

CURRENT CONNECTION

Bank Transfer Day Movement – Big News for Credit Unions >>>

Last year, the financial news was filled with consumer complaints about the mega banks plan to implement another round of account fees. This prompted a national “Bank Transfer Day” movement, during which disgruntled customers were encouraged to close out their “mega” accounts and move their money to local financial institutions, like Crow Wing Power Credit Union (CWPCU). We keep your money in the community and don’t charge outrageous fees.

to this movement. We appreciate your trust, value your membership, and look forward to serving you.

In addition to saving you money by eliminating “mega” fees, CWPCU will reward members, up to \$200, who bring a loan from another financial institution. This offer, combined with vehicle rates as low as 1.99%* and home equity loans as low as 3.49%*, provides real savings in these difficult economic times.

**Rewards
up to \$200!**

Across the nation, thousands of consumers heeded this call and transferred millions of dollars into local financial institutions. We want to thank the members who joined CWPCU in response

1.99% Vehicle Loans**

Refinance your existing vehicle loan at the super low rate of 1.99%*. Just bring in your title, loan statement, proof of insurance, income verification and in about ten minutes we can figure how much money you will save by moving your loan to us. If this looks good, we’ll finish your paperwork in another 15 minutes.

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INSIDE

It’s quick, easy and you could save a lot of money!

**Vehicle rates
as low as 1.99%**

This rate applies if you are purchasing a different vehicle also. Bring us the purchase agreement from your dealer or better yet, see us for pre-approval before you go shopping. You can rest assured that you will be purchasing this vehicle at the lowest rate possible.

continued on pg 6



Co-op Connections Card Saves Larry and Chris More than 50% on Pharmacy Discounts >>>

Crow Wing Power members Larry and Chris Lee love the pharmacy discounts they get with their Co-op Connections card. Larry was paying up to \$80 a month for a prescription drug he needed until a local pharmacy asked him if he had a Crow Wing Power discount card. The Lee’s were not aware of the pharmacy discounts.

Now with the use of their cards, they have found a savings of more than 50% off the price of the prescription Larry needs. They are ecstatic!

And if that weren’t enough, their older dog Abby was diagnosed with kidney failure and needed medicine. The pharmacy discount card saved them over 50% on Abby’s medicine as well.

Larry and Chris have their own business and therefore carry a high deductible medical insurance plan making the discounts

very important. They operate The Home Inspection Team out of their Baxter home and are one of only a few in the area conducting consistent home inspections for the past twelve years. The majority of work they do is for home buyers wanting assurance on a home before purchase.

In addition to the pharmacy feature, your card can save money at 137 local businesses. The participating business list is on pages 4 and 5 of this newsletter. If you’ve lost your card, we’ll send you a new one.





A WORD FROM YOUR CEO

Crow Wing Power Celebrates 75th Anniversary >>>

This year Crow Wing Power celebrates its 75th Anniversary. On January 15, 1937, a group of local incorporators formed the official Crow Wing Cooperative Power and Light Company, bringing electricity to the rural areas of Cass, Crow Wing and Morrison Counties.

The creation of the Rural Electrification Administration (REA) in 1935 gave rural residents hope that they would soon be able to simplify their daily tasks by bringing electricity into their homes. We now serve 37,000 members and maintain 5,000 miles of power lines.

Coincidentally, cooperatives all over the world are celebrating a year-long celebration of the cooperative business model as the United Nations has designated 2012 as the International Year of Cooperatives, the theme of which is "Cooperative Enterprises Build a Better World."

We're proud to be part of the Cooperative business world, as we truly feel that not-for-profit cooperatives are special and provide the best in service for members. Our credit union

mimics that model in that its goal is to provide personal service to its members and offer low loan rates and high savings rates.

Co-ops have more than a 200 year history. In the United States, the first known co-op dates back to 1752 – a fire insurance cooperative formed by Benjamin Franklin. Cooperatives are a model of self-reliance and an example of people working together to improve their quality of life.

We're just one of the nation's more than 900 not-for-profit member-owned electric cooperatives that provide power to more than 42 million people in 47 states.

We continually look for ways to serve our members with the lowest possible rates and highest service standards.

Join us for our 75th Annual meeting celebration on Saturday June 9.

I'll keep you informed,

CEO

Energy Efficiency Seminar >>>

Seminar set for March 10

Helps homeowners build and remodel energy-efficient homes.

If you plan to build, remodel or upgrade the energy-efficiency of your home, sign up for our Energy Efficiency Seminar to be held on Saturday, March 10, 2012, from 9:00 am to 3:00 pm at Central Lakes College. We've invited an exceptional speaker to update you on the latest technology and most energy-efficient products on the market. To register, complete the form and send it to Crow Wing Power, P.O. Box 507, Brainerd, MN 56401.

Information and Demonstrations will include:

- Proper building construction
- Vapor Barriers
- Radon Gas
- Window glazing
- Energy efficiency
- Lighting - Residential
- Off-Peak storage heating & water heating
- Groundwater heat pumps
- Home security
- Financing
- Tax incentives

For more information about the seminar, contact us at 218-829-2827 or 1-800-648-9401.



Register now - the seminar fills up quickly!

