South Vestern AUGUST 2025 • VOLUME 77 • ISSUE 8











Annual Meeting Edition

- Official Notice of the 87th **Annual Meeting of Members**
- Report for the Fiscal Year 2024

Official Notice of the Annual Meeting

The 87th Annual Meeting of Southwestern Electric Cooperative members will be held at the American Farm Heritage Museum in Greenville, Illinois, on Saturday, September 6, 2025. The business meeting, beginning at 10 a.m., will take action on the following matters:

- 1. Roll call: Reporting on the number of members present in order to determine if a quorum is met.
- 2. Election of directors.
- 3. Reading of the Official Annual Meeting Notice and proof of due publication and mailing thereof (or the waiver or waivers of the Notice, as the case may be).
- 4. Reading of the unapproved minutes from the previous Annual Meeting and taking of necessary action thereon.
- 5. Presentation, consideration, and acting upon the reports of officers, directors and committees.
- 6. Unfinished business.
- 7. New business.
- 8. Announcement of election results.
- 9. Adjournment.

Pursuant to the election of three directors (one from each voting district), the members listed below are presented as candidates for Southwestern Electric Cooperative's board of directors. Candidate names are listed in the order they'll appear on the ballot.

DISTRICT I (Macoupin, Madison, and St. Clair Counties): Challenger Kevin Kirby, Edwardsville and Incumbent Sandy Grapperhaus, Collinsville.

DISTRICT II (Bond, Clinton, and Montgomery Counties): Michael Willman, Greenville and Amy Marcoot, Greenville.

DISTRICT III (Clay, Fayette, Effingham, Marion, and Shelby Counties): Challenger Heidi Schulte, Vandalia and Incumbent Ann Schwarm, Loogootee.

Voting will be offered at Southwestern Electric's Greenville office Aug. 22 – Sept. 5, weekdays from 8 a.m. – 4:30 p.m., with hours extended to 7 p.m. on Aug. 27 and Sept. 4. We are closed Monday, Sept. 1, in observance of Labor Day. Voting will also be offered at our St. Elmo warehouse Aug. 28 and Sept. 2 from 4 p.m. – 7 p.m., at our St. Jacob warehouse Aug. 26 and Sept. 3 from 4 p.m. – 7 p.m., and on Annual Meeting Day, Saturday, Sept. 6 from 8 a.m. – 10 a.m., at the American Farm Heritage Museum, 1395 Museum Avenue, Greenville, IL 62246.

Members who present the registration card found on the back cover of this publication will receive a \$30 bill credit.

For additional voting and bill credit information see page 4.

Annette Hartlieb Board Secretary

Southwestern Electric Cooperative, Inc.

Greenville, Illinois

July 24, 2025

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SOUTHWESTERN ELECTRIC COOPERATIVE, INC.

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The Southwestern (USPS 612-500) is published monthly by Southwestern Electric Cooperative, Inc. Periodical postage paid at Greenville, IL. Subscriptions cost \$11.17 per year. Comments or questions regarding material in this publication may be mailed to Joe Richardson, editor of The Southwestern, c/o Southwestern Electric Cooperative, Inc., 525 US Route 40, Greenville, IL 62246, or e-mailed to joe.richardson@sweci.com. Postmaster: Send address corrections to The Southwestern, 525 US Route 40, Greenville, IL 62246.



As a not-for-profit utility, Southwestern Electric works to reduce the cost of service by encouraging residential, commercial and industrial development within its service area, dividing the fixed cost of service by a larger membership base.

Southwestern Electric Cooperative is guided by the premise that a member-owned and locally operated utility should serve the best interests of our families, neighbors and communities.



American Farm Heritage Museum Venue for 87th Annual Meeting

outhwestern Electric Cooperative's 87th Annual Meeting of Members will be held at the American Farm Heritage Museum, 1395 Museum Avenue, Greenville, IL 62246.

Throughout the morning, linemen will offer live line demonstrations. They'll discuss electrical safety, illustrate the dangers of live wires, and address steps for safely removing yourself from a live-wire situation. Parking will be available on the grounds of the American Farm Heritage Museum.

Questions or comments regarding the meeting may be directed to Jennifer Gillan, Manager of Member Services. You can reach her at (800) 637-8667 or by email at community@sweci.com.

Voting Schedule

\$30 bill credit with your pre-printed registration card, \$20 bill credit without your pre-printed registration card. Bill credit to be applied on the October bill — same credit amounts offered for early and day-of-meeting voting.

Greenville office, 525 US Route 40, Greenville	Aug. 27 remains open to 7 p.m. Sept. 4 remains open to 7 p.m.
St. Jacob warehouse, 10031 Ellis Road, St. Jacob	Aug. 26 from 4 to 7 p.m. Sept. 3 from 4 to 7 p.m.
St. Elmo warehouse, 2117 East 1850 Avenue, St. Elmo	Aug. 28 from 4 to 7 p.m. Sept. 2 from 4 to 7 p.m.
American Farm Heritage Museum, 1395 Museum Avenue, Greenville, IL 62246	Sept. 6 from 8 to 10 a.m.

In addition to the above times, any member of the cooperative can vote during normal business hours at our Greenville office beginning at 8 a.m. on Friday, Aug. 22 through 4:30 p.m. on Friday, Sept. 5. We are closed on Monday, Sept. 1 in observance of Labor Day.

Commercial & Inactive Memberships

Commercial Memberships

Commercial (business) members are advised that any representative wishing to vote will be asked to present satisfactory evidence that this person has been assigned to act as an agent of the business. A commercial member, like any other, is entitled to a single vote in cooperative elections.

Inactive Memberships Only active members of the co-op are eligible to vote in the election.



Meeting Minutes

86th Annual Meeting of Southwestern Electric Cooperative Members September 7, 2024

he 86th Annual Meeting of Southwestern Electric Cooperative Members was held on Saturday, September 7, 2024, at the American Farm Heritage Museum in Greenville, Illinois. Notice of the Annual Meeting was given to the members in accordance with the cooperative's bylaws.

At 10 a.m., Board President Jerry Gaffner called the business meeting to order. The invocation was given by Vice President Jared Stine, followed by the Pledge of Allegiance.

President Gaffner introduced his fellow directors, Chief Executive Officer Bobby Williams, and Corporate Counsel Aaron Leonard from the law firm of Taylor Law Office.

Steven Laesch, chairperson of the Credentials and Election Committee, reported that the quorum was met for the meeting.

President Gaffner and CEO Williams acknowledged special guests and fellow cooperative staff.

