



MESSAGE FROM THE PRESIDENT AND CEO

Committed to a **co-op culture** for all

Over the years, you've heard me expound on why and how Hancock-Wood is different — because we're a cooperative. Our business model sets us apart from other utilities because we adhere to seven guiding cooperative principles that reflect core values of honesty, transparency, equity, inclusiveness, and service to the greater good of the community.

Electric cooperatives, including Hancock-Wood Electric, have a unique and storied place in our country's history. We democratized the American dream by bringing electricity to rural areas when for-profit electric companies determined the effort was too costly. Back then, cities were electrified, and rural areas were not, creating the original rural-urban divide. Newly established electric lines helped power economic opportunity in rural areas. Today, that spirit of equity and inclusion is a vital part of our co-op DNA.

Equal access for all

When our electric co-op was founded, each member contributed an equal share in order to gain access to electricity that benefited individual families as well as the larger local community. Each member had an equal vote in co-op matters. That sense of equity and inclusion is still how we operate today. Hancock-Wood was built by and belongs to the diverse communities and members we serve. Membership is open to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective, or socioeconomic status. By virtue of paying your electric bill each month, you're a member of the co-op, and every member has an equal voice and vote when it comes to co-op governance. This ties back to our guiding principles of equitable economic participation and democratic control of the co-op. We encourage all

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members to vote in Hancock-Wood Electric's director elections every April and May, and we invite all members to participate in co-op meetings to weigh in on discussions that set co-op policies and priorities, such as high-speed internet, community solar, and electric vehicle programs. We know members of our community have different needs and perspectives, and we welcome diverse views on all issues under consideration by the co-op. The more viewpoints we hear, the better we are able to reflect the needs of all corners of our community.



George Walton
PRESIDENT & CEO

Inclusion

While our top priority is providing safe, reliable, and affordable energy, we also want to be a catalyst for good in our community. Because we are your local electric cooperative, co-op revenues stay right here in our community. In turn, we invest in our diverse community base through scholarship programs, charitable giving, educational programs, and more. We strive to make long-term decisions that improve and enrich the communities we serve. While today's world is radically different than it was when Hancock-Wood was founded, our cooperative values have stood the test of time and remain just as relevant today. We recognize that today's co-op members expect more, and my pledge to you — the members we proudly serve — is to promote a cooperative culture of inclusion, diversity, and equity for all.

Think Energy \$mart with Bruce Avoid solar energy scams



Solar energy is booming, and the future is brighter than ever. Through the use of rooftop solar panels, many homeowners can now harness the sun's natural rays to produce their own electricity that's environmentally friendly and cost effective.

But with the increasing popularity of solar, unfortunately, some businesses are taking advantage

of consumers who are interested in generating their own energy through rooftop panels.

While many solar companies are genuine and truly want to help consumers with a successful solar installation, there are the occasional bad apples.

You've likely heard a story or two about solar vendors that promised rooftop panels that would generate enough electricity to power the entire home. Then, after the homeowner has paid thousands of dollars for the installation, the solar panels aren't working, and the vendor is nowhere to be found. Sadly, this story has been the reality for many consumers.

If you're interested in solar panels for your home, consider these tips before installation:

- Contact me, your energy advisor, at bruce@hwe.coop or 419-257-5025. We want you to feel confident about any decisions you make about your home energy use,

especially decisions about generating energy at home.

