

2025 Shine The Light nominees recognized for volunteer work



Terri Becker and Director Henry Bentley.

The Shine the Light contest, sponsored by the Iowa Association of Electric Cooperatives (IAEC), celebrates local volunteers who are making a positive impact on their communities here in Iowa.

This year 88 Iowans from across the state were nominated and the IAEC selected three grand prize winners.

Eastern Iowa REC members nominated two individuals, and while none were selected for the grand prize,

Eastern Iowa REC and our power supplier, Central Iowa Power Cooperative, each made \$250 donations to the nominee's charities.

The 2025 Cooperative nominees included Terri Becker of Wilton and Kenan Todd of Columbus Jct.

Becker was nominated by Nathan Sawvell of Wilton for Becker's work with the Wilton American Legion Auxiliary, as well as her volunteer work



Kenan Todd and Director Ken Purdy.

with the Junior Achievement program in the Wilton schools and her work as treasurer of the Oakdale Cemetery Board.

Todd was nominated by Doris Mouglin of Columbus Jct. for his work with the United Fund of Columbus Jct. and many volunteer efforts on behalf of the town of Columbus Jct.

Revolving Loan Fund Spotlight

Eastern Iowa REC manages a Revolving Loan Fund. These funds stem from the USDA Rural Economic Development Grant program and are to be used to create and retain employment in rural areas. Loans from this fund can be used for the following purposes: industrial or commercial developments, small business expansions or startup, community facilities or infrastructure, medical facilities, training or educational facilities and tourism.

Loan proceeds may be used for land, buildings, manufacturing machinery and equipment, office and work equipment or infrastructure improvements. Highlights of this loan program include:

- An interest rate not to exceed the

More LOANS see page 3.

REC gift certificates make great gifts

It's never too early to start considering holiday gift shopping. If you are struggling to come up with a unique gift idea, Eastern Iowa REC can help.

Everyone deals with a pile of monthly bills and the bills seem even tougher to handle during the holidays. A Cooperative gift certificate might be the perfect gift to ease some of those worries. Gift certificates are available in any amount.

Consider the gift of power this holiday season. Brighten the lives of friends and family with an Eastern Iowa REC gift certificate.

Contact any Eastern Iowa REC member service representative for complete details, toll free, 1-855-938-3616 or email billing@easterniowa.com.



Crews complete poletop rescue training exercise



Bryce DeWolf, apprentice lineman (left) lowers the training mannequin, and Austin Johnson, apprentice lineman, rigs the training mannequin during the poletop rescue training held Sept. 9-10.

Residential Energy Tax Credits expiring at the end of 2025

Thinking about upgrading your home's comfort and efficiency? Now's the time! Through December 31, 2025, homeowners can take advantage of valuable federal tax credits for energy-saving upgrades and clean energy installations.

Energy Efficient Home Improvement Credit (Section 25C)

Get up to 30% of project costs (up to \$3,200 per year) for eligible improvements:

- Up to \$2,000 for heat pump systems or heat pump water heaters
- Up to \$1,200 for insulation, windows, exterior doors, and other upgrades

Residential Clean Energy Credit (Section 25D)

Earn 30% back on solar panels, geothermal heat pumps, battery storage, and other clean energy systems. These credits can even roll over to future tax years!

While most homeowner incentives expire at the end of 2025, several related programs have new end dates and changes:

New Energy Efficient Home Credit (Section 45L)

Builders of ENERGY STAR® or Zero Energy Ready homes can earn this credit through June 30, 2026 (previously extended to 2032). This credit applies to new single-family and multifamily homes.

Clean Electricity Investment Credit (Section 48E)

Ends for new facilities placed in service after Dec. 31, 2027, unless construction begins before July 4, 2026.

Note: leased solar systems remain eligible, but leased solar water heaters and small wind systems do not.

Energy Efficient Commercial Buildings Deduction (Section 179D)

Provides tax deductions for energy-saving improvements that cut building energy use by at least 25%. This deduction ends for projects starting after June 30, 2026.

Energy efficient residential and commercial new construction projects may need to have updated timelines. Talk with your tax professional to make sure you can take advantage of these updated credits and deductions.



