

COOPERATIVE CONNECTIONS

Separating Fact From Fiction

Energy Myths

Pages 8-9

Energy Scams

Pages 12-13



Ted Smith, vice president of engineering and operations with Sioux Valley Energy, brings more than 35 years of experience in the electric industry and helps set the record straight on common energy myths.

Photo submitted by Sioux Valley Energy.

2026 FEDERAL POLICY PRIORITIES FOR ELECTRIC COOPERATIVES



Matt Hotzler
Manager

Before discussing policies, I want to invite you to attend your **H-D Electric Cooperative Annual Meeting on Tuesday, March 24, 2026**, at the Hamlin Education Center. Registration starts at 6:30 p.m., and the meeting begins at 7 p.m.

American families and businesses depend on electricity that is both reliable and affordable. As demand for power continues to grow – and as always-available generation resources face

increasing pressure – thoughtful, balanced energy policies matter more than ever.

At H-D Electric Cooperative, our responsibility goes beyond keeping the lights on each day. We advocate for our members in Washington, D.C., working to ensure federal decisions support safe, reliable, and affordable power for the communities we serve.

That work is especially important as we face real cost pressures at the local level. Over the past couple of years, we have seen rates increase, and we anticipate additional increases may be necessary in the future. As discussed in January's Cooperative Connections, costs have risen due to growing demand, fuel and market volatility, system reliability needs, and higher power pool reserve requirements. For that reason, we continue to support policies that do not add unnecessary costs to electricity.

Our efforts are strengthened by the National Rural Electric Cooperative Association (NRECA), the national trade association representing America's Electric Cooperatives. NRECA leads federal advocacy efforts to ensure lawmakers understand how policies affect cooperative members across the country – including those right here at home.

As we head into 2026, America's Electric Cooperatives are focused on a few key issues that directly impact our members:

- **Faster Disaster Recovery:** We support the bipartisan FEMA Act of 2025. The Federal Emergency Management Agency (FEMA) is a critical partner in helping electric co-ops restore power and rebuild their systems in the wake of natural disasters, but it could be more effective and responsive to the needs of rural

America. If the FEMA Act passes, it will help utilities restore power more quickly after storms and disasters – while keeping costs lower for rural families and businesses.

- **Cutting Through Red Tape:** Outdated and overly complex permitting rules slow down essential upgrades to power lines and substations. Streamlining these processes helps us keep up with growing demand and improve reliability. We're urging Congress to pass comprehensive permitting reforms, including the SPEED Act and PERMIT Act, both of which cleared the House in December.
- **Keeping Reliable Power Plants Online:** We're advocating for realistic energy regulations that don't force dependable power plants to shut down before reliable replacements are ready. Mandating emissions limits based on unavailable technology would force critical power plants off the grid and restrict the operation of new natural gas plants.
- **Protecting Critical Hydropower:** Hydroelectric dams in the Pacific Northwest play a key role in keeping electricity reliable and affordable across multiple states. Removing them would raise costs and threaten reliability, which is why we support preserving the Lower Snake River Dams.
- **Smarter Land Management Policies:** We're advocating for smarter land-management policies like the Fix Our Forests Act that would allow electric cooperatives to better maintain power lines on public lands and mitigate wildfire risk.
- **Maintaining Funding for Grid Innovation and Investments:** Federal loan and grant programs help co-ops strengthen the grid, prepare for extreme weather, improve cybersecurity, and explore new energy technologies – without shifting costs to members.

Most policies can be viewed from several different angles, but at H-D Electric Cooperative, we focus on one central question: How does it affect our ability to provide safe, reliable, and affordable electricity? Advocating for our members is a key part of our responsibility, and every policy priority we pursue ties back to that goal – because delivering dependable power directly impacts the quality of life in the communities we serve, both today and for years to come.

At H-D Electric Cooperative, we work hard every day to provide safe, reliable service. While we patrol our lines annually to identify potential issues, we value your partnership. If you notice anything unusual with our equipment – such as a broken pole, a low-hanging line, or damaged hardware – please call us. Your extra set of eyes helps protect the reliability of the entire system.

COOPERATIVE CONNECTIONS

H-D ELECTRIC

(USPS No. 018-905)

General Manager: Matt Hotzler

Headquarters Employees:

Annie Aberle – Finance and Administration Manager

Michelle Prins – Billing Representative/MDM Analyst

Heidi Brewer-Grimlie – Accounting Clerk

Jami Bolden – Member Service Representative

Roger Cutshaw – Engineer

Darren Matthies – Building Property Worker

Operations:

Troy Kwasniewski – Operations Manager

Todd Sprang – Line Foreman

Line Crew:

Pat Kirby – Operations Support

Kevin Holida – Lead Lineworker

Joe Raml – Lead Lineworker

Derek Bille – Lineworker

Eric Page – Lineworker

Joseph Jordan Jr. – Lineworker

Jonah Paintner – Apprentice Lineworker

Matt Miller – Lead Equipment Operator/Mechanic

Brady Mellendorf - Equipment Operator/Mechanic

Member Services:

Tom Lundberg – Member Services Manager

Noah Reichling – Electrician Foreman

Jim Thompson – Lead Electrician

Deaven Boots – Apprentice Electrician

Jon Zirbel – Meter/Load Management

Board of Directors:

President Bert Rogness – Astoria

Vice President Terry Strohfus – Hazel

Treasurer Steven Hansen – Clear Lake

Secretary Todd Moritz – Castlewood

Sherwin Dekam – Castlewood

Dale Williams – Estelline

Casper Niemann – Lake Norden

Kevin DeBoer – Clear Lake

Calvin Musch – Revillo

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Design assistance by SDREA.

