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BUILDING A LEGACY TOGETHER:

Marmon Custom Leather

BY SAMANTHA VANGSNESS

Our local communities thrive on diverse businesses serving residents near and far, from essentials like gas stations and grocery stores to specialty shops that do custom leatherwork and repair. Hazen is home to two talented and creative veterans who use their skills to provide one-of-a-kind pieces for customers.

Mike and Jessika Froelich opened Marmon Custom Leather in 2023, but their dedication to delivering quality leather products and repairs didn't begin there. Guided by the hands of their parents, each learned how to create in their own way at a young age. Jessika, a third-generation leatherworker, spent countless hours in her father Dean Marmon's shop, immersed in the craft passed down by their family. Mike's childhood was shaped by his own father's carpentry.

The two traditions rooted in craftsmanship now create something beautiful together.

"The first time I met her dad, he showed me his

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repair shop," Mike says. "By the second or third time I came out to the farm, he had me working on stuff."

Throughout the time Mike spent with Jessika and her father, he acquired new skills and an unspoken trust from Dean to ensure the leatherwork would continue.

Building Marmon Custom Leather

In 2023, Mike was a city employee and Jessika was working in the insurance and financial industry. Following Dean's death, the couple was faced with a decision to continue the quality leathermaker's legacy they both were so passionate about. Since Jessika and Mike both worked full-time jobs with steady paychecks and benefits, it was a big decision to make.

"I took the weekend to think about it," Mike says. Coincidently, a few leather craftsmen in the area retired and moved at about the same time, so there was a need for someone within the community to fill the gap. Additionally, a gun shop was closing, so a space for a shop was available.

"It was perfect timing," Mike says. "And a little bit of luck involved."

The Froelichs moved into the shop and immediately outgrew it, they joke. They had no problem receiving orders and repairs when the doors of Marmon Custom Leather opened in west Hazen.

"Within the first month, we had probably 12 saddle repairs come through," Mike says.

"But it hasn't really slowed down," Jessika says. When it comes to the couple's range of projects, nothing is off limits. If you can think of it, they can build it.

Building upon crafts and relationships

When it comes to being a trusted leather shop, the Froelichs fit the bill. They take the time to listen to their customers and understand what they want. Mike and Jessika use customer interactions to help inform customers about leather materials, patterns, colors and more, as the options seem endless at Marmon Custom Leather. Over the two years at the shop, the Froelichs have worked out a system to take orders.

"It works if we are both here, because then he has the conversation with the customer and I'm taking notes about the order," Jessika says. "It took us a while to find a system that works."

When it comes to a project, the options are endless, including the style of tooling, leather material and color or stain of the leather. Intricate detail goes into every project.

"We always get, 'Can you do this?" Jessika says. "We are kind of a conglomerate shop."



Time, passion and skill go into every project, but they aren't just projects. They are a piece of a story for each customer.

Jessika shares she has had to step back from a current project and really think about it. This project is a pair of soft-bottom shoes for a customer to help keep their feet warm and comfortable. Jessika says it has been a challenge, but a good one. She has created a one-of-a-kind pattern, had trial runs with the customer and has gotten to mix and match colors and prints.

Mike shares a story about an early customer who brought an old ranch saddle for repairs. He says when the customer returned, he walked right past his saddle because he didn't recognize it.

Over the years, Mike and Jessika have worked to connect and earn the trust of their customers through community interactions and timeless craftsmanship.

Building legacy together

Each year, Mike and Jessika go to Sheridan, Wyo., for the Rocky Mountain Leather Trade Show, where leathermakers have the opportunity to attend classes to refresh their skills or learn new ones.

"That show has the largest amount of classes available of any of their other shows," Jessika says.

During each show, the Froelichs try to attend one class together and then others individually, depending on their interests.

"We went to boot school in 2024, with the intention



of eventually making boots," Jessika says.

