


Since 1940

# WISCONSIN ENERGY *Cooperative* October 2025 NEWS

**Eau Claire Energy  
Cooperative**

Your Touchstone Energy® Cooperative 

## POWERING THE FUTURE

**BE AWARE OF POTENTIAL ENERGY SCAMS**

**OCTOBER IS CO-OP MONTH**


**JOIN US FOR A MEMBER APPRECIATION  
CELEBRATION – OCTOBER 11!**





# MEMBER SERVICE ON THE LINES AND ONLINE

**Eau Claire Energy Cooperative**

Your Touchstone Energy® Cooperative 



By Monica Obrycki, President and CEO

October is a special month for your cooperative because two important themes come together: Co-op Month and Cybersecurity Awareness Month. At first glance, they might not seem to have much in common. But when you look closer, both are rooted in the same idea: looking out for the people who count on us.

As a cooperative, serving our members has always been at the heart of what we do. That means making sure your lights turn on when you flip the switch, that we're here to answer your call when you need us, and that we invest in the communities we serve. Those visible actions are easy to connect to member services but in today's world, serving our members also means protecting something less visible—your cybersecurity.

When people think of reliability, they often think about our poles, wires, and lineworkers braving storms to restore power. And that's true, those things matter. But there's another side of reliability that often goes unseen. Behind the meters and wires are computer systems and networks that help us run the cooperative. Those systems carry important data like account information, billing records, and communications that we work hard to keep safe.

In the same way we build and maintain the electric system to stand strong against storms, we also invest in cybersecurity to stand strong against digital threats. Just as we're committed to keeping your power reliable, we're equally committed to keeping your information secure.

Cybersecurity Awareness Month is a good reminder that protection doesn't just happen at the cooperative. Each of us can play a role in keeping our information safe. The reality is that many cyberattacks don't succeed because of highly skilled hackers; they succeed because of simple mistakes, like weak passwords or clicking on a suspicious link.

Here are a few simple steps that make a big difference at home:

- **Use strong passwords** – longer is stronger. Consider using a phrase instead of a single word and avoid using the same one everywhere.
- **Enable multi-factor authentication whenever possible** – it adds an extra lock to your digital door.
- **Update software and apps** – those updates often patch security issues.
- **Think before you click** – if an email or message feels off, it probably is.

We share these tips not because we think you can prevent every threat, but because small steps build stronger

habits. Just like keeping up on your smoke alarm testing or changing your furnace filter, these digital habits add up to real protection.

Cybersecurity may be a newer challenge compared to building power lines or restoring outages, but our response is guided by the same cooperative principles. We utilize partnerships with other cooperatives, share best practices, and invest in the systems that keep your data safe. We do it not because it's easy, but because it's the right thing to do for ECEC members.

The future of energy will bring even more technology into our daily lives, from smart thermostats and electric vehicles to advanced metering and distributed energy resources. With new opportunities in the energy world come new responsibilities to keep your information secure. We're ready for that future, and we want you to be prepared too. That's why we'll continue to share resources and guidance, not only about how to use energy wisely, but also how to stay safe in a digital world.

As we celebrate Co-op Month and Cybersecurity Awareness Month, I want you to know your cooperative is here for you. We work hard to keep your power on, keep your information safe, and keep our members at the center of what we do.

That's the cooperative difference. And that's why, whether it's on the lines in the field or online in the office, we'll always be looking out for you.



# EAU CLAIRE ENERGY COOPERATIVE RETURNS OVER \$920,000 TO MEMBERS DURING CO-OP MONTH!

**E**au Claire Energy Cooperative is more than your power provider. We are a cooperative, which means our focus is always on you, our members. One of the clearest ways we show this is through the retirement of capital credits each year.

This October, in celebration of National Co-op Month, ECEC will return more than \$920,000 to over 17,000 members. Since our inception in 1938, we have given more than \$21 million back to our members. It is one of the many ways being a member of a cooperative is unique. Watch your October bill closely and you will see your share of this year's retirement as a credit.

