

THE COOPERATIVE ADVANTAGE

MVEA Launches On-Bill Repayment Program

BY RUTH MARKS CEO | RUTH.M@MVEA.COOP

We often talk about the cooperative advantage of membership and our unique business model that puts members first. This month, as we join electric cooperatives across the U.S. in celebrating National Co-op Month, I am excited to share a new program that truly exemplifies the cooperative spirit and Mountain View Electric Association's commitment to providing safe, reliable, affordable, and responsible energy to our members.

MVEA, through partnerships with our wholesale power supplier, Tri-State Generation and Transmission Association (Tri-State), and the Colorado Clean Energy Fund (CCEF), is offering an on-bill repayment (OBR) program to members to install certain energy efficient upgrades to their property at no upfront cost. The OBR program allows members to make these upgrades and pay them off over time on their MVEA bill, breaking down barriers to accessing energy efficiency and electrification benefits. Below are some OBR program highlights that describe the benefits available to MVEA's membership.

No Money Down & No Credit Check

Instead of getting a loan through your bank or putting the expense on your credit card, payments are added to your monthly electric bill and can be repaid over one to 10 years, with interest rates between 4% and 4.99%. Since there's no loan through a bank or a credit card charge, your home upgrades won't affect your credit score or appear on your credit report.

Save On High Efficiency Upgrades

Make your home more comfortable while reducing your long-term energy bills. Upgrades include new insulation, windows and doors, water heaters, electric HVAC systems, electric vehicle chargers, and more.

Free Home Energy Assessments

Work with a Zero Homes assessor either virtually or in person to evaluate your home's energy use and identify areas where energy-

saving improvements can be made. Through data driven assessments the assessor can identify what measures will have the most impact—from insulation to windows to HVAC.

Vetted Contractors

To be included in the program, contractors must apply, be accepted, and receive training to join CCEF's authorized OBR contractor network. The OBR program's vetted network of qualified contractors are knowledgeable of program requirements and can perform installations of qualifying upgrades.

Another benefit of MVEA's On-Bill Repayment program is that it is administered through Tri-State and CCEF at no cost to the cooperative. That means this program does not impact our rates or operating costs. Funding is made available through CCEF, which is funded by state and federal programs.

While there are eligibility requirements, they are not overly restrictive. You must be the owner of a property in MVEA's service territory with an active account number; have a payment history of 12 consecutive months with MVEA; and, have no late penalties for the previous 6 consecutive months (or agree to enroll in bill autopay). Additional provisions may apply, but the program's ultimate goal is to address gaps in loan availability or approval, so members can access the funding they need to make energy-saving improvements.

If you are in the market for new insulation, windows and doors, water heaters, HVAC systems, or similar qualifying energy-efficient products, I encourage you to take a look at this new program that helps offset the investment of energy saving upgrades. Learn more and apply at www.mvea.coop/electrify-and-save.



RUTH MARKS



ELECTRIFY AND SAVE™ ON-BILL REPAYMENT PROGRAM

LOW-INTEREST FINANCING FOR ENERGY EFFICIENCY UPGRADES

NO MONEY DOWN OR CREDIT CHECK

Take advantage of MVEA's Electrify and Save On-Bill Repayment program for a simple and transparent financing option for energy efficiency upgrades.

AVAILABLE FOR

- + windows and doors
- + whole-home or attic fans
- + insulation
- + electric HVAC systems
- + EV chargers
- + and more

Learn more or apply at www.mvea.coop/electrify-and-save.



MVEA Members Capture Colorado's Beauty

Announcing MVEA's Annual Photo Calendar Contest Winners!

Every year, Mountain View Electric Association receives photo calendar contest submissions capturing the beauty of Colorado. From sweeping views of Pikes Peak to storms racing across the plains, MVEA's 5,000-square-mile service territory provides the perfect backdrop for shutterbugs of all ages to tell the story of the seasons, wildlife, lifestyle, and landscape of the area. This year, more than 150 photos were submitted and reviewed for consideration. Narrowing down the images for publication was no easy task! The 2025 calendar includes January 2026 and features two additional winning submissions for each month.

A limited number of 2025 calendars will be available to MVEA members starting in November at the Falcon and Limon offices as well as distribution locations in Monument and Limon. Please visit www.mvea.coop/photo-calendar-contest to view the main featured winners (shown below) and for calendar distribution locations.

Thank you to all of the MVEA members who participated in the 2025 photo calendar contest!