Yes, Include me in your free seminar on energy efficiency for my home.

Name _____

Address _____

Acct# _____

Daytime phone _____

Number Attending _____

Email Address _____

No, I can't attend, but please have a Home Energy Consultant contact me.

Bette Retires After 24 Years >>>

(Bette Mezzenga retired from the board of directors on January 1, opening the District 1 At-Large position for this year's election.)

Dear members,

I wanted to write a short note to members thanking them for supporting me during my 24 years of service as Director on the Crow Wing Power Board. During that time it was an honor to serve as president for 12 years.

When I was initially elected in 1987, Crow Wing Power had 24,000 members. Today, we have 37,000.

As I look back, there were so many milestones achieved by this progressive cooperative including all the diversified business ventures we took on – that all turned out to be a ‘good fit’ for us. I’m sure the future years are in good hands with existing directors and great employees.

I believe we have a strong management team. Our high member satisfaction results are very important to the cooperative and indicative of the caring staff we have.

It has been a very rewarding experience to work for you and to be a part of this strong Cooperative. I will truly miss it.

Thanks again,
Bette Mezzenga, Retired Director



Bette receives 24 year plaque from Board President, Gordon Martin

Four Directors' Positions Open for Filing >>>



District 1 - At Large



Bob Kangas



Lois Hansen



Ken Miller

Four districts are open for director elections this year.

Bette Mezzenga retired on January 1, leaving the seat open in District I At-Large (combined 1A and 1B). The elected person will serve the remaining two years of a normal three year term.

Bob Kangas currently serves as Director for District 1A. He resides in the Pine River area.

Lois Hansen currently serves as Director for District 2 At-Large. Lois resides north of Brainerd.

Ken Miller serves as director for District 3B. He lives in the Little Falls area.

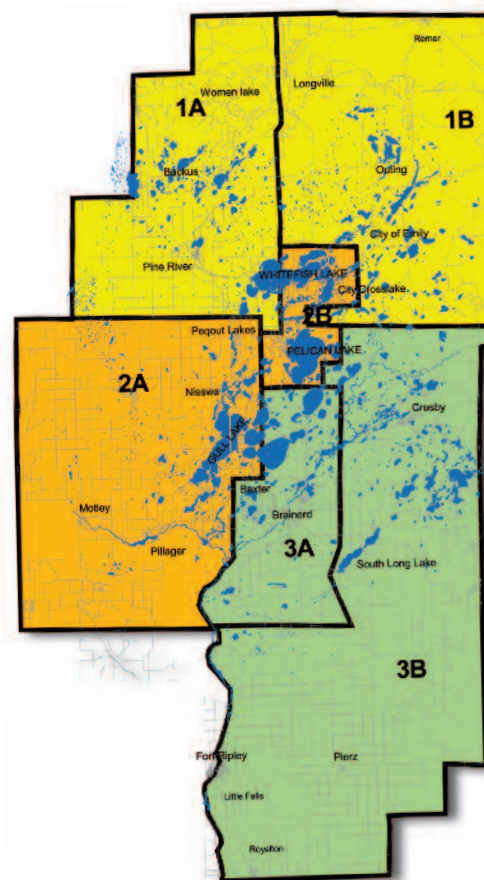
Current board members have until April 10 to file as a candidate for the 2012 election if they so choose.

Filing is open from January 26 until April 10 for the four director positions. Members can file for any one of the positions prior to April 10 when filing closes, but they must live in the open positions in District 1 At-Large (1A or 1B), District 1A, District 2 At-Large (2A or 2B), or District 3 B.

If you are interested in running, or have questions regarding the process please contact Crow Wing Power at 829-2827 or 1-800-648-9401. Ballots will be mailed to all members and voting will end on Saturday, June 9, the day of our annual meeting

"We are an equal opportunity provider"

District Map



District 1
 District 2
 District 3

Check out the **NEW** Member Discount Listing >>>

The Co-op Connections Card program is growing. This exciting program offers special discounts and benefits exclusively to Crow Wing Power members. Clip and save the list as new businesses come on periodically and the list changes. Simply show your Co-op Connections card or key fob at these businesses to receive your discount. For more information, log on to our website at www.cwpower.com and click on discounts at businesses. If you've lost your card or need more information, call us at 218-829-2827 or 1-800-648-9401.



RESORTS

Get specific member benefit discounts online at www.cwpower.com or call [resort/hotels](tel:218-829-2827)