WINTER PREP MADE EASY!



Cold weather is on the way, Eastern Iowa! Let's get your home ready. A few quick fixes now can boost comfort, save energy, and help you avoid mid-winter headaches.

Seal it up! Stop drafts by sealing leaks around doors and windows with weatherstripping or caulk.

Insulate & save! Check your attic insulation. Heat rises, and you don't want it escaping through the roof!

Work those windows! Let the sunshine in during the day, then close curtains at night to keep the heat in.

Outdoor checklist: Disconnect hoses, cover faucets, and clean gutters to prevent ice damage.

Furnace check: A little dust smell is normal when it kicks on, but burning odors or loud noises? Call for service.

Max's Bonus Tip: For extra warmth, try inexpensive window insulation kits. They're clear, easy to install, and make a big difference, especially for older windows.

**SMALL STEPS TODAY,
COZY COMFORT ALL WINTER!**

Comments from the CEO

Concern for community is a core principle

As the holiday season approaches and the air turns crisp, we're reminded that this truly is the season of giving. It's a time for gratitude, generosity and looking out for one another—and at Eastern Iowa REC, that's something we take to heart year-round.

You've probably heard us talk about our concern for community. It's not just a nice phrase—it's one of the core principles that makes electric cooperatives like ours different from other utilities. We're not just here to keep the lights on (though of course, we're always working hard to do that). We're here to make life better for the people we serve—our members, our neighbors and our friends.

From the Boardroom, September, 2025

- Approved the participation agreement for the health care plan for 2026.
- Reviewed Cooperative business insurance plan renewals.
- Reviewed the 2025 Annual Meeting.
- Elected directors to serve on the New Ventures board: Aubrey "Lee" Cartwright, Allan Duffe, Henry Bentley, Robert Schneider Jr. and Brad Weiss.
- Reviewed the composition of the Cooperative's voting districts.

The next board meeting will be held on November 14, 2025.

Over the years, we've faced challenges together, and every time, our co-op family has stepped up. We've come together to support those in need, to keep our community strong and to build something better for the future. That spirit of generosity is never more evident than during the holiday season.

We're also proud to support local students through the Youth Tour, scholarship and STEAM Grant programs.

Through the Youth Tour, we send some of our community's brightest young people to Washington, D.C., to see democracy in action and dream big about their futures. That's giving in the most meaningful way—by investing in tomorrow's leaders.

The Cooperative scholarship program provides 26 \$2,500 scholarships to high school seniors each year who plan to attend 4-year colleges or trade schools. The STEAM Grant program provides for educators at schools in our service territory for curriculum projects involving science, technology, engineer-



Kirk Trede
CEO

ing, art or mathematics.

And because we care deeply about safety, we also spend time visiting schools throughout the communities we serve, holding demonstrations and teaching folks of all ages how to stay safe around electricity. We believe knowledge is a gift too—and we love sharing it.

You'll also find our team out in the community beyond work—coaching youth sports, volunteering at local events, serving on non-profit boards, and partnering with our Chamber of Commerce to keep our local economy strong. Because when you're part of a co-op, giving back isn't a requirement—it's just what you do.

While the holiday season is a festive time, we understand these can be tough times for many. If you need advice on saving energy to reduce your energy bills, want to explore payment plan options, or you simply have questions—please don't hesitate to reach out. The Cooperative energy advisor is ready to provide information about any efficiency or rebate programs designed to help members save. We're here to help, not just during the holiday season, but all year long.

From all of us at Eastern Iowa REC, we wish you and your loved ones a joyful, safe and bright holiday season.

Save energy and earn rebates with weatherization upgrades

Eastern Iowa REC offers weatherization rebates to members who make energy-saving improvements to homes built before 2000. Eligible projects include adding insulation (attic, wall, or foundation), sealing air leaks, and duct sealing—each designed to reduce energy loss and improve comfort. To qualify, homes must use electric heat or central AC, and the project must total at least \$150.

Rebates vary by project and heating/cooling type—up to \$600 for each type of insulation and \$200 for infiltration or duct sealing with electric heat. Self-installers can qualify too (labor excluded).

ed), but duct sealing must be done by a contractor. Itemized invoices are required.