ANNOUNCING YOUTH EXCURSION 2026 TO BISMARCK, NORTH DAKOTA

Calling all high school freshmen, sophomores, and juniors! Is your parent or guardian an active member-owner of H-D Electric Cooperative, Inc? If so, you're eligible to apply for an unforgettable summer experience: Youth Excursion 2026!

If chosen, you will receive an all-expenses-paid trip to Bismarck, N.D., for a youth event unlike any other. From July 20-22, participants will stay on-campus at Bismarck State College. During this time, they will have the opportunity to sightsee, make friends from all across the state and gain a new understanding of where their electrical power comes from.

Once participants arrive on the campus, they can look forward to building friendships, taking in the sights of North Dakota's capital and learning "The Story Behind the Light Switch." During their stay, students will get to hear from power industry experts and participate in hands-on activities. Students will be given the opportunity to tour the Great Plains Synfuel Plant, Freedom Coal Mine and Antelope Valley Station Power Plant to see where South Dakota's power is generated.

There will also be plenty of time built in for recreation and socializing – students will play games, visit local attractions and much more. Participants can look forward to connecting with students from all across South Dakota, building strong friendships and learning from their peers.

To be eligible for Youth Excursion, students must be in high school and their parent or guardian must be an active member-owner of H-D Electric Cooperative, Inc.

To apply for the Youth Excursion, applications are available with your School Counselor or visit our website at www.h-delectric.coop, applications are available under the 'Community' section.

Please contact H-D Electric for more information at 605-874-2171.

Application deadline is May 15, 2026.

Operating Statistics

	January 2025	January 2026
Customers	3,876	3,922
Amount Collected	\$1,413,954	\$1,727,375
Average Bill	\$364.80	\$440.43
Average Kilowatt-Hour	3,867	4,054
Kilowatt-Hours Purchased	15,829,650	16,727,012
Kilowatt-Hours Sold	14,988,225	15,899,404

STAYING FOCUSED BEHIND THE WHEEL: A SIMPLE GUIDE TO SAFER ROADS

Distractions behind the wheel aren't just inconvenient – they're deadly. Each moment you allocate to anything other than driving increases the risk for you and everyone sharing the road. According to the Federal Motor Carrier Safety Administration, distracted driving claimed 3,522 lives in the United States in 2021, underscoring how costly a split-second lapse can be. The good news is that small, deliberate habits behind the wheel can make a big difference. Here are three practical ways to stay focused.

First, minimize phone use. Store your device out of sight before starting the engine. Texting or scrolling through apps draws your eyes from the road, your hands from the wheel and your mind from the task at hand. If you must communicate, pull over safely or use hands-free features only if absolutely necessary and legal in your area. Remember, many places have laws prohibiting texting while driving, with penalties that reflect the risk. Consider enabling “do not disturb” modes that silence notifications while you drive, and set your status to indicate you're driving. This simple barrier can prevent impulsive checks and help you maintain steady attention.

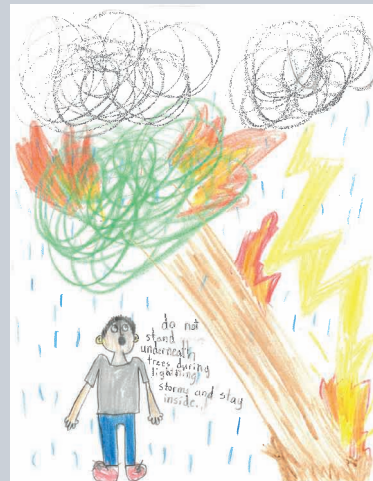
Second, plan your route before you depart. Entering a destination while driving is a dangerous distraction. Take a few minutes to review the route, check traffic conditions, and set your navigation system in advance. With your route loaded, you can keep your attention on driving rather than on-screen instructions during the journey. If possible, choose routes with fewer turns or fewer heavy-traffic segments, and be ready to adjust if conditions change. Having a mental map of the journey can also reduce the need to peek at the screen for updates.

Third, ensure you are well rested. Fatigue can dull reaction times, reduce concentration, and cause your eyes or your vehicle to drift. Prioritize a good night's sleep before long trips, and consider stopping for short breaks on extended drives to refresh your focus. Even brief pauses for stretching and deep breathing can reset your alertness and help you respond more quickly to changing road situations.

Beyond these tips, practice general safe-driving habits: obey speed limits, maintain a safe following distance and stay alert for pedestrians, cyclists, and other motorists. If you feel distracted or fatigued, it's wiser to pause and reassess rather than press on. Safe driving is about consistent, proactive choices that protect everyone on the road.



"Do not stand underneath trees during lightning storms and stay inside."



**Ramsey Faini,
Age 8**

Ramsey warns readers about the dangers of lightning storms. Thank you for sharing your picture, Ramsey! Ramsey's mom is Katie Faini from Rapid City, S.D.

Kids, send your drawing with an electrical safety tip to your local electric cooperative (address found on Page 3). If your poster is published, you'll receive a prize. All entries must include your name, age, mailing address and the names of your parents. Colored drawings are encouraged.