- All Season's Resort, Longville** 1-800-279-1128
Rate card prices in summer; plus additional 10% discount in spring & fall. Open May through October.
- AmericInn Lodge & Suites, Pequot Lakes** 1-888-568-8400
Get any One-Room Fireplace or Jacuzzi Suite for just \$79 Sunday thru Thursday, valid Oct. 1- May 1. Discount card must be mentioned at time of reservation. Some restrictions and blackout dates apply.
- Breezy Point Resort, Breezy Point** 1-800-432-3777
Receive 10% discount on lodging from August 19 - May 31. 10% discount Sunday - Thursday, June 1 - August 18. Some restrictions may apply. Not valid July 4th or race week in August. Open year round
- Clamshell Beach-Cottages on Whitefish, Pequot Lakes** 1-800-543-4731
Receive 10% discount on rentals from Labor Day to Memorial Day. Open year round
- Crossings by GrandStay, Baxter.** 218-822-1133
\$10 off any room any day
- Edgewild Resort , Fifty Lakes** .. 218-763-6000
June-August : Fishing boat, motor and gas included with cabin rental. January - May and September - December: Stay three consecutive nights and the 3rd night is free. Not valid with other promotional offers.
- Evergreen Lodge, Longville** 218-682-2467
Show your Co-op Connections card for 5% off summer rates and 10% off season in May, Sept. and October. Open May through October.
- Girl Lake Resort, Longville** 218-363-2371
Receive 10% discount on lodging Sept. 1 to May 1 plus 10% discount on pontoon rental any time. Open year round
- Holiday Inn Express Hotel & Suites, Brainerd/Baxter** 218-824-3232
Receive \$20.00 OFF regular rate of our Two Queen Bed guestroom. Not valid holidays or race week in August.
- Little Boy Resort, Longville** 218-363-2188
30% off cabin stays of 2 days or more (excludes summer June, July, August and holidays.) Open year round
- Little Ponderosa Resort, Longville** 218-363-2600
15% off cabin rates before May 20 & after Labor Day. (Open May 10/Close Oct 10)
- Longville Inn, Longville (open year round)** 218-363-2400
Receive a 10% discount off your stay (Open year round)
- Mielke's Fun at the Lakes Resort, Emily** 952-440-1803
Show your Co-op Connections Card and receive a 15% discount
- Pinedale Resort, Longville** 877-218-1102
Receive a 10% discount off published lodging rates.
- Pine Peaks Lodge, Crosslake** 1-888-488-7829
10% off any room. Based on availability. Some restrictions apply. Must mention Connections Card Discount when making a reservation.
- Pines Motel, Longville** 218-363-1100
10% discount off room rates. (Open year round)
- Rodeway Inn, Pine River/Pequot Lakes** 218-587-4499
Get 2 Queen Beds; 2 person max fo \$49.99, extra person \$10; card must be mentioned at time of reservation. Valid Oct 1 - May 1
- The Lodge at Brainerd Lakes.** 218-822-5634
Receive 10% off regular room rates; not valid during holidays and special events; other restrictions may apply.
- Thunder Lake Lodge, Remer** 1-800-336-8163
receive 10% off published rates from September to May. (excludes holidays, fishing opener and deer opener) (Open year round)
- Towering Pines Resort, Pequot Lakes** 1-800-950-0267
"first time guests" can take \$50 off your stay! (Minimum 2-night reservation) Cannot be combined with other discounts, packages or hot deals. Must show CW Power discount card when settling your cabin account in order to receive discount.
- Trails End Lodge, Canada** 1-888-376-7669
15% discount on lodging (off season) and 10% summer discount
- Train Bell Resort, Merrifield** 218-829-4941
Receive a 10% discount on lodging with a 3-day or more reservation and 5% discount on any gift item in our gift shop. (Open year round)
- Whitefish Properties, Crosslake** 218-692-2246
Receive a 10% discount on lodging at Whitefish Lodge and Suites and Manhattan Beach Lodge. Not valid with other offers, excluded special events or holidays. (Open year round)
- Woman Lake Lodge, Hackensack** 218-682-2426
15% off Spring/Fall rates. 25% off 'last minute reservations' made within 7 days of stay. Open May to October.

COMPUTER

- Brainerd Computers, Nisswa (at Sportland Bait)** 218-892-0408
Free Computer Diagnostic Plus 15% Discount on labor charges
- Computer One Plus, Baxter** 218-828-4650
Free activations on Sprint or Nextel Wireless Service
- NBC Computer Solutions, Baxter** 218-851-0426
20% off labor. (discounts taken from published rates and do not apply to minimum service calls, emergency service or repair estimates)

AUTOMOTIVE

- AOK Engines, Motley** 218-575-2755
10% discount on labor only. Not valid with other offers.
- Brandl Motors, Little Falls** 320-632-2908, 866-332-6689
only \$1 over original factory invoice, plus get All customer rebates. Buy one oil change for \$39.95 & get next three free.
- Crosslake Auto Body & Detail** 10% off detail package; \$5 off towing 218-692-5000
- Houston Ford, Pine River** 1-800-782-0056
Only \$49 over invoice on all new cars and trucks; 5% discount on parts and service of \$100 or more (excludes specialty items); not valid with other discounts
- Lehmann Motorsports, Merrifield** 218-829-7774
10% discount on parts and accessories
- Mobile Marine and Car Audio, Brainerd** 218-829-5529
10% off remote starters installed; 10% off marine and car audio

ENTERTAINMENT/RECREATION

- Paul Bunyan Land, Brainerd** 218-764-2524
\$1.00 off regular admission. One discount card admits up to four people
- Comfort Suites/Rapid River Lodge & Water Park, Baxter** 218-825-7234
\$5.00 water park admission to water park; one discount card can admit up to 4 people; sorry not valid for grupos or party rooms.
- Ski Gull, Nisswa** 218-963-4353
Buy one day pass at reg price, get second day pass & equipment rental 50% off (valid same day only). No other discounts apply. Does not include tubing.
- The Lodge at Brainerd Lakes (waterpark)** 218-822-5634
Bring your discount card: \$3.00 OFF Waterpark admission. (valid for 4 admissions)
- Three Bear Lodge Water & Themepark, Baxter** 218-824-3232
\$2.00 OFF regular admission to the Water & Theme park. One discount card admits up to four people.