## Capital Credits: What They Are

When you pay your monthly electric bill, your dollars are put to work powering, maintaining, and improving the cooperative's system. Once those costs are covered, any remaining funds, called margins, are allocated back to members as capital credits. These credits represent your ownership in the cooperative. Unlike investor-owned utilities, where profits go to outside shareholders, ECEC's margins stay with our members and our community.

## Why They Matter

**Member Ownership:** Cooperatives are owned by the members they serve. Capital credits are one benefit of that ownership.

**Stability and Affordability:** By retaining and reinvesting capital credits, cooperatives can maintain and upgrade their infrastructure, which, in turn, helps keep electricity rates stable and affordable for members. This also allows for more maintenance, meaning less outage time as well as more technology and communication for members.

## Frequently Asked Questions:

### How do I earn capital credits?

Capital credits are based on how much electricity you use and the cooperative's financial performance. The more energy you use, the larger your share of margins allocated to your account.

### When will I see them?

ECEC applies capital credit retirements each October as a credit on your bill. Look at the upper right corner of your October bill or log in to your SmartHub account at [www.ecec.com](http://www.ecec.com) to view your bill and see the amount you received.

### Can I get my capital credits paid out?

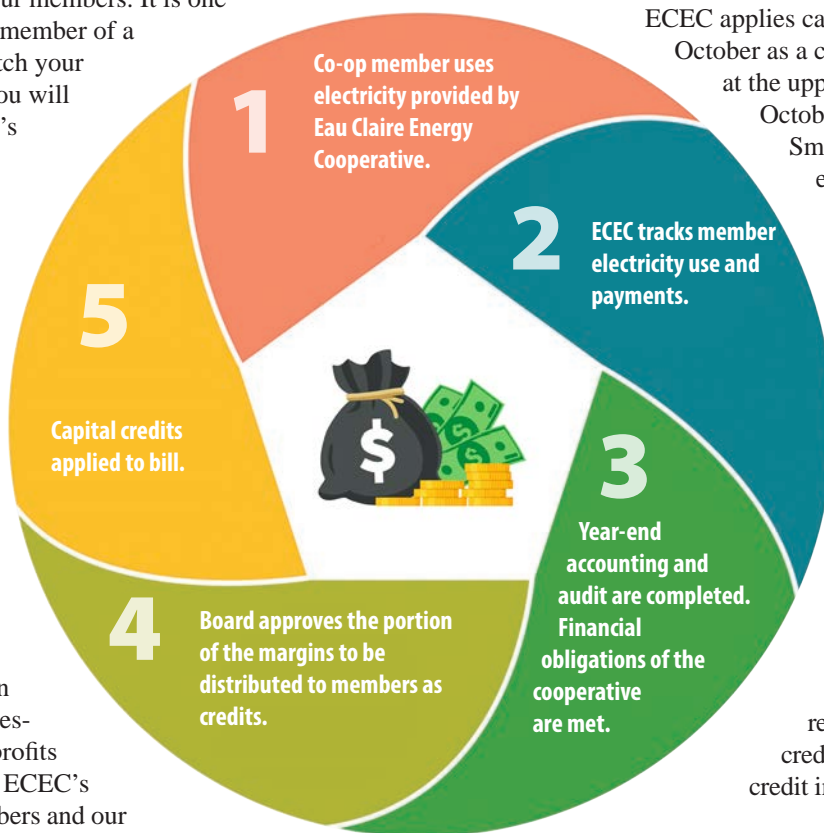
Capital credits use a revolving system where the money is returned to you over time. This helps the cooperative maintain financial stability, which allows for reliability and affordability for all members. Members will receive an annual capital credit retirement applied as a bill credit in October of each year.

### What if I move away?

Your capital credits remain tied to your membership. If you leave ECEC's service area, you will continue to receive your retirements by check until your credits have been fully paid out. Keeping your contact information up to date with us ensures you do not miss them.