The next order of business was the election of three members to the Board of Directors. Each would be elected to serve a three-year term, beginning on September 7, 2024. The term of each elected Director would end on the date of the 2027 Annual Meeting or when a qualified successor could be duly appointed. Chairperson Gordon Moore read the Nominations Committee report. He stated that on May 23, 2024, the members of the Nominations Committee met to nominate candidates for the Board of Directors. The candidates nominated were as follows: William Jennings in District I; Jerry Gaffner in District II; Jared Stine in District III. With no competition in District I, Rebecca Cummings made a motion to elect William Jennings as director for District I by acclamation. The motion was seconded by Edgar Barnal and carried. With no competition in District II, Ron Schaufelberger made a motion to elect Jerry Gaffner as director for District II by acclamation. The motion was seconded by Rebecca Cummings and carried. With no competition in District III, Dan Grapperhaus made a motion to elect Jared Stine as director for District III by acclamation. The motion was seconded by Rebecca Cummings and carried.

Attorney Leonard stated that the 2024 nine-member Credentials and Election Committee, consisting of three active members representing each district, was officially appointed on July 25, 2024. The Credentials and Election Committee was duly informed of their responsibilities on August 22, 2024. Voting was conducted at the American Farm Heritage Museum between the hours of 8 a.m. and 10 a.m. on September 7. Absentee voting was offered at the cooperative's Greenville headquarters August

23 through September 6 from 8 a.m. to 4:30 p.m., with hours extended to 7 p.m. on September 5. Absentee voting was also available at the co-op's St. Jacob warehouse September 4 from 4 p.m. to 7 p.m., and at the St. Elmo warehouse September 3 from 4 p.m. to 7 p.m.

Attorney Leonard stated that there were no proposed amendments to the bylaws.

Secretary Hartlieb read the Official Notice of the Annual Meeting and provided proof of its mailing.

The minutes of the 85th Annual Meeting of Members, which was held in Vandalia on September 9, 2023, were printed in the Official Notice. Rebecca Cummings made a motion to approve the 2023 Annual Meeting minutes as reported in the Official Notice with no corrections, additions, or comments. The motion was seconded by Gordon Moore and carried.

Treasurer Grapperhaus announced that the 2023 Treasurer's Report had been published with the Official Notice, in accordance with the cooperative's bylaws. She reported margins of \$1.3 million in 2023 and that Southwestern Electric remains in compliance with all loan covenants.

CEO Williams reported on the cooperative's current initiative and future plans. He opened by expressing gratitude to both members and employees for their continued support. Williams addressed key issues including recent warnings from MISO (Midcontinent Independent System Operator), evolving energy legislation, the transition toward intermittent energy sources, steps toward building a virtual power plant, and the development of new incentive rate structures.

President Gaffner gave his report to the membership on behalf of the Board of Directors. He discussed the strategic plan for the cooperative including a cost-of-service study, an integrated resource plan, and an adjustment to the service availability charge. Gaffner commended the cooperative's employees for their dedication to the membership and expressed his gratitude to Southwestern Electric members.

President Gaffner asked if there was any unfinished or new business to discuss. Hearing none, President Gaffner opened the floor to any member that had questions or would like to speak. Several topics were discussed, including bill unbundling, cogeneration, back-up energy, the strategic meeting, a rate study, capacity, net metering, MISO and supply and demand.

With no further business to come before the membership, the meeting adjourned at 11:03 a.m.

Respectfully submitted,

Annette Hartlieb
Secretary

Q&A with Board President Jerry Gaffner & CEO Bobby Williams

or our 2025 annual report, Board President Jerry Gaffner and CEO Bobby Williams sat down to discuss key challenges in today's energy market and share insights into Southwestern Electric's plans for the future.

In the pages ahead, they address state legislation, rate restructuring, resource planning, meter deployment, easements, and the cooperative's evolving energy portfolio.

How is legislation affecting the energy industry in Illinois?

CEO Bobby Williams: One of the biggest legislative impacts we've seen recently stems from the Climate and Equitable Jobs Act (CEJA). With that legislation, the General Assembly and Gov. Pritzker put a timeline in place for shuttering

natural gas and coal-fired power plants. As of July 2025, about 66 percent of the power in our region is generated by gas and coal. Those resources are already being phased out, and we're feeling it in terms of power supply and escalating costs.

In my 2024 report, I referenced MISO, the Midcontinent Independent System Operator. They oversee the power market in our part of the country. MISO recently held an auction for summer capacity. Essentially, we were paying for demands we place on the grid. Last year, capacity cost \$30 per megawatt day. This year, the same capacity went for \$666. That's a direct cause-effect from losing those gas and coal assets. Everyone in our region is going to see that spike in capacity cost on their bill, our members included.



President Jerry Gaffner: The thing that was very eyeopening about the MISO auction was that it wasn't a zone or two that cleared at that price — it was all of MISO. That's an enormous area. It spans 15 states and part of Canada. That's millions of people paying more money for the same service.

Traditionally, gas and coal have served as a solid foundation for the energy industry. We want our power to be always-on and ever-ready. Fossil fuels have made that possible. They're reliable and consistent.

Renewables are volatile and inconsistent. You can't count on the sun shining or air moving. As a board, we recognize the need for green energy. But we also feel legislators should respect the promise America's cooperatives have made to provide affordable, reliable power to our members. At this point, the energy industry isn't positioned to operate effectively in the Midwest without fossil fuels. Unfortunately, public policy doesn't seem to recognize that.

Have Illinois' electric cooperatives faced other legislative challenges?

Jerry Gaffner: Along with two dozen other electric cooperatives in Illinois and our statewide association, we spoke out against an omnibus energy bill that didn't recognize the difference between not-for-profit electric cooperatives and investor-owned utilities. The bill would have taken oversight away from local cooperatives and given it to entities like the Illinois Commerce Commission.

At one time, the bill had language that would have opened our board elections to anyone who lived in Illinois. And there was a provision allowing non-members to participate in board meetings. That literally would have opened the door to people who have no vested interest in our organization to walk in, pitch their services, and push their agendas.

The point we emphasized with state legislators is that the cooperative model has worked for 80-plus years. We're governed by our members. The people we serve elect representatives who guide our decisions and our direction. We're grateful to our statewide association, our neighboring coops, and our local legislators who argued against that bill.

Bobby Williams: The bill also would have required Illinois electric cooperatives to submit an integrated resource plan (IRP) on a schedule we didn't get to determine. As co-ops, we're constantly assessing our systems and working to forecast growth. We anticipate the needs of our members and plan to make sure we have the resources to meet those needs.

An IRP isn't something you draft overnight. It's a large-scale effort that requires a significant investment of time and personnel from every department, and substantial contributions from external consultants. All in, the cost of an Integrated Resource Plan can push \$500,000. We only commission an IRP when there's a need. We don't want to make that investment to check a box. As Jerry said, fortunately, our voices were heard and that bill didn't pass — but it definitely had our attention.

Southwestern Electric is preparing to implement a new rate structure in 2026. What led the co-op to revisit its rates and what will the changes mean for members?

Bobby Williams: We commissioned a comprehensive rate study to evaluate our cost of providing service. That analysis drew on thousands upon thousands of hours of data. It included information from every substation in our system, right down to individual meter hourly data.

