www.4riverselectric.com 620-364-2116 or 800-748-7395

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4 RIVERS ELECTRIC COOPERATIVE, INC.

CURRENTS

4 RIVERS ELECTRIC COOPERATIVE, INC.

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4 Rivers Electric Cooperative, Inc. is an equal opportunity employer and provider.

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PHOTO ABOVE SHOWCASES A PASTORAL BARNYARD IN WILSON COUNTY, PHOTOGRAPHED BY CO-OP MEMBER KIRA FRANKENBERY OF RURAL FREDONIA.

FROM THE MANAGER

Looking Ahead in 2025

Proposed bylaw updates and trustee elections

Happy New Year! It doesn't seem that long ago that 2025 felt far off in the future, but here we are. I hope you all had a safe and joyous holiday season.

As we begin the new year, your 4 Rivers Board of Trustees is proposing a few bylaw changes. One is substantive: lowering the quorum requirement for our annual meeting from 75 to 50 registered members. The other two are related to language updates.

Our annual meetings don't seem to draw the same level of member participation as they did in the past. Last year, for example, only 79 members attended the meeting in Fredonia. This proposed change would help ensure we meet the quorum requirement and can hold an annual meeting, as required by state law.

The second proposal involves cleaning up outdated language from the consolidation. The proposed changes remove provisions that are no longer necessary, such as those related to transferring memberships and capital credits to 4 Rivers and maintaining the same voting districts until new ones were created. These actions have already been completed, making the language obsolete.

The third proposal is focused on grammatical corrections. These include addressing issues like incorrect verb tense and the use of a definite article instead of an indefinite article. For the grammar enthusiasts, I admit that I had to Google those terms. Mrs. Willardsen's high school English lessons didn't stick as well as they should have!



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Electric Cooperative

Dennis Svanes

Detailed information for these proposed changes is included in this issue of *Kansas Country Living*. I strongly encourage you to vote in favor of all three amendments.

I also urge everyone to participate in the upcoming trustee election. As of this writing, I don't know who will run for the board, but I trust our members will make thoughtful choices and elect strong leaders who prioritize the membership's best interests.

Speaking of participation, if you know a high school junior with leadership potential whose parent is a 4 Rivers member, encourage them to apply for our co-op-sponsored leadership opportunities at Electric Cooperative Youth Tour in D.C. and Cooperative Youth Leadership Camp in Colorado. These programs offer invaluable experiences, leadership lessons and lifelong memories. More information is found online and in this issue.

Wishing you all a happy and blessed New Year!

Notice to Members of Bylaw Amendment to Be

The Board of Trustees of 4 Rivers Electric Cooperative has proposed three bylaw amendments for member consideration. These amendments are intended to improve operational clarity, align with current practices, and address member participation challenges. Members will have the opportunity to vote by ballot on these amendments along with their district's trustee candidates in the 2025 election. Ballots will be sent by mail mid-January and are due Feb. 20.

Your participation is vital to ensuring the continued success and governance of our cooperative. If you have questions about the proposed bylaw amendments or the voting process, please contact us at 620-364-2116 or visit www.4riverselectric.com.

Thank you for your engagement and commitment to 4 Rivers Electric Cooperative.

WARREN SCHMIDT, SECRETARY, BOARD OF TRUSTEES 4 RIVERS ELECTRIC COOPERATIVE

PROPOSAL 1: QUORUM REQUIREMENT ADJUSTMENT

The proposed amendment reduces the quorum requirement for annual meetings from 75 to 50 members. The proposed change is intended to ensure the cooperative can consistently meet the quorum requirement and conduct essential business as required by state law.

ARTICLE III: MEETING OF THE MEMBERS, SECTION 4 PROPOSED AMENDMENT: "Fifty Seventy-five

(5075) Members present in person or by proxy (as provided in the last sentence of Section 6 of this Article) shall constitute a quorum except as otherwise provided in these Bylaws. If less than a quorum is present at any meeting, a majority of those present in person may adjourn the meeting without further notice."

PROPOSAL 2: REMOVAL OF OUTDATED PROVISIONS

This proposal updates language related to the 2020 consolidation of Lyon-Coffey Electric Cooperative, Inc., and Radiant Electric Cooperative, Inc., by removing provisions that are complete and unnecessary in the future.