HOME IMPROVEMENT

- Ace Hardware, Brainerd** 218-829-5476
10% off regular priced paint and paint accessories
- Acorn Landscaping, Brainerd** 218-829-7866
10% discount on regular priced cement or resin lawn ornaments and bagged decorative mulches. Plus FREE bag of Acorn's Best black dirt with every \$20.00 purchase.
- All Pro Pools & Midnight Sun Spas, Brainerd** 218-833-1000
\$100 disc. on new spa purchase; 10% disc. on purchase of \$50 or more chemicals.
- Brother's Tree Care, Hillman** 320-277-3470
20% discount (Full line of tree service, firewood also available)
- Culligan Water, Baxter** 218-829-5137
4 free bags of salt with 12 month delivery contract.(new service only)
- Electrical Systems, Inc., Brainerd** (Security and fire alarm) 825-0549
6 months free monitoring of security or fire alarm system. New or existing systems
- Everything in its Place, Baxter (organizer)** 218-828-5132
Buy 4 hrs with a professional organizer, get 1 hour free
- Gull Lake Glass, Brainerd** 218-829-2881
10% discount - does not include labor, auto glass & commercial projects.
- Hirshfield's, Baxter** 218-824-0926
10% discount on regular priced items (excluding Cabot & Sikkens products)
- Home Interior Supply, Crosslake, (flooring materials)** 866-690-5565
FREE inhome consultationfor flooring needs
- H & H Builders and Supply, LLC (windows, siding, roofing)** 866-400-9276
Free Upgrade (ex. color enhancement, armor glass, wraps, etc) *not avail with other promos; must present card at appointment)
- Hudrlik Carpet, Aitkin, Baxter & Crosby** 218-828-5009
15% off in-stock carpet and vinyl
- Lakes Area Plumbing** 218-821-6450
15% discount on installation of new replacement electric water heater purchased from Crow Wing Power
- Lakes Area Sew N' Vac (service and repair)** 218-568-5639
10% discount on labor
- Lakes Plumbing, Heating & Air LLC** 218-831-0249
15% discount on installation of new replacement electric water heaters; 10% labor discount on other plumbing projects (excluding contractors)
- Lonesome Cottage, Pequot Lakes** 218-568-8223
10% off home decor & accessories (no other discounts apply. Does not include log furnishings.)
- Mid-State Refrigeration** 218-828-4337
15% discount of residential heatin/cooling service call "parts only"; 5% discount off major heating/cooling units (minimum purchase \$1,000)
- Minnesota Water & Air, Inc** 218-824-6460
5% off new product purchase (not valid/w other specials) (water condit, softener, drinking)
- Northern Skies Air Duct Cleaning, Breezy Point** 218-562-4082
10% off residential cleaning (furnace & air ducts, dryer vents, refrigerator coils)
- North Pines Interiors, Longville** 218-363-2848
10% off rug pad with purchase of carpet and 10% off decorative items.
- Northridge Construction & Woodworking, Brainerd** 218-839-1986
Free vanities with custom cabinetry kitchen order
- Ritter & Ritter Sewer Service, Inc** 218-927-3138
10% off Septic Pumping, 10% off line cleaning
- Seal Tech Seal Coating (BLACKTOP RESURFACING)** 218-828-4665
5% off Sealcoating and Patching blacktop paving
- ServiceMaster Clean, Baxter** 218-829-4076
10% off residential cleaning - does not include commercial or disaster restoration.
- Stettlers Major Appliance Repair Service, Brainerd** 218-828-7712
20% discount off labor only (not good with other discounts)
- Stonehenge Property Care, Brainerd (lawn, home, handyman, etc)** 218-839-7296
10% off any service (must show card to receive discount)
- Tender Care Home Management, Baxter** 218-825-8536
professional organizing services for home or Business; 1 hr free with 1 hr paid per client
- The Light Depot, Baxter** 218-829-0770
10% discount on table & floor lamps, home accents & mirrors
- The Log Shop, Breezy Point** 218-562-4208
10% off storewide on furniture, accessories and gifts

