

COVID-19 IMPACTS EVERYONE

BY REG RUDOLPH GENERAL MANAGER

Just a few short months ago most people were living a normal life, going through the day-to-day routines that we enjoy. Come the middle of March, discussions about COVID-19 seemed to come to the forefront. By March 23, our entire country was starting to shut down.

San Isabel Electric mobilized quickly by executing our emergency response plan that we would typically deploy for a storm or natural disaster. An electric utility is considered critical infrastructure, hence it has an obligation to prepare for and continue operations in any situation. Our line crews, engineers and other operations employees continued to work as normal while practicing social distancing and working on jobs alone as much as practical. For the most part, our administrative employees were able to pack their desks to begin working from home.

I want to thank the board of directors and the membership for their trust and confidence in San Isabel's employees. We've been given all the tools and technology to run your member-owned organization, and that proved necessary during the COVID-19 shutdown. Except for closing the offices to the public, we've been able to provide service without causing any inconvenience to our members.

Today as we begin to return to normal operations, our concern is for our members. Southern Colorado's economy has always been a fragile one. History has shown a boom-and-bust cycle, starting with the coal industry and other extraction industries like natural gas. However, COVID-19 is not selective. Colorado's

economy was shut down for over two months and that impacts everyone.

Unemployment numbers from early June showed that Colorado was experiencing the highest unemployment since the state began collecting this data in 1976. At 11.3% unemployment, the next highest levels were recognized in the fourth quarter of 2010, two years after the housing crisis hit America. Nationally, the numbers are much worse with 14.7% unemployment.

Locally, in Pueblo, Huerfano and Las Animas counties, unemployment ranges from 10.5% to 12.4%, slightly better than the national average but not by much. As our country recognized in 2008, an economic crisis often lags the actual event. Knowing that more economic fallout could be on the horizon, San Isabel Electric is taking steps to prepare.

The board of directors immediately retired a 2019 portion of capital credits back to our members. It may not have been a large check that many members received, but it was an opportunity to get money in our members' pockets. In the short term, we've evaluated our current budget and implemented cost-cutting and expense deferment measures to safeguard capital. As the general manager, I've pledged to the board of directors that COVID-19 will not cause us to raise rates.

Our long-term forecast shows rate stability for a few more years based on what we know, but we also have seen economic downturns hit us much harder than we expected. Therefore, San Isabel Electric is re-evaluating how we provide



REG RUDOLPH

you, the member-owners, with safe and reliable service. Rate stability is a goal, but we're also working on how to lower rates for our membership.

COVID-19 has been hard on everyone; it's impacted all of us. It's my goal to have San Isabel Electric be a solution to the recovery process, not part of the problem. Thank you for your support of San Isabel Electric. Stay safe and healthy.

**SAVE
THE
DATE**

**SAN ISABEL
ELECTRIC ASSOCIATION
ANNUAL MEMBERSHIP
MEETING**

**SEPT 19
2020**

siea.com/annualmeeting

COVID-19 Update: Billing Arrangements

Experiencing a financial hardship due to COVID-19?

If you are not able to pay your electric bill at this time, please contact us. We know that after a sufficient supply of food and water, electricity is the number one thing you need to maintain some sense of normalcy. At this time, we are waiving all late fees and providing payment arrangements or we can possibly direct you to payment assistance resources.



Call 800-279-SIEA

Or call 719-647-6235 and ask for collections to discuss your options.

Disconnect suspension **REMINDER**

To help members during the COVID-19 pandemic, San Isabel Electric temporarily suspended nonpayment disconnections for residential and small commercial members. However, charges for electric usage are still being accrued. This is one of many steps the co-op took to reduce stress on members and provide local families and businesses with certainty during an uncertain time.

We expect to return to regular collection practices, including disconnections, July 14. Small commercial and residential members with past due balances should have received an email or letter in the mail regarding payment arrangement options.

Past-due balance options

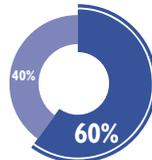
The COVID-19 pandemic is unprecedented. We know our consumer-members may be facing financial challenges and we understand you may have trouble paying your electric bill during this critical time. If you missed payments and have a past-due balance, we can help.



PAYMENT PLANS

Members with past due balances, not enrolled in the prepaid program, will automatically be enrolled in a six-month repayment plan.

The past due balance will be divided equally throughout six consecutive months.



PREPAID ACCOUNTS*

Members with balances less than \$500, already enrolled in the prepaid program, will automatically be enrolled in the prepaid repayment plan.

With prepaid, 60% of each payment will be applied to future energy credits, and 40% will be applied to past-due balances.

*Available to members enrolled in the prepaid program. To enroll in prepaid, call 800-279-7432 to see if you qualify for the program. For program qualifications, go to siea.com/waystopay.



OPT OUT

Members with past due balances will automatically be enrolled in one of the described payment arrangements.

To opt out of either payment arrangement plan, call 800-279-7432 or 719-647-6235 and ask for Collections, or email contactus@siea.com. Members who opt out and do not make other payment arrangements may be subject to disconnection if the past-due balance past-due balances not paid in full by July 14.



San Isabel Electric is here to help consumer-members with payment arrangements.

SIEA.COM



Three Ways to Get Kids Interested in Saving Energy

BY MARIA KANEVSKY

◀ Making simple lifestyle changes, like setting aside time to read a book instead of watching television, can help you and your family save energy. *Photo: Holly Wetzel, NRECA*

Getting kids interested in saving energy can seem tough at first, but it doesn't have to be. With warmer months here, saving energy is crucial for keeping electricity bills low, and getting kids engaged now will help them form energy-saving habits for the future. Believe it or not, there are fun ways to teach kids how to be energy efficient that will actually get them excited about saving energy.

