Annual Meeting Recap

THANK YOU! to the members and guests who attended the Annual Meeting on Thursday, September 4th at the Lenox Community Center. An enthusiastic crowd of over 200 members and guests gathered to enjoy a Ribeye Steak sandwich meal, prize giveaways, and the business meeting of your Cooperative. The main business item was the election of three (3) directors to a 3-year term each. Incumbents Mark Herzberg and Alan Spencer were re-elected to the Board of Directors and Justin Akers was elected to fill the open Region 1, District 4 position. Congratulations to those candidates for being elected to the board and to the other candidates who ran for a board seat. A special thank you to outgoing director Terry Barnes for his 6 years of service to the membership.

A big thank you to the Nominating Committee of John A. Overholtzer, Barb Nelson, Michele Beck, and Jamie McManis for selecting the slate of candidates and to the Election Committee of John A. and Mary K. Overholtzer, Jamie McManis, John Allen, Barb and Chris Nelson, and Michele Beck for counting the ballots and certifying the election.

Board Members Recognized



T he following board members were recognized for their service to the cooperative: pictured left to right – Dale Walkup (45 years), Jason Smith (10 years), Mark Herzberg (15 years), and Terry Barnes (6 years -retired from the board at the meeting). Congratulations and thank you to all!

Congratulations to all our door prize winners and the winners of the electric bill credit drawings.



Phil Kinser, SWIAREC General Manager/CEO, and the winner of the \$500 bill credit Tom & Dena Jackson



Grand prize winner of a \$1,000 electric bill credit – Carolyn Nelson, being congratulated by Phil Kinser- Southwest Iowa REC General Manager/CEO.

You're Invited: Open House at Our New Location!



We're excited to announce our upcoming Open House on Tuesday, November 4th, from 3:00 to 6:00 PM at our brand-new location: 2248 Avenue of Industries, Corning.

As part of our continued commitment to serving our members better, we have merged our Corning and Stanton offices into one convenient, expanded location. This new space allows us to offer improved services in a larger, more efficient setting—and we can't wait for you to see it! Join us for a casual afternoon of tours, conversation, and community. We'll be serving light refreshments and giving you a chance to meet our team and explore everything our new facility has to offer. We hope to see you there!





Coop Month Column

Powered by Purpose

This month, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being part of a cooperative. 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 guide everything we do.



Phil Kinser CEO

As the CEO of Southwest Iowa REC, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable electricity and providing real value to the people we serve.

We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage costs and keep rates as low as possible—because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, Southwest Iowa REC crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, partnering with volunteer organizations or helping bring electricity to rural areas, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

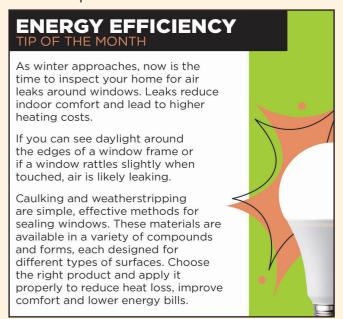
That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

Thank you for the trust you place in us. We're proud to be your local electric cooperative.

Phil Kinser, Southwest Iowa REC CEO/ General Manager





Southwest Iowa REC has High Member Satisfaction

outhwest Iowa Rural Electric Cooperative completed its annual member-wide customer satisfaction survey, where over 4300 members were asked to participate. The member responses were sent to the American Customer Satisfaction Index (ACSI®), a company that measures customer satisfaction across multiple industries throughout the entire United States. For 2025, Southwest Iowa Rural Electric Cooperative received an ACSI score of "85", on a 100-point scale. Southwest Iowa Rural Electric Cooperative's score is higher when compared to publicly measured investor-owned utility scores, cooperative utility scores, and municipal utility scores reported in the syndicated 2025 ACSI Energy Utility Study and places Southwest Iowa Rural Electric Cooperative 11 points higher than the average investor-owned utility, 9 points higher than the average cooperative utility, and 10 points higher than the average municipal utility scores of 74, 76, and 75 respectively, per the industry ratings. For more information, please visit https:// theacsi.org/industries/energy-utilities/.



