

YOU BELONG HERE



A Touchstone Energy® Cooperative 
The power of human connections

Members are the most
important part
of our cooperative.



Important Phone Numbers



Gopher State One Call utility locates
call BEFORE DIGGING

1-800-252-1166 or 811

(Utilities do not locate privately-owned facilities)

For power outages and emergencies call 24 hours

829-2827 or 1-800-648-9401

Our Office Hours and Location

Crow Wing Power headquarters is located four miles north of Brainerd on Highway 371. This main office houses management, billing, operations, computer and member service employees, as well as our Brainerd area line crews. We have service outposts for line crews in Pierz and Swanburg, east of Pine River, where linemen are dispatched for quick response time to outages and service calls.



A Touchstone Energy® Cooperative 
The power of human connections

17330 State Hwy 371 N
P.O. Box 507
Brainerd, MN 56401
www.cwpower.com

Office Hours: 7:30-5:00 M-F

218-829-2827 (local)
1-800-648-9401 (toll free)
218-825-2209 (fax)
Calls answered 24 hours
on all phone numbers.
www.cwpower.com



Welcome!

Dear Cooperative member,

As a member of Crow Wing Power, you join more than 40,000 others who form our “member-owned” electric utility. This handbook will give you a brief overview of your cooperative, its history and most importantly, it will give you a quick reference to services you may need in the future.

We believe strongly in the cooperative way of business and I think it’s important that you understand the value of your membership. Because you are a part-owner, all margins over and above our operating expenses are returned to you periodically in the form of capital credits. Rates are kept as low as possible. Our service commitment is genuine, because we truly care about our members, who are our neighbors and friends, as well.

If you need more information on any service just call us at 829-2827 or 1-800-684-9401. We’re pleased that you’ve chosen to live with us in this beautiful Minnesota lake country and we welcome you as a Crow Wing Power member!

Sincerely,

Bruce L. Kraemer
CEO



For a copy of the Cooperative’s Articles of Incorporation and Bylaws, call us at 829-2827 or 1-800-648-9401

SECTION ONE

New Crow Wing Power Member Info.....	6
If You're Building a New Home	
If You're Taking Over an Existing Electric Account	

SECTION TWO

Board of Directors and Management	9
---	---

SECTION THREE

Your Electric Bill.....	10
A Look at Your Electric Bill	
Miscellaneous Service Charges	
Your Electric Rates	
Payment Options	
Capital Credits (Money Back)	
Disconnect Policy	
What's "Operation Round-Up"?	

SECTION FOUR

Power Line Department.....	17
Tree Trimming Around Power Lines	
Where Your Power Comes From	
What To Do When Outages Occur	

SECTION FIVE

Member Service Department	19
Energy-Management and \$-Saving Programs	
Off-Peak Water Heating	
Off-Peak Heating	
Dual Fuel Heating	
Ground Water & Air Source Heat Pumps	
Exclusive Membership Programs	
Home Energy Efficiency	
Energy Use Assessments	
Community Solar Project	
Safety Demonstrations and Reminders	
Need a Speaker for Your Organization?	

SECTION SIX

Security Systems for Your Home or Business	22
With Surround Sound Systems	

SECTION SEVEN

Crow Wing Power Credit Union	24
Your Financial Cooperative	

SECTION EIGHT

Coop Connections Member Discount Card Program	26
---	----

New Member Information

If You're Building a New Home

New Service Application

Before you break ground for construction, call or stop into our office and talk to a member service representative. There's a \$100 application fee plus tax for all new services. Additional construction fees apply. Visit cwpower.com for online forms.

Right-of-Way Easements

- Return the signed and notarized Right-of-Way easement.
- Include the exact legal description (obtainable from the deed or courthouse, not your tax statement).
- If the new power lines will be crossing land not owned by you, obtain verbal permission from the owners and call Crow Wing Power with their names and addresses so they can be sent an easement as well.

Self Wired Homes

Self Wired Homes read this section (disregard if a contractor is doing your wiring and handling the affidavit form).

- State wiring affidavits are available at www.dli.mn.gov/workers/homeowners/electrical-permits-homeowners-printable
- Crow Wing Power can't make connections to any service until it has been inspected and approved by the State Electrical inspector.

New Member Information If You're Building a New Home

Meter Pole or Pedestal Location:

- Contact our member service department to determine the best location for your electric service.
- The meter should be located next to the transformer within 150 feet from the residence.

