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WISCONSIN ENERGY *Cooperative* NEWS

October 2026



PIERCE PEPIN

COOPERATIVE SERVICES

Live Better®

A Touchstone Energy® Cooperative

CO-OP, CURD &
CANDY CRAWL
OCTOBER 30





Nate Boettcher,
President and
CEO

FALL IS IN THE AIR

Fall is my favorite time of year. If I sound like a broken record, my apologies, but I generally find myself in a little better mood when fall arrives. I enjoy the warm days and crisp nights, watching the landscape change colors, and taking part in fall activities. Hunting,

football season, baseball playoffs, quieter days on the river, and watching our kids return to school and their activities all make this a special time of year.

Fall is also a busy season at the cooperative. While many of our construction projects are winding down and we are preparing for winter, October brings National Cooperative Month and another great lineup of events for our members.

As temperatures cool, energy use often levels off because there is less need for air conditioning and the winter heating season has not yet arrived. This makes fall a good time to complete routine maintenance on your heating and cooling system, electric heating equipment, and water heater. Taking care of these items now can help your equipment operate safely and efficiently when colder weather arrives. If you need a qualified electrician, please give us a call to schedule an appointment with our electrical services team.

Behind the scenes, fall is when we begin developing our budget and operational plans for the coming year. Our budgeting process takes approximately four months and includes a careful review of the cooperative's financial needs, priorities, and upcoming projects.

As part of our annual planning process, we review maintenance projects, electric system improvements, fleet replacements, technology needs, and other investments that help us provide safe and reliable service. This year's planning will also include the next major phase of our broadband expansion.

This year, our Board of Directors will also participate in a strategic planning session that will help guide the cooperative through the remainder of the decade. It is hard to believe we are already approaching 2030. While the future will certainly bring new challenges, it will also bring significant opportunities for PPCS and SwiftCurrent Connect.

Over the next three to four years, this broadband expansion is expected to nearly double the number of locations passed by SwiftCurrent Connect. The project is supported by approximately \$22 million from the federal Broadband Equity, Access, and Deployment Program through the Public Service

Commission of Wisconsin. This is a significant undertaking that will bring reliable, high-speed internet service to more rural homes, farms, and businesses.

Fall is also when we share information about opportunities to serve on the PPCS Board of Directors. This year, all three District 1 seats will be open for election. Following recent bylaw changes, the cooperative now has three districts, with three directors representing each district. The three seats in each district will be open for election every three years.

Serving on the co-op board is a meaningful opportunity to make a difference in your community and provide forward-looking governance for both PPCS and SwiftCurrent Connect. The board meets approximately 12 to 14 times each year, with most meetings beginning at 6 p.m. Directors receive a monthly per diem for the time they invest in reviewing materials, attending meetings, completing education, and staying informed about cooperative activities.

If you are interested in learning more about board service, we will hold an informational session at the cooperative on October 20. I encourage members who care about the future of their cooperative and community to consider attending.

Finally, I want to recognize our employees for the work they do every day. Our team is committed to serving our members and customers, and over the past several months, we have made several organizational changes to strengthen our leadership and prepare for the opportunities ahead.

Charity Lubich will serve as our Chief Administrative Officer, overseeing marketing, communications, human resources, and member services. Brad Ristow is now our Vice President of Strategic Initiatives and Accounts, focusing on economic development, key accounts, and several important strategic projects. Brandy Blanch has been promoted to Director of Operations for SwiftCurrent Connect after providing strong leadership to our customer service representatives and fiber technicians. Several other employees have also received well-deserved promotions.

Our team of 40 employees continues to impress me and our senior management team. Our focus on serving members, contributing to our communities, and delivering essential electric and broadband services has never been more important.

Thank you for the trust you place in your cooperative to keep the lights on and the data flowing. Happy fall, and happy Cooperative Month!



ONLINE SCAMS ARE ON THE RISE: HOW TO PROTECT YOURSELF



In today's digital world, staying connected has never been easier. Unfortunately, it has also never been easier for scammers to reach potential victims. Every day, thousands of people receive fraudulent emails, text messages, social media messages, and phone calls designed to steal personal information or money.