Continued on next page >



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What we found was that some segments of our membership were paying more than their share of the capital fulfillment — the overall cost to serve our membership — and some were paying less.

We restructured our rates to ensure that every group we serve — residential, farm and commercial members alike — is contributing fairly to the overall financial wellbeing of our cooperative. We'll have details for you later in the year.

Jerry Gaffner: Essentially, we're updating the rate structure to ensure every member pays their fair share for the demands they place on the distribution system we all depend on.

A farm account like mine places different demands on the system than a residential account like Bobby's. The demands an industrial member puts on the system differ from both of us. With the rate restructuring, our bill will more accurately reflect what it costs to serve each of us, energy, capacity and materials included.

Restructuring isn't about charging some members more and some members less. It's about making sure each member's bill reflects what it costs to serve them. As Bobby said, we'll share more about the restructuring later this year.

Last year we heard about a Virtual Power Plant. Can you explain how a VPP will benefit Southwestern members, individually and as a whole?

Jerry Gaffner: The idea behind the Virtual Power Plant is that members come together to put energy on the grid. It will allow the co-op to reduce costs by leveraging investments that members have already made.

Many members have smart thermostats, intelligent appliances, backup generators, electric vehicles, solar arrays and battery storage. As a whole, our membership manages several megawatts of generation and energy-saving home systems. By strategically timing the use of that technology, we can reduce our co-op's impact on the grid. That lowers the capacity cost Southwestern pays to MISO, the organization we mentioned earlier.

Southwestern will pass that savings along to members who participate in our incentive program.

If you participate in our program and take advantage of our incentive rate, we'll have the option of using our meters to communicate with your home's smart technology, to lower our co-op's impact on the grid during hours of peak demand.

Our board and management team are evaluating wholesale energy options and trends in transmission and capacity fees now. That information will help us develop our incentive programs.

As Bobby said last year, it's an opportunity to accomplish together what we can't do alone, but we need member participation to make it a success.

Bobby Williams: Adding to what Jerry said, beginning in 2028, we'll offer incentive rates to members who help us offset the co-op's energy requirements during periods of peak demand.



We want to offer incentive rates that make participating in the program worthwhile. This approach to lowering our demand on the grid will mean hundreds of thousands of dollars in annual savings for the cooperative, and lower rates for members who choose to participate.

So what does participation look like? Let's say you own a standby generator and you periodically run a system check. If you let us run that check during peak hours, we'll offer you an incentive rate or credit your bill.

Or if you own a smart thermostat and allow us to adjust your home's temperature a few degrees during periods of peak demand, you'll qualify for our incentive rate.

It's a proven idea applied to new technology. Southwestern Electric used this approach years ago to limit energy use by controlling water heaters. The co-op called it demand-side management then. Today, we have more opportunities to execute on the idea, and we can do it more precisely. In the industry we call it aggregating consumer-owned, energy-related technology. In effect we're building a Virtual Power Plant.

In March, Southwestern introduced an app called Smart-Hub. Why should members use SmartHub and what role will it play moving forward?

Jerry Gaffner: I have a background in Information Technology, and when I saw SmartHub's features, I recognized it as a useful account management app, but I was more excited by its potential as a communications tool.

The web and mobile app are an always-on communications channel between the co-op and our members. South-

western can share information with members instantly. That's incredibly useful during power outages or planned service interruptions.

SmartHub will be a vital tool as we roll out our Virtual Power Plant incentive programs, allowing us to notify participating members of planned service interruptions via push alert, text or email.

Bobby Williams: It's our members' direct line to the co-op. You can report outages or service issues with a few taps, customize your alerts, and track your daily, monthly, and yearly energy use with graphs that are easy to read.

Come 2028, if you participate in our incentive rate programs, SmartHub will notify you before brief service interruptions during high-demand periods, so you can plan ahead.

Can you explain integrated resource planning and what it means for the co-op's energy portfolio?

Bobby Williams: Our all-requirements, long-term energy contract ends in 2030. We're exploring what we want Southwestern's power portfolio to look like after that.

Our board and leadership team are creating an integrated resource plan to outline strategies for meeting the co-op's future energy needs reliably, affordably, and sustainably. Currently, we're surveying the market, modeling scenarios, and conducting cost-benefit analyses of various options.

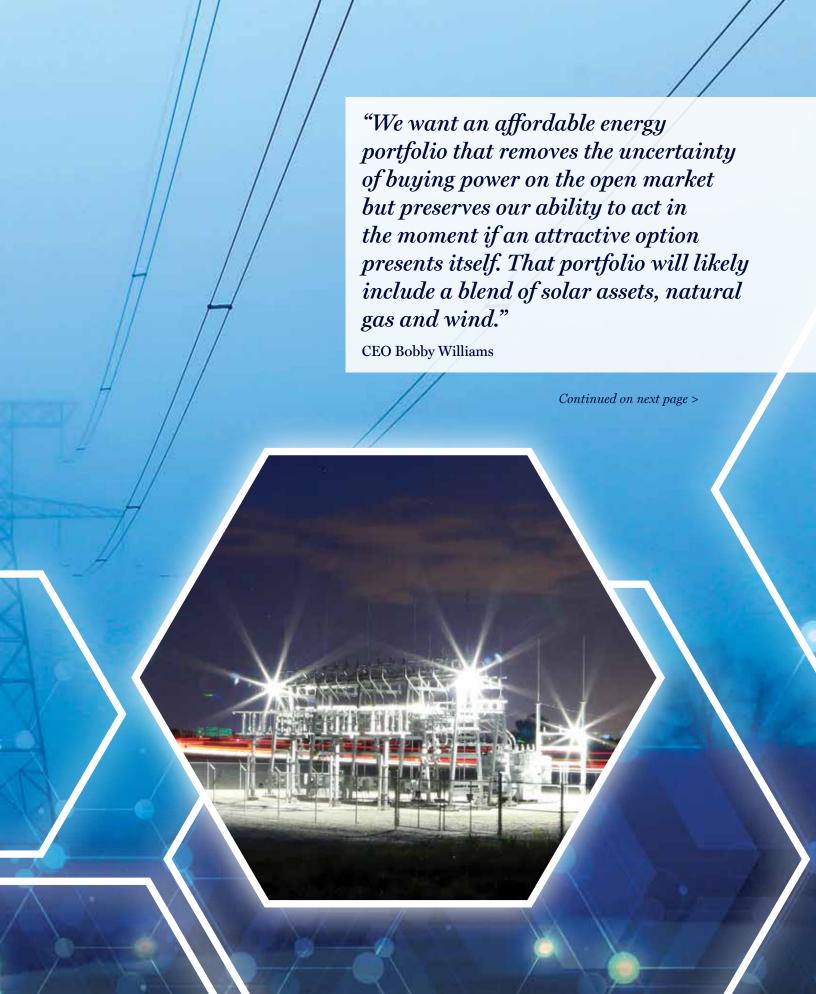
We want an affordable energy portfolio that removes the uncertainty of buying power on the open market but preserves our ability to act in the moment if an attractive option *Continued on next page >



"We face real challenges, from legislation to capacity constraints, but they're not insurmountable. If we stay true to our cooperative values, remain grounded but flexible, and commit to solving problems together, we'll build a strong future for Southwestern Electric and the communities we serve."