Tree Clearing:

- It's the member's responsibility to provide initial clearing for the power line. The right-of-way easement covers the various widths of clearing required.
- Notify Crow Wing Power when tree clearing has been completed.

Crow Wing Power Supplied Meter Assemblies

- In many applications, the meter assembly will have a fee.
- Your member service representative will advise you on meter options.

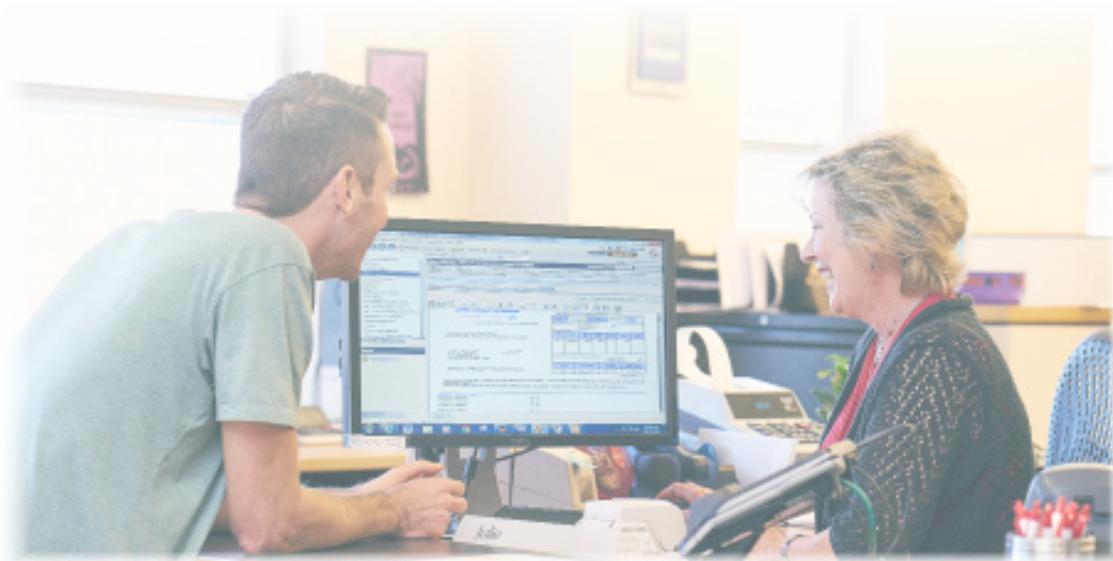
NOTE: We have to work with the Electrical Inspector's schedule as well, which can delay the new service completion date.



New Member Information

If You're Taking Over an Existing Account

- Call, email or stop into our office to give us a name, address, account information and the date you're moving in.
- If you have two or more meters on your existing house, that means your house is on a special electric rate program, like dual fuel or off-peak. See Section 5 or call our member service department at 829-2827 or 1-800-648-9401 to clarify the services you have.
- If you'd like to save more money on heat and water heat, call our member service department at 829-2827 or 1-800-648-9401 or see Section 5. Special low-cost rates are available to members.
- If you'd like to know what's available in home or business security services, call 828-4828 or 1-800-735-1440 or see Section 6.
- If you need a full-service financial institution, stop in and open an account with Crow Wing Power Credit Union. See Section 7 for a listing of our services.
- All forms can be found on cwpower.com



Your Board of Directors



Bob Kangas
District 1A



Giles Radtke
District 1B



Bryan McCulloch
District 1 At-Large



Mark Ronnei
District 2A



Gert Roggenkamp
District 2B



LuAnn Nelson
District 2 At-Large



Dwight Thiesse
District 3A



Ric Larson
District 3B



Paul Koering
District 3 At-Large

Your cooperative is guided by a nine-member board of directors. As a member, you have the privilege of voting for your directors each year at our annual meeting and as a result, you democratically operate the cooperative. The board meets each month and establishes policies. They hire a CEO to carry out daily operations. Members can run for board positions annually, according to our cooperative bylaws.

Your Electric Bill

At a Glance



CROW WING POWER
P.O. BOX 507 BRAINERD MN 56401
800.648.9401
www.cwpower.com

Statement Date	07/21/2023
Account Number	0000000
Payment Due	08/10/2023

Account Balance Summary

Previous Balance	192.21
Payment Received	Thank You! 192.21CR
Balance Forward	0.00
Current Charges	170.65
Total Amount Due	170.65

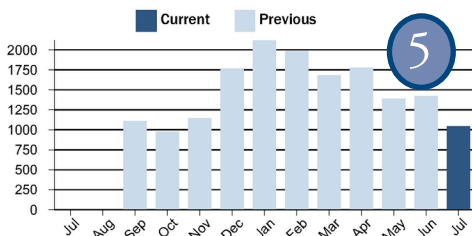
Important Messages

Login to your SmartHub account to make sure your contact information is up to date.

