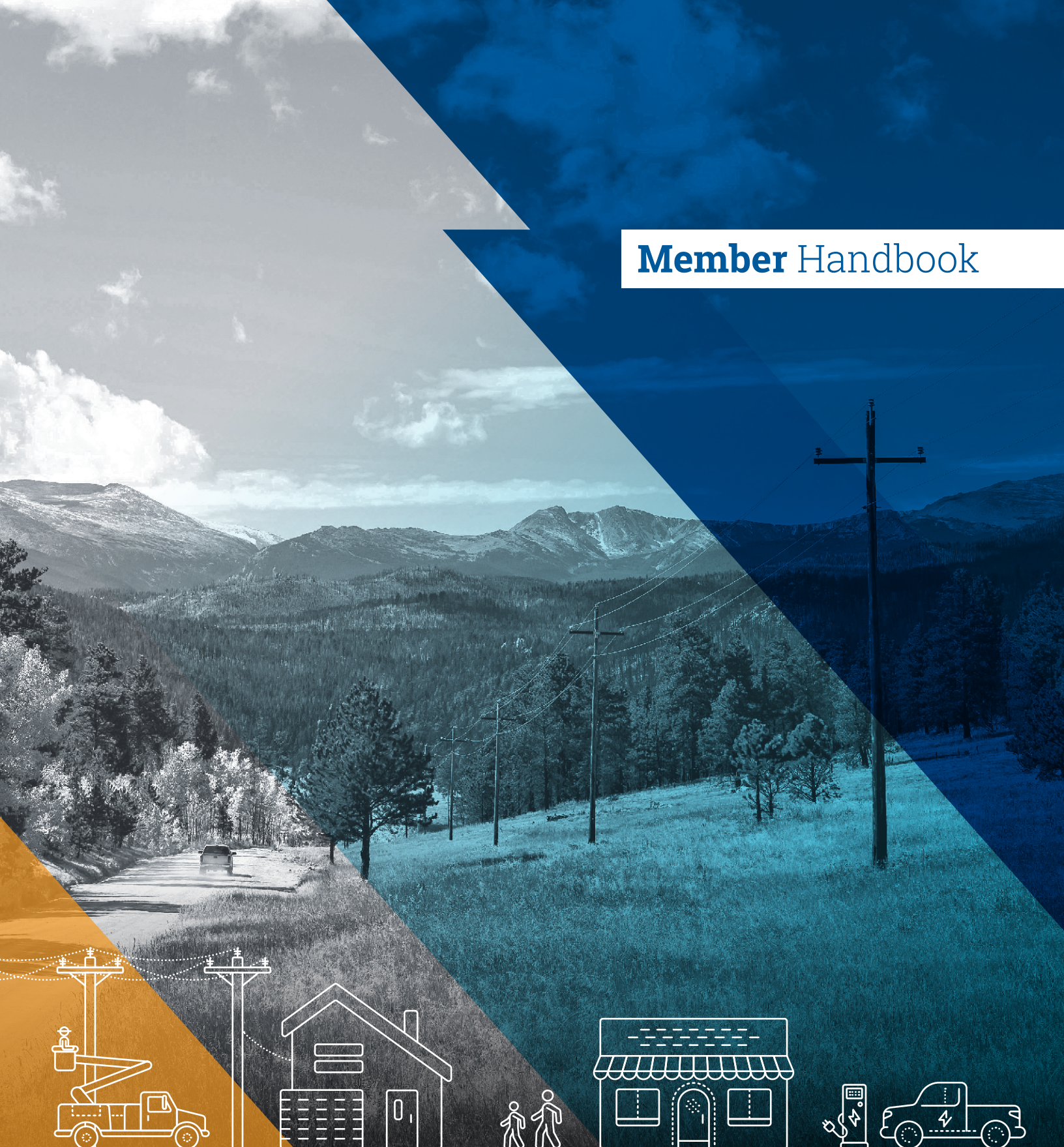


Member Handbook

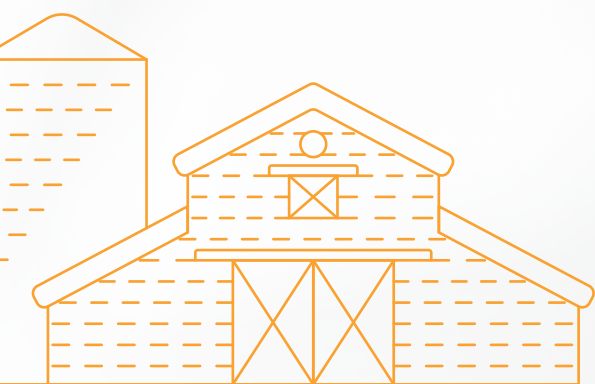


Your Touchstone Energy® Cooperative 

WWW.PVREA.COOP

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Poudre Valley REA

YOUR LOCAL ELECTRIC COOPERATIVE

About Poudre Valley REA

As a co-op, we're led by members like you and belong to the communities we serve. We work hard every day to provide the most reliable and affordable electric service to homes and businesses across Northern Colorado. Poudre Valley REA is a Touchstone Energy Cooperative, a national alliance of electric co-ops around the nation serving members just like you.

**Being a co-op member isn't the same as just being a customer.
Focusing on you makes all the difference to us!**



VS.



OUR CO-OP MEMBERS

- Pay for electricity at-cost
- Report an average of 89% overall satisfaction with our utility services
- Receive monetary credits allocated from any surplus revenue of past years
- Enjoy the democratic right to vote and elect members to the Board of Directors

UTILITY CUSTOMERS

- Pay for electricity for utility provider profit
- Nationally report an average of only 72% overall satisfaction with their utility services
- Do not receive a share of surplus revenue, which is instead pocketed by investors or owners as profits
- Have no voice in business practices or a say limited to the number of shares held

THE SEVEN COOPERATIVE PRINCIPLES ARE THE BACKBONE OF OUR ASSOCIATION.

Poudre Valley REA was founded in 1939 to improve quality of life and foster communities through the power of electricity. The Seven Cooperative Principles are designed to ensure resources are dedicated to the benefit of all consumers.

Guided by these principles, we don't just power lines — we empower lives.

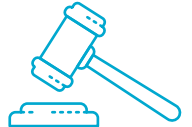


1. Voluntary & Open Membership

Cooperatives are open to all persons able to use their services and willing to accept the responsibilities of membership.

2. Democratic Member Control

Cooperatives are democratic organizations where members have equal voting rights—one member, one vote.



3. Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative.

4. Autonomy & Independence

If cooperatives enter into agreements with other organizations they do so on terms that ensure their autonomy.



5. Education, Training & Information

Cooperatives provide education about cooperatives for their members, elected representatives and the general public.

