

Co-ops Build

Stronger Communities Together

Bayfield Electric is proud to be part of America's cooperative network, which includes more than 47,000 cooperative businesses. We would like to celebrate Co-op Month with our members. All of our active members will be automatically entered into a drawing for a chance to win 1 of 20 bill credits in the amount of $30 each. Winners will be notified!

For Co-op Month, we're giving away **20 bill credits** of **$30 each**!

Thank you
for all you do!

Bayfield Electric Cooperative
Your Touchstone Energy® Cooperative

7 COOPERATIVE PRINCIPLES

1 VOLUNTARY AND OPEN MEMBERSHIP



Cooperatives are voluntary organizations open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2 DEMOCRATIC MEMBER CONTROL



Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote), and cooperatives at other levels are organized in a democratic manner.

3 MEMBERS' ECONOMIC PARTICIPATION



Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefitting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4 AUTONOMY AND INDEPENDENCE



Cooperatives are autonomous, self help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5 EDUCATION, TRAINING AND INFORMATION



Cooperatives provide education and training for their members, elected representatives, managers and employees so that they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

6 COOPERATION AMONG COOPERATIVES



Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7 CONCERN FOR COMMUNITY



While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

CREDIT CARD COMPLIANCE

Bayfield Electric representatives are unable to take your payment over the phone

Due to security breaches, credit card companies are requiring tighter security to protect personal information. The Payment Card Industry (PCI) has implemented requirements for credit card payments that have impacted the way Bayfield Electric accepts credit card payments.

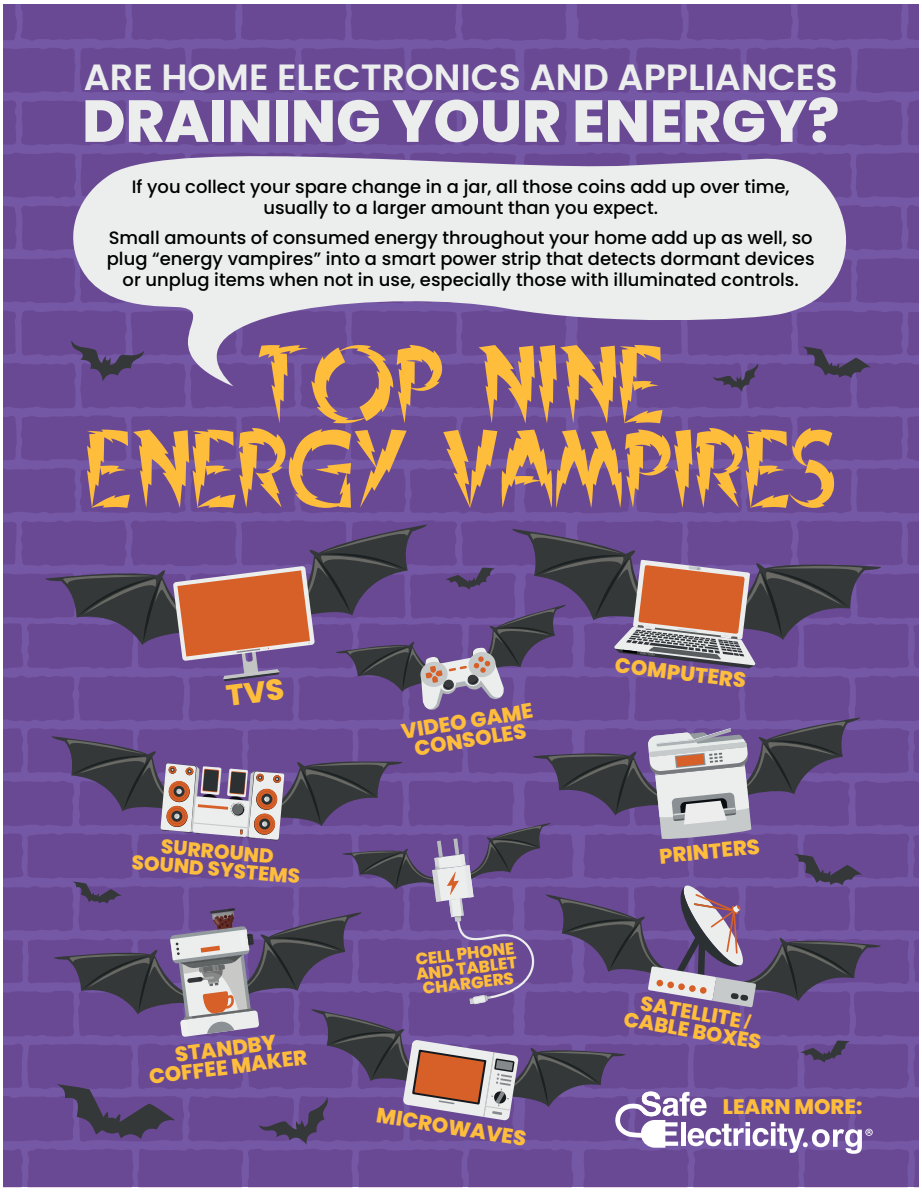
Due to these requirements from credit card companies, Bayfield Electric representatives are unable to verbally accept credit card payments by phone. Credit card payments can still be made over the phone, but instead of talking to a Bayfield Electric representative, you must utilize our interactive voice response system that is PCI compliant by calling **1-855-940-3796**. Our after-hours and overflow answering service, Cooperative Response Center, can also take a payment over the phone. If you call the office and want to make a credit card payment, you can expect to be transferred over to CRC.