Board President Jerry Gaffner





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presents itself. That portfolio will likely include a blend of solar assets, natural gas and wind.

Each type of generation offers different benefits. For example, solar energy is relatively low-cost, but it provides less consistent capacity. A 100-megawatt solar site might produce 100 megawatts of energy, but only a portion of that counts as capacity, since the sun doesn't always shine.

As we review proposals from potential suppliers, we'll get a clearer picture of which energy sources — and what mix of them — meets the needs of our co-op.

Jerry Gaffner: We're looking at diversifying more than we have in the past. We want to remain open to opportunity. Right now, with our all-requirements power contract, if we wanted to partner with one of our communities to do a shared solar project, we couldn't.

So we're looking for agreements that keep our options open to develop projects that benefit our members and our member-communities.

As we explore market options, I'm seeing clear parallels between energy and agriculture. On the farm, I don't sell my entire crop at once. I sell in stages to respond to market shifts. We want to take a similar approach to energy: diversify our purchases, balance long-term stability with short-term flexibility, and capitalize on opportunities as they emerge.

Like in crop production, it's about managing risk and making the most of our resources.

What can you tell us about Southwestern Electric's system improvement plan?

Bobby Williams: A key component of our capital plan is Southwestern Electric's first system-wide meter deployment in 25 years. We're going to replace 24,500 legacy meters with Advanced Metering Infrastructure (AMI) technology. AMI is a two-way, radio-based communication system that allows automated, real-time, on-demand data exchange with our meters.

During outages, AMI will give us a clearer picture of problem points, helping us restore power more quickly.

We originally planned to begin deployment this year, but we've rescheduled for 2026. Tariffs levied under the International Emergency Economic Powers Act raised project costs by 18%. That would have added over a million dollars to the meter rollout.

Our manufacturer is moving production to a non-tariffed region and expects the new facility to be operational by the end of January 2026. Delaying deployment by eight months will save our members that million dollars.

Jerry Gaffner: We're also facing challenges related to power line construction, particularly with easements. Traditionally, Southwestern has requested blanket easements — broad agreements that allow the co-op to build and maintain lines on a members' property. Many of those agreements date back decades. They often use vague language that doesn't clearly define where we can work.

As we upgrade our distribution system, we're replacing these broad, blanket easements with more precise, corridor-



specific agreements. The updated easements give our crews the access they need to build and maintain safe, reliable lines while respecting each member's property and boundaries.

Member easements protect your investment in the co-op. If we build lines in public rights of way, you can end up paying for the same infrastructure twice.

When state or local governments widen roads or add roundabouts, we're obligated to relocate poles and lines that stand in the project area. If we're in the public right of way, the co-op has to cover the cost. That can add up to tens of thousands of dollars with no added benefit to our members.

If our lines are on a member's property, the co-op is reimbursed for relocation costs. That's why member easements are so important.

If a Southwestern employee contacts you about an easement, please return the call. A quick response helps keep our projects on schedule and lowers costs for you, your neighbors, and the entire co-op community.

Southwestern Electric has operated from the same building since 1969. Can you tell us about plans to improve the facilities?

Bobby Williams: Our current building no longer meets the needs of our operation. We've outgrown the space and its limitations are affecting how we serve our members.

The layout hinders communication during outage response and day-to-day collaboration. We also lack adequate covered storage, so we're leaving valuable equipment exposed to the elements.

We're in the early stages of planning a new facility designed to improve efficiency, protect assets and support teamwork. It'll be an investment that ultimately benefits our entire membership.

We also plan to enhance our operation centers in Fayette and Madison counties, adding some much-needed office and covered space.

While we don't have blueprints or a location, we're committed to building a facility that will serve our team and members well into the future, just as our current building has done for the past 56 years.

Jerry Gaffner: I think of it in terms of a starter home and a growing family. You buy a starter home. It serves you well for a number of years, but eventually, you outgrow it.

The difference for us is that our "kids" never leave home. Our membership keeps growing, the energy market keeps evolving, our organization keeps becoming more complex, and so do our needs.

Just like a family might choose to build a home tailored to their lifestyle, it makes sense for us to invest in a headquarters designed for today's utility operations and tomorrow's challenges.

Artificial Intelligence-driven data centers are shaping energy demand nationwide. Why is this an important issue and what role might data centers play in Southwestern's future?

Bobby Williams: There's no doubt the rise of AI is driving demand for more powerful data centers. AI queries require a lot more computing power than a traditional search engine request – up to 10 times more energy per search. The servers *Continued on next page* >





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also need substantial cooling, which increases energy use. Serving them requires intentional planning and dedicated infrastructure.

But AI-driven data centers also offer significant benefits. They bring high-paying jobs, attract tech investment, grow the local tax base, and support broader economic development across a co-op's service area.

From a utility perspective, data centers offer load stability and strategic advantages. Because they operate 24/7 with a high, consistent load factor, they support efficient power purchasing, generate steady revenue, and help keep member costs low.

We're in discussions with two major data centers considering projects on our lines. At the moment, we're conducting a transmission study with Ameren to assess site viability.

The companies we're working with understand utilities and the energy market. They plan to secure capacity before they commit to a site. If they build on our lines, they'll mitigate our capacity costs and help pay for significant system improvements that benefit thousands of members. It's like having a neighbor who helps cover the cost of your community's maintenance bill. Data centers can be demanding, but they're valuable partners and great members.

Jerry Gaffner: Fifteen years ago, every co-op wanted an ethanol plant on their lines. These were high-usage, high-load operations that brought in revenue and justified infrastructure upgrades.

Data centers are today's equivalent. But where ethanol peaked and faded, AI and cloud computing are here to stay. Whether or not you personally use AI, society has embraced it. The demand for data storage and processing is only growing.

It may sound like we're contradicting ourselves, talking about tight energy supply and capacity issues, then saying we'd like to see data centers on our lines. But energy and capacity are national issues. Data centers will be built, regardless. The only question is where they're going to settle.

Wherever they land, data centers bring high-paying jobs, tax revenue, regional investment, and they subsidize infrastructure improvements. We want those benefits to come here, to our members and our communities.

Looking ahead, what does the future hold for Southwestern Electric Cooperative?

Bobby Williams: Over the past decade, cogeneration and battery storage have grown dramatically. Technology that was niche is now widely adopted. We can't predict the next big breakthrough, but we can stay flexible and ready to adapt, always keeping our members' best interests in mind.