CROW WING POWER
PO BOX 507
BRAINERD MN 56401-0507

4

Service Address	RATE	Meter Number	Service		Readings		Meter Multiplier	kWh Usage
1212 Service Address	25	000000A	From	To	Previous	Present	1	1046
			06/15/2023	07/15/2023	92007	93053		



5

GENERATION & TRANSMISSION (wholesale power costs)

25	1,046 kWh x 0.08047	\$84.17
25	Wholesale Power Cost Adj	
25	1,046 kWh x 0.02000	\$20.92

DISTRIBUTION (cooperative delivery costs)

Service Availability Charge		\$24.00
25	1,046 kWh x 0.02853	\$29.84

OTHER

County Tax		\$0.79
State Tax		\$10.93

CURRENT CHARGES

\$170.65

6

COMPARISONS	Days	Total kWh	Avg. kWh	Daily Cost
CURRENT BILLING	30	1046	35	\$5.30
PREVIOUS BILLING	31	1422	46	\$5.77
LAST YEAR BILLING	30	0	0	\$0.00

Payments must be in our office on or before the due date to avoid a 1.5% late charge.



MEMBER SERVICE M-F | 7:30 AM - 5:00 PM
800.648.9401
24 HR PAY-BY-PHONE 844.834.4461
www.cwpower.com
Mailing Address Change: _____

7

Member Name	CROW WING POWER
Account # 2050002	Due Date : 08/10/2023
Total Amount Due	\$170.65

8

CROW WING POWER
PO BOX 507
BRAINERD MN 56401-0507

3



250560002050002000017065000017065202307223

How To Read Your Bill

To understand your new bill format, follow the numbers for a guide to your new billing details.

- 1 Your Crow Wing Power Account number Statement date and payment due date.
- 2 Account Summary shows all charges and payments.
- 3 Message Center
- 4 Service location and meter reading information
- 5 This chart compares your monthly use to the same time last year.
- 6 Current charges for electric use.
- 7 It's important to keep phone numbers and mailing address up to date.
- 8 Account number and amount due. Return stub with your payment.

Important Definitions | Terms

Service Availability Charge: A cooperative member's share of our fixed costs represented by poles, wires, transformers, metering devices, substations, etc. that are needed so power can be available when you wish to use it.

Wholesale Power Cost Adjustment: A per kilowatt-hour adjustment to your bill due to changing wholesale power costs from Crow Wing Power's wholesale power providers.

Round-Up: If you're a participating member of Operation Round-Up® your bill is rounded up to the nearest whole dollar and the change is pooled for local charitable contribution.

Moving: It is your responsibility to contact Crow Wing Power when you move. Please contact us three business days prior to moving to enable us to discontinue or transfer your service when needed.

Your Electric Bill

Meter Readings

Monthly Bill

Members receive a monthly electric bill. Meters are read by a transmitter that's been installed in your electric meter. The transmitter automatically sends the meter information back to our main office, where we record electric readings and get other useful data about your electric service.

We encourage the member to compare their electric bill to the meter register periodically for accuracy.

SmartHub

SmartHub is a mobile and web application that delivers accurate, timely account information allowing you to make a payment, check your electric use, notify Crow Wing Power of account issues, and choose e-mail and text alerts options. To register, go to cwpower.com and click on Member Login (located at the top right-hand corner). Download the free app for your mobile device from GooglePlay or the App Store, look for the SmartHub logo.



Operation Round-Up®

As a cooperative member, you are automatically included in a charitable giving program that contributes to worthwhile local causes. If you DO NOT want to be a part of this program, simply contact our office at 218-829-2827 or 1-800-648-9401 or visit cwpower.com/operation-round-upr and fill out the online form to be opt out of this program. If on the program, your bills will be automatically rounded up to the nearest whole dollar and the change pooled and distributed by our separate non-profit organization. (for more information see page 16)

Miscellaneous Service Charges

Trip Charges for Meter Reading requested by member.....	\$50*
Reconnect Fee	
during business hours	\$75*
after hours, weekends/holidays.....	\$150*
Late Payment Penalty.....	1.5% of the unpaid balance
NSF Check	\$15*
Collection Fee.....	\$30*
Meter Testing requested by member.....	\$15*
New member set-up fee (One time charge)	\$25*

* Subject to change

Your Electric Bill

Rates

Rates, or the prices members pay for electricity, are calculated to cover costs of wholesale power, transmission and distribution, operations, member service opportunities and electric distribution hardware. We strive to keep our members' rates affordable and as a not-for-profit cooperative keep our margins extremely low.