MAIN DISHES

HOMEMADE MAC & CHEESE

Ingredients:

16 oz. box elbow macaroni noodles
Oil
1 pkg. bacon
3 cups whole milk
1/2 cup butter (melted)
5 oz. can (about 2/3 cup) evaporated milk
16 oz. block Velveeta cheese (cut into cubes)
1 tsp. salt
Guda cheese
Parsley (to taste)
1 tsp. garlic powder
1/2 tsp. black pepper

Method

Cook noodles as directed. Drain noodles and pour a small amount of oil on them while in the strainer. Cook bacon and cut into small pieces. Add all of the ingredients into a Crock-Pot and mix. Cover and cook on low for 1.5 hours, stirring once or twice while cooking. Serve and enjoy.

Cindi Foster
Codington-Clark Electric

CHEDDAR POTATO SOUP

Ingredients:

1 medium onion, chopped
3/4 cup celery, chopped
1/4 cup butter
5 cups peeled potatoes, cubed
3 cups water
3 cups milk, divided
4 tps. chicken bouillon granules
1/2 tsp. salt
1/2 tsp. pepper
1/4 cup flour
4 cups (16 oz.) cheddar cheese, shredded

Method

In large Dutch oven or kettle, saute onion and celery in butter for 5 minutes. Add potatoes and water, bring to a boil. Reduce heat, cover and simmer for 15 minutes or until potatoes are tender. Stir in 2 cups milk, bouillon, salt and pepper. Combine flour and remaining milk until smooth, gradually stir into soup. Bring to a boil, cook and stir for 2 minutes or until thickened. Reduce heat, add cheese and stir until cheese is melted.

Sally Florey
Charles Mix Electric

CARAMELIZED HAM & SWISS SLIDERS

Ingredients:

12 Hawaiian dinner rolls, split
1/4 cup horseradish sauce (optional)
12 slices deli ham (or 24 if it's thinly sliced)
6 slices Swiss cheese, cut in fourths (so you will have 24 squares of cheese)
Sauce
1/2 cup butter
1/4 tsp. onion powder
2 tbsps. brown sugar
1 tbsp. Dijon mustard
2 tps. poppy seeds
1 1/2 tps. Worcestershire sauce
1/4 tsp. garlic powder

Method

Spray a 9x9 or 9x13 glass dish with non-stick cooking spray. Set aside. Preheat oven to 325°. Spread roll bottoms with horseradish sauce (if using). Fold up pieces of ham to fit the rolls and place them on the bottom halves of the roll. Next, place 2 squares of cheese. Replace tops and place in a single layer in the prepared pan.

Sauce

In a small skillet, heat butter over medium-high heat. Stir in remaining ingredients. Pour over rolls. Cover with foil and bake covered for 20 minutes. Remove foil and bake 5 more minutes. These can also be made ahead of time. Just cover with foil and refrigerate for several hours or overnight. Bake as instructed.

Jerald & Virginia Jensen
Sioux Valley Energy

Please send your favorite recipes to your local electric cooperative (address found on Page 3). Each recipe printed will be entered into a drawing for a prize in December 2026. All entries must include your name, mailing address, phone number and cooperative name.

ELECTRIFY YOUR LAWN CARE



Miranda Boutelle
Efficiency Services
Group

Electric lawn equipment has seen drastic improvements in cost, motor efficiency and battery power in recent years. From hedge and string trimmers to leaf blowers, chainsaws, and push and riding mowers, there are lots of options for electric lawn equipment.

Electric equipment is quieter than its gas-powered counterparts and typically needs less maintenance. There's no more mixing fuel, changing spark plugs or worrying about gas going bad over the winter. Advances in rechargeable battery technology eliminate having to lug around a heavy extension cord to get your work done. Just pop in a battery and go.

Most popular lawn equipment brands offer battery-powered options, along with newer brands that specialize in electric tools. If you need multiple tools, buying the same brand with the same battery type allows you to swap batteries between different pieces of equipment. That also means fewer battery chargers to store or keep on your workbench.

Opt for equipment with brushless motors. They are more efficient, more powerful and have a longer lifespan than traditional brushed motors. A brushless motor typically costs more but is worth the improved efficiency. A brushed motor transfers electricity using physical brushes, which can wear down over time. The

friction caused by the brushes makes equipment run hotter and noisier. A brushless motor uses electronic commutation with less friction, which makes it more powerful, extends the lifespan and allows you to get more done on a single charge.

Just as gas-powered lawnmowers require safe storage and handling of gas and oil, battery-powered equipment requires proper care for maintenance, charging and disposal. Always use the manufacturer's original charging equipment, charge batteries on hard surfaces away from anything flammable, and store chargers in a cool, dry place.

Most manufacturers recommend charging batteries only until they reach full capacity instead of leaving them on the charger until you are ready to use them. This helps prevent damage to the battery from overcharging and heat buildup and reduces potential fire hazards. Unplug chargers when not in use to avoid energy waste.

Similar to gas and oil, old or damaged batteries should not end up in household garbage and landfills, where they can ignite fires and leak toxic chemicals into soil and groundwater. Instead, recycle them at a big-box store or at a county or city waste management site.

If you're looking for a quieter, more efficient, lower maintenance lawn care routine, rethink your equipment options and consider electric models. If you decide to make the switch, check with your electric utility or state agency for potential rebates.





Butte Electric Cooperative employees and other volunteers with Betty Krause after painting her house in Belle Fourche. Photo submitted by Clint Haffner

Co-ops in the Community

Butte Electric Volunteers Bring Fresh Paint and a Smile to Retired Nurse

Jacob Boyko

jacob.boyko@sdrea.coop

Concern for community is the seventh cooperative principle, and when Butte Electric Cooperative CEO Matt Sleep was approached to help with a nearby volunteer project, he knew it was his co-op's time to act.