Once the Froelichs begin making boots, both Mike and Jessika will work together. Jessika would complete the work on the top of the boot with painting and stitching, further putting her artistry skills to work. Mike would complete the bottoms of the boots, using the skills he learned from Dean and working in carpentry.

In fact, working together is one of their favorite parts about building a business together.

"Working in collaboration," Jessika says, "that is the best part."

She says they usually have their own projects and work independently, with input from one another.

Mike and Jessika both have their different styles and preferences for projects, which makes them a good team.

Mike works mostly on boot, shoe and saddle repair as well as building saddles, holsters and knife sheaths. This work pays homage to the skills learned while working with Dean. Mike has built trust across the state and nation with these projects.

Jessika works on a variety of projects and enjoys those that are intricate and detailed. This may include purses, wallets, belts and other goods. But she says



Jessika works on the leather boot tops which the Froelichs recently learned to make.

she likes it all.

"The thing I like most about what we do here, it's something different all the time," Jessika says.



MANAGER'S MESSAGE:

Understanding capital credits



Travis Kupper

Co-General Manager/

CEO

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 credit on the bill.

Unlike for-profit organizations, Roughrider Electric Cooperative operates differently from traditional utilities, and one of the key

benefits of your membership is the opportunity to earn capital credits.

What are capital credits?

Capital credits represent your share of the cooperative's margins. Unlike other utilities, after we calculate our revenues and expenses, any remaining margins are allocated back to you, the members, based on your usage of electric services from our cooperative.

How are credits allocated?

Each year, the cooperative allocates a portion of the year's margins to the membership. These margins are reflected in your account statement. Each member's allocation is determined by the amount paid for services, allowing us to equitably distribute the cooperative's earnings. Once these credits are allocated, they are recorded in your account, but are not paid.

Retirement of credits

Electric cooperatives use a long-term financial

model that balances returning profits to members with keeping the cooperative stable and rates affordable. That is why capital credit retirements sometimes happen 20 to 30 years after allocation. The money stays with the cooperative for a time to help maintain power lines and equipment, avoid borrowing money and make investments in reliability and infrastructure.

Roughrider Electric's board of directors keeps this in mind when determining when to retire capital credits. Typically, the board retires a portion of the capital credits on an annual basis. When credits are retired, members will receive a check in the mail. This is why it is important to keep your mailing address up to date, even if you move away and are no longer an active member.

Why it matters

Capital credits are a significant way for our cooperative to provide tangible benefits to you, our valued members. They reflect the success of our cooperative and reinforce the idea you are not just a customer, but an owner. Your membership not only provides you with essential services, but also offers you a stake in our financial success.

If you have any questions about capital credits, how they are calculated or how they benefit you, please don't hesitate to reach out. We are committed to ensuring you fully understand the advantages of your membership and the cooperative model.

Thank you for your continued support of our cooperative. ■



WHAT ARE CAPITAL CREDITS?

Margins create equity for the cooperative and are allocated to you, our members, through capital credits.



HOW ARE CAPITAL CREDITS ALLOCATED?

Usage determines share of energy credits.



HOW ARE CAPITAL CREDITS DISTRIBUTED?

Annual credits are recorded and later distributed to members.



MESSAGE FROM MEMBER SERVICES:

Ways to pay



Brad QuenetteMember Services
Manager

Life is busy, and we want to help members streamline paying their electric bill by offering various ways to pay. Below are our seamless options to suit various member needs.

SmartHub: Log into your SmartHub account and pay your monthly electric bill. SmartHub offers additional convenient features, such as autopay and billing notifications.

Pay now: Pay now is a onetime option using our secure

SmartHub portal online.

Pay by bank or autopay: Now you can have your participating bank or credit union pay your monthly Roughrider Electric Cooperative energy bill automatically. This option allows the amount of your monthly electric bill to be automatically deducted from your bank account. There's no check to write, no payment to mail and, best of all, pay by bank is free.

Credit card: We accept Visa, Mastercard and Discover cards. Use one of these to pay safely and securely online.