 <p>2025 Calendar Cover Photo</p> <p>Megan Cavender, Colorado Springs</p>	 <p>January 2025</p> <p>Angela Martinez, Colorado Springs</p>	 <p>February 2025</p> <p>Kylie Medley, Peyton</p>	 <p>March 2025</p> <p>Peter Barker, Colorado Springs</p>
 <p>April 2025</p> <p>Patricia Nelson, Monument</p>	 <p>May 2025</p> <p>Patricia Polacek, Colorado Springs</p>	 <p>June 2025</p> <p>Shane Morrison, Colorado Springs</p>	 <p>July 2025</p> <p>Thomas Buesing, Colorado Springs</p>
 <p>August 2025</p> <p>David Nutting, Peyton</p>	 <p>September 2025</p> <p>Mandy Glidden, Simla</p>	 <p>October 2025</p> <p>Richard Rutstein, Monument</p>	 <p>November 2025</p> <p>Troy Tarter, Peyton</p>
 <p>December 2025</p> <p>Keith Desposito, Peyton</p>	 <p>January 2026</p> <p>Jason Fazio, Monument</p>	<div style="background-color: #FFD700; padding: 10px; border-radius: 10px;">  <p>Mark Your Calendars!</p> <p>We are always on the lookout for photos to tell the story of the seasons. Changing leaves? We want to see them! A winter wonderland of white? Show us! The next photo calendar contest entry period runs through July 10, 2025. Visit www.mvea.coop/photo-calendar-contest to get started.</p> </div>	

Co-op Communities Depend on Co-op Voters.

Join other electric co-op voters in local and national grassroots advocacy efforts.

- Co-ops Vote Campaign
- Voices for Cooperative Power
- MVEA's Grassroots Network

www.mvea.coop/legislative-advocacy





Election Day is November 5, 2024.

Get Involved. Vote Co-op.

High School Sophomores & Juniors You Could Win a Summer Trip!



ELECTRIFYING DREAMS. EMPOWERING MINDS.

MVEA Youth Leadership Trip Contest

Make memories that last a lifetime! High school sophomores and juniors are just a couple of short questions away from a chance to win an all-expenses-paid trip. Top-placed winners will receive either a trip to Washington, D.C., for the Electric Cooperative Youth Tour, or Cooperative Youth Leadership Camp in the mountains outside of Steamboat Springs.

Entry Deadline: Thursday, November 7, 2024

For more details, visit www.mvea.coop/tripcontest.



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Visit our website: www.mvea.coop

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Make sure to connect with MVEA on social media for timely service and program updates.

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MISSION STATEMENT

To provide our members safe, reliable, affordable, and responsible electric service and access to broadband services.

This Association is an equal opportunity provider and employer.

ELECTRIFY AND SAVE™

MVEA REBATES

Residential Rebates to Save Money & Energy

Everything you do—from switching to LED bulbs to upgrading your appliances—can add up to big energy savings.

- | | |
|-------------------|----------------------------|
| LED Bulbs | Heat Pumps & Water Heaters |
| Smart Thermostats | Outdoor Power Equipment |
| Select Appliances | More! |

To get started, visit www.mvea.coop/rebates.



MVEA'S EV CHARGERS



- Level 2 EV chargers are available in the parking lot of MVEA's Falcon Office.
- Available for use by the general public for a competitive fee.
- Ideal for a quick top-off charge.
- Fully charging a vehicle takes approximately 4 to 6 hours.

October is National Cybersecurity Awareness Month

Don't Take the Bait! Lookout for Phishing Emails

Phishing is one of the most common attack methods used by cybercriminals and the one we're all probably most familiar with. Fortunately, there are signs that can help you identify whether or not an email in your inbox is a scam.



Asking for Personal Information

Most reputable organizations will never email you asking for your address, phone number, or other personal data.



Inconsistencies in Links

Always hover over links with your mouse pointer to display the full URL. If it leads somewhere that doesn't logically belong within the context of the email, or generally looks nonsensical, don't click!



Unrealistic Threats & Sense of Urgency

Phishing emails often feature threatening language, such as "Payment overdue!" or "Your account has been compromised!" in order to generate a response from their targets.



You're Asked to Send Money

Whether it be overdue taxes or an upfront payment to cover expenses, any email that asks for money should immediately raise your suspicions.



Poor Spelling & Grammar

Most generic phishing attempts contain spelling and grammatical errors or feature awkward wording/phrasing.



SCORE BIG THIS SEASON WITH CRAZY-FAST INTERNET.

Huddle up your devices and let Connect, powered by Mountain View Electric Association, power your ultimate game-day experience!

CHECK YOUR AVAILABILITY!

Scan the QR code, visit ConexonConnect.com or call 844-542-6663 to sign up today.

