

Since 1940

WISCONSIN ENERGY *Cooperative* October 2026 NEWS

**Eau Claire Energy
Cooperative**

Your Touchstone Energy Cooperative 

DYNAMIC DAIRY

CO-OP MONTH AND COW LESSONS

PORK RECIPES

THE COOPERATIVE DIFFERENCE:
MEMBERS ARE OUR JAM!





THE COOPERATIVE DIFFERENCE: MEMBERS ARE OUR JAM!

By Monica Obrycki, President and CEO

Eau Claire Energy Cooperative

Your Touchstone Energy® Cooperative 

October is National Co-op Month, and while we could spend this month talking about all the things that make cooperatives ROCK...I think one of the best ways to explain the cooperative difference is to celebrate the people who make our cooperative possible: **our members**.

That is exactly what our Member Appreciation celebration is all about.

There is no big agenda or business meeting. It is simply an opportunity for us to say thank you to the people we have the privilege of serving every day. We'll have pie and ice cream, and fun for the whole family. And because October is Co-op Month, we couldn't resist having a little fun with our theme this year: **Members Are Our Jam!** The first 100 members to stop by will receive a free jar of jam from AVenue Orchards.

We spend our days focused on providing safe, reliable, and affordable electric service. Member Appreciation gives us a chance to look beyond that day-to-day work and spend time with the people who make it all possible. It is our chance to see you outside of a service call or a billing question, visit with your family, and simply say we appreciate you.

As a cooperative, ECEC is different from many other businesses because the people we serve are also the people who own the cooperative. You aren't simply a customer who receives a bill from us each month. You are a part of an organization that exists to serve its membership.

That ownership can sometimes feel like an abstract idea. You probably don't wake up in the morning thinking about the fact that you are an owner of your electric cooperative. And honestly, you shouldn't have to think about this. Our job is to make sure your electric service is there when you need it, your questions are answered, and we provide programs and services that deliver value to you as a member.

Your ownership does give you a voice. Our cooperative is governed by a board of directors elected by our membership. That board provides direction and oversight

for the cooperative. Our employees work each day to put that direction into action and serve our members. It creates a connection between the people we serve, the people who help guide the cooperative, and the employees who work here every day. And that connection works best when it goes both ways. We want to hear from our members.

Sometimes that happens in more formal ways, such as voting in board elections, joining our Member Advisory Council, or attending our Annual Meeting. Sometimes it happens when we ask you to complete a member satisfaction survey, and you take the time to tell us what we are doing well and where we can improve. Other times, it is much less formal. It might be a conversation with an employee at a community event. It might be attending an event like our Candidates Energy Forum to learn more about issues that could affect our members and the energy industry. It might be stopping in our office to ask a question, calling us when you need help, or sharing your thoughts with one of our

employees when you see us around. All of those interactions matter.

One of the things I appreciate most about being part of a cooperative is the opportunity for our members and employees to interact with one another. We aren't just a name or a voice on the other end of a phone. We are your neighbors, and we live and work in the same communities you do. When you take the time to talk with us, you help us understand what is important to the people we serve.

That is the cooperative difference I hope you experience not just during Co-op Month, but throughout the year.

So, if you haven't attended Member Appreciation before, I hope you'll consider stopping by. Bring the kids. Bring the grandkids. Bring a neighbor. Enjoy some pie and ice cream and, if you're one of the first 100 members, take home a jar of jam from AVenue Orchards.

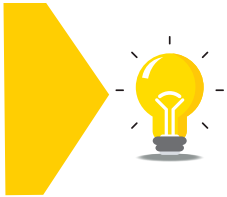
We want you to know the people behind your power, and that your voice, your participation, and your membership matter to us. After all, **Members Are Our Jam**.



CAPITAL CREDITS:

ONE OF THE PERKS OF CO-OP MEMBERSHIP

HOW DO CAPITAL CREDITS WORK?



Co-op member uses electricity provided by Eau Claire Energy Cooperative.



ECEC tracks member electricity use and payments.



Year-end accounting and audit are completed. Financial obligations of the cooperative are met.



Board approves the portion of the margins to be distributed to members as capital credits.



Capital credits are returned to qualifying members as checks or bill credits.

