



# CAPITAL CREDITS:

## A Big Part of the Cooperative Difference

By Jesse Singerhouse, General Manager

All of us purchase things: a cup of coffee on the way to work, gas in our vehicle, lunch at a local restaurant, or supplies for our home from a neighborhood hardware store. If you are reading this, chances are you purchase electricity from Dunn Energy Cooperative as well. All those purchases are part of the activity that make our economy work. For the most part, each of those purchases creates a profit: the money made over and above what the product cost to produce and sell. So, when we buy \$100 worth of goods from the local store, that store hopefully made money on that transaction. With most purchases, you as the consumer don't see a return of that profit. You paid your \$100, received the goods you wanted, and that local store uses the profits to invest in more items to sell and maintain their business or pay bills.

Electric cooperatives work the same way, but with a unique twist. The cooperative looks to be profitable. This is good for our investors, which is you, our member. Dunn Energy typically sells about \$25 million worth of energy per year and usually makes a profit. That profit, or margin, is allocated back to the members that used that energy in the form of capital credits. "Capital credits" is just a term for your investment in the cooperative. Some people wonder if we send all that money back right away. We could, but that would be like you taking any money left over in your checkbook each month after paying your bills and sending it back to wherever you earned it from. So, if Dunn Energy did that each year, we would start the new year with no money in reserve. We might have to raise

rates quickly if a large storm came through and we needed supplies. Or we might have to borrow more money to pay the bills, thus increasing our interest expense. That's why capital credits are paid back over time. We use those funds to help run and grow our business in a strong and stable fashion. Look for your yearly allocation and capital credits checks in October during Co-op Month. Your board of directors has begun to look at our capital credit program

**Look for your  
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to see what enhancements we can make to better serve you, our members. (1259004)

The names you will see on the following pages are members who have capital credits that are payable, but maybe have passed away, have failed to cash a check, or we no longer have a good address on file. If you know

someone on the list please tell them to give us a call. We do our best to get both former and active members any funds due to them. Now you might ask what happens to those funds if they keep going unclaimed. After a significant period of time, if people we are looking for do not contact us, we put that money to good use in the form of scholarships for high school graduates.

Cooperatives, like Dunn Energy, are so unique. We are driven by service to our members and the community, not profits. Thank you for being part of a great cooperative. One that never forgets why it exists and who it serves.

## Hidden Account Numbers

The incentive to find your account number has increased! If you find your account number hidden in the pages of this magazine and you call and tell us before the next issue is mailed, we'll put a \$50 credit on your electric bill. Happy hunting!

Last month's winners were Kirby Wittmer and Carmen Fahnel.



# CAN YOU HELP US FIND THESE FORMER MEMBERS?

These former members have capital credits owed to them by Dunn Energy Cooperative. If you know any of these people, please have them contact us at Dunn Energy Cooperative: 715-232-6240 or 800-924-0630.

- |                                |                    |                   |                                |                                  |                          |
|--------------------------------|--------------------|-------------------|--------------------------------|----------------------------------|--------------------------|
| A-1 REDI MIX CONCRETE INC      | BALL JAMES         | BOBIAK FRANK      | CARLSON MARK W                 | DRAEGER ANGELA R                 | GALLICK MEREDITH         |
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| AHLERT TERRY                   | BASSING CHARLES H  | BOHN BETTY J      | CHAVETT FRANK                  | DYE RICHARD                      | GEURTS HEATHER R         |
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 SCHOEDER STEVEN  
 SCHOEN KELLY  
 SCHOENICK BRENDA J  
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 SCHUPP JOHN  
 SCHUSTER JOHN  
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 SCOTT DAVID  
 SCOTT JODI L  
 SCOTT WILL L  
 SEEGER HARRY  
 SEIDLING CHRISTINE  
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 SENSTAD STEVEN L  
 SEVERSON JEREMY R  
 SEYDEL HARVEY  
 SHAFER DEANNE M  
 SHAFER PATRICK  
 SHARPLEY GARY  
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