We're exploring ways to diversify, such as community solar and battery storage at substations to help shave peak demand and reduce costs.

Our location is a major advantage. The I-70 corridor is attracting logistics, manufacturing and data centers. Those are energy-intensive businesses that could bring new commercial and industrial customers to our service area.

Illinois faces challenges like grid reliability and prescribed power outages as demand grows faster than our renewable energy supply.

Like all co-ops, we have to balance rate stability with infrastructure investments to serve a growing, diverse membership.



Ultimately, our success depends on attracting new load that fits our energy profile, managing risk, leveraging market opportunities, and navigating the shift from fossil fuels to renewables.

We have our core mission of providing reliable, affordable service to keep us on course, and engaged members, a forward-thinking board and our co-op principles to guide us.

There's a lot of work to do, but with the team we have in place, we're well positioned to meet the future.

Jerry Gaffner: The future holds growth. We'll continue to grow, not just in numbers, but in how we support economic development, engage with our communities and participate in the evolving energy market.

The cooperative model remains strong because we stay focused on our members and are governed by the people we serve. We'll keep adapting to industry changes, investing in the system, and planning carefully to ensure safe, reliable, affordable service.

Technology will play a larger role, but it's a tool, not a substitute for personal service. We'll continue to put people first. Our focus will always be on our members, our employees, and the communities we serve.

That's my perspective as a director. As a member, I'm thinking about how our individual choices affect the greater co-op community. In a time when our sense of community feels fragile, it's important to remember our responsibility to one another. Cooperatives thrive when we work together toward a shared goal: dependable, affordable power for every member. We need to remember that today, certainly, but we'll need to remember it more in the years to come.

We face real challenges, from legislation to capacity constraints, but they're not insurmountable. If we stay true to our cooperative values, remain grounded but flexible, and commit to solving problems together, we'll build a strong future for Southwestern Electric and the communities we serve.

Thank you for spending time with President Jerry Gaffner and CEO Bobby Williams as they discussed meeting today's challenges while preparing for tomorrow's opportunities. As always, we're grateful for your trust, your voice, and your commitment to the future we're building together.



Jerry Gaffner

Good X as I

President, Board of Directors

Bell Wit /



Bobby Williams

Chief Executive Officer





Board Treasurer's Report

outhwestern Electric Cooperative remains in compliance with all loan covenants. The balances presented in this report are final and have been audited

The cooperative invested more than \$11 million in distribution and transmission assets in 2024 to serve new members and increase reliability for existing members. Freedom Power Plant was offline in 2024 and its assets were sold in July for \$7 million. Following the asset sale and \$11 million investment, the net capital investment recorded on the books was \$4 million.

Southwestern experienced increases in revenue driven by growth in commercial customers, the implementation of the Power Cost Adjustment (PCA) and the liquidation of margin stabilization funds.

Expenses rose partly due to higher wholesale power costs driven by increased member usage, as well as rising equipment and material prices, with wholesale power purchases accounting for the largest share of the increase.

This resulted in margins of \$2.2 million from 2024 operations and \$3.8 million from margin stabilization funds for a total of \$6 million in total margins for 2024.

In addition to the capital investments made in 2024, Southwestern was able to return \$1.4 million in capital credits.

For additional information, please see the financial statements on the pages that follow.

Sandra L. Broppelus

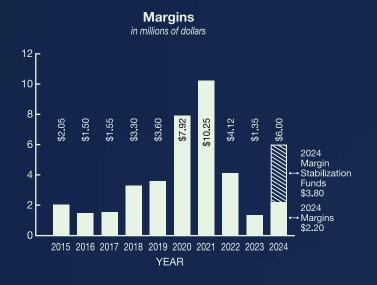
Respectfully Submitted,

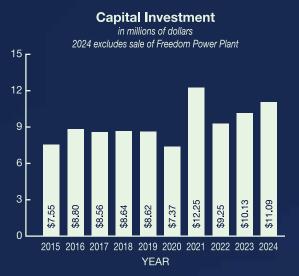
Sandy Grapperhaus Board Treasurer

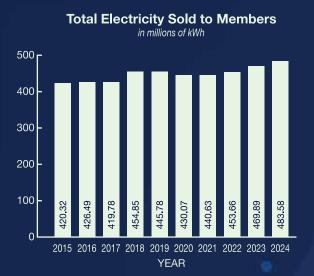
Where did the cooperative's revenue go in 2024?

Power Production	\$759,756	1.1%
Purchased Power	33,945,629	48.6%
Operations & Maintenance	7,640,154	10.9%
Customer Accounts and Sales Expenses	2,574,379	3.7%
A&G	7,527,034	10.8%
Depreciation & Amortization	5,707,066	8.2%
Taxes, Interest & Other Deductions	5,600,952	8.0%
Operating & Non-operating Margins	6,028,388	8.6%

Total Operating & Non-operating Revenue\$69,783,358 100.0%









Southwestern Electric Cooperative Financial Information

Statement of Operations	2024	2023	2022
OPERATING REVENUES			
Electric	\$68,470,871	\$61,292,097	\$63,364,855
Other	371,888	360,243	349,854
Total Operating Revenues	68,842,759	61,652,340	63,714,709
OPERATING EXPENSES			
Cost of Purchased Power	33,945,629	32,425,739	33,289,935
Power Production Expense - Operations	80,101	187,484	403,732
Power Production Expense - Maintenance	679,655	398,405	484,973
Transmission Expense - Maintenance	-	5,264	1,558
Distribution Expense - Operations	1,635,468	1,624,481	1,747,980
Distribution Expense - Maintenance	6,004,686	6,256,434	5,344,517
Consumer Account Expense	1,606,773	1,495,338	1,423,488
Consumer Service and Informational Expense	193,083	196,507	193,048
Sales Expense	774,523	725,446	707,579
Administrative and General Expense	7,527,034	7,314,201	6,626,950
Depreciation and Amortization	5,707,066	5,713,752	5,771,224
Taxes	224,905	198,834	210,269
Other Interest	-	185,191	101,749
Other Deductions	41,279	33,276	30,612
Total Operating Expenses	58,420,202	56,760,352	56,337,614
OPERATING MARGINS BEFORE FIXED CHARGES	10,422,557	4,891,988	7,377,095
INTEREST ON LONG-TERM DEBT	5,334,768	4,943,521	3,866,439
NET OPERATING MARGINS	5,087,789	(51,533)	3,510,656
NONOPERATING MARGINS			
Interest Income	268,734	110,175	61,414
Patronage Capital Credits	1,137,551	993,118	932,841
Other Net Nonoperating Margins(Loss)	(465,686)	297,329	(387,210)
Total Nonoperating Margins	940,599	1,400,622	607,045
NET MARGINS	\$6,028,388	\$1,349,089	\$4,117,701

Balances per finalized audit reports.

