

CURRENT NEWS



What's Happening

Thank you for joining us for our 2026 Annual Meeting.



JULY 3

Offices are closed in observance of Independence Day



JULY 16

Touch-a-truck event in Hazen from 10 a.m. to 4 p.m.



JULY 22

Co-op Day at the ND State Fair

Cooperative happenings

Discounts offered for Medora

We are offering our members a discount to Medora sites, lodging and activities. Call 1-800-MEDORA-1 and give the discount code of "TOUCH2026" for a 15% discount on various Medora activities during any night of the season. The code is good for reservations over the phone, online or in person. Visit our website for details.

RDFC grant funds available

The Rural Development Finance Corporation (RDFC) announced it has approved a 2026 grant allotment of \$2,000 to Roughrider Electric to be used to support community-owned entities, nonprofits and community-based projects. Read more at www.roughriderelectric.com on our RDFC webpage.

Read this month's issue of *North Dakota Living* and more by scanning the QR code or visiting our website.



Your Touchstone Energy® Partner

CAPITAL CREDIT ALLOCATIONS

Capital credits represent a member's share of the cooperative's earnings, or "margins," which are allocated to members based on their usage of the cooperative's services. Essentially, when a cooperative has money left over after paying its expenses, those leftover funds, or margins, are allocated back to the members as capital credits.



Co-op Earns a Margin (Profit)

At the end of a fiscal year, the co-op calculates its revenues minus expenses. If there's a surplus, it's not called a "profit," but a margin.



Board Approves Allocation

The Board of Directors allocates the margins back to every member based on the amount of purchased electricity that year.



Credits Are Allocated

Allocated capital credits are recorded in a member's name, but are not paid out immediately. The Board of Directors determines when they are paid out.



Credits Are Retired Over Time

Over time (usually a 20 + year cycle), the co-op retires (pays out) these credits to members, typically delivered by check.

ALLOCATIONS ARE:



Recorded in your account, but not paid out.



Happen on an annual basis, once the financials are closed.



Based on the amount you paid for services for the year.



Think of this as the co-op's way of keeping track of your share.

RETIREMENTS ARE:



Approved payout of past allocations by board of directors.



Dependent on the cooperative's financial health.



Typically delivered by check



Think of it like a refund check from the cooperative.