For National Co-op Month, Eau Claire Energy Cooperative is returning more than \$950,000 in capital credits to more than 18,000 current and former 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.

When you pay your electric bill, your dollars help power, maintain, and improve the cooperative's system. When margins remain after meeting the cooperative's financial needs, they are allocated to members as capital credits. While some are retired and returned to members, the remaining allocated margins stay invested in the cooperative, helping ECEC maintain financial strength and meet the needs of our members today and in the future. These credits are not lost; they remain part of your capital credit balance until they are retired and returned to you.

This approach allows ECEC to reinvest in our infrastructure, support reliable service, and help keep electricity rates stable and affordable for members.

Can I get my capital credits paid out?

Capital credits use a revolving system where all of the allocated money is returned to you over time, not all at once. 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.

If you would like to know more about capital credits, scan the QR code!



HOW DO I RECEIVE MY CAPITAL CREDIT RETIREMENT?

Bill Credit

If your capital credit retirement is \$250 or less, you will see it as a credit on your electricity bill during Co-op Month.



or

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Check Payment

Members will receive their credits as a check if their total retirement amount is greater than \$250.





UTILITY SCAMS IN THIS AGE OF AI: KNOW THE RED FLAGS

Scammers have been impersonating utility companies for years, but artificial intelligence is making these scams harder to spot. You may get a phone call, text, or email claiming to be from Eau Claire Energy Cooperative. The person may even tell you that your account is past due and your service will be disconnected unless you make an immediate payment. The goal is to create a sense of urgency so you don't have time to stop and question whether the message is legitimate.

With AI, scammers can make those messages look and sound more convincing than ever.

Beware of these common scam tactics

- **Disconnection threats:** Someone claims your electric service will be disconnected unless you pay immediately.
- **Caller ID spoofing:** A scammer can make a phone number appear to be ECEC's number, even when it isn't. It is always better to hang up and call our number directly to confirm if you are unsure.
- **Overpayment scams:** You may be told you overpaid your bill and need to provide personal or banking information to receive a refund.
- **Fake text messages:** A text may look like it came from us and ask you to click a link or make a payment.
- **Phishing emails:** Be cautious of emails that look like an electric bill or payment notice. Check the sender and don't click on suspicious links.

If you're ever unsure about your account or the status of your electric service, stop and contact Eau Claire Energy Cooperative directly at 715-832-1603 or through your SmartHub account at www.ecec.com/my_account/smarthub.

Watch for the following red flags:

- High-pressure tactics that demand urgent action.
- Unusual payment method requests (wire transfer, gift

- cards, reloadable cards or cryptocurrency).
- Poor grammar, misspellings and suspicious email addresses.

AI is making scams harder to spot

Artificial intelligence gives scammers new tools to make fraudulent messages look and sound legitimate. They can create professional-looking emails and websites, use utility

Don't assume something is legitimate just because it looks or sounds professional.

logos and colors, and even generate convincing copies of a person's voice.

Scammers can also use information available online to make their messages more personal or target people searching for information about their electric bills.

In other words, don't assume something is legitimate just because it looks or sounds professional.

According to Kathy Stokes, AARP Director of Fraud Prevention Programs, "the ability of AI to improve and scale scam tactics is the equivalent of the Industrial Revolution for fraud criminals."

When in doubt, verify

The best way to protect yourself is to slow down and verify the information before taking action. Never feel pressured to make an immediate payment through unconventional means because of a phone call, text, or email. Instead, contact us directly using a trusted phone number, such as the number printed on your bill or on www.ecec.com. Don't use the number or link provided in a suspicious message.

Remember, legitimate utilities will provide multiple notices before disconnection and will not pressure you for immediate payment with an abnormal payment method.

CANDIDATES ENERGY FORUM

Join us for a discussion about energy issues with the area's state legislative candidates. Attendees will hear from local candidates about issues concerning the electric utility industry.

EVENT DETAILS

TUESDAY, OCTOBER 6, 2026

DOORS OPEN: 9:30AM

HOLIDAY INN - SOUTH
EAU CLAIRE, WISCONSIN



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**Eau Claire Energy
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Monica Obrycki, President and CEO
**Taylor Skibba, Marketing and
Communications Coordinator**

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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.