•••

In Belle Fourche, about 25 miles southwest of Butte Electric's headquarters in Newell, City Code Enforcement Officer Clint Haffner keeps a busy schedule. When he's not on the clock for the city handling code enforcement and animal control matters, he's helping lead the local United Way chapter, where he organizes volunteering projects aiming to make Belle Fourche shine a little brighter.

"When I started the job [with the city], I'd come across situations where people are just physically unable to shovel a sidewalk or take care of things," Haffner said. "Some are simply too old. That's kind of how our group began – there just wasn't anyone helping the people who can't do it."

When Butte Electric reached out

to Haffner about potential volunteer opportunities, it didn't take him long to think of a project. Betty Krause, a 97-year-old retired nurse had spent 45 years of her life from 1950 to 1995 taking care of the Belle Fourche community. Haffner figured it was time the community gave something back to her.

Haffner approached Butte Electric about painting Betty's house, garage and shed. After all, who would be better than linemen with experience on ladders and working with their hands?

CEO Matt Sleep enthusiastically accepted, and a few weeks later on a warm September morning, volunteers from Butte Electric, Monument Health and the Belle Fourche United Way arrived at Betty's house to begin the work.

"We descended on the property with ladders, scrapers, paint buckets, paint brushes, a paint sprayer, weed eaters, tree trimmers, etc. and got busy," Sleep recalled.

The Butte Electric employees split into four teams; two would tackle the house, one the shed, and the other the garage. They made quick work of the project as Haffner kept everyone fed and hydrated.

"The Butte Electric guys are wonderful," Haffner said. "They're hard workers, handy, crafty, good on ladders. The paint job at Betty's place was smooth and efficient work."

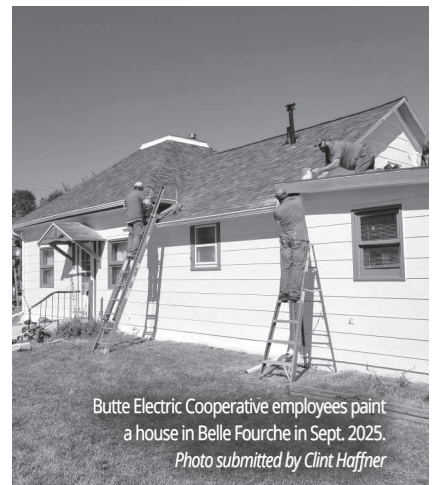
It took about a day of work between the setup, scraping and painting of the three

buildings – Betty was awestruck when she went outside to see the finished job.

"It was pretty wonderful, and I've had many compliments," she said of the result. "It shows it's a caring community. It's just awesome and amazing that they'd do it for one person."

While Betty's house received a coat of fresh paint, Sleep said the volunteers also took something back with them.

"When the painting was done, I think Betty's appreciation and thankfulness brought a great feeling of joy and accomplishment to all of us there – maybe even a tear or two," Sleep said. "A project like this just adds a little bit of goodness back into a community. And, we all need a little bit of goodness in our lives."



Butte Electric Cooperative employees paint a house in Belle Fourche in Sept. 2025. Photo submitted by Clint Haffner



From left, in the Sioux Valley Energy shop: Ted Smith, vice president of engineering and operations; Chad Williams, manager of operations; journey lineworker Jager Rus; and journey lineworker Paul Schamber. Photo submitted by Sioux Valley Energy

BUSTING ENERGY MYTHS

with Ted Smith of Sioux Valley Energy

Frank Turner
frank.turner@sdrea.coop

Electricity powers nearly every part of daily life, yet most people only think about it when the lights flicker or a bill arrives. Because the system works quietly in the background, assumptions about how it operates tend to fill the gaps.

To sort through several common misconceptions, Cooperative Connections spoke with Ted Smith, vice president of engineering and operations at Sioux Valley Energy, the cooperative serving South Dakota counties of Brookings, Lake, Moody, Kingsbury, and Minnehaha and Minnesota counties of Rock and Pipestone. Smith has worked in the electric industry for 35 years, including 20 years at Sioux Valley, where he

oversees engineering, line crews and dispatch.

Here are several claims he regularly hears from members and how he responds.

Myth: If the lights go out, it must be a local problem.
Smith: That's definitely a myth.

An outage can begin anywhere from inside your home all the way back to a generating station two states away. The electric grid is highly interconnected. A disruption in one area can ripple outward across transmission lines that serve multiple utilities.

There have been large historical outages, especially in the eastern United States, where a single event such as a tree contacting a transmission line triggered a cascading failure across multiple states. Entire cities lost power

because one initiating fault spread across the network.

Closer to home, severe weather in one region can affect transmission lines feeding a much broader footprint. If a major transmission line trips offline, and another line is already out for maintenance, service interruptions can extend far beyond the original storm area.

“Just because your lights go out doesn't mean the problem started down the road, close to home” Smith said. “It could be much farther upstream.”

Myth: The grid can be powered entirely by renewable energy.
Smith: At times, yes. Around the clock, no.

Smith pointed to hydroelectric dams along the Missouri River as renewable generation that run continuously, but other renewable resources, such as wind and solar, simply aren't reliable sources of energy and only contribute

significantly when conditions allow.

“Although sometimes it seems like it, the wind doesn’t always blow in South Dakota,” Smith said. “And solar only produces during daylight hours.”

Although battery storage has improved in recent years, Smith says storing enough energy to power the grid around the clock is prohibitively expensive at this point in time.

