

MANAGER'S MESSAGE: IT'S A MATTER OF CO-OP PRINCIPLES



ACE Hardware, State Farm, REI, Land O'Lakes and Mor-Gran-Sou all share something in common: we're all cooperatives.

We may be in different industries, but

we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good.

October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future. Let's take a look at the first three cooperative principles.

Voluntary and Open Membership

Just like all co-ops, Mor-Gran-Sou was created out of necessity—to meet a need that would have been otherwise unmet in our community. So, a group of neighbors banded together and organized our electric co-op so everyone in our community could benefit. For a modest membership fee to the co-op, any farmer could get electricity brought to his farm. Neighbors came together to tackle a problem that they all

had but couldn't solve alone. They worked together for the benefit of the whole community, and the newly established electric lines helped power economic opportunity in our community.

While this history may be forgotten, key parts of that heritage remain—the focus on our mission and serving the greater good. In this, we include everyone to improve the quality of life and economic opportunity for the entire community. Membership is open to everyone in our service territory, regardless of race, religion, age, disability, gender identity, language, political perspective or socioeconomic status.

Democratic Member Control

Our co-op is well suited to meet the needs of our members because we are locally governed. Each member gets a voice and a vote in how the co-op is run, and each voice and vote are equal. Mor-Gran-Sou Electric's leadership team and employees live right here in the community. Our board of directors, who helps set long-term priorities for the co-op, also live locally on co-op lines. These board members have been elected by neighbors just like you. We know our members have a valuable perspective, and that's why we are continually seeking your input and encourage you to weigh in on important co-op issues and participate in co-op elections.

Our close connection to this community ensures we get a first-

hand perspective on members' priorities, thereby enabling us to make more informed decisions on long-term investments.

Members' Economic Participation

As a utility, our mission is to provide safe, reliable and affordable energy to our members. But as a co-op, we are also motivated by service to the community, rather than profits. Members contribute equitably to, and democratically control, the capital of Mor-Gran-Sou Electric. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for co-op programs, initiatives, capital investments and supporting other activities approved by the membership.

Because we are guided by seven cooperative principles, it's not just about dollars—it's about opportunity for all and being fair when engaging with our members. The cooperative way is a values-based business model.

Mor-Gran-Sou is a reflection of our local community and its evolving needs. We view our role as a catalyst for good and making our corner of the world a better place.

And by the way, that is a glance at the seventh co-op principle, "concern for community," which I'll elaborate on next month column.



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Officers and Directors

Chair..... Steve Tomac
Vice Chair..... Chad Harrison
Secretary-Treasurer..... Pam Geiger

Directors:

Mark Doll, Rodney Froelich,
Bob J. Leingang, Ryan Petrick,
Kathy Tokach, Casey Wells

Co-General Managers/CEOs:

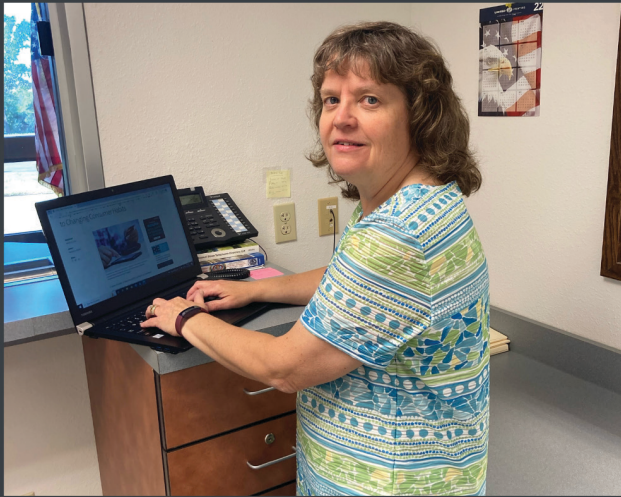
Donald A. Franklund
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Your Touchstone Energy® Cooperative



SAFETY STARTS WITH ME: JULIE ARMIJO



Julie Armijo
Member Services Manager
Mor-Gran-Sou Electric

SAFETY STARTS
WITH **ME**

Look out for scams

Fraudsters are always on the prowl to see who they can scam out of money and valuable information. A common group of victims they target are consumers of essential day-to-day utilities such as electricity, water, and gas.

“As technology evolves, so do fraudster’s tactics,” said Julie Armijo, Mor-Gran-Sou’s Member Services Manager. “It is important to recognize these tactics to prevent yourself from being the next victim of a scam.”

Common types of scams

Imposter scams are the number one type of fraud reported to the Federal Trade Commission. A scammer may claim that you are overdue on a bill and threaten to disconnect your service if you do not provide payment information immediately. This type of scam can be via phone call, text, email or even done in person.

Another common scam, known as the “refund tactic,” is when an imposter claims you were overcharged on your previous bill and needs your information so they can “refund you”. They make it sound easy. With just a click of a button, you will be prompted to input

financial and personal information. Rather than being refunded, however, the scammer will drain your bank account and use any valuable personal information for identity theft.

“If this happens to you via phone call, simply hang up,” said Armijo. “If a fraudster attempts to reach you via text or email, delete the message immediately before taking any action. And if you feel you are being scammed by a Mor-Gran-Sou imposter, give us a call at 701-597-3301, 701-663-0297 or 800-750-8212.” If you

have any concerns or questions with your bill, you can also check out your account on the SmartHub app. You can download SmartHub or access through our website.

Defend yourself from scams

- Be wary of texts and calls from unknown numbers
- Be wary of unfamiliar or suspicious-looking emails
- Be suspicious of an unknown person claiming to be a Mor-Gran-Sou employee that is asking for personal or financial information
- Never let anyone into your home unless you have a scheduled appointment or reported a problem. When in doubt call 701-597-3301, 701-663-0297 or 800-750-8212 if you have concerns.

“At Mor-Gran-Sou Electric, we want to provide you with electricity as well as protect your livelihood,” said Armijo. “Please take this information into consideration to avoid being the next victim of a utility scam.”

Heating season is here!
Is your electric meter
breaker on?



Members, if your home has a sub-meter for the separately metered electric heat rate, please make sure your heat meter breaker is turned on inside your electric panel. If

you have a heat meter, please make sure the breaker to the meter is turned on all year, to ensure we receive meter readings. If the breaker is off, your electric heat kilowatt-hour usage will not be billed correctly. The separately metered heat rates run Oct. 1 through April 30.