RETAIL

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|---|---|
| Action Graphics, Baxter 218-829-7958 | 15% off retail pricing on site signs, banners and commercial vehicle graphics |
| Artistic Images, (luxury limousine, etc) Brainerd 218-829-9400 | 20 - 30% off all regular priced limousine services, photography, videography & framing |
| B & C Enterprises, Longville 218-536-0922 | 5% off all services - home maintenance/repair or account services for businesses |
| Bear Trax Store and Hardware, Hillman 320-277-3232 | 10% discount on bait. |
| Becker Crosslake Flooring, Crosslake 218-692-4157 | free bottle of cleaner with a floorcovering purchase |
| Birgit's Jewelers, Brainerd 218-828-1126 | 20% off regular priced items or special orders; 10% off repair, exclusions apply |
| Black Pine Beach Resort, Pequot Lakes 10% off gift shop 218-543-4714 | |
| Boyd Lodge, Crosslake 218-543-4125 | 10% off gift shop, exclusions apply |
| Broken Rod Bait & Tackle, Fifty Lakes 218763-4444 | 10% discount with card (live bait, tackle and dog boarding) |
| Cashwise Liquor, Baxter & Brainerd 218-829-9286 | 15% discount on 3 or more bottles or boxes of wine (excluding other discounts) |
| Cedarwood Floral and Formalwear, Pillager 218-746-3970 | 10% discount off everyday purchases; any specials do not qualify |
| Christina Johnson Photography, Little Falls 320-630-1361 | Free \$30 print credit with paid session |
| Common Goods, Brainerd 218-824-0923 | Thrifty store on Hwy 371; 10% off regular priced items |
| Country Fabrics and Quilting, Brainerd 218-829-7273 | 10% off regular priced fabric |
| Crystal Cleaners & Tailors, Brainerd 218-828-0337 | 10% off dry cleaning (not valid on leather, sewing, laundry or other discounts) |
| EJ Specialties, Cushing 218-575-2925 | 10% discount on all items (gifts, jewelry, clothing and books) |
| Executive Express (airport transport), St. Cloud 320-253-2226 | \$3 off one way or \$5 off round trip. Must use code 'cwpower' on website executiveexpress.biz or tell reservationist the code 'cwpower'. |
| Fuller Brush Company, Baxter 218-825-7825 | 5% discount. |
| Garage Sale Antiques, Motley 218-575-2765 | Free greeting card with purchase of \$20.00 or more |
| Highway 25 Liquor, Brainerd 218-829-2287 | 10% discount on wine |

MEDICAL

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| Associates in Eyecare, Baxter/Nisswa/ Pine River 218-829-1789 | 10% off a complete pair of eyewear. No other discounts apply |
| Crosby Eye Clinic Baxter/Crosby/Remer Location 1-800-952-3766 | 40% off frames with purchase of prescription lenses or take 10% off prescription lenses, including lens coatings. Offer not valid if covered by insurance. 20% discount on non-prescription eyewear, not including contacts or contact safety eyewear. No other discounts apply. |
| Crosslake Eyecare, Crosslake & Pequot (same offer) 218-692-4700 | |
| Pequot Eyecare, Pequot Lakes 218-568-5555 | 15% off cost of lenses, does not apply to frames or coatings, no other discounts apply |
| Lakes Area Eyecare, Baxter 1-888-540-0202 | 10% off a complete pair of eyewear or sunglasses (No other discounts apply) |
| Pearle Vision, Baxter 218-828-4024 | 30% off a complete pair of glasses (No other discounts apply) |
| Sazama Family Chiropractic & Wellness, Baxter 218-454-4545 | 20% discount on organic nutritional supplement, cleanse and all wellness products. |
| The Smile Center, (dental clinic) Deerwood 218-534-3141 | 15% discount with payment at the time of service |

FINANCE

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| Cygnature Title & Abstract, Inc. Brainerd/Baxter, Little Falls, Longville 218-828-0122 | \$100 off closing fee for any real estate transaction (no other discounts apply) |
| Lakes State Bank, Pequot Lakes & Crosslake 218-568-4473 | 15% off closing costs on second mortgages, mortgage broker |
| Liberty Tax Service, Brainerd 218-824-9600 | 25% discount on tax preparation (not valid with other offers) |

GOLF COURSES

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|---|---|
| Breezy Point Traditional Course, Breezy Point 1-800-950-4960 | 10% off green fees and cart rental - Sunday noon & all day Monday - Thursday. (not valid with other discounts or promotions) |
| Crosswoods, Crosslake 218-692-4653 | 10% discount on regular green fees. |
| Emily Greens Golf Course 218-763-2169 | \$2.00 off regular rates, not valid holiday weekends |
| Ridgewood Golf & Country Club, Longville 218-363-2444 | 10% discount off regular priced green fees Mon-Thurs, excludes holidays, not valid for twilight rates or other discounts or promotions. |
| The Legacy, Cragun's, Brainerd 800-272-4867 | 20% off green fees (May 1 - Sept. 30) not valid for early bird or twilight rates. |
| Whitebirch, Breezy Point 218-562-7177 | 10% off green fees and cart rental - Sunday noon & all day Monday - Thursday. Reservations accepted 48 hours in advance. |
| Whitefish Golf Club, Pequot Lakes 218-543-4900 | 10% off regular priced green fees - Sunday- Thursday (excludes Holidays, not valid with other discounts or promotions). |
| Wildwedge Family Golf Park, Pequot Lakes 218-568-6995 | Unlimited Golf \$10 (9-hole short golf course) |
| Wildwedge Mini-Golf, Pequot Lakes 218-568-6995 | \$1.00 off per person on Mini-Golf |