For now, maintaining reliability requires a mix of generation resources so supply remains available regardless of weather or time of day.

Myth: If my neighbor has power and I do not after a storm, the cooperative skipped me.

Smith: That’s not how it works.

In some cases, the cooperative may not yet know a member is without service. Reporting outages remains important.

Another possibility is that the issue is on the member side of the meter. Crews may restore cooperative equipment and determine that the damage is within the member’s own service.

“When crews see it’s a problem on the member side of the meter, they will call dispatch and have them contact the member,” Smith said.

He also emphasized the importance of keeping current phone numbers on file. Fewer households rely on landlines today, which makes updated cell phone numbers critical during storm response.

Myth: Burying all power lines would eliminate outages.

Smith: No.

Underground lines are not exposed to wind and ice, but they are not immune to failure. Over time, underground conductors deteriorate. Rodents such as gophers can damage them. Excavation damage is also common when individuals dig without confirming where utilities are buried.

Before digging, members should always contact 811, the national call-before-you-dig number. That service

notifies utility providers so buried lines can be located and marked before excavation begins. Failing to call 811 can be dangerous and increase the risk of damaging underground infrastructure, causing outages.

And even when damage occurs naturally, locating the fault underground can take time.

“With overhead lines, crews can usually see the damage,” Smith said. “Underground, it takes troubleshooting to figure out exactly where the fault is, sometimes leading to longer outage durations.”

He recalled one outage that proved especially difficult to diagnose.

“One time we had an outage that we just could not narrow down,” he said. “When we finally found the damage, we saw that a gopher had chewed the bottom of the wire. You could not see it from the top. We had to dig up about 20 feet of cable and turn it over before we could see the damage.”

Underground systems can reduce certain types of outages, but they do not eliminate them, and repairs often require more time and labor.

Myth: Wind and solar power are free once installed.

Smith: The fuel is free, but that’s the only thing that’s free.

Wind turbines require ongoing maintenance, including mechanical components that need to be regularly serviced. Solar power relies on inverters and other equipment that must be maintained and eventually replaced.

There are construction costs, financing costs and transmission costs involved in delivering electricity from generation sites to homes and businesses. Those transmission and maintenance assets are accounted for over time and included in the overall cost of electricity.

Free fuel lowers one portion of cost. It does not remove the need to build, maintain and replace infrastructure.

Myth: Electric cooperatives raise rates to increase profits.

Smith: No. Cooperatives are not-for-profit.

Electric cooperatives are member owned, not investor owned. That means there are no outside shareholders expecting earnings. Instead, cooperatives operate on margins, collecting enough revenue to pay expenses, maintain infrastructure and meet financial obligations.

“The only place we get money is from the people at the end of the line,” Smith said. “We don’t have a printing press in the basement.”

In fact, if revenue exceeds expenses in a given year, a portion of those margins are allocated back to members as capital credits when the board determines it’s financially appropriate. Capital credits represent a member’s share of the cooperative’s financial performance during the years they received service.

However, in recent years, equipment costs have risen significantly. Smith cited bucket trucks that once cost around \$220,000 have since more than doubled in price, and major system components have seen similar increases. Usually, the cost of wholesale power from the cooperative’s power suppliers makes up the largest share of the budget and those costs have been increasing as well.

Rate adjustments reflect those rising operational costs and the need to maintain reliable service, not profit distribution.

Electricity may seem simple at the flip of a switch, but as Smith makes clear, the system behind it involves infrastructure, coordination and constant evaluation. Understanding how it works helps members separate assumption from reality and better appreciate the network that serves them every day.

PAYMENT OPTIONS

Our single-phase service monthly bills are typically processed on the 1st each month with a due date of the 16th. Once bills are processed, our software vendor from Saint Louis, Missouri prints and mails these. If the post office is experiencing extreme weather conditions or delays along the delivery routes, this may cause delays in the mail delivery.

Pay-by-Phone

You can now make credit/debit card or bank account payments with our Automated Phone Payment system. Call our toll-free number 1-855-939-3643 any time that is convenient for you 24/7. You will also have the option to save your payment information for future use or sign up for our auto pay programs. You will need your account number shown on your billing statement to begin the payment process.

If you are experiencing mail delivery delays of your bills, we want to offer some solutions. We encourage members to access SmartHub to view bills and receive the monthly email or text notifications. The link to register can be found below. We also offer automatic payment options through a bank account or with a Visa/MasterCard. Find information on AutoPay in SmartHub, on the back of your monthly bill or call the office for more details.

SmartHub

With SmartHub, the power of data is in your hands through convenient account management and detailed usage information. SmartHub, a mobile and Web app, delivers accurate, timely account information and allows you to make payments in a secure environment with the touch of a button, right from your mobile device or on your PC. The two-way communication available with SmartHub allows you to notify us of account and service issues while providing us a way to let you know about special offers, programs, events and more.

With SmartHub you can:

- Check your usage
- Contact our office
- Pay your bill and have the option to sign up for recurring payments using a bank account or credit card
- Check our news feed

There are four ways to register and start using SmartHub

- On your computer go to: hdelectric.smarthub.coop
- Go to our H-D website at: www.h-delectric.coop and click on the SmartHub link
- Call H-D Electric and we will help you register
- For your phone, go to: www.smarthubapp.com

Automatic Payment Plan for ACH and Credit Card for H-D Electric

H-D Electric offers members the Automatic Payment Plan. You can have your payment taken automatically from your credit card, checking or savings account. Payments are processed on the 15th each month. When the 15th day of the month is on a weekend or holiday, the payment will be processed on the following work day.