1. Turn the learning experience into a game. Games create a fun, interactive option for kids to become engaged with learning more about saving energy. One example is to create an “energy treasure hunt” around the home, where the family searches for devices or appliances that use the most electricity. After finding these items, you can discuss with your kids a few ways for those devices to use less energy. You could also have them search for other proactive efficiency measures, like weather stripping, LED bulbs and air filters.

2. Create a reward system. One simple method is a star chart. You can use the chart to keep track of stickers and reward your child for every 10 stickers they earn for doing some activity that saves energy. Stickers could

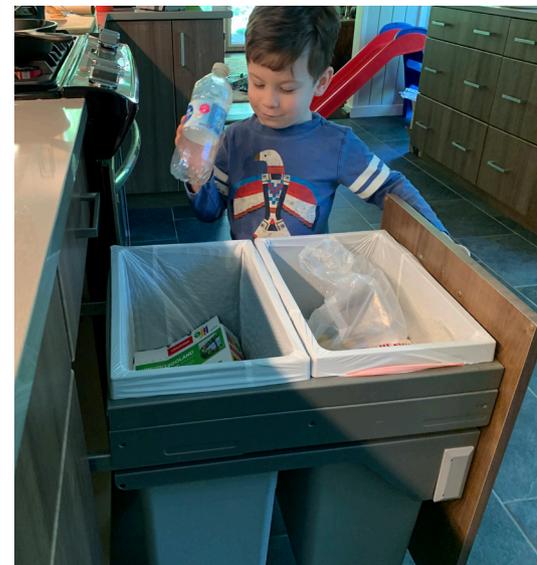
be earned every time your child remembers to turn off the light in a room after they exit, unplugging devices (like phone chargers) they're not using or showering in less than 5 minutes. Rewards can be small things that get your child excited, like a piece of candy or a small toy. These actions taken by your kids will add up over time and help save energy around the home.

3. Discuss lifestyle changes as a family or as an individual. This could be getting the family together to play a board game instead of watching television. You could also suggest reading a book together instead of using electronic devices. Encourage them to play outdoors instead of playing video games indoors. Incorporating energy-saving practices into everyday life is the best way to ensure the habit has a lasting impact.

Got teens? If your kids are a little older and the suggestions noted above won't work, try getting them involved in simple efficiency projects around the home. There are several DIY tasks that teens can help with, like caulking and weather stripping around windows and doors, or replacing the heating and cooling filter.

Teaching your kids to save energy can be easier when you make it fun. With a little creativity, each of these suggestions can be modified for your family. Each of us, including our kids, can do our part to save energy.

Maria Kanevsky is a program analyst for the National Rural Electric Cooperative Association.



▲ Teaching kids about saving energy and helping our environment when they're young is the best way to ensure the habits have a lasting impact. *Photo: Holly Wetzel, NRECA*

SMARTHUB

Use SmartHub to manage your energy usage and take the guesswork out of your bill

SmartHub is San Isabel Electric's account management app. Use SmartHub to pay your bill, manage your energy use and contact SIEA with service issues quickly and easily, online or on your mobile device.

To access SmartHub go to siea.com/smarthub to access the web version, or download the SmartHub app from your smartphone's app store.



Budget Gauge

The Budget Gauge tool allows you to set up a target monthly budget amount and, using your daily usage data, allows you to analyze where you are relative to that budget target. A slider lets you vary the target monthly budget amount to see how your bill will be affected if you use more or less electricity.



Energy Explorer

The Energy Explorer tool allows you to compare energy use over time, down to the hour and against weather data. Tracking your energy use like this lets you see if you're using more energy than usual and empowers you to make adjustments if necessary.



Power Usage Alert

The Power Usage Alert tool sends a text message or email notification for high or low power use.

ELECTRICITY USAGE TEMPORARILY SPIKES BY 6%

Residential electricity usage temporarily increased by six percent after the governor's social distancing orders were expanded on March 19, when most schools, bars, restaurants and other businesses closed.

Considering there were no drastic temperature variations, the increased usage is likely due to more people working from home and spending more time indoors.

Since April 2, usage has been on a downward trend.

"Whether there was a spike in usage or not, the last thing anyone needs to worry about right now is how to pay their power bill," General Manager and Chief Executive Officer Reg Rudolph said.

"Our focus here is on doing our part to keep your life as normal as possible through this situation and beyond. The cooperative

way of doing business, being here to help each other as a community, has brought us this far, and the cooperative way will help us through this crisis," Rudolph said.

On March 19, members with past due balances were notified via email that the co-op has suspended disconnects and delinquent fees, including for pre-paid accounts. When standard business practices resume, the cooperative will offer payment arrangements for members carrying past due balances, due to economic hardships from the coronavirus.

On March 20, members enrolled in the prepaid program received an email notification of a minimum payment reduction from \$35 to \$10, to make it easier for members to make small payments when they can.

"We've always worked with members on a case-by-case basis who are having trouble keeping the lights on, and we're going to

continue to do so," Rudolph said.

Members anticipating having trouble paying their electric bill should notify the co-op as soon as possible by calling 800-279-SIEA or 719-547-2160 or emailing contactus@siea.com to begin making individual arrangements.

The co-op will be diligently marketing free tools and resources to help the membership cut back electricity usage and stay on budget, with social media, radio and streaming video ads, throughout the safer-at-home order.

Some of those free tools include resources available with Smarthub, San Isabel Electric's free account management app, available online at siea.com/Smarthub and as a smartphone app.

Unplugging items when not in use, minimizing gadgets, working, playing and cooking outside as often as possible, and using natural light indoors is also advised.