While online scams are not new, they are becoming more sophisticated and harder to recognize. Fraudsters are using technology, artificial intelligence, and convincing impersonation tactics to trick even the most careful consumers. That's why awareness is one of the best defenses against becoming a victim.

Why Are Scams Increasing?

Scammers have discovered that online methods are inexpensive, fast, and can reach millions of people instantly. Email, text messaging, social media platforms, and online marketplaces provide countless opportunities for criminals to pose as trusted businesses, government agencies, financial institutions, or even friends and family members.

Many scams also create a sense of urgency, encouraging victims to act before they have time to think critically. Messages claiming a bank account has been locked, a package cannot be delivered, or a suspicious purchase has occurred often push people to click links or provide sensitive information without verifying the request.

Common Online Scams to Watch For

- **Phishing Emails**
Phishing emails appear to come from legitimate organizations such as banks, retailers, streaming services, or government agencies. These messages often ask recipients to verify account information, reset passwords, or resolve an urgent issue.
- **Text Message Scams (Smishing)**
Scammers send texts claiming there is a problem with your account, delivery, or payment. The message typically includes a link that leads to a fake website designed to steal information.
- **Impersonation Scams**
Criminals may pretend to be government officials, bank representatives, utility companies, or technical support agents. They often claim immediate action is required.
- **Online Shopping Scams**
Fake websites and social media advertisements may offer products at prices that seem too good to be true. Buyers either receive counterfeit products or nothing at all.
- **Prize and Lottery Scams**
Victims are told they have won money, a vacation, or a

valuable prize but must first pay taxes, fees, or shipping costs.

How to Protect Yourself: Fortunately, a few simple habits can dramatically reduce your risk.

- **Pause Before You Click:** If an email or text creates urgency or fear, stop and evaluate the message. Scammers rely on emotional reactions.
- **Verify the Source:** Instead of clicking a link, visit the company's website directly by typing the address into your browser or calling the official phone number.
- **Protect Personal Information:** Never share passwords, Social Security numbers, account numbers, or verification codes unless you are certain of the recipient's identity.
- **Use Strong Passwords:** Create unique passwords for important accounts and enable multi-factor authentication whenever possible.
- **Keep Software Updated:** Regular software updates help protect devices from security vulnerabilities that scammers and cybercriminals may exploit.
- **Trust Your Instincts:** If something feels suspicious, it probably is. It's always better to double-check than to act quickly and regret it later.

What to Do If You Think You've Been Scammed

If you believe you've provided information to a scammer:

1. Change affected passwords immediately.
2. Contact your bank or credit card company.
3. Monitor financial accounts for unusual activity.
4. Place a fraud alert on your credit report if necessary.
5. Report the scam to the appropriate authorities and organizations involved.

Stay Alert, Stay Safe

Scammers are constantly developing new ways to target consumers, but knowledge remains one of the most powerful tools for prevention. By staying informed, verifying suspicious communications, and protecting personal information, individuals can significantly reduce their risk of becoming victims.

Remember: legitimate organizations will never pressure you into making immediate decisions, sharing sensitive information, or sending money through unusual payment methods. When in doubt, take a moment to verify before you trust.

A few extra minutes of caution can prevent months or even years of financial and emotional hardship.

CONNECTIVITY MEETS HOSPITALITY AT THE PEPIN MOTEL

Nestled along the shores of Lake Pepin, one of the widest naturally occurring sections of the Mississippi River, the village of Pepin, Wisconsin, offers a rare blend of natural beauty, small-town charm, and rich history. With rolling bluffs rising above sparkling waters, breathtaking sunsets painting the western sky, and a pace of life that invites visitors to slow down and savor each moment, Pepin is one of Wisconsin's most picturesque hidden gems.

Beyond its scenic views, Pepin's character is shaped by its welcoming community, historic heritage, and deep connection to the Mississippi River. Best known as the birthplace of Laura Ingalls Wilder, author of the beloved Little House series, the village offers a unique blend of history and natural wonder that continues to inspire generations. Due to the area's beauty, there has been growth in the wedding venue industry in Pepin.