6. Cooperation Among Cooperatives

Cooperatives work together through local, national, regional and international structures.



7. Concern for Community



Cooperatives work for the sustainable development of their communities through policies accepted by their members.

Being a Member

Understanding your bill is easy.

- Member Info** - Where you'll find your account number and bill date.
- Amount Due** - The total amount due and current billing due date.
- Historical Usage** - This graph shows electric consumption over the past 12 months.
- Co-op News** - Important updates and messages from your co-op.
- Quick Glance** - High level comparison chart for your energy and demand usage.
- Peak Demand** - Represents the highest amount of electric capacity (Peak Demand) used at any one time within your billing cycle.
- Remittance Stub** - This tear-off portion should be returned with your payment.
- Meter Readings** - This row represents your meter number, number of days in the billing cycle, kWh readings, and rate schedule.
- Accounts Receivable History** - This box will note any payments, charges, or unpaid balances since your previous billing.
- Current Charges** - Here you'll see an itemized list of charges including the facilities charge, energy charge, and taxes.
- Message Center** - This area is updated to notify you of big announcements, available programs, upcoming events, useful tips, and more!
- Update Contact Information** - Always ensure your contact information is correct. Please tell us when things have changed.
- Donate to Energy Outreach Colorado** - Help other members who are in need of assistance straight from your electric bill.
- Ways to Pay** - Learn about some of our other convenient ways to pay your monthly electric bill.

WHAT IS THE FACILITIES CHARGE ON MY BILL?

The facilities charge is a flat, monthly fee charged per meter, and it is not dependent on how much energy you use. The charge exists to cover the cost of bringing power to your meter, including such things as electrical wire, transformers, poles, maintenance and administrative costs, regardless of the amount of electricity you use.

Poudre Valley REA
Your Sustainable Energy Cooperative

Toll Free: 800-432-1012
Option 1: Report an Outage
Option 2: Secure Pay-by-Phone
www.pvrea.coop

Member Name: MEMBER NAME/S
Bill Date: 01/02/2026
Account #: 1

Thank you for your previous payment of \$119.04.
Charge detail found on the back of this page.