Balance Sheet (As of December 31, 2024)

ASSETS		EQUITIES & LIABILITIES	
Utility Plant		Equities	
Electric Plant in Service	\$204,883,386	Patronage Capital	\$66,538,072
Construction Work in Progress	3,746,180	Other Equities	4,089,390
Total	208,629,566	Total Equities	70,627,462
Less: Accumulated Provision for Depreciation	(57,375,320)		
Net Utility Plant	151,254,246	Long-Term Debt, Net Of Current Maturities	107,828,270
Other Assets And Investments		Accumulated Provision For Pension And Benefits	98,782
Investments in Associated Organizations	5,399,722		
Notes Receivable, Net of Current Portion	1,832,572	Current Liabilities	
Other Special Funds	98,782	Current Maturities of Long-Term Debt	5,362,496
Total Other Assets and Investments	7,331,076	Accounts Payable	4,867,084
		Consumer Deposits	1,462,348
Current Assets		Other Current and Accrued Liabilities	1,908,385
Cash and Cash Equivalents	10,881,706	Total Current Liabilities	13,600,313
Accounts Receivable, Net	6,531,456		
Materials and Supplies Inventory	5,075,759	Deferred Credits	2,813,291
Current Portion of Notes Receivable	275,153		
Prepayments	413,180		
Interest Receivable	13,981		
Total Current Assets	23,191,235		
Deferred Charges	13,191,561		
Total Assets	\$194,968,118	Total Equities and Liabilities	\$194,968,118

BOARD CANDIDATE PROFILES - DISTRICT I



evin Kirby brings more than 35 years of utility leadership experience to his bid for a seat on Southwestern Electric Cooperative's board of directors, including executive roles with Atlanta-based Southern Company Gas and Nicor Gas, based in Naperville, Ill. His background includes extensive work in operations, finance, business development, sales and regulatory affairs. "I was a key operations leader with a demonstrated ability to set and execute strategy, implement change, and complete technological initiatives that delivered bottom line results," Kirby said.

"My former staff considered me a motivating and energetic leader with a reputation for building strong teams, promoting diversity, developing collaborative relationships and exceeding targets," he said, adding that a "well-trained, motivated employee group with high morale" is essential for success.

Since 2019, Kirby has served as a consultant for a number of energy providers, including Ameren, Commonwealth Edison, American Electric Power, Baltimore Gas and Electric, and Hearthstone Utilities. He holds a bachelor's degree from Southern Illinois University Carbondale and an MBA from Northern Illinois University's executive program.

If elected, Kirby said he'll bring a service-oriented, member-first perspective to the board, guided by four key values: safety, reliability, service and efficiency. "Focusing on the four key pillars leads to safe, reliable, cost-effective service," he said.

"The safety of each Southwestern employee, member and the general public is paramount," Kirby noted, adding that he would focus on operational excellence, keeping rates reasonable through best practices, reducing waste and redundancy, and "providing great customer service and delivering reliable power to all members, 365 days a year."

Kirby has demonstrated a lifelong commitment to serving his community, volunteering for leadership roles with the Oak Park Festival Theater, Chicago Zoological Society, and various homeowners associations and industry organizations, including the American Gas Association and the Midwest Energy Efficiency Alliance. "In all my past board of director positions I served with distinction. None of the organizations ever had any financial or operational issues during my terms," he said.

"I would be honored to represent the members of my district if I were to be elected," Kirby said. "I have deep experience, training, education, and a work ethic that I will bring to help Southwestern Electric continue to deliver safe, reliable, costeffective service."

Kevin Kirby and his wife LaVeta, a Madison County native, have been married 45 years. They moved to Holiday Shores last year, joining Southwestern Electric in May 2024. They have two adult daughters and a grandson. He enjoys home improvement, travel, bike riding and cheering on the Chicago Bears.

"I have deep experience, training, education, and a work ethic that I will bring to help Southwestern Electric continue to deliver safe, reliable cost-effective service."

BOARD CANDIDATE PROFILES - DISTRICT I



andy Grapperhaus' rural roots run deep. A lifelong local resident, she's been a member of Southwestern Electric Cooperative for 39 years. First elected to the board in 2011, she has served as vice president and secretary, and has been the cooperative's treasurer since 2022.

"Maintaining reliable, affordable power remains our most important job at Southwestern," Grapperhaus said. "There is still a lot of work to do in regard to our aging infrastructure. New substations, poles and wire replacement come at a price. My goal, if re-elected, is to guide the co-op's growth and system improvements while remaining watchful of our budget."

During her recent terms, Grapperhaus worked with the coop's directors and management team to guide infrastructure investment and supported the installation of new technology across Southwestern's distribution system. She was actively involved in the development of a comprehensive rate study that paved the way for Southwestern to provide a more transparent, informative bill which offers a line-item listing of expenses associated with providing power.

Grapperhaus said she'd like to use the experience and insight she's gained over the last 14 years to ensure the board's strategic plan comes to fruition. "My focus remains on improving our infrastructure and reliability by spending within our means, ensuring that being part of the cooperative is rewarding for all of our members," she said. Looking ahead, Grapperhaus wants to use her experience to help Southwestern navigate the complex and rapidly evolving energy landscape. "The energy business has and will continue to experience significant market changes — from rising costs and supply issues to changing legislation and environmental regulations. It's critical that our board approaches these challenges with proven, experienced leadership," she said.

"With a new power supply contract on the horizon, my knowledge and experience on the board will continue to be an asset. I'm committed to helping guide our co-op through these transitions in a way that's responsible, transparent, and rooted in the cooperative principles that keep our members' interests at the forefront," she said. "My hope is that our members will always be proud to say they are on Southwestern's lines."

Grapperhaus serves on the cooperative's Executive Committee, Scholarship Committee and the Emerging Technologies Committee. She has earned both the Credentialed Cooperative Director designation and Board Leadership Certification from the National Rural Electric Cooperative Association.

Sandy Grapperhaus works as an executive assistant at Korte Construction Co. in Highland and helps her husband Dan manage their small farm between Troy and Collinsville. They have three grown children.

"I'm committed to helping guide our co-op through these transitions in a way that's responsible, transparent, and rooted in the cooperative principles that keep our members' interests at the forefront."

BOARD CANDIDATE PROFILES - DISTRICT II



or Mike Willman, Southwestern Electric Cooperative has been a personal cornerstone and professional constant for over 50 years. "I grew up with the cooperative. I was the son of an employee and I worked for the co-op as a contractor before I was hired as a lineman," Willman noted. "I climbed poles, built lines and managed crews, and eventually I was promoted to vice president of operations. To me, the co-op is family," Willman said. "I retired in March, but the people I worked with and the people I worked for, they're still family."

Willman, who retired after a 38-year career as a lineman — including 21 years with Southwestern Electric — wants to apply his experience and operational insight to a leadership role that continues to serve Southwestern employees and members.