The payments are always on time. Members using the automatic payment plan will receive a statement each month showing the amount that will be withdrawn from your bank account and state that your bill will be paid by ACH or Credit Card.

Two ways to sign up for Automatic Payments using your Checking or Savings Account

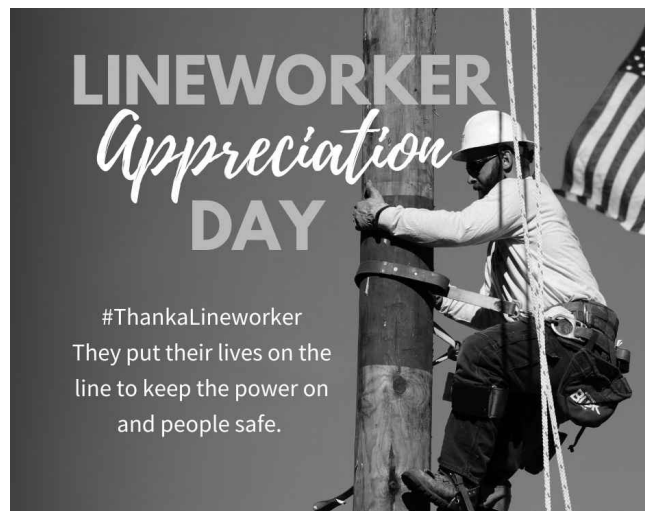
1. Go to our SmartHub website, login or register your account and sign up through the Auto Pay Program under the Billing & Payments tab.
2. On the back of your monthly bill statement, there is a section for Automatic Payment Authorization for you to complete and send back to our office with a voided check or bank slip.

One way to sign up for Automatic Payments using your Credit Card

Go to our SmartHub website, login or register your account and sign up through the Auto Pay Program under the Billing & Payments tab.

H-D Electric follows the Payment Card Industries compliance standards which requires us to only to enter credit card information through a secure device. We currently use a secure VeriFone device to process one-time credit card payments. This VeriFone device does not allow us to save credit card information for the Automatic Payment Plan or future use.

If you need help registering your account on the SmartHub website or saving your credit card information for the Auto Pay Program, please contact our office.



H-D ELECTRIC BASIN TOUR

For more than 30 years, H-D Electric Cooperative has offered H-D members a trip to North Dakota to tour Basin Electric's Coteau Freedom Mine, Antelope Valley Station Power Plant and Great Plains Synfuels Plant.

H-D Electric and Codington-Clark Electric will be joining together again this year for a two-day, one-night educational and fun getaway at the beginning of August.

Watch for more details to come and registration!



**Dial 811 or visit
811beforeyoudig.com
to mark buried
utility lines.**

H-D Electric Water Heater Program

50-Gallon: **\$750**

85- & 100-Gallon:
\$1,025

To receive above prices, a controller must be installed within 90 days of purchase.

Call the H-D Electric office during normal business hours to find out the complete list of qualifications.



H-D Electric Yard Light Program

Installing yard lights has been and continues to be an important service to our members. We repair yard lights at the cost of the parts and also install new yard lights.

We sell 40-watt LED lights for new yard light installations as well as for any existing yard lights that cannot be repaired. The cost of an LED light is \$287 (plus tax). For new installations, there may be additional costs for a pole and wire if required.

The warranty of the light is 10 years and has a savings of approximately **\$53.64 a year.**

Give us a call if you have any questions or are interested in purchasing a new LED yard light or replacing an existing yard light.

ON THE LOOKOUT FOR ENERGY SCAMS

Photo by Frank Turner

Frank Turner

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It's no April Fools' joke. Consumers with an electricity connection have long been targets for scams. In today's digital world, those schemes have evolved. As more daily business is conducted online, scammers have shifted their tactics to match. They now use phone calls, texts and emails to create urgency, confusion and fear, hoping consumers will act before taking time to verify the claim.

For victims, these scams can lead to financial loss and identity theft, but understanding how the most common schemes work and what they typically look like is one of the best defenses to staying safe.

The "Past Due" Disconnection Threat

One of the most common tactics that scammers use is the disconnection threat. They use a fake message claiming a bill is past due and that service will be disconnected immediately unless payment is made on the spot.

The call may sound official. The message may include account numbers

or appear to come from your local cooperative's phone number due to caller ID spoofing. The scammer's goal is simple: create panic so you pay first and question later.

In reality, cooperatives follow clear procedures and provide advance notice before any disconnection. A demand for instant payment, especially with threats attached, is a major red flag.

The "You Overpaid" Refund Scam

Who would not want a refund? Scammers take advantage of that instinct.

In this scheme, a text, call or email claims a member overpaid an electric bill and is owed money. The message often includes instructions to click a link or provide banking information so the refund can be "processed."

The message can sound especially convincing to cooperative members because electric cooperatives do return margins to members in the form of capital credits. Capital credits represent a member's share of the cooperative's annual margins and are returned over time.

However, capital credits are distributed through established,

official processes. They are not issued through unsolicited texts, surprise phone calls or links requesting personal banking information. When your local cooperative retires capital credits, members are notified through official channels such as billing statements, newsletters, verified mailings or even through Cooperative Connections.

An unexpected refund message that asks for sensitive information is a red flag. When in doubt, pause and contact your local cooperative directly using trusted contact information.