Residential

Energy Charge

First 2500 kWh/month.....	10.9 cents/kWh*
Excess.....	10.5 cents/kWh*
Summer 2023 (June, July, August) Additional PCA increase of 1.5 cents/kWh	

Commercial/Industrial (not to exceed 50kW billing demand)

Energy Charge

First 2500 kwh/month.....	10.9 cents/kWh*
Excess.....	10.5 cents/kWh*
Summer 2023 (June, July, August) Additional PCA increase of 1.5 cents/kWh	

Demand Charge..... No Charge

Commercial/Industrial Large Power (50kW billing demand and larger)

Energy Charge	5.21 cents/kWh*
Demand Charge.....	\$16.15 per kW*

Irrigation

Energy Charge	8.3 cents/kWh*
Demand Charge.....	\$12.00 per kw or if off-peak \$4.00/kW*
Check on special controlled irrigation rate. Summer additional PCA increase 1.5 cents/kWh	

Special Reduced Heating Rates

Dual Fuel.....	5.6 cents/kWh*
Freedom Heating (closed to new applicants).....	7.0 cents/kWh*
Off-Peak.....	4.45 cents/kWh*
All Electric Home (limitations apply)	7.9 cents/kWh*

Monthly Basic Charge

We have a \$24 (\$53 Large Power) monthly basic charge included on our bills. This helps to cover the cost of service and is charged to all residential members and small commercial accounts.

Power Cost Adjustment*

The Wholesale Power Cost Adjustment (PCA) is a per kilowatt-hour adjustment to your bill due to changing wholesale power costs from Crow Wing Powers wholesale power provider. The rates above include the power cost adjustment as of January 1, 2023. Subject to change.

Your Electric Bill

Payment Options, Capital Credits

Auto Pay

Enroll your account with a checking or savings account or by debit/credit card and your bill will automatically be paid each month or set up through SmartHub.

Budget Billing

Call us or use the Chat feature on our website to arrange a monthly budgeted billing amount on your bill.

Credit Card Payments

We currently accept VISA and MasterCard for payment. Contact our billing department for an automatic credit card payment form. (or go to cwpower.com, click Account Services and Payment Options.)

Drop Box

The only drop box is located at the Crow Wing Power main office on Hwy 371 North, Brainerd. Go through the drive-through and use the night depository located on the building.

PayNow

PayNow allows you to pay your bill online without logging in. Available at cwpower.com PayNow link is located at the top right hand corner of homepage.

PrePay

PrePay allows for members to pay their monthly electric bill in advance so members control their budget and electric use and use those funds until they run out.

SmartHub

To view or pay your bill on-line, go to cwpower.com, Member Login in the top right hand corner.

Secure Pay – 24 Hour Pay by Phone

Call our automated pay by phone service 24 hours a day at 844-834-4461. You will need to know your account number or telephone numbers we have on file along with your personal identification number (PIN) number.

Your Electric Bill Disconnect Policy

Due Date:

Approximately thirty (30) days after the due date, a disconnect notice shall be mailed by Certificate of Mailing requiring payment within ten (10) days otherwise the service will be disconnected by Cooperative personnel. During “cold weather period” October 1 to April 30, notice will be mailed by first-class certificate of mail, and service may be disconnected by cooperative personnel.

Utility service may be disconnected with notice for:

1. Nonpayment of a bill with \$24 or more past due over 30 days;
2. Failure to meet the deposit or credit requirements;
3. Violation of utility rules;
4. Breach of contract between utility and member;
5. Failure to provide the utility reasonable access to its equipment;
6. Failure to furnish those things necessary to obtain service; or
7. Insufficient fund checks.

Utility service may be disconnected without notice for:

1. Tampering with utility equipment;
2. A condition determined to be hazardous to the member; or
3. Returned payment to stop a disconnect.