1 Compared to publicly measured energy utilities in the ACSI* survey of customers rating their own energy utility. Results based on data provided by Southwest Iowa Rural Electric Cooperative, collected between June 2, 2025, and August 1, 2025. ACSI did not regulate the survey administration or sample size. ACSI and its logo are registered trademarks of the American Customer Satisfaction Index LLC. For more about the ACSI, visit www.theacsi.org,

FEMA Act of 2025 Would Bring Disaster Aid to Co-ops Much Faster By Erin Kelly, NRECA

Across the U.S., electric cooperatives are supporting a new bipartisan bill that would streamline the Federal Emergency Management Agency and speed up delivery of crucial disaster relief funds to electric co-ops hit hard by hurricanes, wildfires, tornadoes and other natural disasters.

The Fixing Emergency Management for Americans (FEMA) Act of 2025 would keep in place FEMA's essential Public Assistance program, which provides money to co-ops to restore power and rebuild their systems after natural disasters. Without those funds, rebuilding would take much longer and raise costs sharply for rural communities.

The National Rural Electric Cooperative Association, the national trade association representing more than 900 co-ops, and its member co-ops have been strong advocates for improving FEMA while keeping the agency intact. The FEMA Act would greatly reduce the amount of time it takes for co-ops to receive reimbursements from the agency.

Specifically, it would direct the FEMA administrator to reimburse co-ops for emergency work no later than 120 days after it submits a request. The president would first need to determine that at least 90% of estimated costs are eligible for reimbursement, said Will Mitchell, a NRECA legislative affairs director who lobbies Congress on FEMA issues.

For longer-term projects to rebuild or replace infrastructure, the bill would require FEMA to review within 90 days a co-op's cost estimate of the work that needs to be done, Mitchell said. After that, the agency would have 30 days to disburse the funds for the project.

"That would be a huge change in the timeline," Mitchell said. "Right now, most co-ops are waiting years for reimbursement."

Another major improvement is that co-ops would be allowed to build stronger, more resilient systems in the aftermath of disasters rather than being forced by the agency to build everything back exactly as it was before.

FEMA is a crucial partner for electric co-ops in efforts to restore power after disaster strikes. The legislation would remove FEMA from the Department of Homeland Security and return it to its former status as an independent agency that reports directly to the president.

The bill would make FEMA a stronger, more responsive agency and help

strengthen rural resilience, protect taxpayer dollars and ensure essential services are restored as quickly as possible after a natural disaster.

Sponsors from the Transportation and Infrastructure Committee introduced the legislation on July 23—the day the House adjourned for its summer recess. The committee is expected to have hearings on the bill after Congress returns to the nation's capital in September. The panel will then vote on whether to send it to the full House for consideration. If passed by the House, the legislation would still need to be approved by the Senate and signed into law by President Donald

Transportation and Infrastructure Committee Chairman Sam Graves, R-Mo., one of the lead sponsors of the bill, said "the American people need an emergency management system that works quickly and effectively, not one that makes disaster recovery more difficult."

"This bill does more than any recent reforms to cut through the bureaucracy, streamline programs, provide flexibility, and return FEMA to its core purpose of empowering the states to lead and coordinating the federal response when it's needed," Graves said.

Rep. Greg Stanton of Arizona, the senior Democrat on the panel's Economic Development, Public Buildings and Emergency Management Subcommittee, said the bill would strengthen FEMA's mission "to help Americans in their darkest

"The agency isn't perfect, and its job is getting harder as disasters grow more frequent and more severe," said Stanton, who is co-sponsoring the bill. "But the solution is not to tear FEMA down—it's to work across the aisle to build FEMA up. This bipartisan bill takes commonsense steps to streamline the agency and make sure communities get disaster assistance quickly, efficiently and fairly." As the FEMA Act of 2025 moves through the legislative process, NRECA and electric cooperative leaders will continue work to make it even better for co-ops and the local communities they serve.

Erin Kelly writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the national trade association representing nearly 900 local electric cooperatives. From growing suburbs to remote farming communities, electric co-ops serve as engines of economic development for 42 million Americans across 56% of the nation's landscape.

FEMA Reform

After a natural disaster, when it's time to start the recovery process, delays in funding approvals, complex paperwork requirements and a lack of consistency across regions slow everything down, straining local resources and creating higher recovery costs.