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| Judy's House of Gifts, Crosslake 218-692-3123 | 10% discount on regular priced items |
| Karen's Antiques & Things, Merrifield 218-825-7355 | 10% discount on regular priced merchandise |
| Mattie and Me, Brainerd (consignment store) 218-829-2426 | 15% off clothing only |
| Moe's Hardware, Docks & Lifts, Merrifield 218-765-3888 | \$100 in dock accessories with new dock order over \$3,500 |
| Northland Off-sale Liquor, Jenkins 218-568-4723 | 10% discount on wine |
| Party World, Baxter 218-828-2127 | 5% discount on all sales/rentals |
| People's Security, Brainerd 218-828-4828 | 3 months free monitoring with system purchase (in addition to any other special) |
| Rustic River Trading, Emily 877-763-5144 | 10% discount on regular priced items; 50 cents off coffee drinks |
| Seaberg Motorsports, Crosslake 218-692-2345 | \$20 off snowmobile or Jet Ski rental |
| Shamp's Meat Market, Pine River 218-587-2228 | \$5.00 off meat bundles |
| Slumberland, Baxter 218-829-8733 | 20% off all lamps (Baxter location only) |
| Spirits of Nisswa 218-963-7488 | 15% discount on 3 or more bottles or boxes of wine (excluding sale items and discounts) |
| Jackie Churack - Kitchen Products 218-828-8017 | 20% off one regular price item.(no additional discounts apply) |
| T-Mobile Dealer at Crow Wing Power 218-829-2827 | Free car cord with all new T-Mobile activations. (not valid with other offers) |
| Two Traders General Store and Creperie, Longville 218-363-2007 | 10% off one retail item. Excludes crepes and discounted products. |
| Valerie's Photography, Baxter 218-828-3391 | Free 8 x 10 with sitting. |
| Von Hanson's Meat Market, Baxter 218-822-2888 | \$3.00 off 10# ground beef |
| Watkins Products, Baxter 218-825-7825 | 10% discount on all items |
| Watkins Products, Glen Weitgenant, Royalton 320-584-8178 | 10% discount on all items. MENTION ID #113955N |
| WestSide Liquor, Baxter 218-822-4190 | 20% off all wine (excluding sale items & Wine Tuesday prices) and 10% off import beer excluding sale items & Beer Wednesday prices) |

HEALTH/FITNESS/BEAUTY

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| Fitquest, Baxter (the area's total health and racquetball club) 218-829-6453 | \$20.00 off the enrollment fee. |
| Laurie Hoinig Massage, Crosslake 218-820-9045 | 10% off any massage |
| Pure Energy, Grizzly Center Baxter 218-454-3234 | 10% off nutritional products/Supplements (excludes membership) |
| Sheer Bella Hair Salon, Brainerd 218-330-3364 | 10% off any service and 15% off all regular priced retail products (15 yr professional) |
| Spirit Spas & Cabana Hair Salon, Brainerd 218-824-7727 | 20% off any one service per month, per one person. Void with other discounts/ specials |
| Wit Fitness, Brainerd (personal safety) 218-764-2711 | 10% off the 'self defense crash course' dvd, private and group seminars (witfitness.com) |

RESTAURANTS

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| 371 Diner, Baxter 218-829-3356 | 10% discount on menu items. (Not valid with other special offers or coupons) |
| Antler's Restaurant, Breezy Point 218-562-7162 | 10% dining discount up to 8 people. (not valid with alcohol,early bird or other offers) |
| Black Bear Lodge and Saloon, Baxter 218-828-8400 | 10% dining discount for up to six people in a party (not valid with other coupon or promo |
| Bonanza Family Steakhouse, Baxter 218-828-1415 | Free beverage with the purchase of an entrée. *not including alcoholic bevs |
| Cheeks Grill & Spirits, Merrifield 218-765-3344 | 10% off menu items (excludes alcohol, tobacco, not valid with other discounts |
| Dairy Queen, Crosslake 218-692-4443 | Free small cone or small sundae with purchase of a value meal. |
| Harding Sportsman Bar & Grill, Harding 320-277-9511 | 10% discount on food menu items (dine in only) |
| Kentucky Fried Chicken, Baxter 218-829-1345 | 10% discount on menu items - not valid with any other specials |
| Manhattan's at Manhattan Beach Lodge, Crosslake 218-692-3381 | 10% discount on menu items (excluding alcohol). Not valid with other offer, excludes special events or holidays. |
| Marina Restaurant, Breezy Point 218-562-7161 | 10% discount on food up to 8 people |
| Northwind Grille, Brainerd 218-829-1551 | 10% discount |
| Oak Lawn Tavern, Brainerd 218-829-7656 | \$1.00 off purchase of combination appetizer basket |
| Prairie Bay Restaurant, Baxter 218-824-6444 | 10% discount on menu items (excluding alcohol) Not valid with other offer, excludes special events or holidays. |
| The Legacy Grille, Cragun's, Brainerd 800-272-4867 | One free non-alcoholic beverage with menu purchase. |
| Two Traders General Store and Creperie 218-363-2007 | 10% off one retail item. Excludes crepes and discounted products. |
| Zorbaz Mexican and Pizza Joint, Crosslake 218-692-4567 | FREE unlimited chips and salsa when you show your card |

CROW WING POWER: 829-2827 OR 1-800-648-9401

High School Juniors - Win a Trip to Washington D.C. >>>

Join over 1,000 other students from around the nation – a free trip to Washington, D.C.

Interested high school juniors need to write a one-page essay describing a “New Energy Technology Idea” or a futuristic “Energy Thought”. It can be fiction or non-fiction.

