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4 RIVERS ELECTRIC COOPERATIVE, INC.

CURRENTS

4 RIVERS
Electric Cooperative
A Touchstone Energy® Cooperative 

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, "BACKROAD BEAUTY," IN COFFEY COUNTY, WAS SUBMITTED BY 4 RIVERS MEMBER JULIE ROHRER OF RURAL BURLINGTON.

FROM THE GENERAL MANAGER/CEO

Independence Through COOPERATION

Working together makes us stronger

The Fourth of July has always been one of my favorite holidays, probably for the same reasons it is for you: family, community, fireworks and usually a little more food than we planned on eating, at least in my case. But it also makes one think about the real meaning of independence, especially as our country recognizes its 250th anniversary.

For my wife, Michelle, and me, that idea has always been tied to rural life. We both grew up on farms in North Dakota, about seven miles apart. In that environment, you learn quickly how to figure things out, solve problems and take care of what's in front of you. But you also learn that you don't do everything on your own. You rely on neighbors, family and others when it matters most.

And that last part is key:

INDEPENDENCE DOESN'T MEAN GOING IT ALONE.

That's really where the cooperative model fits.

Reliable electric service didn't come to rural America because it was easy. It came because people were willing to work together to make it happen.

That same idea still shows up in what we do today. While 4 Rivers serves our

members locally, we're part of a much larger network of cooperatives and organizations working together every day. Whether it's power supply, materials, financing or technology, we don't operate in a vacuum, and that benefits all of us.

Independence and cooperation really do go hand in hand. You see it in rural communities all the time — people taking care of their own responsibilities but also stepping up when a neighbor needs help.

Around here, it shows up in the day-to-day work of maintaining the system, restoring power after a storm, and planning ahead so we're ready for what's next.

That's something we take seriously.

All of us at 4 Rivers wish you and your family a safe and enjoyable Independence Day as we recognize our nation's 250th anniversary.



Dennis Svanes

UNITED STATES OF AMERICA

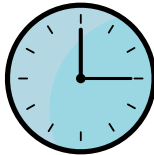
250 YEARS

1776 * 2026

SAME ENERGY. DIFFERENT IMPACT.

The demand for electricity is typically highest in the late afternoon during peak energy hours. You can help lower demand by shifting when energy-intensive activities happen.

SHIFT APPLIANCE USE TO OFF-PEAK HOURS.



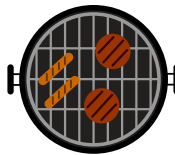
- ▶ Start the dishwasher right before you go to bed.
- ▶ Use the oven earlier or later (during off-peak hours.)
- ▶ Space out use of major appliances.

USE A PROGRAMMABLE OR SMART THERMOSTAT.



- ▶ Automatically adjust the temperature setting during peak hours.
- ▶ Schedule home cooling cycles for efficiency.
- ▶ Use ceiling fans for additional cooling instead of lowering your thermostat.

OPT FOR LOW-ENERGY ALTERNATIVES DURING PEAK HOURS.



- ▶ Use small appliances like slow cookers or air fryers — or fire up the grill — instead of the oven.
- ▶ Air-dry clothes instead of using the dryer.

SOURCE: WWW.SAFEELECTRICITY.ORG

Shift Timing, Shift Savings

As we settle into the heat of July, our homes naturally use more electricity. Air conditioners run longer, refrigerators work harder, and daily routines, from cooking dinner to doing laundry, often overlap during the warmest parts of the day. That is also when the demand for electricity across our community is at its highest.

At 4 Rivers Electric Cooperative, our top priority is delivering safe, reliable and affordable power whenever you need it. But during peak energy hours — **FROM 3 TO 6 P.M. ON SUMMER WEEKDAYS** — there's added pressure on the grid as homes and businesses require larger amounts of electricity, all at the same time. On the hottest days, that strain can be significant.

The good news is that small changes at home can make a meaningful difference.

Think of our electric grid like a highway system. During rush hour, traffic is heavy, congestion builds and everything slows down. But when drivers adjust their schedules, even slightly, it helps ease the bottleneck. The same principle applies to energy use.