### Are capital credits taxable?

It's advisable to consult a tax professional for guidance on reporting capital credit refunds on your income tax returns.





# CO-OP MONTH SCAVENGER HUNT

Searching for some fun during National Coop Month? Sign up for member benefit services for your chance to **win one of SIX \$50 bill credits!** Each program entered will have one additional chance for the grand prize. For example, if you have a SmartHub account and signed up for autopay, you will receive two entries. You must have at least one of the member benefit services below **AND** fill out the scavenger hunt form (online or attached) to be entered to win.



## Chance 1: Register for SmartHub



Sign up at [ecec.com/my\\_account/smarthub](https://ecec.com/my_account/smarthub) or download the app and register your account there. You will need your account number and access to your email to successfully register. SmartHub allows you to report outages, view electricity usage, and so much more.

## Chance 3: Sign up for Auto Pay



Have your bill automatically paid by credit card, debit card, or bank account each month. Set it up online through SmartHub by logging in and selecting Bill & Pay then Auto Pay Program.

## Chance 2: Update your contact methods in SmartHub

Verify your contact methods on SmartHub by logging in and selecting Settings, then Contact Methods. This will also allow you to enroll in text and email notifications about outages, billing, and more.



## Chance 4: Choose paperless billing



Opt out of receiving a paper bill each month and have your bill emailed to you instead. Change your account settings in SmartHub by logging in and selecting Settings, then Paperless Billing.

Winners will be drawn on Monday, November 3 at 3 p.m. All entries submitted prior to that time will be entered. Each member can receive credit for any of the above services that they are enrolled in at that time. Enrollment prior to the contest **does not** disqualify a member from an entry, as long as you are enrolled at the time of the drawing and have filled out the entry form.

## Co-op Month Scavenger Hunt Sign-up Form

Member Name: \_\_\_\_\_

Member Account Number: \_\_\_\_\_

Please check the boxes of any member benefits that you are currently receiving:

☐ SmartHub Registration Completed

☐ Enrolled in Auto Pay

☐ Contact Methods Updated

☐ Enrolled in Paperless Billing

Once completed please fill out the form online by scanning the QR code or by mailing it to:

Eau Claire Energy Cooperative  
Attn: Marketing and Communications  
PO Box 368  
Fall Creek, WI 54742



# The Sweet Side of Membership



Save the Date -  
Member Appreciation  
Celebration!

*You're the reason we're here - have  
a scoop and a slice on us!*

Stop by cooperative headquarters on Saturday,  
October 11, 2025, from 1–4 p.m. for pie, ice  
cream, face painting, bounce house, and fun  
for the whole family. The first 100 attendees  
will take home a cozy fleece ECEC blanket! We  
can't wait to celebrate the sweet side of co-op  
membership with you!



## Interested in Joining ECEC's Board of Directors?

If you are a member of district 1, 5, or 8, and would like to be considered by the Nominating Committee for the 2026 Director Election, there is still time to fill out the director election interest form. Fill out on [www.ecec.com](http://www.ecec.com) by no later than October 16 to be considered by the Nominating Committee.

Once we receive your request, we will send you a director information packet for you to review. All inquiries will remain confidential. A member of the Nominating Committee may contact you to discuss your interest in becoming a candidate. This committee will meet to review and select the final slate of candidates.

## Eau Claire Energy Cooperative

Your Touchstone Energy® Cooperative 

**Monica Obrycki, President and CEO**

**Taylor Skibba, Marketing and  
Communications Coordinator**

8214 Hwy 12, P.O. Box 368, Fall Creek, WI 54742-0368

[www.ecec.com](http://www.ecec.com)   

**Lobby Hours:** 7:30 a.m.–4:30 p.m. Monday–Thursday;  
7:30 a.m.–11:30 a.m. Friday

**Non-emergencies:** 715-832-1603

**Emergencies & outages:** Toll FREE 800-927-5090  
24 hours a day, 7 days a week

**Diggers Hotline:** 811 or 1-800-242-8511  
Call 3 working days before you dig.