Gift Card and Cryptocurrency Demands

Scammers often insist on unusual payment methods such as gift cards, prepaid debit cards or cryptocurrency. They may provide detailed instructions on how to purchase gift cards and read the numbers over the phone.

This is a clear warning sign. Legitimate cooperatives do not request payment in gift cards or cryptocurrency. These forms of payment are nearly impossible to trace or recover, which makes them attractive to criminals.

Spotting a Scam

Regardless of the method, every scam has similar warning signs that members can watch for:

- High-pressure tactics that demand immediate payment
- Requests for payment through gift cards, prepaid debit cards or cryptocurrency
- Emails or text messages with poor grammar, spelling errors or unfamiliar web addresses

Scammers rely on urgency. Taking a few extra minutes to verify a message can prevent lasting financial consequences.

What Your Local Cooperative Will and Will Not Do

Your local cooperative will not demand immediate payment without prior notice. Cooperatives follow

established procedures and provide advance communication before any service interruption.

Your local cooperative will not ask for Social Security numbers, banking details or other sensitive information through unsolicited phone calls, emails or text messages.

Members have secure payment options available through official cooperative channels, including the cooperative's verified website and approved payment systems. When in doubt, independently locate the cooperative's official contact information rather than using links or phone numbers included in a message.

Text alerts are only sent to members who have enrolled in official notification programs, such as outage updates.

Avoiding Energy Scams

If you receive a suspicious call, text or email claiming to be from your local cooperative, do not use the contact information provided in that message. Instead, use the phone number printed on your billing statement or listed on the cooperative's verified website.

Also, reporting suspected scams helps protect fellow members. By alerting your local cooperative to fraudulent activity, members help strengthen the community's defense against energy scams and ensure the cooperative network remains secure for everyone.

Have a question about whether something is real or not? Reach out to your local cooperative. Electric cooperatives are owned by the members they serve and powered by the communities around them.

SIGNS OF AN

ENERGY SCAM

High-Pressure Tactics

Scammers will pressure you, creating a sense of urgency. Claims that your power will be disconnected without immediate payment are common with utility scams.

Sketchy Payment Methods

Scammers may ask for unusual payment methods like gift cards or cryptocurrency. In these cases, it's likely a scam.

Dodgy Communication

Whether an email, text message or letter, utility scams typically include poor grammar, spelling errors or unusual email addresses. These are common warning signs of a scam.





DIAL 8-1-1 BEFORE DIGGING

South Dakota One Call teamed up with South Dakota's Electric Cooperatives to promote safety at the South Dakota State Fair.
Photo by Jacob Boyko

S.D. One Call/811 Q&A With Steve Barnett

Jacob Boyko

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When planning any excavation project in South Dakota – whether installing a backyard fence, planting trees or building an outdoor shop – one simple phone call can protect lives, property and vital infrastructure. South Dakota One Call is the statewide system that helps homeowners, contractors and landowners locate underground utilities before digging begins. It's easy to get started – all you do is call 8-1-1.

Steve Barnett has served on the S.D. Call Board since 2022 when he was hired as the general manager of the South Dakota Rural Electric Association.

Barnett attends S.D. One Call's board meetings where he advocates for the interests of the utilities and co-op member-owners he represents, while helping guide the organization to better respond to the needs of utilities, rate payers, excavators and everyone else who may use the service.



Steve Barnett

S.D. One Call Board Member
Representing Electric Cooperatives
SDREA General Manager

Barnett sat down with Cooperative Connections to discuss the importance of S.D. One Call and how it benefits electric cooperatives and their members.

Q: What's your role on the South Dakota One Call board?

I serve on the South Dakota One Call Board of Directors as the representative for the 31 rural electric cooperatives operating within our state. The One Call board includes representatives from different utility sectors as well as excavators. I've been involved in this role to help ensure our members' infrastructure is protected and that we're promoting safe excavation practices statewide.

Q: Why was South Dakota One Call founded, and why is calling 811 so important?

South Dakota One Call serves as a centralized notification center for underground infrastructure. The system was created in 1993 to provide one central point of contact for excavators to encourage more responsible digging. Prior to the founding of S.D. One Call, excavators doing their due diligence needed to make multiple calls to various utilities. Today, thanks to S.D. One Call, the only number you need to dial is 811. That call triggers notification to all participating utilities in the area so they can send locators out to the digsite.

It's important to call 811 because state law requires it. If someone digs without a locate ticket and damages a buried utility, they are fully responsible for the damages and liability. Beyond that, hitting a gas or electric line can be extremely dangerous. There are thousands of miles of buried electric, gas, water, sewer, communication lines and drain tile underground.

Calling 811 is free, and it protects the excavator and the utilities.

Q: What happens after I call 811?

When you call 811 or submit a request through sdonecall.com:

- Your information goes to the South Dakota One Call center.
- You identify and map out where you plan to dig.
- The system notifies all utilities with infrastructure in that area.

Utilities have 48 hours from the start of the next business day to respond by marking their lines with paint or flags.

After that 48-hour period, excavation can begin.

The service is free to the caller, as the utilities fund the system by paying a small fee every time their infrastructure is identified in an excavation area. The utility is responsible for marking its own facilities.

During this year's legislative session in Pierre, legislators voted to enact a change to how the 48-hour locate window is determined.

Starting July 1, South Dakota will be a "midnight state," meaning the day you submit the ticket does not count toward the 48-hour window. The clock begins at 12:01 a.m. the next business day.

If you submit a ticket at 4 p.m. on a Tuesday, the 48-hour window will start Wednesday at 12:01 a.m. Your project start time will be Friday.