In recent years, Pepin has experienced a noticeable rise in weddings, transforming the lakeside community into a sought-after destination for couples from across the Midwest. The region now features a growing collection of venues, such as Villa Bellezza Winery, The Hidden Meadow & Barn, Maidenwood, Woods & Co., and other event spaces that attract couples seeking a unique destination wedding experience. As a result, weddings have become an increasingly important part of Pepin's tourism economy, bringing visitors who support local lodging throughout the year; one of the most well-known is the Pepin Motel.

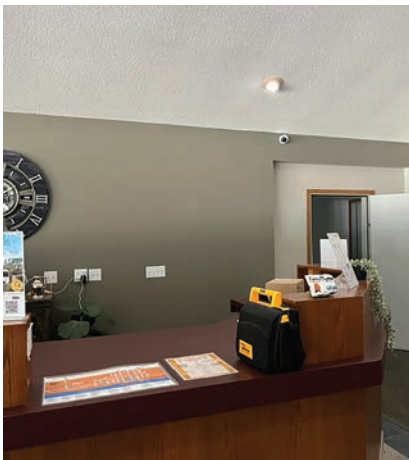
Conveniently located just off the highway and within 10 minutes of several wedding venues, the Pepin Motel provides visitors with a comfortable and accessible place to stay. The motel is also a popular destination during Laura Ingalls Wilder Days each summer, welcoming guests who come to celebrate the area's rich history and attractions.



The “Welcome to Pepin” sign greets visitors arriving in the Mississippi River community.

To help meet the needs of travelers, SwiftCurrent Connect provides the Pepin Motel with high-speed fiber-optic internet and security services. These solutions help ensure the property operates smoothly while giving guests reliable connectivity and an added sense of security during their stay.

“We get a lot of fishermen that come and stay here during the week, and a lot of people on motorcycles riding on the Great River Road,” said manager Teresa Bauer. “We had one guest ask if he could park his boat in front of one of the



Left to right: The Pepin Motel lobby welcomes guests arriving for visits to the Lake Pepin area. SwiftCurrent Connect provides the Pepin Motel with reliable fiber-optic internet and security services. The Pepin Motel welcomes tourists, wedding guests, anglers and other visitors to the Lake Pepin area.



windows of the motel so he could keep an eye on it, and when I told him we had great cameras and showed him some examples of the footage, he was just fine with leaving it out overnight in the parking lot,” said Bauer.

In the past, the Pepin Motel’s connectivity has struggled on its busiest weekends with wedding guests or tourists, causing issues for guests staying there. Since switching to SwiftCurrent Connect, they have heard fantastic reviews on connectivity from motel guests and campers.

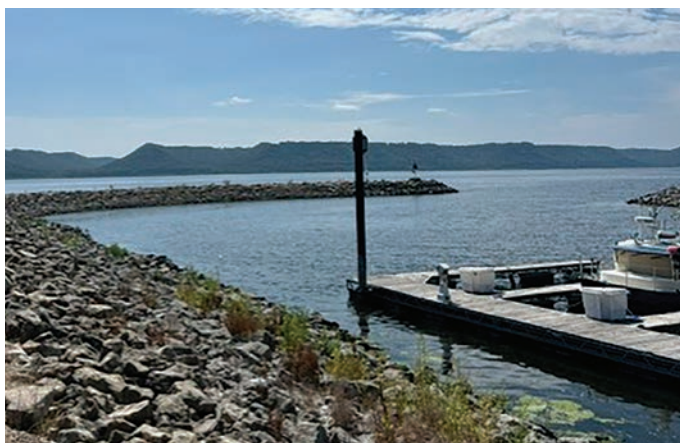
“One of our campers recently bought a house here in Pepin, and he has some medical issues that require a lot of technology. He really likes the Wi-Fi down here at the campground, but his Wi-Fi wasn’t working at his house very well. Some of the SwiftCurrent fiber technicians were down here at the time working on a project, and they were trying to help him with some of his home issues as well. They ended up setting him up at his house for fiber, and he loves it.”

Whether visitors are attending a wedding, enjoying outdoor recreation, exploring the Great River Road, or celebrating Laura Ingalls Wilder Days, the Pepin Motel offers a welcoming place to stay. With the support of SwiftCurrent Connect’s reliable fiber internet and security services, the motel is well-equipped to provide the connectivity, comfort, and peace of mind today’s visitors expect, helping guests stay connected while enjoying the charm of Pepin.

