



# IN A CO-OP, EVERY MEMBER GETS A PIECE OF THE PIE

**Please note that your capital credit allocation notice was printed on your November billing statement.**

**A**s a not-for-profit organization, Bayfield Electric Cooperative (BEC) distributes any margins from each year to our members in the form of capital credits. The capital credits represent your ownership in the cooperative.

## Capital Credit FAQs

**Can I use capital credits to pay my bill?** Capital credits cannot be used to pay your current electric bill. However, in the month of May, the board elects to retire capital credit refunds. Active members will receive theirs as a bill credit on their June bill.

**When will I receive the funds that are listed on the allocation notice?** Currently BEC is on a 24-year rotation of distributing capital credits. Most years, BEC has employed a disbursement strategy in which

members who have had outstanding capital credits for the longest period have received payments. This year, all capital credits through 2000-2001 and a portion of 2002 were retired and returned to members from that time. Current members receive a bill credit and inactive members receive a check in the mail.

**If I move off of BEC lines, do I forfeit all of my capital credits?** No. Capital credits are yours to keep, even if you are no longer receiving service from BEC. This is why it is important for you to notify us if your address or phone number information changes.

**If someone doesn't claim their capital credit money, does BEC just keep it?** No. Capital credit money cannot be retained by BEC for operational or capital expenditures. Unclaimed capital credit money is transferred to the Federated Youth Foundation to be used for scholarships and charitable donations. A member

may opt to donate their funds to the Federated Youth Foundation instead of receiving theirs as well.

**What happens if someone passes away before they have received all of their capital credit funds?** The member's heirs are eligible to receive any remaining capital credit funds. Heirs will need to provide BEC with documentation verifying their claim to the funds. In order to assist the member's heirs in closing the account, BEC gives the option of either adhering to the regular capital credit retirement schedule, receiving a special one-time payout at a discounted rate, or donating the funds to the Federated Youth Foundation.

**How can I learn more about capital credits?** BEC is always happy to answer any questions you may have. You can call 715-372-4287 and talk to someone or go to [www.bayfieldelectric.com](http://www.bayfieldelectric.com) and check out the capital credits page.



## Allocation vs. Retirement

**Allocation** – Your share of the amount of any excess funds being given back to our members added to your capital credit balance (October).

**Retirement** – Actual amount you receive back as a capital credit refund. This amount is a percentage of your total capital credit balance (June).

## LOAD CONTROL SYSTEMS TO BE TESTED NOVEMBER 19

Please be advised that the 2025 Winter Preparedness Test for Interruptible Heat (Dual Fuel) Accounts is scheduled for Wednesday, November 19. This load control test is performed in advance of the winter Full Load Control season to ensure member familiarity with the control sequence and to ensure that backup heating systems have been validated for proper function.

During the test, residential Interruptible Heat load classes (2, 2W, & 4B) will be controlled as follows:

| Time       | Control Status                                 |
|------------|------------------------------------------------|
| 6:55 a.m.  | Control start                                  |
| 7:00 a.m.  | All loads interrupted (2,2W,4B)                |
| 10:00 a.m. | Class 2, 2W, and 4B begin diversified restoral |
| 10:30 a.m. | Class 4B loads fully restored                  |
| 11:00 a.m. | Class 2 and 2W loads fully restored            |

## Not sure what to gift for the holidays? BEC Gift Certificates are available!

We all know someone who seems to have everything. If you have such a person on your holiday shopping list and they're on Bayfield Electric's lines, consider a gift certificate for their electric bill!

**Call our billing department to learn how to obtain a gift certificate.**



## BE ALERT FOR PEAK ALERTS

Winter is upon us, and with that comes the time for peak alerts for cooperative members. A peak alert is likely to occur on colder days during the winter months. On these days, the demand for electricity is highest, which also brings the need to conserve energy use whenever possible. The level of demand determines a large portion of the cooperative's energy costs during this time. Reducing or delaying your electrical usage during a peak alert helps lower this cost.

The key is to reduce your consumption between the hours of 5 and 10 p.m. on these cold winter days. This helps Bayfield Electric save on our wholesale power bill, and the savings is passed along to the members. By turning off unneeded lighting and appliances, you can help save a substantial amount.