Q: Since serving on the One Call board, what's one interesting thing you've learned?

What I've come to better understand is how much protection the system provides the excavator. When you call 811 and obtain a valid locate ticket, you've documented that you followed state law and gave utilities the opportunity to mark their facilities. If something is properly marked and you dig carefully around those markings, you've significantly reduced both safety risks and liability exposure. On the other hand, if you dig without a ticket and hit a line, you are fully responsible for the damages and any related costs.

I've also learned how many different types of underground infrastructure exist – everything from electric and fiber to water, sewer, gas, and even private drain tile that crosses into public right-of-way.

Q: What's the mission of the One Call board?

I think you can summarize the board's mission pretty succinctly: promote public safety by preventing damage to underground utilities, and ensuring excavation across the state is conducted safely and responsibly.

Apart from that, our goal is to continue improving our one-call notification system, making it more efficient and effective, as well as just getting the word out. We've done some of that through letters to the editor in various newspapers and with booths at events including, the South Dakota State Fair. The more we can get the word out, the less problems we have, and that means keeping costs low for our member-owners.

At its core, the board's mission is to reduce injuries, prevent service disruptions and protect both excavators and utility providers through communication, compliance and education.



Mark Meier, Chairman

Watertown Municipal Utilities
South Dakota Municipalities

Ryan Barr, Vice Chairman

Midco
Community Antenna Television Companies

Kay Braaten

Northern Border Pipeline
Interstate Pipeline Carriers

Steve Barnett

South Dakota Rural Electric Association
Rural Electric Cooperatives

Scott Wiese

Otter Tail Power Co.
Investor-Owned Electric Utilities

Brad Wenande

NorthWestern Energy
Investor-Owned Natural Gas Companies

Loren Beld

LL & Sons Excavating, Inc.
Excavating Contractors

Jim Wedin

CenturyLink
Telecommunications with > 50,000 customers

Lloyd Rave

Minnehaha Community Water Corporation Board
Rural Water Systems

John Morris

Morris Inc
Excavating Contractors

Jake VanDewater

SDN Communications
Small Telecommunications with < 50,000 customers



APRIL 9-11
Annual Schmeckfest
 German Festival of
 Tasting
 Freeman, SD
 605-925-4237
 www.schmeckfest.com

Travel South Dakota Photo

To have your event listed on this page, send complete information, including date, event, place and contact to your local electric cooperative. Include your name, address and daytime telephone number. Information must be submitted at least eight weeks prior to your event. Please call ahead to confirm date, time and location of event.

MARCH 28
Coteau Prairie Masters
Gardeners Ready, Set, Grow
 9 a.m.-12 p.m.
 Codington Cty. Extension Cplx.
 Watertown, SD

APRIL 3
Bachelors of Broadway:
Gentlemen of the Theatre
 7 p.m.
 Johnson Fine Arts Center
 Aberdeen, SD

APRIL 5
Easter Sunrise Service
 7 a.m.
 Mount Rushmore

APRIL 9
McCrossan Wildest Banquet
Auction in the Midwest
 Jimmy Buffett Tribute
 Polynesian Paradise Dancers
 Sioux Falls, SD
 www.mccrossan.org

APRIL 9-11
Annual Schmeckfest
 German Heritage Celebration
 Freeman, SD
 605-925-4237
 www.schmeckfest.com

APRIL 11
Women VetsConnect Retreat
 A Wellness Retreat for
 Women Veterans and Military
 Spouses
 9 a.m.-2 p.m.
 Our Savior's Lutheran Church
 909 W. 33rd St.
 Sioux Falls, SD

APRIL 11
Minnehaha County Pheasants
Forever Annual Banquet
 5:30 p.m.-10 p.m.
 Blue Haven Atrium
 46594 268th St.
 Sioux Falls, SD
 605-214-1415

APRIL 11-12
The Black Market
 Sat. 9 a.m.-5 p.m.
 Sun. 10 a.m.-3 p.m.
 W.H. Lyon Fairgrounds Expo Bldg.
 Sioux Falls, SD
 605-332-6004

APRIL 18
Brookings Quilt Show XII
 9 a.m.-5 p.m.
 Admission: \$10
 Dakota Bank Center
 Brookings, SD
 605-690-3246

APRIL 18
Tri-Valley Chorus
75th Annual Show
 4 p.m.
 Centerville, SD
 605-201-9398

APRIL 20
The Bronx Wanderers
 7 p.m.
 Johnson Fine Arts Center
 Aberdeen, SD

APRIL 25
Screams by Night
Halfway to Halloween Con
 11 a.m.-5 p.m.
 The Social
 Sioux Falls, SD

APRIL 28
American Legion Bingo
 5-6p.m. Social
 6-6:30 p.m. Meal
 6:45 p.m. Bingo
 American Legion Post 15
 1600 W. Russell
 Sioux Falls, SD
 605-682-1222

MAY 2-10
Rustic Designs & More Spring
Show, Flea Market
 41450 264th St.
 Ethan, SD
 605-770-2411

MAY 2
Cinco de Mayo Fiesta
 2-8 p.m.
 Milbank, SD
 605-432-6656

JUNE 13
Journey Into Historic Pickstown
 9 a.m.-5 p.m.
 Ft. Randall Town & Museum
 Pickstown, SD
 605-487-7299

JUNE 26-27
Buckhorn Rodeo
 Britton, SD
 605-880-5077

Note: We publish contact information as provided. If no phone number is given, none will be listed. Please call ahead to verify the event is still being held.