By phone: Our automated system, Secure Pay, ensures a safe, reliable method. To pay using

our automated phone system, call us toll-free at 855-949-3416.

By mail: Use the envelope provided in your monthly paper statement to mail us your payment. Checks can be made to Roughrider Electric Cooperative. Simply add a stamp and mail it.

Drop box: Payments can be dropped off at Roughrider Electric's identified dropboxes at the following sites:

- Bronson's Marketplace 201 W. Main St., Beulah
- Krause's Super Valu 1221 W. Main St., Hazen
- Roughrider Electric 800 Highway Dr., Hazen
- Roughrider Electric 2156 Fourth Ave. E., Dickinson
- Family Fare West Supermarket 1283 Roughrider Blvd., Dickinson
- Family Fare South Supermarket 302 E. First St., Dickinson

In person by visiting our office: Stop by either our Dickinson or Hazen office to pay your bill with one of our friendly customer service representatives.

Budget billing: This monthly payment plan allows members to have an average payment each month.

The various payment options Roughrider Electric has available will help you check one more thing off your to-do list. Visit roughriderelectric.com for further details on each of these options. If you have questions about any of these options, please call our office at 800-748-5533. ■

CO-OP YOUTH PROGRAMS NOW AVAILABLE

YOUTH TOUR

Youth Tour 2026 is calling, are you in? We are now accepting applications for the 2026 Youth Tour. Apply today and level up your summer!

APPLICATION DEADLINE: JAN. 16

HIGH SCHOOL SCHOLARSHIPS

Each year, Roughrider Electric offers a variety of scholarships for high school seniors. Whether you're attending a four-year university, technical college, or trade school, there are various scholarship opportunities available.

APPLICATION DEADLINE: FEB. 1

Scan the QR code or visit roughriderelectric.com for more information and details on each of these initiatives.





MESSAGE FROM OPERATIONS:

Progressing safety and reliability



Shawn Olson
Chief of Staff/
Operations Manager

Roughrider Electric
Cooperative continues to
dedicate time and resources
to strengthening the electric
grid in its service area. Over
the past few months, crews
finalized and continued various
projects that focus on safety
and reliability for members.

Pole testing was conducted across the system early this fall. Each year, Roughrider Electric aims to test about 10% of the utility poles in its system. Pole testing is crucial for maintaining the reliability

and safety of our system. As poles were flagged for upgrades and replacement, crews made necessary infrastructure updates.

In the eastern part of Roughrider Electric's system near Hazen, upgrades have been made to ensure safer road crossings. Due to the large equipment traveling and frequent building moves along the highways, Roughrider Electric continues to reduce overhead power lines at crossings. The cooperative has worked to replace overhead power lines at

highway crossings with underground cable. This allows for safer travel for traffic along these roads.

To further ensure reliability this winter, 13 miles of overhead power line has been converted to underground cable southeast of Richardton. Due to icy and windy winter conditions the power line in this area was wearing out causing a disruption to member's services. Through collaboration with the engineering department, the section of line was converted to underground this summer. Installing underground helps alleviate wear and weather condition factors to the power lines.

Additionally, as weather allows, contractors will be building 12 miles of 15-kilovolt transmission line near Manning from the Snowy River Substation to Knife River Substation. This addition will increase voltage volume which adds load capacity to the system, further ensuring reliability.

As winter progresses, crews will be conducting line patrol. This means you may see Roughrider Electric marked vehicles and side-by-sides. Line patrol helps identify parts of our system that may be in need of maintenance and replacement.

If you have any questions regarding line patrol or see something that needs the cooperative's attention, call the office at 800-748-5533. ■





SAFETY STARTS WITH ME:

Hunting safety

As you head outdoors for hunting season, Roughrider Electric Cooperative encourages you to be aware of overhead power lines, utility poles and other electrical equipment while hunting.

"Hunting is an activity enjoyed by many during the fall," says Cody Hintz, journeyman lineworker. "We encourage everyone to be aware of electrical equipment and take necessary precautions while hunting."