2 TOTAL AMOUNT DUE
\$116.58
Due Date: 01/19/2026

3 Monthly Energy Use
Kilowatt Hours (Previous Months, Current Month)

4 Message From PVREA
Look here for important messages from PVREA.

5 Monthly Energy and Demand Use Comparison
This Month: 942 kWh, 8.716 kW
Last Month: 1038 kWh, 7.668 kW
This Month Last Year: 1037 kWh, 7.605 kW
Average Daily Use/Cost: 34 kWh/day, \$4.16 per day
6 Peak Demand: 8.716 kW 12/12/2025 7:00 AM

Poudre Valley REA
PO BOX 272550
FORT COLLINS, CO 80527-2550

Account #: 1
Current Charges Due 01/19/2026: \$120.43
Late Amount After 01/19/2026: \$130.43
Amount Paid: _____

7 Poudre Valley REA
PO BOX 698
FORT COLLINS CO 80522-0698

MEMBER MAILING ADDRESS

2 000011161 6

Account Number: 00000
Services: From 12/05/2025 To 01/02/2026 Days: 28 Previous: 0 Readings: Present 942 Meter Multiplier: 1 kWh Usage: 942 Rate Schedule: Member Rate

8 Activity Since Last Billing
Previous Balance: \$119.04
Payment - Thank You Balance Forward: -\$119.04
Total: \$0.00

9 Detail of Charges
Energy Charge: 942 kWh @ \$0.09108 = \$85.80
Power Cost Adjustment: 942 kWh @ \$0.00450 = \$4.24
Peak Demand Charge: 8.716 kW @ \$8.72 = \$76.13
Facilities Charge: \$24.50
Total Current Charges: \$120.43
Balance Forward: \$0.00
Total Amount Due: \$120.43

10 PVREA Rates, Lasting Value
Between 2017 and 2026, the price you pay for electricity will have increased by only about 5%. That level of stability is rare, especially over nearly a decade.

11

12 Help Us Keep Your Contact Information Current
☐ Please Update My Contact Information
Mailing Address: _____
City: _____ State: _____ Zip: _____
Email: _____
Phone: _____

13 Help others by donating to Energy Outreach Colorado.
Learn more at www.energyoutreach.org.
☐ \$5.00 ☐ \$20.00
☐ \$10.00 ☐ Other \$ _____

14 Other Ways to Pay Your Bill
Online: Pay your bill at www.pvrea.coop
Phone: Call 800-432-1012 for Secure Pay
Mobile App: Download the PVREA app on iTunes or Google Play Store
In-Person: Drop Box located at 7649 REA Parkway Fort Collins CO 80526

* Example bill is based on the A-Rate classification with average electricity consumption of 1,000 kWh and 7.69 kW per month.

Choose the payment option that's right for you.



Pay through our website or through the PVREA app.



Set up a monthly automatic draft from a personal account.



Call our Member Services line to make a secure payment.



Simply mail your payment to the return address listed on your payment stub.



Drop off your payment anytime at our Fort Collins headquarters or visit us during office hours and pay at the front desk.

Special billing options

To better accommodate our members, Poudre Valley REA offers special billing options that can make your life a little easier.

Members can sign up online at www.pvrea.coop.

TIME OF USE

An ideal billing option for anyone who can shift energy use to times of day when energy prices are the lowest.

PAY AS YOU GO

With a Pay As You Go account, you prepay what you want when you want via the app. When your account runs low on funds, you simply pay more on your account. No deposit, no late fees and easier budgeting for your wallet.

LEVELIZED BILLING

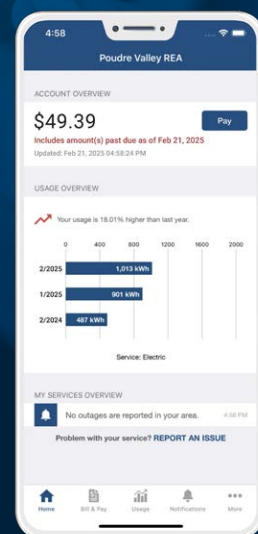
The "No Surprise" billing plan. Take the shock out of high summer and winter bills. With levelized billing you can avoid the winter and summer highs in your bill by averaging your amount due each month. The amount changes each month as your usage fluctuates, but you never have the settle up "surprise" month you have with budget billing, nor the big swings in what you owe month to month.

PVREA App

Access your account through PVREA's free app on the web or through almost any mobile device, including iOS and Android smart phones and tablets. Sign up at www.pvrea.coop, or search PVREA's app in the Apple App Store or Android Google Play.

