



OCTOBER IS CO-OP MONTH



Bayfield Electric
Cooperative

Your Touchstone Energy® Cooperative 

Bayfield Electric
is celebrating
Co-op Month
by giving away
an Apple iPad!

Bayfield Electric is proud to be part of America's cooperative network, which includes more than 47,000 cooperative businesses. To celebrate October Co-op Month this year and show our appreciation for our members, we're doing a GIVEAWAY!

How to enter the drawing to win an Apple iPad:

1. Log onto our website, www.bayfieldelectric.com
2. Click on "My Account" in the upper right corner of the home screen
3. Create a Smart Hub online access account
4. Enroll in Auto-Pay through the Smart Hub account by October 31, 2022
5. Done!

If you are already enrolled in auto pay, you are already signed up!

One winner
will be randomly
drawn on
November 1,
2022



Focused on YOU.

Electric cooperatives were created to serve their members. Because we're a co-op, we're able to adapt to our community's unique needs. That's the power of co-op membership.

**OCTOBER IS NATIONAL
CO-OP MONTH**

UNDERSTANDING THE SEVEN COOPERATIVE PRINCIPLES

Cooperatives around the world operate according to the same set of core principles and values, adopted by the International Co-operative Alliance.

These principles are a key reason why America's electric cooperatives operate differently from other electric utilities, putting the needs of our members first.



VOLUNTARY AND OPEN MEMBERSHIP

Membership in a cooperative is open to all people who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender or economic circumstances.



DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Representatives (directors/trustees) are elected among members and are accountable to them. In primary cooperatives, members have equal voting rights (one member, one vote).



MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.



AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.



EDUCATION, TRAINING AND INFORMATION

Education and training for members, elected representatives (directors/trustees), CEOs and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, help boost cooperative understanding.



COOPERATION AMONG COOPERATIVES

By working together through local, national, regional and international structures, cooperatives improve services, bolster local economies and deal more effectively with social and community needs.



CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

THESE ARE
THE WORDS
WE LIVE BY.



**Bayfield Electric
Cooperative**

Your Touchstone Energy® Cooperative 



CREDIT CARD COMPLIANCE

Bayfield Electric representatives are unable to take your payment over the phone

Due to security breaches, credit card companies are requiring tighter security to protect personal information. The Payment Card Industry (PCI) has implemented requirements for credit card payments that have impacted the way Bayfield Electric accepts credit card payments.

Due to these requirements from credit card companies, Bayfield Electric representatives are unable to verbally accept credit card payments by phone. Credit card payments can still be made over the phone, but instead of talking

to a Bayfield Electric representative, you must utilize our interactive voice response system that is PCI compliant by calling 1-855-385-9978. OR our after-hours and overflow answering service, Cooperative Response Center, can also take a payment over the phone. If you call the office wanting to make a credit card payment, you can expect to be transferred over to CRC.

When calling 1-855-385-9978 to make a credit card payment, you can choose prompts to make a payment, check your account status, or edit your

stored financial information. If you just want to make a payment, select option #2.

We understand this may cause inconvenience for some of our members. However, it is required to remain in compliance with PCI regulations and avoid very costly penalties while also being safer for our members.

Members may continue to pay by credit card online through Smart hub.

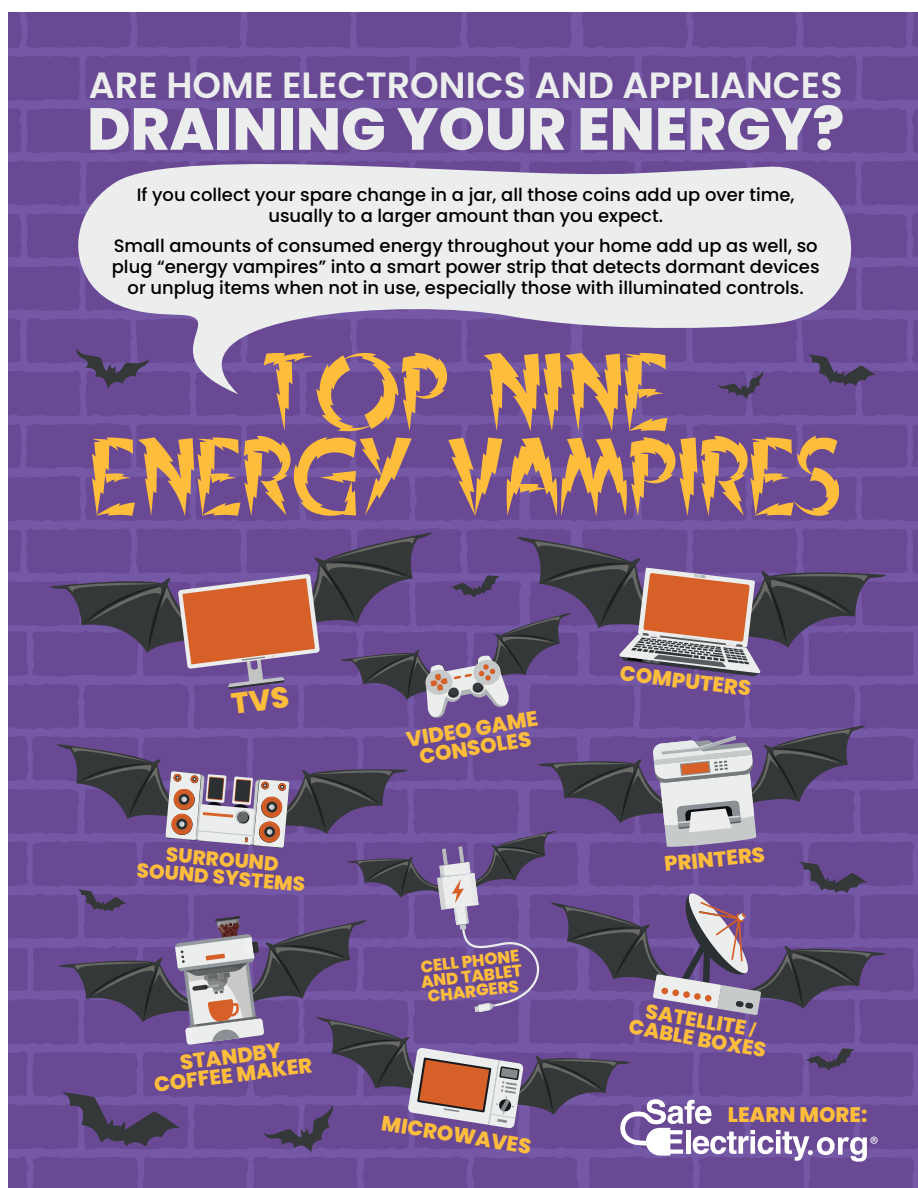
Bayfield Electric personnel are still only a phone call away to answer any questions and concerns, including questions on your electric bill. Thank you for understanding!

