

SWRE POWER SOURCE

A Supplement to Oklahoma Living



— SAVING ENERGY DURING PEAK TIMES BENEFITS ALL —

Conserving electricity during peak energy use times not only lowers your monthly bill—it can benefit our entire community.

“Peak times” refer to periods of the day when the demand for electricity is highest. Think early mornings when people are getting ready for work or school and evenings when families return home, cook dinner and unwind with electronics. When everyone uses energy at once, it adds pressure on the electric grid.

Southwest Rural Electric works around the clock to ensure that electricity flows to your home whenever you need it. Behind the scenes, an enormous and intricate system is at work—one of the most complex machines in the world: the U.S. power grid. The grid is made up of three major interconnections that span the

country, each managing supply and demand through regional authorities to keep the lights on and our economy running smoothly.

Electricity comes from a diverse mix of sources—hydropower, natural gas, coal, solar, wind and more. Some power plants can respond quickly to spikes in demand, while others are less flexible. Once energy is generated, it travels through high-voltage transmission lines to local utilities, like SWRE, which then delivers it to your home or business through distribution power lines.

When electricity demand surges during peak times, it’s more expensive to generate or purchase power. If supply can’t keep up, the risk of outages increases. That’s why using less energy during peak hours is more important than ever.

It not only eases strain on the grid but also helps you save money.

So how can you “beat the peak?” Start by adjusting your thermostat a few degrees during peak hours. Smart thermostats can automate this for you. Delay using energy-hungry appliances like ovens, clothes washers and dishwashers until later in the evening. Charging your electric vehicle overnight instead of right after you get home can also help.

Small actions taken by many households can lead to big results. When we all work together to reduce energy use during peak times, we protect our power grid, help control costs and ensure reliable electricity for our communities.

Article provided by NRECA



IT PAYS TO BE A CO-OP MEMBER

SWRE's board of directors to retire approximately \$350,000 in capital credits to a portion of members who had active electric service with SWRE in 1996.

Southwest Rural Electric is a not-for-profit cooperative. Each of its members have a share in the ownership, construction, maintenance and prosperity of the co-op — through capital credits.

A benefit of cooperative membership is the share in margins the cooperative earns. Unlike investor-owned utility companies that strive to generate profits for shareholders, electric cooperatives like SWRE operate on an at-cost basis. Any operating margins made by SWRE are returned to the co-op's member-owners. Capital credits represent a member's return on investment.

ALLOCATIONS

SWRE tracks the amount of electricity used and what members pay for it throughout the year. At the end of the year, the cooperative's financial statements show whether or not revenue exceeded costs resulting in a net margin. A portion of these margins are allocated to members as capital credits based on their electricity usage. The allocated amount is held in a capital fund account by SWRE and is used to help finance a variety of long-term capital needs including trucks, inventory, equipment, transformers, power line construction, etc. until the board of directors retires it.

RETIREMENTS

Capital credit retirements are a portion of the total allocation. The amount paid is decided annually by the board of directors based on the financial conditions of the cooperative and is subject to Rural Utility Services (RUS) and other lending institutions. Once capital credits are retired, they are issued as "cash back" checks to you, the member.

The board of directors pays capital credits to members whenever the financial condition of the utility is not impaired by such payments. Capital credits will only be given to members who have received service during the years of retirement that are determined by the board of directors. These payments are based on previous usage from a long time ago.

We encourage members who receive capital credit checks in September to deposit them within 90 days or call us if your contact information has changed. Uncashed capital credit checks will be voided after 90 days following the co-op's policy.

Learn more at [SWRE.com/Capital-Credits](https://www.swre.com/Capital-Credits).



PLAN NOW TO JOIN US AT THE ANNUAL MEETING

One of SWRE's favorite dates in 2025 is October 7, when we will host our drive-thru annual meeting.

We hope you'll mark your calendar early and plan to join us for the big day, which will take place in Altus, Oklahoma and Vernon, Texas from 4 p.m. – 6 p.m. Thank you in advance for getting involved because your participation means so much to us.

Registering at annual meeting guarantees your membership an energy credit and entry into the door prize drawings. Plus, we get to spend time with you and hear your take on our community's energy future. This is so important to us, and in fact, it's essential because everything we do is shaped by the members of our community.

Our core purpose and mission are to provide safe, reliable and affordable power. But as a co-op, we're also motivated by service to our community rather than profits. We hope you'll exercise the benefits of your co-op membership and join us for the annual meeting.

COMMUNITY GRANTS AVAILABLE



SWRE would like to invite organizations operating inside its service area to apply for grant funding through the co-op's charitable foundation, Operation Round Up. Grant distributions are made possible by the generous co-op members who voluntarily "round up" their electric bills to the nearest whole dollar each month.

Areas of Assistance: Communities, Education & Youth, Senior Citizens, Emergency Assistance, Individuals in Need

View the grant guidelines and apply online at [SWRE.com/RoundUp](https://www.swre.com/RoundUp) by October 1, 2025.

TIPS TO AVOID ENERGY SCAMS



Solar energy is rising in popularity—and so are solar scams. If a salesperson knocks on your door promising free solar panels at zero cost or that you'll never have to pay your energy bill again, it's likely a scam.

If you're interested in solar panels for your home, do your research, get multiple quotes from licensed providers who are reputable, and most importantly, take your time to ensure a smooth process.

Source: Federal Trade Commission



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Bill Pay Options:

24/7 Bill Pay: 1-855-940-3943

SmartHub App or SWRE.com

Outage Reports:

24/7 Hotline: 1-833-590-0353

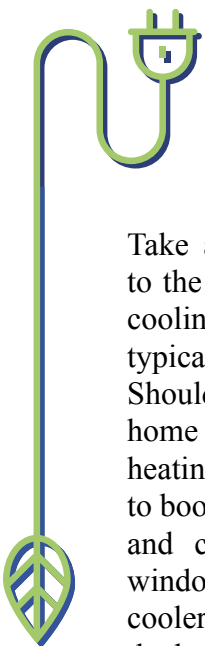
SmartHub App

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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.



WE'RE
PROUD TO
POWER YOU.