WITH THE APP, YOU CAN:

- Make a payment
- Check your electric use
- Contact member services at Poudre Valley REA
- Report an outage
- Receive email and/or text alerts



Being a Member

Your membership comes with some great perks.

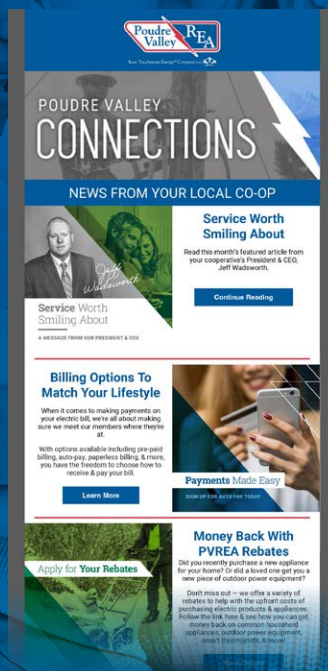
THE COLORADO COUNTRY LIFE MAGAZINE

Every month we send the membership our magazine, Colorado Country Life. The magazine provides an avenue for us to write about interesting co-op stories, share new products and services with you and provide expert advice on what is happening in the energy industry.



POUDRE VALLEY CONNECTIONS MONTHLY NEWSLETTER

PVREA newsletters contain interesting and informative articles about your electric co-op and all the programs and activities available to our members. Each newsletter is contained in our magazine, Colorado Country Life, and mailed to every consumer monthly. Members can also receive their co-op news in their email inbox. Sign up online or by calling the co-op.



MEMBER CREDITS

One of the greatest benefits of membership is credits. Poudre Valley REA operates at cost — collecting just enough revenue to run and expand the business. When we have money left over, it's not pocketed as profit — it's allocated back to members as credits.

Over the past decade, **we've retired over \$30 million in credits to our members.**



POWER PEAK REWARDS

PVREA wants to lower demand during energy rush hours, like those hot summer afternoons when everyone's cranking up their air conditioning.

A Nest or Ecobee thermostat can help you use less energy by tweaking the temperatures up to three degrees during the peak hours, while still keeping you comfortable.

PVREA will give you a \$50 bill credit for signing up for Power Peak Rewards. Plus, you'll receive an additional \$30 bill credit after the cooling season if you stay enrolled!



Here's how to participate:

1. You need to be a PVREA member with central air conditioning or a heat pump, and have working WiFi.
2. Purchase a Nest or Ecobee thermostat. If you're already using one of these, you're one step ahead! We even offer a discount if you purchase your Nest thermostat through us!
3. Install your Nest or Ecobee thermostat. Visit www.nest.com or www.ecobee.com for helpful guides.
4. Sign up for Power Peak Rewards! Enroll your smart thermostat directly in the Nest or Ecobee app. PVREA will see your enrollment, and credit your Power Peak Rewards to your account.

CO-OP CONNECTIONS PROGRAM

An All-Access Pass to Savings

As a co-op member, you're eligible for national discounts and local deals on everything from dining out to oil changes. With the Co-op Connections card, you can save on event tickets and movie theaters, dental, vision and hearing care, lab work, prescriptions, dry cleaning and more!

And it doesn't cost you anything. The Co-op Connections program was developed in tandem with a large network of electric co-ops across the nation. We pulled together to provide this free program for you, our members.

Start using your Co-op Connections card right away by downloading the mobile app or by signing up at www.pvrea.coop/connections.



Being a Member

More great membership perks.

REBATES

Residential, commercial and industrial members are eligible for a variety of rebates. Visit www.pvrea.coop for more information about the requirements and how to apply for them. Questions can be directed to our Energy Service Professionals or sent by email to energyuse@pvrea.coop.

Residential Rebates

- Electric vehicle chargers
- ENERGY STAR rated appliances
- Heating and cooling equipment
- LED lighting
- Outdoor power equipment

Commercial Rebates

- Commercial lighting
- Electric motor and Variable Speed Drive (VSD/VFD)
- Electric vehicle chargers
- Heating and cooling equipment

ENERGY OUTREACH COLORADO

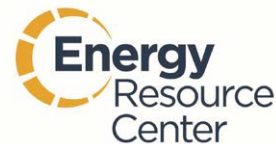
Poudre Valley REA participates in the Energy Outreach Colorado program through donations to the Voluntary Energy Assistance Fund. 100% of all member donations are given to the Energy Outreach program, which provides funds to the Low-income Energy Assistance Program (LEAP) in Larimer, Weld and Boulder counties. This program helps those in need to pay their home heating bills during the winter months. The easiest way for members to help is to add a donation to their electric bill or to give online at www.energyoutreach.org.