Southwest Iowa REC supports the new bipartisan bill that aims to streamline FEMA and speed up delivery of crucial disaster relief funds.



Halloween Buffalo Chicken Dip "Boo-ffalo Dip

Ingredients

- 2 cups cooked shredded chicken (rotisserie works great)
- ½ cup buffalo sauce (adjust for spice level)
- 8 oz cream cheese, softened
- 1 cup shredded mozzarella cheese
- ½ cup ranch dressing
- 6-8 slices white cheese (for ghosts)
- Black decorating gel or mini olives for eyes
- Tools: ghost cookie cutter, mixing bowl, baking dish, spatula

1. In a large bowl, toss shredded chicken with buffalo sauce until evenly coated.

- 2. Soften cream cheese in the microwave for 15-20 seconds if needed, then spread it evenly in your baking dish.
- 3. Spoon the buffalo chicken mixture over the cream cheese and smooth it out. Drizzle with ranch dressing.
- 4. Use a ghost cookie cutter to cut shapes from white cheese slices and arrange them on top.
- 5. Bake at 350°F (175°C) for 15-20 minutes or until bubbly.
- 6. Once out of the oven, dot each ghost with decorating gel or olive bits for eyes. Serve warm.

-Tip! No ghost cutter? No worries – just freehand the shapes with a knife!













RECare Customer Contribution Fund

outhwest Iowa REC's RECare program makes it easy to help Cooperative neighbors in need this winter. With rising heating fuel prices this season, more and more Iowans are seeking assistance with energy, heating and weatherization costs. While some federal and state dollars exist to help those in need, there are still shortfalls.

Consider a monthly contribution to Southwest Iowa REC's RECare program. Your contribution - whether it is \$1 or \$10 a month - when combined with those of other generous members, can go a long way in helping those who can't afford winter's heating bills. To help, fill out the form:

Consumer Authorization Form

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

I will make a 1-time contribution to **REC**are. My check is enclosed.

_ I will contribute \$_____ per month to RECare. I understand that this amount will be automatically added to my monthly electric bill.

_____ Account # ____

Address _____ State ZIP City ____

Mail to: RECare - SW Iowa REC

2248 Avenue of Industries; Box 367; Corning, IA 50841

RECare - SW Iowa REC OR

1502 W South Street; Box 391; Mt Ayr IA 50854

Bravo.....

Dear Southwest Iowa REC,

Thank you for supporting the 2025 Crush Cancer in Every Color. As a sponsor, donor, participant, and community member, you helped raise \$28,858.64 for our community's cancer patients! -2025 Crush Cancer in Every Color Planning Committee

To Southwest Iowa REC

We are grateful to SWIAREC for jumping in to assist us during storm restoration. It's neighbors like you who make the cooperative network strong. Your crews were dependable, hardworking, and a vital part of getting the lights back on safely and quickly. Thank you for standing with us.

-Western Iowa Power Cooperative

REC,

What an honor to win the Grand Prize of \$1,000 at the annual meeting! Everyone had a great time - excellent food, visiting with new and old friends, and sharing the wonderful partnerships and updates of our Southwest Iowa REC. Thank you for all that you do

-Carolyn Nelson

Thank you for the \$100 Amazon gift card I received at your annual meeting. I also thank CRC for providing the donation.

-Sharon Walter

Southwest Iowa REC,

Thank you for the \$50 Casey's gift card I received as a door prize winner at the annual meeting. I enjoyed the evening with the interesting information on the cooperative plus an excellent steak sandwich meal.

-Anita Mittag



2248 Avenue of Industries., Corning, IA 50841

Mount Ayr

1502 W. South St., Mount Ayr, IA 50854

Phone Number: (888) 220-4869

Board of Directors

Marilyn Werner, President Phil Kinser, CEO Mark Herzberg, Vice President Kay Fast-Deyoe, Secretary

Jason Smith, Treasurer

Alan Spencer, Adam Boswell, Dana Morgan Justin Akers, Bonnie Larson, Dale Walkup

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Southwest Iowa REC is an equal opportunity provider and employer.