From June 16-21 winners of the contest will fly to Washington D.C., sponsored by rural electric cooperatives. Your cooperative sponsors the trip for three students each year. For more information go to www.cwpower.com, or call the cooperative at 829-2827 or 1-800-648-9401. Entry deadline is February 17th.



2012 Rebates

- Energy Star Air Conditioners:**
.....\$30
- Off-Peak Water Heating:**
.....up to \$300.00
- Off-Peak Heating:**
(underfloor cable, brick storage room units and furnaces)
.....\$25 per KW
- Dual Fuel:**
(Plenum Heater/Boiler/Ductless ASHP)
.....\$200.00
- Energy Star Refrigerator or Freezer**
.....\$75.00
- Geothermal Heat Pumps**
.....\$100.00/ton
- Energy Star Clothes Washers**
.....\$50
- Air Conditioning tune up**
.....\$50 residential
.....\$75 commercial

Big News for Credit Unions >>> *continued from pg 1*

3.49% Home Equity Loans***

Refinance your existing home equity loan at the low rate of 3.49%*. Start the process by bringing in your loan statement, proof of insurance and income verification. In about fifteen minutes we can figure how much money you can save and get your new loan pre-approved. If you want to go ahead and save this money we can get your loan transferred in about two weeks. And, for your first home equity loan through CWPCU (up to \$100,000) there are no closing costs!

Hurry! This great offer expires March 31, 2012. Applications and more information are available at www.cwpcu.org.

*Interest rates are based on credit worthiness, so your rate may be higher. All loans are subject to credit approval. Loan funds must be disbursed directly to the dealer/financial institution. Current CWPCU loans are not eligible for these rates.

**36 months maximum. Model year 2005 or newer. Other terms and rates are also available. A sample loan payment for \$15,000 at 1.99% for 36 months would be \$429.58 and for \$10,000 would be \$286.39.

***A \$50,000 loan would be amortized for fifteen years and balloon after 5 years with a monthly payment of \$357.20. A \$100,000 loan would be amortized for twenty years and balloon after 3 years with a monthly payment of \$579.45.



Let's Keep Cookin' >>>

Send your favorite **Cookies and Candy** recipe to Crow Wing Power, PO Box 507, Brainerd, MN 56401. If your entry is drawn and printed in the March Current Connection, you'll receive a \$25 credit on your electric bill.

If you want to receive a recipe card each month in the mail, fill in the form below. Recipes will also be posted on our website at www.cwpower.com. Recipes and cookin' club forms can be sent in one envelope.

Van's Tomato Bisque Soup

By Van Bialon, Emily

- 2-14 oz. Cans Whole Tomatoes
- 14 oz. Diced Tomatoes
- 1 can Campbell Tomato Soup
- 50 oz. Can Chicken Broth
- 16 oz. Sour Cream
- 2 c. Cream
- 2-4 Tbsp. Sugar or Sweetener to taste

- 2 Tbsp. Italian Seasoning, crushed
- 1 Tbsp. Fresh Basil
- 1-2 Tbsp. Hot Sauce to taste
- 4-10 Crushed Garlic Cloves to taste
- Diced medium to large onion
- Salt & Pepper to taste

In a large pot, sauté onions and garlic in olive oil and salt until translucent. Add all cans of tomatoes with juices and broth. Boil. Then simmer for about ½ hour. Add sour cream and cream. Stir in with seasonings, cover, and simmer on low heat ½ hour. Liquefy in blender or hand emulsifier wand until smooth liquid. Season to taste with sugar or sugar substitute (for sweet bisque). Serve with a dollop of sour cream and a sprig or two of basil. YUM! Freezes ok but better served immediately and even better on the 2nd day.

CO-OP COOKIN' www.cwpower.com
218-829-2827 • 1-800-648-9401

Yes, I'd like to join the Co-op Cookin' Club and receive a new recipe each month in the mail. I understand there is no charge.

Name: _____

Account # _____

Address: _____

Phone: _____
(____) _____

More Savings on Heat Bills >>>

Warmer Weather Allows for Less Heat Control for Dual Fuel Members

Dual Fuel control times have been dramatically reduced this winter, compared to last, for members that participate in our lower-electric-rate Dual Fuel program. Warmer than normal winter temperatures have reduced the use for electricity during high demand times so we haven't needed to control electric heat as much as normal for people on the Dual Fuel Program.

Currently about 9,000 households are enrolled in our Dual Fuel program to save money on heating. Dual Fuel means that you have two sources of heat—one electric and one a fossil fuel source. A common system includes a forced air propane furnace with an installed electric plenum heater. The majority of time, the electric plenum heater operates at a reduced electric rate, while the propane, or fossil fuel option, remains dormant until we need to control our electric demand during high use periods. Control is operated through a special meter and control device. It's a win-win for the

Cooperative's wholesale power bill and for the individuals that participate.