Here are some safety tips to keep in mind as you enjoy the great outdoors.

- Take notice of posted warning signs and keep clear of electrical equipment.
- Do not shoot at or near power lines or insulators.
- Know where power lines and equipment are located on the land where you hunt.
- Be especially careful in wooded areas where power lines may not be as visible.
- Do not place deer stands on utility poles or climb poles. Energized lines and equipment can conduct electricity to anyone who comes in contact with them, causing shock or electrocution.
- Do not place decoys on power lines, pad-mounted transformers or other utility equipment. Any non-electrical equipment attached to a pole can pose an obstruction and serious hazards to our line crews.



Each of us plays a role in ensuring safety this hunting season. Please give our office a call if you see any cooperative equipment that may need immediate attention. We hope everyone has a safe and memorable season.





Roughrider Electric board meeting highlights **Aug. 29**

The meeting of the board of directors of Roughrider Electric Cooperative was held on Aug. 29 at Roughrider Electric's Hazen office. The meeting was called to order at 10 a.m. CT. A quorum was present. Also attending were co-General Managers/CEOs Travis Kupper and Jason Bentz, CFO Alex Craigmile, Chief of Staff/ Operations Manager Shawn Olson, Director of Key Accounts and Member Services Leonard Hibl, Legal Counsel Jennifer Grosz and Board Liaison Connie Hill. Chief Information Officer Charlie Dunbar attended a portion of the meeting.

Consent agenda: Amendments were proposed to the agenda. The agenda was approved as amended.

Strategic items: Bentz and Kupper presented the co-general managers' report, which included updates from material suppliers, the June storm and more. Several additional Basin Electric Power Cooperative reports and board documents were available for review.

Department reports: Craigmile provided a financial report. Olson provided an operations report, which included an update on projects crews are working on across the service area. Hibl provided a report, which included community activities and program updates. Dunbar provided a report, which included projects to further enhance security protocols. Grosz provided an update on the status of legal topics and projects.

Action items: The board reviewed and resolved various items.

Discussion/general information: The board also discussed rate reviews and other items.

The meeting concluded with adjournment. Secretary Troy Sailer certified the accuracy of the minutes

Next meeting date: The next meeting is at 12:30 p.m. MT (1:30 p.m. CT) on Nov. 21 in Dickinson. ■



www.roughriderelectric.com

HAZEN OFFICE 701-748-2293 or 800-748-5533 800 Highway Dr., Hazen, ND 58545 7:00 a.m. – 3:30 p.m. CT Monday-Friday

Payments may be deposited in the deposit box by Roughrider Electric's main office entrance or in the drop boxes located at Krause's Super Valu in Hazen or Bronson's Super Valu in Beulah,

> DICKINSON OFFICE 701-483-5111 or 800-748-5533 P.O. Box 1038, 2156 4th Ave. E. Dickinson, ND 58602 7 a.m. – 4 p.m. MT Monday-Friday

Payments may be deposited in the deposit box west of Roughrider Electric's main office entrance or the west and south locations of Family Fare supermarkets.

OFFICERS AND DIRECTORS

Greg Steckler, President, Dunn Center	548-8122
Roger Kudrna, Vice President, Dickinson	483-8377
Troy Sailer, Secretary, Golden Valley	948-2427
Bruce Darcy, Treasurer, Golden Valley	983-4222
Jesse Flath, Hazen	.880-0386
Darell Herman, Beulah	.873-4371
Arnold Kainz, Dickinson	483-8207
Dan Price, Hensler	794-3779
Callen Schoch, New England	290-3836

MANAGEMENT

Travis Kupper	Co-GM/CEO
Jason Bentz	Co-GM/CEO



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ROUGHRIDER ELECTRIC COOPERATIVE OFFICES WILL BE CLOSED ON THE FOLLOWING DATES: NOV. 11, NOV. 27-28.

PLEASE CALL OUR OFFICE
DURING NORMAL BUSINESS
HOURS WITH ANY QUESTIONS.