By shifting some of your high-energy activities to off-peak hours, like doing laundry later in the evening, running the dishwasher before you go to bed, or cooking meals earlier in the day, you're helping spread out demand. That reduces pressure on the grid during those critical peak hours.

Here are a few simple steps you can take to lower energy use during peak hours.

Smart technology can be a valuable partner in saving energy. A programmable or smart thermostat can automat-

ically adjust your home's temperature when demand is highest, helping you stay comfortable while using energy more efficiently. Even a small adjustment of a few degrees during peak hours can make a difference.

In the kitchen, simple swaps can help, too. Using a slow cooker, air fryer or outdoor grill instead of the oven keeps your home more comfortable and reduces the need for additional cooling during the warmer parts of the day. And when it comes to laundry, air-drying clothes or spacing out loads can cut down on both energy use and indoor heat.

Don't overlook the power of ceiling fans, either. They can help you feel several degrees cooler, allowing you to raise your thermostat setting without sacrificing comfort.

These actions may seem small on their own, but together, they add up. When many members make mindful choices about when and how they use electricity, it helps reduce peak demand, eases strain on the grid and supports more stable energy costs for our local communities.

That's the cooperative difference. As a member, you're not just a customer — you're part of a community working together to power our future. Every effort you make contributes to a stronger, more resilient system.

This summer, we encourage you to take a closer look at your daily routines. A few simple shifts can go a long way in keeping your home comfortable, your energy use efficient, and our grid running smoothly — no matter how high the temperatures climb.

ENERGY EFFICIENCY TIP OF THE MONTH

During warm months, a smart thermostat can help keep your home comfortable while reducing cooling costs. Smart thermostats learn your routine and automatically raise the temperature when you're away and cool things down before you return. Setting your thermostat a few degrees higher while you're away or asleep can lead to significant savings. Many smart thermostats provide reports and tips, helping you fine-tune your energy use and stay cool while keeping your electric bill in check. SOURCE: NRECA

Capital Credits Allocated: Your Share of 2025 Margins

As a not-for-profit, member-owned electric cooperative, 4 Rivers annually allocates margins — funds remaining after expenses — back to members. Each year, 4 Rivers calculates each member's share of the cooperative's margins, which is recorded as your capital credits.

Last month, your June bill included a message about your 2025 capital credits allocation. While this was not a refund or immediate payout, it served as a record of your share of the cooperative's margins for 2025.

WHAT HAPPENS TO ALLOCATED CAPITAL CREDITS?

Allocated capital credits remain with the cooperative for a period of time and are used to help fund long-term

investments in the electric system, such as new construction, maintenance and system improvements. This reduces the need to borrow money and helps keep rates stable for all members.

When financial conditions allow, and with board approval, 4 Rivers retires capital credits, returning a portion of previously allocated margins to members. Retirements usually happen at the end of the year, using a first-in, first-out method, meaning older credits are returned first.

When capital credits are retired, active members receive a credit on their electric bill, and former members receive a check by mail. Keeping your mailing address current helps ensure future capital credit retirements reach you promptly if you move or are no longer a member.



Money Back to the Members

Capital credits reflect the cooperative difference and are one of the many benefits of cooperative membership, where members share in the financial strength, success and value of the cooperative they own.

New to the Crew — Welcome Brandon Julich

Apprentice Lineman **BRANDON JULICH** joined the 4 Rivers team on June 1. Julich interned with the crew during summer 2024, making him a familiar face around the cooperative.

A native of Thayer, Julich graduated from Cherryvale High School before working for several local businesses and serving in the United States Marine Corps. Following his military service, he returned home and attended the Pratt Community College electrical power line training program at Coffeyville. For the past few years, he worked in Oklahoma, gaining valuable industry experience.

He and his wife, Jocelyn, are the proud parents of two daughters. Julich is excited to be back home, closer to family and friends, and looks forward to spending time outdoors hunting and fishing when he's not serving 4 Rivers members.

Please join us in welcoming him to the 4 Rivers family.



Brandon Julich

ANDERSON ASSISTING FOR THE SUMMER

BRODY ANDERSON,

New Strawn, joins the 4 Rivers accounting team this summer as a finance intern. Anderson, a finance and economics student at Wichita State University, is assisting in our Lebo office, while gaining hands-on experience in financial operations and learning more about the electric cooperative industry.

