must now spend more on purchasing electricity than the cooperative can absorb.

Unfortunately, this means we must pass some of those increased costs on to our members, resulting in an overall adjustment of approximately 5.5%, which will be reflected in your May bills. We understand that rate changes can feel uncertain, but you have tools to stay

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in control. By monitoring your daily electricity usage and finding ways to conserve energy, you can make a real difference. Our SmartHub app makes it easy to track your usage and identify opportunities to reduce your costs. For members who've been with us for at least a year, Budget Billing offers peace of mind with predictable monthly payments.

Looking ahead, no one can predict future energy policies or costs with certainty. The good news is that while many factors are global and beyond our control, your own energy usage is something you can manage. For practical tips, visit wwwremc.com or follow us on Facebook for energy-saving ideas. We'll continue sharing updates in upcoming Powerlines newsletters as we approach the May rate adjustment. And remember — WWVREMC is committed to providing reliable, affordable service in everything we do.



NOTICE: Upcoming Change to Cash Payment Policy

Due to a nationwide shortage of pennies and our bank no longer supplying them, we will adjust our handling of cash payments for electric bills once our current supply is depleted.

What's Changing:

- All cash transactions will be **rounded to the nearest \$0.05**.
- Any overpayment will be **credited to your next bill**.

To avoid rounding, we encourage members to use **electronic payment options** such as **SmartHub** or **our secure payment line**. Recurring payment options are also available. These options allow for exact payment amounts.

Thank you for your understanding and cooperation as we adapt to this change.

BREAKER BOX BASICS:

Protecting your home from overloads

It's important to understand how your home's breaker panel works and to recognize the warning signs of electrical overloads.

When too much electricity runs through a circuit, the breaker is designed to trip. That quick action shuts off power and prevents wires from overheating, which could otherwise lead to a fire.

If you notice any of these issues, check your breaker panel. A tripped breaker will be in the "off" or middle position. To reset it, switch it fully to "off," then back to "on."

WARNING SIGNS OF OVERLOADED OUTLETS OR CIRCUITS INCLUDE:

- » Lights that flicker, blink, or dim
- » Warm outlet or switch covers
- » Burning odors from outlets or switches
- » Circuit breakers that trip often
- » Crackling or buzzing sounds near receptacles
- » Mild shock or tingling when touching appliances or switches
- » Appliances or tools not running at full strength

**PLUG INTO
SAFETY**

why IS MY WINTER ELECTRIC BILL HIGHER?



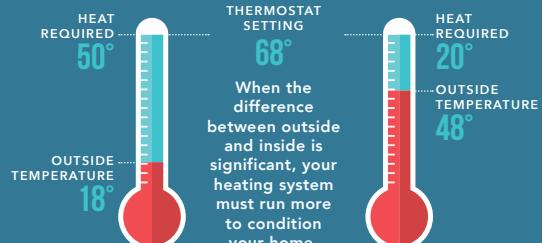
a frigid fact: You use more energy in cold weather.



HERE'S WHY:

In cold weather, your heating system works much harder to keep your home comfortable.

Even if you don't change your thermostat setting, it runs longer to heat your home.



Even gas heating systems use electricity to power the fan and distribute the warm air.

ENERGY USE MATTERS

Your monthly bill is largely determined by the amount of energy you use.

ENERGY USED

The meter on your home measures the energy you consume. **This is your "usage."**



ELECTRIC RATE

There is a charge for each kilowatt hour you use. **This is your "rate."**

Board spotlight

We would like to honor our board members, Jodie Creek and Mark Singer, who have achieved the prestigious Director Gold Credential. The hidden account number is 80526. This accomplishment reflects their dedication to continuous learning and their unwavering service to our cooperative and community.



Congratulations

WHITEWATER VALLEY REMC

Luke Girdley

RELITE GRADUATE



Congratulations

WHITEWATER VALLEY REMC

Janet Miller

RELITE GRADUATE



Employee spotlight

We are thrilled to congratulate Janet and Luke on completing the RELITE Leadership Program. More than just a professional development course, RELITE is a two-year transformative experience aimed at empowering employees from Indiana's electric cooperatives to lead with purpose and authenticity. In December, they were recognized at Indiana Electric Cooperative's Annual Meeting, celebrating their dedication and leadership throughout this journey.

HIDDEN ACCOUNT NUMBER

Each month we hide an account number in the Powerlines. Did you find it?

NO DECEMBER WINNER

Keep reading your Powerlines each month. The next hidden account number could be yours!

PAYMENT OPTIONS

U.S. Mail

Whitewater Valley REMC, P.O. Box 350
Liberty, IN 47353

SmartHub

Log on at wwwvremc.com.

Pay-by-Phone

Call 855-940-3859. Set up your PIN. Follow prompts.

Liberty Office

In person or in the drop box.

Automatic Withdrawal

Sign up on SmartHub, over the phone, or in the office.

Franklin County National Bank (FCN)

In person or in the drop box. Bring payment stub.

VanillaDirect

Visit vanilladirect.com for payment locations and details.



For more information about payment options, please call us:
765-458-5171 or 1-800-529-5557

HELPFUL INFORMATION

Liberty Office Hours

1201 S. State Road 101, Liberty, IN 47353

7:30 a.m. to 4:30 p.m. Monday through Friday

CLOSED SATURDAYS, SUNDAYS, AND HOLIDAYS



To Report an Outage or Emergency

Call 1-800-776-0493, 24 hours a day, 7 days a week.
Log in to your SmartHub account and report your outage.

BE READY TO PROVIDE THE FOLLOWING INFORMATION:

- The name and account number under which your electric service is listed.
- Map location number.
- Your phone number – needed to call back or confirm power restoration.
- The type of problem you are experiencing – flickering lights, complete power outage, etc.



BILL CREDIT WINNERS

Our monthly drawing for five \$20 bill credits from all voting members of the 2025 annual meeting continues. Here are the winners.

FEBRUARY

Janet Auville, Richmond
Larry P. Kunnen, W. Harrison
Danny G. Taylor, W. Harrison
Gene Sanders, Liberty
Thomas Tiller, Liberty

WELCOME, JOE!

We are pleased to welcome Joe Baldwin from Randolph County as our new Operation Round Up Trustee. We appreciate your service to our cooperative.



energy efficiency TIP OF THE MONTH

Mid-winter is a great time to ensure you're making the most of your home heating system. Replace or clean filters to keep your furnace or heat pump running efficiently. Listen for strange noises and check for uneven heating – these signs indicate that the system may need servicing. Ensure vents and radiators aren't blocked by furniture or rugs as proper airflow helps your system work less and saves energy. A little maintenance along the way can prevent costly repairs and keep your home cozy through winter.



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