Capital Credits are a Cooperative Membership Advantage

As a not-for-profit cooperative, you are part owner. One advantage of being a member-owner is that margins over and above the cost of current-year operations are returned to members in the form of capital credits. The amount of electricity a member uses determines the amount of credit that a member receives. Between the time capital credits are assigned and the time they are refunded, the money is re-invested into the cooperative in order to maintain, improve, and ensure dependable service. When the Cooperative’s financial position permits and with consideration to rate fairness, Crow Wing Power retires, or pays these capital credits back to its members.



*You get
the Financial
Return!*

Your Electric Bill

Operation Round-Up®

Operation Round-Up® Gives Back Over \$200,000 a Year

As a cooperative member, you are automatically included in a charitable giving program that contributes to worthwhile causes. When you sign up for electric service, you can choose not to participate. Currently about 86% of our members participate. Participating members' bills are rounded up to the nearest whole dollar amount and the excess change (an average of 50 cents/month per customer account) is pooled together. Those funds are controlled through a separate non-profit organization called Crow Wing Power Community Trust, which is operated by community people, or trustees, that are separate from the Crow Wing Power board of directors. If you're a member of Operation Round-Up®, your bill will reflect it in a line item, showing your contribution for the month. Simply call our billing department at 829-2827 or visit cwpower.com/operation-round-upr to opt-out of the Operation Round-Up® program.



Power Line Department

Tree Trimming, Right of Way Clearing

The Crow Wing Power line department is made up of 40 dedicated lineworkers who work diligently to keep the power on night and day, 365 days a year. When occasional acts of nature cause power outages, you can be assured that we're on our way immediately to restore power.

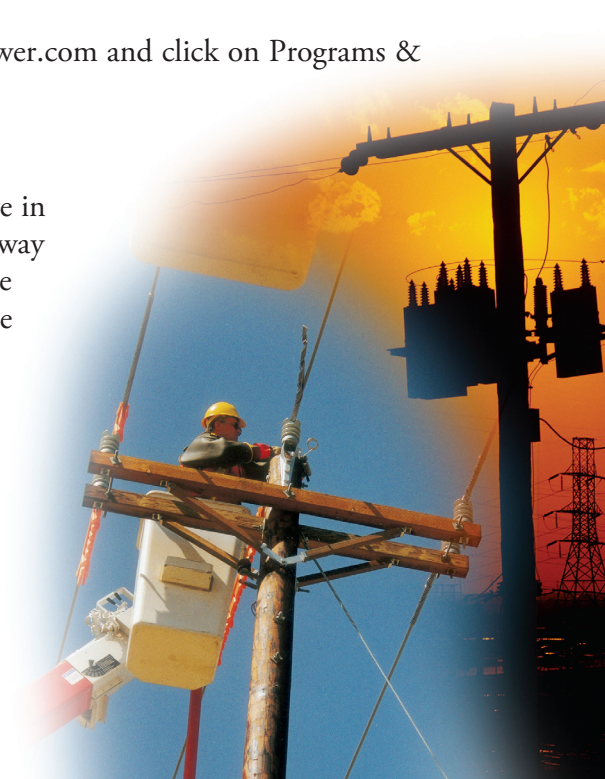
Tree Trimming

Tree trimming is an important electric utility necessity. Our concern for the environment is balanced very carefully with our dedication to quality, service and safety.

- Three crews (plus contractors) work to regularly maintain our 2500 miles of overhead lines.
- Members can and should call the cooperative to remove trees that have the potential of interfering with service.
- Brush is recycled into chips in compliance with our ongoing concern for the environment.
- Our policy is to provide right-of-way clearing that's adequate to maintain quality electric service. We clear trees within 20 feet minimum of either side of the power line and remove anything weakened or threatening outside 20 feet. We are on a six to seven-year clearing cycle.
- To view the right-of-way process, go to cwpower.com and click on Programs & Rebates.

Herbicides

- The use of herbicides proves to be cost-effective in helping to prevent regrowth after the right-of-way has been cleared of unwanted vegetation. There are several safe methods of application available such as cut stubble, basal bark, foliar, stump treatment, etc. All products used are EPA certified and environmentally friendly, helping ensure maximum safety for both the environment and Crow Wing Power's members. Each method works well when used in the right place at the right time. All herbicides are applied by experienced, licensed applicators.



Power Line Department

When outages occur

What to Do When Outages Occur

While none of us like to be without electricity, outages happen. Storms, high winds, traffic accidents, nosy animals in substations and the digging and hoisting for construction are among the many causes of power outages.