ARTICLE I, SECTION 12: Remove section about transfer of memberships for consolidation. SECTION 12: CONSOLIDATED MEMBERSHIPS Effective upon the consolidation of the Lyon-Coffey Electric Cooperative, Inc., and Radiant-Electric Cooperative, Inc., all Members of eithersuch cooperatives, including active, inactive, andsuspended Memberships, shall ipso facto become-Members of the Cooperative. The books andrecords of the Cooperative shall show each such-Member, the status of each such Member, and the

KEY VOTING INFORMATION

Ballots will be mailed to all members mid-January 2025 and will include voting options for these proposed bylaw amendments as well as the trustee candidates nominated for your district. The voting **DEADLINE IS FEB. 20, 2025**, with results announced March 24, at the annual meeting of members.

HOW TO VOTE:

TREVIEW the enclosed materials in the ballot mailing, including the proposed bylaw changes and trustee candidate information. **2 COMPLETE** your ballot according to the instructions provided.

SRETURN your ballot by mail or in person to our Lebo office by the voting **DEADLINE FEB. 20**.

Decided by Member Ballot

amount paid for Membership by eachsuch Member.

► ARTICLE IV, SECTION 4: Remove outdated voting district provisions tied to the consolidation process. **SECTION 4: VOTING DISTRICTS**

The term for which each Trustee has been elected by either Lyon-Coffey Electric Cooperative, Inc., or-Radiant Electric Cooperative. Inc... shall be extended for one (1) yearbecause there will be no election cyclein 2020. Further, for the purpose of providing a continuation of existing representation during the initial phaseof the Cooperative, the existing Voting Districts that are in place and the representation thereof for Lvon-Coffey Electric Cooperative. Inc. and-Radiant Electric Cooperative, Inc. asof December 31, 2019 shall remainin place for the Cooperative for a period of three (3) years following the consolidation. During this time frame, following 2020, elections shall continuefor those Trustees up for electionwithin the districts in place as sodescribed.

Thereafter, for all subsequent elections, the territory served, or tobe served, by t The Cooperative shall be divided into districts. no less than three (3) and no more than seven (7) which shall be established by the Board. On or before the first day of October each year, if the Board should find any inequities (10% larger or smaller) in representation due to the territory served, number of Members, community or government organization or any other pertinent factor which could be corrected by redefinition of districts, the Board shall reconstitute the districts.

ARTICLE VII, SECTION 4: Remove unnecessary reference to consolidation of patronage capital allocations.

SECTION 4: CONSOLIDATED PATRONAGE CAPITAL

Effective upon the consolidation of the Lyon-Coffey Electric Cooperative, Inc. and Radiant Electric Cooperative, Inc., all patronage capital of either of such cooperatives which has been credited to the account of a patron, or to which a patron is entitled tocredit. shall ipso facto become eithercapital credited to the account of suchpatron on the books and records of the Cooperative. or capital subject toallocation to such capital account, asthe case may be.

PROPOSAL 3: GRAMMATICAL AND FORMATTING CORRECTIONS

This proposal corrects minor grammatical issues for clarity and accuracy:

ARTICLE VII: Non-Profit Operation, Section 2: Patronage Capital in Connection with Furnishing Cooperative Services, paragraph G: Adjust verb tense.

"The amount of capital credits allocated to the Patron's account shall be discounteds to present value so as to be retired on an equitable basis with the retirement of capital credits for all other Patrons."

ARTICLE VII: Non-Profit Operation, Section 2, paragraph H, point 2 regarding capital credits and unclaimed checks.

"2. issuing checks and mailing same to such Members and former Members at their last known address as shown in the records of the Cooperative; provided, however, that no check shall be issued or mailed to any Member or former Member whose mailed check for a the previous year was returned unclaimed, unless a true and correct address is furnished the Cooperative."

WATCH FOR **YOUR 2025 ELECTION** Electric Cooperative BALLOT 620-364-2116

Serving & Carino **4**Rivers

Ballots will be mailed in mid-January and are due at the Lebo office by Feb. 20. Your election packet will include:

- > Your ballot, featuring the proposed bylaw amendments and your district's trustee nominees.
- A postage-paid return envelope with member authentication details on the exterior.
- A new 4 Rivers Electric refrigerator magnet.

HOW ARE BALLOTS COUNTED?

When the voting period ends, a teller committee, comprised of 3-7 cooperative members, is appointed to count and verify the ballots. The committee works under the guidance of our general counsel who verifies the final count.

WHY IS MEMBER INFORMATION NEEDED ON THE RETURN ENVELOPE?

The member information on the exterior of the return envelope is used to validate the ballot before it is opened. Any envelope with missing or invalid member information is set aside, and its ballot is not counted.

Envelopes are sorted by district as indicated by the distinct color of the lettering on the return envelope. Then, member information is validated. Finally, the teller committee opens the envelopes, separates the ballots (which do not include any identifying information), and counts the votes. This process ensures the confidentiality of each member's vote.