Dual Fuel Control Time Comparison 2010 to 2011

| 2010 | 2011 |
|--------------------------------|--------------------------------|
| Oct - 11 hrs. 30 min | Oct - 2 hrs. 30 min |
| Nov - 13 hrs. 35 min | Nov - 9 hrs. 50 min |
| Dec - 29 hrs. 30 min | Dec - 4 hrs. 55 min |
| Total = 54 hours 35 min | Total = 17 hours 15 min |

There are other money-savings opportunities for Crow Wing Power members including free energy audits and evaluations of your home, Off-Peak programs that provide water and other heating savings as well as programs to let you take control of your bills from the MyMeter™ program at www.cwpower.com or the tips at togetherwesave.com site.

Call if you are interested in an evaluation of your heating and cooling options at 829-2827 or 1-800-648-9401.

Need a Security System? >>>

*Free Installation is Now Being Offered Until April

The economic downturn is causing an alarming rate of thefts and break-ins. FBI statistics show a burglary takes place somewhere in the United States every 15 seconds and home burglaries account for more than 70% of all burglary offenses.

We formed People's Security 23 years ago to help keep residential and business members secure with an affordable and reliable security system. People's Security has a vast of options to fit personal needs with down to the earth equipment pricing and state of the art equipment. It's our goal to provide security with integrity, affordability and stability to the people we serve.

It's our goal to provide security with integrity, affordability and stability to the people we serve.



Security systems offer protection from

- Burglary
- Freeze-Up
- Fire
- Carbon Monoxide

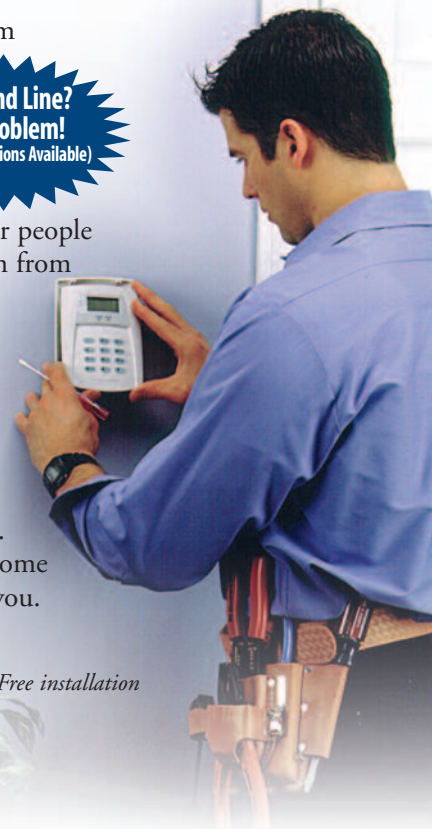


Free installation is being offered for people wanting to buy a new security system from January 31 to March 31.



People's Security is a trusted and reputable company in the Lakes area. We'd love to visit with you in your home to see what options might work for you. Call 828-4828 or 1-800-735-1440.

**Some restrictions apply. Monitoring required. Free installation not valid with other offers. Offer ends 3/31/12.*



T-Mobile Dealership Closing >>>

Due to changes in the industry, our T-Mobile Dealership will be closing at the end of this month. In 1999, we signed up to be a T-Mobile dealer, helping to expand digital phone service to members. Changes in the industry have reduced the financial viability of that venture, so we have decided to drop the dealership. We thank all of our members that have used the service.



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The power of human connections

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Don O'Brien(218) 829-6336
Gert Roggenkamp(218) 562-4566
Dwight Thiesse(218) 829-7805



Win \$25 off your electric bill >>>

Complete the word find puzzle below, clip and send entire coupon back to us by March 20, 2012. We've sized it to fit in your billing payment, so you can save a stamp. If you'd rather, you can send it separately to Crow Wing Power, PO Box 507, Brainerd, MN 56401. Attn: Puzzle. The winning entry will be drawn on March 20.

A Y U R E V M Y Z L Z K N B N
D H V E H I C L E G B O E L A
P N B D C T G X T U I W Y E N
H D O U O K W T H T B A S F N
A I N A N O M I A T A S T F I
R G A L N E H L G I L H A I V
M Z N W E O L L S M L I T C E
A K Z I C A A E N D O N E I R
C E A M T A I Q M O T G M E S
Y P Q S I K O C P Y S T E N A
O M N M O C R O S B Y O N C R
T I J O N U R X T A U N T Y Y
C D C B S A M Q S D K D Z O E
B M R M E Z Z E N G A C D L F
L F J C G E O T H E R M A L S

1. Energy _____ seminar
2. Juniors win a trip to _____
3. _____ of nondiscrimination
4. _____ Eye Clinic (member discount)
5. Refinance your _____ loan
6. Bette _____ retired from board
7. 9,000 households enrolled in _____ fuel program
8. Co-op _____ card
9. Crow Wing Power celebrates 75th _____
10. Send your favorite _____ & candy recipe
11. _____ heat pumps
12. People's Security offering free _____
13. _____ Family Steakhouse (member discount)
14. Get _____ discounts with Co-op Connections card

Name _____

Address _____

Acct number _____

City _____ State _____ Zip _____

Statement of Nondiscrimination >>>

Crow Wing Cooperative Power and Light Company is the recipient of Federal financial assistance from the Rural Electrification Administration, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age, marital status, sex, or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Bruce L. Kraemer, C.E.O. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Secretary, U.S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Electrification Administration, Washington, D.C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.