If you are interested in booking your stay at the Pepin Motel, call (715) 448-9015 or email pepinmotel@gmail.com.



The marina and waterfront are among the many scenic attractions drawing visitors to Pepin.



Lake Pepin’s waterfront, bluffs and recreational opportunities make the community a popular destination throughout the year.

LIVE BETTER COMMUNITY SERVICE AWARD WINNER

Pierce Pepin Cooperative Services (PPCS) is proud to announce that Dr. Christopher Tashjian of River Falls has been named the recipient of the Live Better® Community Service Award. This award honors individuals in the communities PPCS serves who exemplify a spirit of cooperation and service, making a lasting impact on others’ lives. Dr. Tashjian demonstrates how one person’s dedication can help strengthen and uplift our communities.



Tashjian’s impact on the Pierce and St. Croix areas is far-reaching. He was nominated anonymously by a member of the community for his volunteer service with the Free Clinic of Pierce and St. Croix counties and his extensive mission work in Armenia. Tashjian is also on the board of MATTER, a faith-inspired organization that supports and distributes essential restorative supplies to millions of people worldwide. He also coordinates care for people in need with the Masonic Lodge and Shriners Lodge.

Dr. Tashjian is also an active community member and volunteers his time to help local organizations as well. He has worked on the sidelines for Ellsworth football home games to ensure students are safe and treated if injured; he was a former volunteer medical director for the Ellsworth Ambulance Service, and he has worked closely with the Boy Scouts of America as well.

Dr. Christopher Tashjian has made countless contributions to the community, surrounding counties, and the rest of the world. PPCS is honored to present this award to Dr. Tashjian and wishes him the best with his endeavors to come.

The Live Better® Community Service Award reflects PPCS’ mission of powering not only homes and businesses, but also the people and organizations that drive positive change. By recognizing community champions like Dr. Tashjian, PPCS hopes to inspire others to give back, support one another, and continue building a brighter future for Western Wisconsin.

GET AHEAD OF WINTER

Winter storms can arrive quickly, bringing snow, ice, and strong winds that can disrupt electric service. While no one can control the weather, there are several steps you can take now to help your household stay safe, comfortable, and prepared if an outage occurs.

The best time to prepare for an outage is before bad weather is in the forecast. Pay attention to local weather reports and make sure your family knows what to do if the power goes out.



Before winter arrives, inspect the equipment your household relies on every day. Test backup generators to ensure they start and operate properly, and follow all manufacturer safety guidelines. Make sure fuel supplies are fresh and stored safely.

It's also a good idea to check your water heater, furnace, and other major appliances to confirm they are functioning efficiently. Identifying and addressing maintenance issues now can help prevent inconvenient breakdowns during a storm.

Winter Storm Tip 1:

Stock your pantry with nonperishable foods and make sure you

have a manual can opener available. If you use a camp stove for emergency cooking, remember to operate it outdoors only and follow all safety recommendations.

Winter Storm Tip 2:

If electric heat becomes unavailable, extra blankets, warm clothing, and layered attire can help your family stay comfortable until power is restored. Gather these items in advance so they're easy to find when needed.

Winter Storm Tip 3:

Review safety precautions with all family members, especially children. Stay clear of downed or low-hanging power lines and assume they are always energized. Report hazardous lines immediately and keep others away from the area.



Winter Storm Tip 4:

Sign up for SmartHub and download the mobile app to your smartphone or tablet. SmartHub provides a convenient way to report outages and stay informed. You can also report outages by calling 800-927-5705.

We hope for a mild winter and reliable service throughout the season. If severe weather causes outages, PPCS crews will be ready to respond and restore power safely and efficiently as conditions allow.

SWITCH TO PAPERLESS BILLING TODAY

Did you know that 26% of today's landfills are paper waste? It takes 17-31 trees to create 1 ton of paper.

By switching to Paperless Billing, you could save countless trees and reduce your monthly bill.

CHECK OUT OUR WEBSITE TO SWITCH TODAY

<https://www.piercepepin.coop/payments>

You can switch to Paperless Billing in your SmartHub app and receive a \$5 bill credit the month you sign up and an additional \$1 bill credit after that. Save some money and a tree at the same time!