COLORADO ENERGY RESOURCE CENTER

Energy Resource Center is a non-profit construction company assisting income-qualified families through energy efficiency improvements. Work completed includes insulation, HVAC, hot water heaters, lighting, appliances, air sealing and more. These efforts save money on energy bills, reduce demand on natural resources by cutting energy waste, assist with the affordable housing crisis and create a safe environment in which Colorado residents can thrive.

For more information visit www.erc-co.org or call (970) 617-2801.



ENERGY ASSESSMENTS

Poudre Valley REA offers energy assessments for our members' homes and small businesses. All you need to do is call us at 800.432.1012 and we'll be happy to provide you with an assessment of how to make your home more efficient in order to save money.

According to the U.S. Department of Energy, weatherization improvements and upgrades **save households on average \$283 or more every year.**



Renewable energy programs enable even more savings.

GREEN POWER PROGRAM

The Green Power Program allows members the opportunity to support renewable energy provided from wind, solar and small scale hydroelectric sources directly from your electric bill. Simply opt in to the program and start contributing toward the use of renewable energy.

Learn more about this special program online at www.pvrea.coop/green-power

NET METERING

Members can connect their own renewable energy generation system to the power grid and offset their electric needs through self-generation. Thinking about solar? Give us a call, we're happy to help you out.

Be wary of solar sales agents, call us with your questions for answers from a source of information you can trust.

MYLOCAL SOLAR PROGRAM

myLOCAL Solar is a PVREA Community Solar program that allows members to purchase solar energy subscriptions at our solar arrays. Instead of going through the hassle of putting solar on your roof or having to come up with large sums of money for startup costs, you can subscribe to your own solar energy in the community solar farm. The energy produced is calculated into your monthly bill.

Be a part of the myLOCAL solar program and help support renewable energy in your community, while locking in your savings.

The renewable energy generation from each solar panel in the community solar farm in one year has the same environmental effect as not driving a car 950 miles.



PATH TO A CARBON-FREE FUTURE

Our goal is to provide 80% carbon-free energy to our members by 2030. We will work toward meeting this goal without raising rates while maintaining the reliable and safe service our members expect.

Find out more at www.pvrea.coop/80by30



Getting **Involved**

Co-ops foster communities.

ANNUAL MEETINGS

Each spring, PVREA holds an annual meeting for all members. These meetings generally cover our performance, accomplishments and plans for addressing the numerous challenges and opportunities facing the electric utility industry.

Details online at
www.pvrea.coop/annualmeeting

COOPERATIVE VOICES

Together we can work for a viable environment for electric co-ops and the quality of life of the people and communities that the co-op serves.

Be part of our Cooperative Voices network and sign up at www.pvrea.coop/cooperative-voices



COMMUNITY MEETING ROOM

In our office, we have a meeting room open for the community and non-profit organizations to use. The Community Room holds 100 people and is equipped with a small kitchen and furnished with tables, chairs, and other niceties. The room is not available for weddings, anniversary celebrations, or political, religious or commercial meetings.

Reserve your space today
by giving us a call.

KNOW YOUR RIGHTS.

We are led by our members, who elect our leadership, to guide us under our Articles of Incorporation, Bylaws, and Rules and Regulations. We encourage you to learn more about your rights as a member. You can find these documents online at:

Voting:
www.pvrea.coop/board-directors
Click Voting and Director Elections Policy 4.11

Bylaws: www.pvrea.coop/bylaws

Rules & Regs:
www.pvrea.coop/rules-regulations

YOUR BOARD OF DIRECTORS

The Board of Directors, elected by and from the membership, guides the business and affairs of the cooperative. Exercise the second Cooperative Principle and get to know your board members and vote at your board elections.

Learn more at
www.pvrea.coop/board-directors

COMMUNITY INVOLVEMENT

Concern for Community is one of the Seven Cooperative Principles. PVREA helps foster our communities by participating in many local fairs and events throughout the year, and by supporting our local charities and community events through sponsorships and donations.

Please reach out to us for
sponsorship, support opportunities,
or other needs.

See our events calendar at
www.pvrea.coop/events

As a co-op, PVREA belongs to and is led by the communities we serve.

We strongly encourage all our members to exercise their rights and privileges as members to get involved in the cooperative and in their community.



Co-ops support youth education.

