



REVOLVING LOAN FUND: YOUR GUIDE TO GROW YOUR BUSINESS

Through Bayfield Electric Cooperative's revolving loan fund, business assistance loans are available for qualifying economic development projects within our service area. This program is in conjunction with the USDA. Consider developing your business in northern Wisconsin. We would be proud to be your power supplier! For more information, please contact our office at 715-372-4287.

Purpose

The Revolving Loan Fund seeks to enhance the quality of life in the rural areas of Wisconsin by contributing to the long-term improvements in the general economy by promoting quality

job creation and retention, diversification of the economy, improving the skills of the rural workforce, and providing needed community services to benefit rural citizens.

Eligibility

In general, eligible projects can include and business venture, government public body, or non-profit entity involved in a community or economic development project that promotes the purpose of the loan.

Ineligibility

Ineligible uses of the loan include, but are not limited to, pre-development cost, refinancing of existing debt, and general improvement loans related to normal replacement needs of a business.

Financing Information

The loan seeks to minimize its financial participation in all projects. The loan is not intended to compete with other public or private lenders. The loan will collaborate with other lenders to provide the financial package necessary to help realize the project.

Loan amount, terms and conditions shall be determined by the Bayfield Electric Cooperative Board of Directors.

Loan project must include a minimum of 20% funding from other sources.

NEED ELECTRIC SERVICE?

Get on the schedule for the remainder of 2025 now.

If you're still planning to build a new home or add service to a recreational piece of property this year, please contact Bayfield Electric to discuss your electrical service needs. We can also offer you EnergyStar® rebates. Check our website for details.

SCAM ALERT

Be aware of utility phone scams



Every day, millions of Americans are targeted by scammers through phone calls, emails, text messages, or online. Scammers' tactics can change daily, which is why it is important for consumers to stay on top of the latest scam reports.

Recently cooperative members were targeted through a phone scam where the scammers demanded immediate payment and threatened to shut off power if payment was not received. Remember, BEC will never threaten immediate disconnection and will never demand member's financial information over the phone.

Our increasingly connected world provides scammers with more opportunities to connect with unsuspecting consumers. Be vigilant, and please report any utility scams to BEC so we can let others in our community know. If you are ever unsure, simply hang up and give our office a call. Together, we can help our friends and neighbors from being victimized.

COBANK SHARING SUCCESS PROGRAM

Bayfield Electric has partnered with CoBank, a cooperative bank serving agribusinesses, rural infrastructure providers and Farm Credit customers. They announced the launch of its annual Sharing Success program. The \$5 million fund is a cornerstone of CoBank's corporate citizenship efforts, matching donations by the bank's customers to nonprofit organizations in their communities.



CoBank established Sharing Success in 2012. Since then, the bank and its customers have together contributed nearly \$86 million to groups such as volunteer fire departments, local schools and hunger relief programs.

The 2025 Sharing Success program launched Monday, April 1. Each cooperative could apply for up to four matching grants. Bayfield Electric's board members presented checks from Bayfield Electric and Co Bank's matching fund program to local organizations.

TEXTING AND CALLING NOTIFICATIONS

Make sure your contact information up to date

We ask you to please make sure your account information is up to date, especially phone numbers. Sometimes we communicate with our members through texting. The main number we have on file for you can be found on the bottom of your monthly bill. If this needs to be updated, simply write a note on the stub and return it to us with your payment or give our office a quick call. If we have a planned power outage or are doing routine transformer or pole inspections in your area, you'll hear from us!

Please note: Notifications will come from a different number rather than our main phone line.



ALERT
FROM
BEC



DORMITORY 101:

Make Room for Safety

The car is loaded up and check-in is about to start on college campuses across the country. While you want to have all the comforts of home at school, there are some **electrical safety tips to keep in mind** as you set up your new space.

- **Do not** overload outlets, extension cords, or power strips.
- Use power strips with **overcurrent protectors**. This will shut off the power if there is too much power being drawn.
- Only purchase and use electrical products tested for safety. Some commonly **approved safety labels** include **UL**, **CSA**, and **MET**.

- **Unplug small appliances** when not in use and all electronics when away for extended periods.
- Keep all electrical appliances and **cords safely away from bedding, curtains, papers**, and other flammable material.

Check with your **university's housing department** on specific housing rules before planning to bring hot plates, coffee makers, toasters, microwaves, and portable heaters.

For more information on dorm safety, visit:

Safe
Electricity.org®



A Bit of History



TO ALL TO WHOM THESE PRESENTS SHALL COME:

I, Fred R. Zimmerman, Secretary of State of the State of Wisconsin, do hereby certify that on the 12th day of September, A. D. 1940, Articles of Incorporation were filed in my office under the provisions of Chapter 180 of the Wisconsin Statutes, which Articles provide:

Name: Bayfield Electric Cooperative, Inc.

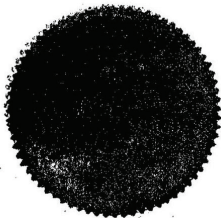
Location: Town of Iron River.

Capital Stock: Non-stock membership.

Business and Purposes: To generate, manufacture, purchase, acquire and accumulate electric energy for the members and to transmit and furnish such electric energy to its members only, etc.

I further certify that Five Dollars, the fee required by law, has been paid; and that a certificate has been filed in my office to the effect that said Articles were recorded in the office of the Register of Deeds of Bayfield County, Wisconsin, on the 14th day of September, A. D. 1940.

THEREFORE, The State of Wisconsin does hereby grant unto the said corporation the powers and privileges conferred by the Wisconsin Statutes for the purposes stated and in accordance with said Articles.



In Witness Whereof, I have hereunto set my hand and affixed my official seal, at the Capitol, in the City of Madison, this 20th day of September, A. D. 1940.

Fred R. Zimmerman
Secretary of State

ENERGY EFFICIENCY TIP OF THE MONTH

Take advantage of "shoulder months," which refer to the transitional periods between peak heating and cooling seasons. During the fall, these milder weeks typically occur between September and November. Shoulder months offer a great opportunity to reduce home energy consumption as the need for extensive heating or cooling is reduced. Look for simple ways to boost indoor comfort without running your heating and cooling system. Use ceiling fans and open windows on breezy days to ventilate your home. On cooler days, add a layer of clothing and avoid running the heat.

Source: energy.gov

MONTH OF SEPTEMBER

Billing date:
September 10, 2025

August usage

Gross due after:
September 30, 2025

Disconnect day:
September 15, 2025

Christopher Kopel, CEO


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www.bayfieldelectric.com

Payment by Phone: 855-385-9978
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
This institution is an equal opportunity provider and employer.