On these coldest days, the peak-alert messages will be broadcast on our website, [www.bayfeldelectric.com](http://www.bayfeldelectric.com), and on the following radio stations:

- **WATW 1400 AM**
- **WNXR 107.3 FM**
- **WBSZ 93.3 FM**
- **WJJ4 96.7 FM**



## SEASONAL REMINDER FOR SNOWBIRDS

If you are planning to leave your home for an extended period of time this winter, remember to make billing arrangements while you are away. Bayfield Electric has a couple of options to offer:

- Automatic checking/savings withdrawals or credit/debit card payments.
- Online payments, readings, account management and daily/monthly power use available through Smart Hub at our website, [www.bayfeldelectric.com](http://www.bayfeldelectric.com), or download the Smart Hub App available for both Android and iOS users.



# SERVE UP ENERGY SAVINGS ALONG WITH YOUR FEAST

There are many ways to save money in the kitchen. Follow these tips from the Department of Energy to gobble up savings along with your turkey:

## Turkey Talk

Don't buy a turkey that's bigger than you need for your group. A smaller turkey takes less time to cook and saves energy. It's also not necessary to preheat the oven when slow roasting a turkey for several hours. You can also often turn down the temperature on your thermostat a few degrees while the turkey is cooking because the oven will add heat to your home, especially in the kitchen area.

## Overdone Appliances

Many side dishes can be prepared in smaller kitchen appliances, like slow cookers and toaster ovens, which use less energy than a large stove or oven. In addition, some side dishes can be cooked right along with the turkey, reducing oven use.

## Dish up Savings

Take advantage of your dishwasher. An Energy Star-certified dishwasher uses less than half as much energy as washing dishes by hand, and uses less water. Even an older model can be used more efficiently if you're mindful of washing only full loads and letting your dishes air dry. If your dishwasher doesn't have an air-dry switch, simply turn it off after the final rinse and prop the door open so the dishes will dry faster.

## Fight the Phantoms

Halloween may be over, but you should still be alert for any energy vampires in your kitchen. These are the appliances that draw energy even when they're not in use, like coffee makers, microwaves, and toaster ovens. One home's energy vampires left plugged in year-round can add up to \$100-\$200 in wasted energy costs. Unplug them when they're not in use, or better yet, use a power strip for convenient control.

# A NOTE FROM THE CEO:

## BAYFIELD ELECTRIC IS A 100% CFC BORROWER

On May 21, 2025, Bayfield Electric became a 100% borrower with the National Rural Utilities Cooperative Finance Corporation (CFC) by replacing loans owed to the Rural Utility Service (RUS). The RUS loans were below-market interest rates; however, RUS offered to write down more than 20% of the debt to pay off the notes. Here's what it means for you:



National Rural Utilities  
Cooperative Finance Corporation

- **No Changes to Your Bill:**  
Even though the new loan has a higher interest rate, the cooperative is borrowing less money overall. This means your costs remain the same.
- **Stronger Financial Health:**  
By reducing the amount of debt and shortening the terms of the loans, the cooperative is in a better position to handle future challenges and keep rates steady.
- **Faster Improvements:**  
With CFC, the cooperative can get funding more quickly for future capital projects to keep your electricity service reliable.
- **Better Planning for the Future:**  
The cooperative now has access to expert advice and planning tools from CFC, which helps make sure your service stays affordable and dependable.

In short, this change helps maintain reliable electric service and stable costs while supporting future planning.

## ENERGY EFFICIENCY TIP OF THE MONTH

With the holiday season approaching and more time spent in the kitchen, consider ways to save energy in the heart of your home. When possible, cook meals with smaller, energy efficient appliances, such as toaster ovens, slow cookers and air fryers. When using the range, match the size of the pan to the heating element. Keep range-top burners and reflectors clean so they reflect heat more efficiently. After your holiday meals are complete, load the dishwasher fully before starting the wash cycle.

Source: [energy.gov](https://www.energy.gov)

## MONTH OF NOVEMBER

Billing date:  
**November 6, 2025**

October usage

Gross due after  
**November 26, 2025**

Disconnect Date:  
**November 12, 2025**



### Christopher Kopel, CEO

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

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After Hours Outage: 715-372-4047

### Amanda Kavajecz, Editor



Bayfield Electric  
Cooperative

Your Touchstone Energy® Cooperative

Office Hours: 7:30 a.m.–4:00 p.m., Monday–Friday

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