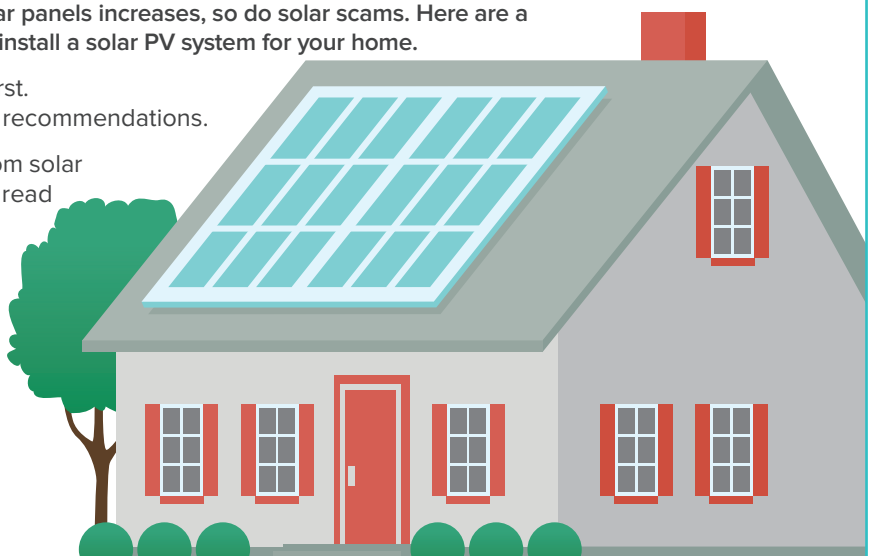
- Collect at least three quotes from different solar companies to ensure you're getting a competitive deal. As with any major purchase, research is key, so thoroughly read customer reviews for each of the three solar vendors.
- Some solar companies have used Hancock-Wood Electric Cooperative in their advertisements, stating we will install solar panels. This is not correct; Hancock-Wood does not install solar panels.
- If you speak to a solar vendor and they use high-pressure tactics, like an offer that's only good for 24 hours, run! Any reputable solar company will recognize that you need time to review a proposal and thoroughly weigh your decision.
- You know if it sounds too good to be true, it probably is. If a solar company is making promises that sound unachievable and outlandish, they probably are. Remember, if you have any questions, you can always count on your electric co-op for advice.
- Finally, when it's time to review and sign a solar contract, make sure the language is clear and easy to understand. Ensure any prior verbal (or emailed) promises are also included in the contract.

Going solar is a major decision, so you'll want to conduct a good bit of research first. If you're looking for a general starting point, check out the Department of Energy's Homeowner's Guide to Going Solar.

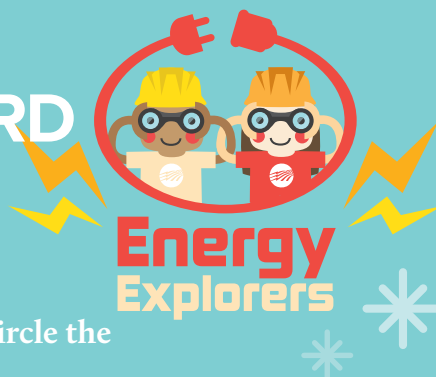
TIPS FOR AVOIDING SOLAR SCAMS

As the popularity of rooftop solar panels increases, so do solar scams. Here are a few tips to consider before you install a solar PV system for your home.

- Talk to your electric co-op first. We can offer guidance and recommendations.
- Get at least three quotes from solar companies, and thoroughly read their reviews.
- Avoid solar companies that use high-pressure tactics.
- Don't believe unrealistic promises.
- Only sign clear, easy-to-understand contracts.



WINTER ENERGY-SAVINGS WORD SEARCH



This winter, you can pitch in at home to help save energy!

Read the energy-saving tips below, then find and circle the bolded words in the puzzle.



WORD BANK:

- Open curtains and blinds during the day to allow **sunlight** in to warm your home.
- Instead of turning up the thermostat, add more layers of **clothing** to keep your body warm.
- If you have a **fireplace**, ask an adult to close the flue when a fire is not burning.

- Unplug **chargers** when they're not in use. They consume energy even when they're not charging phones and other devices.
- Ask an adult to check the **air filter** for your home's heating and cooling system. Filters should be replaced regularly to help the system run more efficiently.
- Always turn off **lights** when you leave a room.



Get to know the Hancock-Wood Board of Trustees

Each month, we will feature one of the 10 trustees from our board to help our members learn more about who represents their district on the co-op board of trustees.



Thomas Kagy

Kagy is the current District 8 board trustee serving in parts of Putnam, Allen, Hardin, and Hancock counties. Kagy has served as a Hancock-Wood Electric Cooperative trustee for 13 years. In his free time, Kagy takes care of his five horses and enjoys spending time with his family, which includes his wife, two sons, and four grandchildren. "My favorite thing about being on the board of trustees is being able to have input that serves our members and makes all of our lives better."

Member-owners of Hancock-Wood have a voice in the service they receive, and trustees represent the member voice. One way a member can exercise their ownership in the cooperative is by expressing opinions and concerns to your trustee representative. The Hancock-Wood Board of Trustees typically meets once per month to establish basic business policies and rates.



Our office will be closed Feb. 15 in observance of Presidents Day.

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PAYMENT OPTIONS

online, dropbox, office, by phone, or automatic bill pay

HAVE A STORY SUGGESTION?

Email your ideas to:
leslie.guisinger@hwe.coop

Members First! 
HANCOCK-WOOD
ELECTRIC COOPERATIVE
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