"I've built and maintained thousands of miles of line, overseen substation and intertie construction, and helped lead the co-op through decades of change," Willman said. "I understand what it takes to deliver reliable power, respond to outages, and to equip crews with the tools and training they need to serve our members safely and efficiently. I think my experience can serve our members and employees well in the boardroom."

Willman's work experience spans both union and management roles, offering him a unique perspective. He played

a key role in Southwestern's mutual aid efforts, working with other co-ops to restore power after hurricanes and ice storms. "Those situations teach you the importance of teamwork, safety and leadership," he said. "There's a difference between hearing about those things and experiencing them."

If elected, Willman said he'd like to see Southwestern continue to prioritize reliability and system-wide infrastructure improvements.

"In the last 10 years, we've hired a lot of new employees and brought new ideas and ways of working to our co-op," he said. "At the same time, we've lost a lot of experience as people retired. I think it's important to build on what's worked and improve on what hasn't. You need experience to do that. I want to help bridge that gap.

"Whether we were building new lines or working through the night to get the lights back on after a storm, I always felt like the members appreciated our work and our crews," Willman said. "I'd like to show my gratitude by being their voice on the board."

Mike Willman lives on a small farm in Old Ripley township with his wife Cristy. They have two adult children, Bubba and Madyson, and five grandchildren.

"I've built and maintained thousands of miles of line, overseen substation and intertie construction, and helped lead the co-op through decades of change. I think my experience can serve our members and employees well in the boardroom."

BOARD CANDIDATE PROFILES - DISTRICT II



or Amy Marcoot, the cooperative model isn't just a business framework — it's a reflection of shared values and community commitment. A longtime area resident and the CEO of Marcoot Jersey Creamery, Marcoot's bid for a seat on Southwestern's board of directors is driven by gratitude, community commitment and a passion for service.

The owner-operator of a seventh-generation Jersey dairy farm specializing in artisan and farmstead cheeses, Marcoot's connection to Southwestern Electric Cooperative reaches back to 1954, when her grandparents purchased the farm her family runs today. After graduating from college and spending time overseas, she returned to Greenville in 2009 and purchased the family farm and creamery.

Her decision to run for a seat on Southwestern Electric's board of directors was inspired by a lifelong appreciation for the co-op's role in the region. "I have always been really grateful for the relationship that Southwestern Electric has with its members and the community," she said. "I would love to serve my community by being a board member."

Marcoot has fond memories of attending co-op annual meetings as a child and remains grateful for the Southwestern Electric scholarship she received after high school.

"As CEO and owner of Marcoot Jersey Creamery, I have extensive experience in management and understand how to apply that to all the moving parts in a business. It would be an honor to use these skills to serve my community," she said, adding that she would like to further strengthen relationships between local communities and co-op employees.

Marcoot currently serves on the University of Illinois Alumni Board and works in an advisory role for that organization.

If elected, Marcoot said she would prioritize quality service, affordable energy, system reliability and being accessible to members. She emphasized the importance of forward-thinking energy policies, storm preparedness and infrastructure investment.

"I would love to see continued long-term contracts for electric rates as that supplies stability to the membership. It's important to continue to build the infrastructure that allows for sound growth and stability," she said, noting that she's always appreciated the importance Southwestern places on right of way maintenance, infrastructure improvements and restoring power after storms.

"Southwestern Electric Cooperative is a significant asset to the communities it serves," Marcoot said. "I'd love to compliment the staff and current board for what they have and are accomplishing. I'd be honored to serve my community in this way."

A third-generation cooperative member, Amy Marcoot joined Southwestern Electric in 2009 after returning to her family's farm south of Greenville.

"As CEO and owner of Marcoot Jersey Creamery, I have extensive experience in management and understand how to apply that to all the moving parts in a business. It would be an honor to use these skills to serve my community."

BOARD CANDIDATE PROFILES - DISTRICT III



eidi Schulte is running for a seat on Southwestern Electric's board with a clear vision in mind. She wants to strengthen infrastructure, explore sustainable energy solutions, protect the area's agricultural heritage, and foster clear, responsive communication with co-op members.

"I want to be part of a team that embraces a forward-thinking mindset and encourages innovative ideas to serve our members better," Schulte said. "My goal is to help support and maintain the safe, reliable service they expect while ensuring that we do so sustainably for the rural communities we serve now and our future members."

While Schulte has been a co-op member since 2016, her relationship with Southwestern Electric began years earlier. From 1995 - 2002, she served as office manager for the co-op's propane division, overseeing operations in the Vandalia and Highland offices. The experience sparked her interest in becoming a director. "I've always admired the work they do for the members," she said, "and I thought it would be an honor to one day join their team."

In the years since, Schulte has developed a career in marketing and communications at Irwin Seating in Altamont, where she progressed from project manager to regional representative. "Communication is essential in any business, and I excel in this area," she said. "With over 20 years of experience in the seating venue industry, I am highly detail-oriented and skilled

at managing multiple tasks across teams. I have a proven track record of meeting deadlines, overcoming challenges, and increasing profitability. My ability to navigate complex situations sets me apart and guarantees successful outcomes."

Schulte said her approach as a director would be "to listen and truly represent the voices of our members."

If elected, she would focus on delivering exceptional, sustainable service to Southwestern members while empowering the co-op's leadership team through development and education. "New opportunities can be challenging. Educating yourself helps build confidence and provides problem-solving tools that enable problems to be resolved by working together," she said. "The end goal is to have a sustainable co-op that can better serve our communities and members, while providing the stability and security our members deserve."

Schulte said she would support infrastructure upgrades and the pursuit of renewable energy, while staying committed to farmland preservation and rural prosperity. "I have always loved rural farm life and spent many summers at my grand-parents' farm in Southern Illinois. You learn early on that farm life is not easy, but the rewards can be amazing if you work hard."

Heidi Schulte lives north of Bluff City with her husband Sheldon "Pup" Schulte. They have two children and two grandchildren.

"Educating yourself helps build confidence and provides problemsolving tools that enable problems to be resolved by working together. The end goal is to have a sustainable co-op that can better serve our communities and members, while providing the stability and security our members deserve."

BOARD CANDIDATE PROFILES - DISTRICT III



or Ann Schwarm, public service is a longstanding tradition. First elected to the board in 1993, Schwarm has dedicated more than three decades to advancing the co-op's mission and serving its members. As board president from 2016 to 2023, Schwarm led the co-op through a period of industry transition and market volatility, helping Southwestern secure the long-term wholesale power contract that continues to serve members today.

"Our wholesale power contract doesn't end until 2030, but we're preparing now," Schwarm said. "In the months and years to come, we'll assess the power market, weigh proposals, and develop an energy portfolio that serves our members well. If re-elected, I'll share my experience to help guide our newer directors through this process."