When calling **1-855-940-3796** to make a credit card payment, you will be able to choose prompts to make a payment, check your account status, or edit your stored financial information. If all you want to do is make a payment, select option #2.

We understand this may cause inconvenience for some of our members. However, it is required to remain in compliance with PCI regulations and avoid very costly penalties while also being safer for our members.

Members may continue to pay by credit card online through SmartHub.

Bayfield Electric personnel are still only a phone call away to answer any questions and concerns, including questions on your electric bill. Thank you for understanding!



IDLE ELECTRIC SERVICE POLICY

An idle service is any electric account that has been disconnected for a period of time and is not presently paying an electric bill. Unfortunately, with no electric usage, no revenues are generated to help offset maintenance expenses for service. These costs must be shared by other members through their monthly facility charge.

Bayfield Electric has been working to identify the idle services in our service territory as part of our regular line inspections. If our records indicate that an electric service has been idle for 1 or more years a letter is sent to the property owner. The letter explains their options: They can agree to have the electric service removed at no cost; they can also keep the idle electric service in place by agreeing to pay Bayfield Electric ½ of the current daily service charge. If an idle service is removed and electric service is requested at some time in the future, the work will be done according to line-extension policies for new services.

Other than cost, there's a good reason for removing electric lines and equipment on idle services: safety. The customer's meter socket and electrical equipment often fall into disrepair once electric service is discontinued. It can easily become a safety concern.

BAYFIELD APPLE FESTIVAL

October 2, 3, & 4

Join us this fall for the 64th Annual Bayfield Apple Festival! Celebrate the autumn harvest and Bayfield's agricultural heritage, tour the orchards and wineries, peruse fine arts and crafts, enjoy the Spectrum Carnival all while sampling local treats at the many food booths. Live music will be spread out throughout the festival. Special events include the crowning of the Apple Queen, an apple peeling contest and a Saturday evening fish fry to help local responders at the historic Bayfield Lakeside Pavilion. The festival culminates with the Grand Parade marching down historic Rittenhouse Avenue to Lake Superior.



64th Annual Bayfield Apple Festival features original artwork by Adam Swanson.

Did you know?

- Apple Fest has been one of Wisconsin's premier festivals for 64 years, located on the shores of Lake Superior in Bayfield, which is honored by the *Chicago Tribune* as the Best Little Town in the Midwest and *Smithsonian Magazine* as one of America's Best Small Towns.
- It has been touted by *USA Today* as one of the 10 Best Fall Harvest Festivals in the nation and by *Wisconsin Trails* magazine as Wisconsin's Best Festival.

A fall classic you won't want to miss!

October 10, 2026



Tamarack Health WhistleStop Marathon/Half-Marathon/5K/10K

What better way to see the start of the fall colors and leaves changing than to participate in the WhistleStop Marathon or Half-Marathon? The course begins in Iron River, Wisconsin and finishes in Ashland, Wisconsin on Lake Superior's South Shore. Other festival events include live music and a pasta feed sponsored by the Knights of Columbus.

Visit www.whistlestopmarathon.com for more information.

ENERGY EFFICIENCY
TIP OF THE MONTH

Don't let phantom energy haunt your electric bill this October. Many electronics continue using electricity even when they're turned off. TVs, gaming systems, coffee makers and phone chargers can quietly draw power around the clock. While each device uses only a small amount, the energy waste can add up over time. Before heading out for Halloween fun, unplug devices you don't use regularly or plug them into a smart power strip that automatically cuts power when equipment is off. It's a simple trick that can help keep phantom energy waste in check.

Source: energystar.gov

MONTH OF OCTOBER

Billing date:
October 9, 2026

September usage

Gross due after
October 29, 2026

Disconnect day:
October 14, 2026

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Office Hours: 7:30 a.m.–4:00 p.m., Monday–Thursday
7:30 to 10:30 a.m., Fridays

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