COLLEGE SCHOLARSHIPS

Poudre Valley REA awards scholarships to high school seniors every year to support their future academic success. Each year, 29 scholarships are awarded totaling \$53,000. Students of members can apply on our website.

Application and information at www.pvrea.coop/scholarships



WASHINGTON YOUTH TOUR

Every summer for more than two decades, Poudre Valley REA has sponsored high school students to travel to Washington, D.C. for the Rural Electric Youth Tour. More than 1,700 high school students from all across America attend the Youth Tour every year.

Details found online at www.pvrea.coop/washington-youth-tour



YOUTH LEADERSHIP CAMP

Poudre Valley REA sponsors high school students to attend the Cooperative Youth Leadership Camp near Steamboat Springs, where they experience the wilderness and beauty of Colorado while learning more about their electric cooperative leadership.

Learn more at www.pvrea.coop/youth-leadership-camp

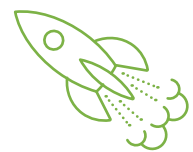


EMPOWER GRANT PROGRAM

One of the cooperative principles is education. As your local cooperative, we're proud to support those who educate our youth. Help spread the word to the schools and teachers who could use our help funding their STEAM projects! Teachers in Larimer, Weld, and Boulder County schools are eligible for up to \$2,000 in support.

Grant application and requirements can be found online at www.pvrea.coop/empower-grant-program

$$E=mc^2$$



Safety

Safety is our cornerstone.

ELECTRICAL SAFETY DEMONSTRATION

Poudre Valley REA stresses safety education. Upon request, we will present an electric safety demonstration for schools, scout troops, civic groups and other organizations within our service territory. Our High Voltage Demonstration uses actual poles, transformers, and power lines to demonstrates how electricity works.



SCHOOL SAFETY PROGRAM

We visit schools and teach students about electrical safety with our tabletop model safety demonstration — Power Town. It uses live electricity to demonstrate how electricity is used and what can happen if you don't stay safe.

Teachers and other organizations can request a demonstration by visiting www.pvrea.coop/electrical-safety-demonstrations.



TREE TRIMMING

A tree close to a power line may come in contact with the line and eventually grow into it. You should never trim this tree yourself. It is Poudre Valley REA's responsibility to maintain adequate line clearance to assure safe, reliable service along the right-of-way of our power lines.

If you feel that you have trees that need to be trimmed or removed because they are too close to our power lines, please call us and we will work with you to resolve the problem.



BEFORE YOU DIG

Know what's below. Call before you dig. If you're planning to dig, drill or excavate on your property, call 811.



As part of our commitment to education and information, we teach our members and the public about how to prevent electricity-related accidents inside and outside the home. Search our website for helpful tips like how to stay safe during outages, storm preparation, home electrical safety best practices, and more!

In case of power outage — we're here for you when it matters most.

IN CASE OF LARGE OUTAGE SITUATIONS

For outage updates, please visit our outage map on the website or check our Facebook page and Twitter feed. Our social media channels are not monitored 24/7, so members should only report outages by calling the cooperative at **800.432.1012** or through the app.

Although we believe every outage is a serious issue — even when it involves just one member — we typically only post specific information about outages that last longer than an hour and affect a large number of members.

WHAT TO DO IF THE LIGHTS GO OUT

1. **Verify that your entire house is out.**

You may have just blown a fuse or tripped a breaker.

2. **Check your meter.**

Take a look at your meter to help determine where the problem is. If you have a digital display, a blank screen means the problem is on the co-op's side. When you see something displayed on the screen, this means power is getting to the meter and the problem is within your home.

3. **Report the outage.**

If you believe the problem is on the co-op side, call us to report at **800.432.1012** or log on to the PVREA App to report the outage online. If you operate a generator, be sure it is on an isolated circuit to prevent danger to crews working on the lines.

SIGN UP FOR OUTAGE ALERTS

Receive alerts via text or email about power outages, plus other account alerts (such as when your bill is available), through PVREA's free app. If you don't have the app, signing up is easy and only takes a few minutes.

Learn more at www.pvrea.coop/app.



LOW RES PROOF
>>> DO NOT PRINT <<<



CONTACT

1.800.432.1012
pvrea@pvrea.coop

WWW.PVREA.COOP

OFFICE HOURS

Mon–Thurs: 7:30 a.m.–5:00 p.m.
Fri: 7:30 a.m.–4:30 p.m.

SOCIAL

facebook.com/PoudreValleyREA
x.com/PoudreValleyREA
instagram.com/poudre_valley_rea

