

CURRENT NEWS



What's Happening



NOV. 11

Offices closed for Veterans Day. Thank you Veterans for your service!



NOV. 27 & 28

Offices closed for Thanksgiving



JAN. 16

Youth Tour application deadline

Youth Tour applications are now open! Visit Roughriderelectric.com for more information and to apply. The application deadline is Jan. 16.

In case you missed it...

Understanding capital credits

Capital credits, patronage dividends, patronage refunds. These are all familiar terms with similar meanings. They all refer to the allocation of operating margins as equity and, when appropriate, retiring them to the members of the co-op in the form of money or a credit on the bill. Read more about capital credits on C4 of our local pages.

Ways to pay

Life is busy, and we want to help members streamline paying their electric bill by offering various ways to pay. Learn more about our seamless options to suit various member needs on C5 of our local pages.

Read these articles and more in this month's issue of *North Dakota Living* or by scanning the QR code.



Your Touchstone Energy® Partner



LEARN ABOUT

CAPITAL CREDITS



WHAT ARE CAPITAL CREDITS?

When Roughrider Electric pays for power generation, maintenance, and operations, any money left over is called a margin. These margins create equity for the cooperative and are allocated to you, our members, through capital credits. These credits represent each member's ownership and contribution to the cooperative. They are a reflection of the cooperative's non-profit nature.

HOW ARE CAPITAL CREDITS ALLOCATED?

Each member's share of the total margins is calculated based on their energy usage. The more electricity you use, the larger your portion of the credits.

Example: If the cooperative earns \$1 million in margins and you account for 1% of the total energy use, you would be allocated \$10,000 in capital credits.



HOW ARE CAPITAL CREDITS DISTRIBUTED?

Allocation are where credits are calculated and recorded in your account annually but not immediately paid out. Then cooperative's board decides when to retire and distribute the credits, balancing financial stability and member benefits which is called a distribution.

Distribution Cycle: The cooperative retires the oldest credits first, returning them to members as cash or bill credits.