Reflecting on her recent service, Schwarm noted several contributions she found particularly meaningful, including mentoring new directors as they deepened their understanding of co-op principles and leading the board as it developed the 2020 strategic plan, which resulted in substation improvements, new poles and power lines, and additional EV charging stations in Southwestern's service area.

"Everything we do is aimed at improving reliability and preparing for future demand," she said. "Reliability and effective outage response remain the hallmarks of our organization. Analyzing our system and anticipating opportunities and potential problems are key to the success of this cooperative." Schwarm chairs the co-op's Emerging Technologies Committee, serves on the Policy & Bylaws Committee, and is Southwestern's liaison to the Association of Illinois Electric Cooperatives, the co-op's statewide trade association, for which she has emceed the state leadership luncheon the last two years. She has been recognized by the National Rural Electric Cooperative Association, earning both Credentialed Cooperative Director designation and Director Gold Certification.

She's served on the board of The FNB Community Bank, formerly known as the First National Bank of Vandalia, for 31 years and was recently elected chair of the board of directors. She spent four years on the Brownstown Community Unit School District board.

A graduate of the University of Missouri School of Journalism, Schwarm brings to her role on the board a diverse professional background, with experience in agricultural communications, program development, education and small business management. She retired from the Regional Office of Education in 2016 with 21 years of service.

"I consider it a privilege to have served as a director since 1993," she said. "I very much want to continue to put in to practice what I have learned during these past 32 years."

Ann Schwarm and her husband Gene live on a farm in rural Loogootee. Married for 44 years, they have two sons — Alex and Andy — and three grandchildren: Augie, Ada and Seb.

"Our wholesale power contract doesn't end until 2030, but we're preparing now. In the months and years to come, we'll assess the power market, weigh proposals, and develop an energy portfolio that serves our members well. If re-elected, I'll share my experience to help guide our newer directors through this process."

BOARD OF DIRECTORS



Sandy Grapperhaus Treasurer District I Collinsville



William "Bill" Jennings District I Alhambra



Marvin Warner District I Pocahontas



Jerry Gaffner President District II Greenville



Brad LurkinsDistrict II
Greenville



Ted WillmanDistrict II
Greenville



Annette Hartlieb Secretary District III Vandalia



Ann Schwarm District III Loogootee



Jared Stine Vice President District III St. Elmo

PERSONNEL

STAFF MEMBERS

Michael Barns, Art Director
Victor Buehler, Chief Operating Officer
Steven Cannon, VP of Operations
Blake Carlson, Systems Administrator
Dylan Casey, Engineering Supervisor Dispatch
Mallory David, Accountant
Leo Dublo, Manager of Operations
Susan File, VP of Member Services
Veronica Forbis, Manager of Billing
Jennifer Gillan, Manager of Member Services
Nathan Grimm, Media Specialist
Marissa Horn, Human Resources
Administrator

Laura Huge, Accounting Manager Craig Jennings, VP of Engineering Seth Jones, Engineering Supervisor Work Orders

Erin Jurke, Manager of Business Development Carrie Knebel, VP of Human Resources Julie Lowe, Energy Manager
Daniel Page, Forestry Manager
Joe Richardson, VP of Communications
Brooke Scott, Executive Assistant
Neil Sperandio, Manager of Operations
Nathan Taylor, Chief Financial Officer
Bobby Williams, Chief Executive Officer
Glenn Williams, VP of Information Technology

GREENVILLE

Office & Engineering Personnel

Allissa Bohlen, Member Services
Representative
Logan Cayce, Staking Engineer
Casey Eberlin, GIS Technician
Nikki Emerick, Dispatcher
Laura Gall, Purchasing Agent
Natalie Goestenkors, Staking Engineer
Renee Harnetiaux, Work Order Coordinator
Brad Koonce, Custodian

Lindsey Lampe, Member Services
Representative
Kathleen Lewey, Staking Engineer
Sarah McConnell, Cashier Receptionist
Shelby Nosbisch, Dispatcher
Carla Schneider, Cashier/Receptionist
Lauren Schoen, Member Services
Representative
Andrea Strauch, Dispatcher
Holly Thiems, IT Technical Support
Ashley Towler, Accounting Clerk
Jo Ellen Wharton, Meter Technician
Jessica Whitehead, Accounting Clerk
Toni Wodtke. Member Services

Maintenance & Construction Personnel

Mark Chasteen, Maintenance Foreman Braden Clark, Journeyman Lineman Luke Cordes, Journeyman Lineman Alexander Goodin, 1st Step Apprentice Lineman

Patrick Harris, Warehouseman/Groundman/ Truck Driver Senior

Brandon Jansen, *Journeyman Lineman* Sonny Lampe, *Groundman/Truck Driver* Jimmy Revisky, *Construction Foreman* Eric Rodgers, *1st Class Mechanic* Clayton Snyder, *1st Class Mechanic*

Meter Department

Representative

Scott Fitzgerald, Foreman/Polyphase Meterman & Tester Chris Schmid, Lineman/Polyphase Meterman & Tester

Forestry Department

Devin Aukamp, Forestry Foreman Jake Cain, Forestry Journeyman Brenden Wasmuth, Forestry Journeyman

ST. JACOB

Office & Engineering Personnel

Kris Brissenden, Staking Engineer Hannah Luketich, Member Services Representative Brian Mills, Staking Engineer Becky Spratt, Member Services Representative

Maintenance & Construction Personnel

Brian Bast, *Journeyman Lineman*Dawson Chesnut, *1st Step Apprentice Lineman*

Reid Fahrenholtz, Journeyman Lineman Tyler Isaak, Maintenance Foreman Dustin Kemp, Journeyman Lineman Tyler Kunz, Journeyman Lineman Joel LaFrance, System-wide Troubleman/ Maintenance Foreman Rick Mersinger, Maintenance Foreman Rob Nesbit, Maintenance Foreman James Rickermann, Journeyman Lineman Josiah Roberts, Journeyman Lineman

Andy Wessel, Construction Foreman Forestry Department

Shane Howes, Forestry Journeyman Brady Kinder, Forestry Foreman

ST. ELMO FACILITY

Adam French, Journeyman Lineman
Ethan Fulk, Journeyman Lineman
Douglas Haarmann, Construction Foreman
Kyle Hails, Maintenance Foreman
Tucker Johnson, 1st Step Apprentice Lineman
Tyler Meseke, Journeyman Lineman
Keith Steiner, Warehouseman/Groundman/
Truck Driver Senior

VOTER REGISTRATION CARD 2025 Please sign and present this card at the registration table.

87th Annual Meeting of Members

Saturday, September 6, 2025



Member Signature

☐ Please enroll me in Operation Round Up

PLEASE UPDATE YOUR CONTACT INFORMATION

Home Phone # (if applicable):	Cell Phone #:
Service Address:	Billing Address:
Email Address	