Why weatherize? Weatherization improves comfort by sealing drafts and stabilizing indoor temperatures—but it's also a powerful cost saver. According to the U.S. Department of Energy, weatherization can reduce heating and cooling costs by *up to 30%*. Upgrading insulation alone can save households \$200 to \$400 per year, depending on home size and existing conditions. That's money back in your pocket every month while making your home more energy efficient and environmentally

friendly.

Contact Energy Advisor Max Holtz at max.holtz@easterniowa.com or call 563-732-7353 for more details.

Revolving Loan Funds are available

LOANS from page 1.

prevailing prime rate, an interest rate of 1% is the goal for loans made from the fund.

- An annual loan servicing fee of 1% of the unpaid principal.
- Loan term shall not exceed 10 years, may be less depending on the project.
- The required collateral is either an irrevocable letter of credit from an acceptable

financial institution or real property.

- The maximum loan amount is \$250,000 with a minimum loan amount of \$5,000.
- Supplemental financing of 20% is required from sources other than this loan fund.

To find out if your project qualifies for this funding and to learn more about the application process, contact info@easterniowa.com.



SMART PAYMENT

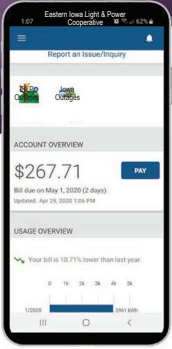
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Eliminate late fees.
Avoid service interruptions.

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You can make quick payments through SmartHub without creating an online account. Call's SmartHub's automated system toll-free number, 844-749-3058, or the pay now application, easterniowa.smarthub.coop/PayNow.html.

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For more information about SmartHub call 855-938-3616 or go to www.easterniowa.com.

The Cooperative patronage treasure hunt

Each year, a list of names is published of former Cooperative members whose patronage or other checks were returned to us as undeliverable, and we were unable to find a valid address or whose checks were not returned but were not cashed.

If you know any of the people on the list, have them contact the Cooperative patronage department, toll free, 1-855-938-3616.

The list can be found on the Cooperative's website, www.easterniowa.com/treasure-hunt/.

VETERANS DAY

**Honoring All Who Served
We Thank You For Our Freedom!**



Dan Fratzke
Grounds & Facility
Coordinator

U.S. Army
1989 - 1991
Specialist E-4
Artillery



Chad Ruden
Member Service Lead
Staking Technician

U.S. Army
1991-1996
Specialist E-4
Fuel Handler



Patrick Dipple
Technology Systems
Analyst

IA National Guard
2001-2007
Specialist E-4
Food Service Specialist



Noah Bierman
Auto/Diesel Mechanic

IA National Guard
2016-2024
Specialist E-4
Infantry



Dillon Wilhelm
Apprentice
Lineworker

U.S. Marine Corps
2017-2021
Corporal
Infantry Rifleman



Current News Monthly Quiz

Quiz Winners:

Dale & Audrey Lenz,
West Liberty
Gary Grell,
Donahue

David Schuler,
Muscatine
Russell Mussmann,
Camanche

Mail your answers to Current News, P.O. Box 3003, Wilton, IA 52778 or email answers to info@easterniowa.com. Be sure to include your name, address and Eastern Iowa REC account number on all quiz answer entries.

Four winners will be drawn from all submissions with the correct answers. The winners will receive a \$25 bill credit.

Question 1

Name one of the Shine the Light nominees?

Question 2

Name one director who serves on the New Ventures board?

Question 3

What USDA program funds the Cooperative's revolving loan fund?



Name

Address

REC Account

Current News



BOARD OF DIRECTORS: Ken Purdy, president; Kurt Olson, vice president; Michael Bixler, secretary; Henry Bentley, treasurer; Bradley Weiss, assistant secretary; Gary Bruns, Joel Carstensen, Aubrey "Lee" Cartwright, Allan Duffe, Tom Hotz, Gary Kester, Robert Schnieder Jr., Mike Shuger, Denise Timmerman, Kathrine Wunderlich.

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CEO

Jim Williams
Communications Director

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