To learn more about Paperless Billing, check out our Pierce Pepin Cooperative website.

DID YOU KNOW?



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Follow us on Facebook, X, and Instagram
Office Hours: Monday–Friday, 8 a.m.–4:30 p.m.
Power Outages and Emergencies: 800-927-5705

LEAD THE WAY: Join Your Co-op's Board of Directors

Want to make a difference in your community? Serving on the board of your electric cooperative is a powerful way to make a meaningful impact. The cooperative has three districts with three directors representing each district. This year, we will be electing a representative from District One, which includes the Troy, Kinnickinnic, Rush River/Pleasant Valley, Rush River, Eau Galle, Clifton, Oak Grove, and River Falls townships.

Why Run?

- **Make an Impact:** Help shape decisions that affect your neighbors and local businesses.
- **Promote Transparency:** Support open, accountable governance.
- **Share Your Skills:** Bring your expertise to the table and help guide the co-op's future.

Learn more at our Director Candidate Information Session:
Tuesday, October 20 at 6:30 p.m.

PPCS Office – W7725 US Highway 10, Ellsworth

Contact Charity Lubich at 715-273-2451, ext. 151, or clubich@piercepepin.coop to RSVP.

The Power to Make a Difference

DIRECTOR CANDIDATE INFORMATION SESSION

WHO: Cooperative members interested in running for a seat on the board of directors.

WHAT: Director candidates: nomination process, qualifications, duties, terms & compensation, and expectation of directors.

WHEN: Tuesday, October 20th, at 6:30 p.m. at the PPCS Office
W7725 US Hwy. 10, Ellsworth, WI

RSVP: Call Charity at 715-273-2451, or email clubich@piercepepin.coop by October 14.

Director Duties & Responsibilities

Who is on the board?

The board of directors consists of nine cooperative members, three from each of the three cooperative districts.

What does a director do?

A director represents all members of Pierce Pepin Cooperative Services and is responsible for approving general policies, annual budgets, special contracts, capital credit allocations and retirements, bylaw amendments, rate schedules, and delegating authority to the president and CEO to carry out the cooperative's daily activities.

When does the board meet?

The board of directors meets on the first Thursday of each month at 6:00 p.m.

Is there any compensation?

Directors are paid per diem for each meeting attended, as well as IRS-approved mileage.

What is the time commitment?

Typically, 24-30 days/evenings per year are dedicated to monthly board meetings, training, and workshops.

DEADLINE FOR UNDERGROUND SERVICE IS NOVEMBER 1

New service installations for underground service or conversions from overhead to underground need to be completed by November 1. We cannot guarantee completion of any underground work once the cold weather and frost set in. If you are considering this type of service work, please contact our Operations Department as soon as possible.



Beware Of Tricks Disguised As Treats!

October is Cybersecurity Awareness Month



While ghosts and goblins are part of the Halloween fun, phishing emails, fake websites, and online scams are real threats. Before you click, share, or download, take a moment to verify it's legitimate and keep your information safe this fall.



JOIN US TO CELEBRATE NATIONAL CO-OP MONTH!

October is National Co-op Month. To mark the occasion, PPCS is hosting a special event, and you're invited! Here's what's coming up:

Bonus! Each event you attend earns you an entry into our year-end prize drawing for a chance to win one of three \$100 bill credits!



PIERCE PEPIN
COOPERATIVE SERVICES
SWIFTCURRENT
CONNECT

AND


Ellsworth
COOPERATIVE CREAMERY™

INVITES YOU TO THE FIRST ANNUAL

CO-OP, CURD & CANDY CRAWL

Taste the Curds. Collect the Candy.
Celebrate Community Together!

OCTOBER 30 FROM 4-7 PM

7725 U.S. Highway 10,
Ellsworth, WI

- ELLSWORTH CREAMERY CHEESE CURDS
- BRAT OR HOT DOG MEAL
- TOUCH-A-TRUCK
- BOUNCE HOUSES
- COSTUMES
- CANDY
- BE ENTERED IN OUR DRAWING TO WIN A \$100 BILL CREDIT