IDLE ELECTRIC SERVICE POLICY

An idle service is any electric account that has been disconnected for a period of time and is not presently paying an electric bill. Unfortunately, with no electric usage, no revenues are generated to help offset maintenance expenses for service. These costs must be shared by other members through their monthly facility charge.

Bayfield Electric has been working to identify the idle services in our service territory as part of our regular line inspections. If our records indicate that an electric service has been idle for one or more years, a letter is sent to the property owner. The letter explains their options: The owner can agree to have the electric service removed at no cost, or keep the idle electric service in place by agreeing to pay Bayfield Electric half of the current daily service charge. If an idle service is removed and electric service is requested at some time in future, the work will be done according to line-extension policies for new services.

Other than cost, there's a good reason for removing electric lines and equipment on idle services: safety. The customer's meter socket and electrical equipment often fall into disrepair once electric service is discontinued. It can easily become a safety concern.



Bayfield Apple Festival

October 7–9, 2022

Join us this fall for the 60th Annual Bayfield Apple Festival! Celebrate the autumn harvest and Bayfield's agricultural heritage, tour the orchards and wineries, and peruse fine arts and crafts while sampling local foods at many food booths. Live music will be spread out throughout the festival.

Special events include the crowning of the Apple Queen, an apple-peeling contest, and a Saturday evening fish fry at the historic Bayfield Lakeside Pavilion. The festival culminates with the grand parade marching down historic Rittenhouse Avenue to Lake Superior. Mask wearing is recommended.

Did you know?

- Apple fest has been one of Wisconsin's premiere festivals for 60 years, located on the shores of Lake Superior in Bayfield, which is honored by the *Chicago Tribune* as the Best Little Town in the Midwest and *Smithsonian Magazine* as one of America's Best Small Towns.
- Apple fest has been touted by *USA Today* as one of the 10 Best Fall Harvest Festivals in the nations and by *Wisconsin Trails* magazine as Wisconsin's Best Festival.



A Fall Classic You Won't Want to Miss!
October 15, 2022

MEMORIAL MEDICAL CENTER WHISTLESTOP MARATHON AND HALF-MARATHON

What better way to see the start of fall colors and leaves changing than to participate in the Whistlestop Marathon or Half-Marathon? The course begins in Iron River, Wisconsin and finishes in Ashland, Wisconsin on Lake Superior's South Shore. Other festival events include live music and local restaurant specials.

Visit www.whistlestopmarathon.com for more information.

Energy Efficiency Tip of the Month

If you can see daylight around a window frame or if you can rattle a window (movement means possible leaks), the window likely needs to be sealed.

Most window leaks can be sealed with caulk or weatherstripping, which come in a variety of compounds and materials. Visit www.energy.gov/energysaver to learn how and where to seal air leaks.

Source: energy.gov



MONTH OF OCTOBER

Billing date:
October 7, 2022

September usage

Gross due after
October 27, 2022

Disconnect Date:
October 12, 2022

Christopher Kopel, CEO

68460 District St., P.O. Box 68, Iron River, WI 54847
715-372-4287 • Fax: 715-372-4318


www.bayfieldelectric.com

Payment by Phone: 855-385-9978
After Hours Outage: 715-372-4047

Amanda Kavajecz, Editor



Bayfield Electric Cooperative

Your Touchstone Energy® Cooperative 

Office Hours: 7:30 a.m.–4:00 p.m., Monday–Friday
This institution is an equal opportunity provider and employer.