Anderson is no stranger to the cooperative business model. In 2024, he represented 4 Rivers at the Electric Cooperative Youth Tour in Washington, D.C., where he joined cooperative students from 44 states to take part in the nationally recognized leadership experience.

We're pleased to have him helping this summer.



Brody Anderson

4TH OF JULY
HAPPY INDEPENDENCE DAY

4 Rivers offices will be closed beginning Thursday, July 2, for Independence Day, and re-opening on Monday, July 6. Outages and emergencies can be reported via SmartHub or by calling 620-364-2116.



CO-OP CLASSROOM

Understanding the Power Behind Your Power



Why Some Outages Last Longer Than Others

When a storm causes widespread outages, one of the most common questions we hear is, “Why does my neighbor have power while I’m still waiting?”

The answer comes down to how the electric system is built and how crews safely restore power to the greatest number of members as quickly as possible.

Think of the electric grid like a tree. Electricity flows from large transmission lines to substations, then through main distribution lines, smaller tap lines, and finally to the service line that connects directly to your home.

When an outage occurs, crews begin by identifying the source of the problem and restoring power in stages.

FIRST PRIORITY: SAFETY

Before repairs begin, crews address public safety hazards such as downed power lines, damaged equipment, or dangerous conditions that could put people at risk.

SECOND PRIORITY: MAJOR FACILITIES

Next, crews focus on transmission lines and substations. Restoring these facilities can return power to thousands of members at once.

THIRD PRIORITY: MAIN DISTRIBUTION LINES

After major facilities are restored, crews repair main distribution lines that serve large sections of the cooperative’s system.

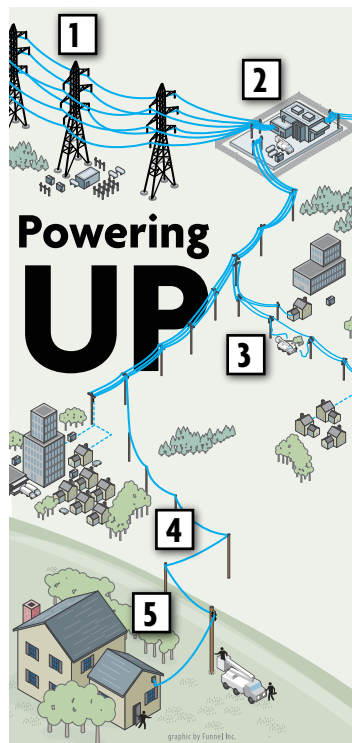
FOURTH PRIORITY: SMALLER LINES AND INDIVIDUAL SERVICES

Once larger sections of the system are energized, crews work on smaller tap

lines and individual service lines. While these outages affect fewer members, they are just as important and are repaired as quickly as possible.

This restoration process means your neighbor’s power may come back before yours if their home is served by a different line or if repairs to your section of the system require additional work.

At 4 Rivers, our crews work around the clock during major outages to safely restore service. We appreciate your patience and understanding as they work to bring power back to every member.



Power usually comes back within a few hours, but major storms can cause longer outages. When that happens, co-op crews work extended shifts to restore power safely and to the most people as quickly as possible. Here’s what’s happening behind the scenes when you’re in the dark.

- 1. High-Voltage Transmission Lines** – Transmission towers and lines rarely fail, but when they do, they must be repaired first because they power substations and thousands of members.
- 2. Distribution Substation** – Each substation serves hundreds or thousands of consumers. During a major outage, line crews inspect substations next to determine if problems stem from transmission lines feeding the substation, the substation itself, or if problems exist down the line.
- 3. Main Distribution Lines** – If the issue isn’t at the substation, crews inspect distribution lines, which deliver power to large groups of consumers in neighborhoods and developments.
- 4. Tap Lines** – If local outages persist, supply lines, called tap lines, are inspected. These lines deliver power to transformers, either mounted on poles or placed on pads for underground service, outside businesses, schools and homes.
- 5. Individual Homes** – If your home remains without power, the service line between a transformer and your meter may need to be repaired. Always call to report an outage to help line crews isolate local issues.