IF YOU HAVE ANY QUESTIONS ABOUT THE VOTING PROCESS. PLEASE CONTACT US. WE'RE HERE TO HELP!

CALLING ALL CO-OP STUDENT LEADERS!

HIGH SCHOOL JUNIORS INVITED TO APPLY FOR SUMMER OPPORTUNITIES

4 Rivers Electric's strong tradition of promoting youth leadership continues with two leadership opportunities this summer. The co-op will send two high school juniors on an all-expenses-paid trip to the Electric Cooperative Youth Tour and two high school juniors to the Cooperative Youth Leadership Camp.

During the ELECTRIC

COOPERATIVE YOUTH TOUR, June 14-20, 2025, students will travel to Washington, D.C., explore monuments and museums, meet with members of



Congress, and make lifelong friends with students from across the country. This trip of a lifetime provides leadership lessons from our nation's history and the cooperative spirit that built our nation.

COOPERATIVE YOUTH LEADERSHIP CAMP will

be July 11-17, 2025, near Steamboat Springs, Colorado. High school students from electric cooperative communities



in Colorado, Kansas, Oklahoma, and Wyoming participate in this leadership camp. Together, they will create a student-led candy cooperative, hear from dynamic speakers, experience amazing demonstrations and raft down the Colorado River.

If you know of a student with strong leadership potential who is ready for new experiences, would like to network with other student leaders, and is willing to learn more about themselves and their communities, encourage them to apply for these incredible leadership opportunities. Any high school junior living in 4 Rivers Electric Cooperative territory whose parent or guardian is a 4 Rivers member is eligible.

Contest applications are available online at www.4riverselectric.com and are **DUE FEB. 10**, so apply today! Four winners and two alternates will be selected. Visit us online for more information or contact April Engstrom at 620-364-2116 ext. 306.

Improved Cybersecurity Measures for Your Online Account Access

At 4 Rivers Electric Cooperative, safeguarding your personal information is a top priority. While our system has not experienced a breach, cyberthreats continue to evolve. To stay ahead of bad actors and ensure the safety of your account, we are implementing a few new measures to enhance our cybersecurity while using our SmartHub payment tools and our IVR phone system.

Added security features to protect your online access:

ENHANCED PASSWORD REQUIRE-

MENTS: Passwords for online accounts will need to contain at least 16 characters for added security.

MULTI-FACTOR AUTHENTICATION (MFA): MFA will now be required for

all online account logins, providing an extra layer of protection.

CREDIT/DEBIT CARD VERIFICATION VALUE (CVV): All credit and debit card payments will require the entry of the card's CVV. For Visa, Mastercard and Discover, this is a three-digit code on the back of the card. For American Express, it is a four-digit code on the front of the card.

PIN FOR TRANSACTIONS: A personal identification number (PIN) will be required for all online payment transactions, whether checking/savings account or debit/credit card to prevent unauthorized activity.

THE ROLE YOU PLAY IN YOUR ACCOUNT SECURITY

Your vigilance is crucial in maintaining account security. One of the simplest but most effective measures you can take is keeping your mobile devices updated to their latest software versions. Software updates often include critical security patches that help protect your information from evolving threats.

WHY THESE UPDATES MATTER

Cybercriminals are constantly developing more sophisticated tactics, and proactive measures are essential to staying one step ahead. These enhancements, combined with your efforts to keep your devices and personal information secure, will help ensure your account remains protected.

If you have any questions or need assistance updating your account information to meet these new requirements, please contact us at 620-364-2116. Together, we can work to maintain a secure environment for all members.

LIEAP BENEFITS – DO YOU QUALIFY? Application period is open! Apply by March 31

The Low Income Energy Assistance Program (LIEAP) is a federally funded program that assists eligible households with a portion of their home energy costs by providing a once per year benefit.

The 2025 LIEAP application must be completed online or returned to a Kansas Department for Children and Families (DCF) office by **5 P.M. ON MARCH 31, 2025.** Benefit levels vary according to household income, number of persons living at the address, type of dwelling, and type of heating fuel. To qualify, applicants must meet the following requirements:

An adult living at the address must be personally responsible for paying the heating costs incurred at the current residence, payable either to the landlord or the fuel vendor.

- Applicants must demonstrate a recent history of payments toward purchase of the primary heating energy.
- The combined gross income (before deductions) of all persons living at the address may not exceed 150% of the federal poverty level. Guidelines can be found at www. dcf.ks.gov.

Applicants can create a self-service portal account or use an existing login to apply online. For more information, call 888-369-4777 or visit www.dcf.ks.gov.