Report an Outage: Call or Text 'OUT' to 800-648-9401.

Please check your account annually to ensure that your account has the most updated contact information, including your mobile phone and email address.

Call in your outage:

When you call in during periods of high call volume, our automated phone system identifies your number and will verify it with you. If the phone number can't be identified or is not the same as the address at the location experiencing the outage, our automated system will allow you to speak or punch in the home number where the outage is occurring. Once you have reported the outage you have the option of leaving a message if you have additional information. For instance, if you know a tree has fallen on the line, please let us know. If for any reason the phone system is unable to verify the phone number, you will be directed to leave a message.

Text in your outage:

Members that have a valid mobile number in our system can text in their outage and receive status updates on a current outage.

Using these four keywords: OUT, STATUS, HELP, QUIT you can successfully communicate with Crow Wing Power using the text notification system.

To see an outage map, go to www.cwpower.com and click on Outage Center. During larger power outages, we keep updated information on the Crow Wing Power Facebook page.

Be Prepared:

- Make sure you have at least one good flashlight with fresh batteries.
- Keep the Crow Wing Power phone number posted near your telephone.
- In a widespread outage, rely on radio broadcasts to learn more about the power outage and restoration.
- Check your fuses and breakers before calling the cooperative.
- Call us from the phone at that electric service location when you have an outage.

CALL OR TEXT

Crow Wing Power

24 hours a day,

829-2827 or

1-800-648-9401

Member Service Opportunities

Member Money Saving Programs

Save Money with Special Programs

As a cooperative we offer special products and services exclusively for our members. It's our goal to improve the lifestyle of our members, by offering low-cost options that benefit us all. By taking advantage of our special heating and water heating programs, you can save money and increase the efficiencies in your home.

Off-Peak and Dual Fuel Rates are about half the normal cost of electricity!

Off-Peak Heating and Water Heating utilizes electricity during off-peak, or non-busy times. The program makes good environmental sense and saves the cooperative and the homeowner money.

Dual Fuel Heating uses two types of heat, one electric and one fossil fuel as a backup source.

Air/Ground Source Heat Pumps are extremely efficient and provide both heating and cooling.



Electricity is flame less doesn't emit carbon monoxide and is competitive with gas prices when you take advantage of our special off-peak heating and water heating programs.

Compare Water Heater Operating Costs



Estimated annual cost for a family of four.

CALL
for details on
rebates, financing
and guaranteed
satisfaction.

Member Service Opportunities

Member Money Saving Programs

Members Can Call For:

- Appliance use information. Call for up to date information.
- Business and residential energy use assessments.
- Dual Fuel/Off-Peak economical rates to save our members money on clean, efficient electric heat and water heat.
- Replacement of leaking or unrepairable electric water heaters.
- Community Giving opportunities for members through Operation Round-Up®.
- Economic Development Resources and Business Financing for key business accounts.
- Annual Meeting with voting opportunities each year.
- Need a speaker? Just call and we'll arrange a speaker for your group on any one of the following topics: Electrical safety, Operation Round Up, Power issues, like what to do in a power outage and where the power comes from, and renewable energy.
- After extensive surveys of our members, we found a substantial amount of support from a select group of members that were committed to solar energy and said they would pay additional money to be part of this project. Crow Wing Power has three community solar arrays that members subscribe to.



Phase I: Crow Wing Power Headquarters

Phase II: Swanburg Outpost

Phase III: Swanburg Outpost

Interested members can contact our Member Service Department for more information or go to cwpower.com and click on Programs & Rebates and select Renewables.

Call Before You Dig!

It's the Law

Call 811 or go online
to Call811.com a few
days before your project.



Safety Tips

As your electric cooperative, we're concerned for your safety. Electricity is a great help to us all, but we need to remind ourselves and our families of its power and danger.

- Inspect your home annually for any electrical hazards.
- Never put anything other than an electric plug into an outlet.
- Don't pull the cord – Pull the plug, except if an appliance is in water.
- Use the right type of light bulb and the right size cord for appliances.
- Keep tools, ladders and kites away from overhead power lines.
- Keep appliances away from water.
- Never use aluminum ladders near power lines & stay away from overhead power masts.
- LED and compact fluorescent bulbs should be rated for an approved type dimmer switch.

People's Security Company®

A Subsidiary of Crow Wing Power

In the 80's, we realized the need in the Lakes Area for residential and commercial security for our members. As a result, in 1988 Crow Wing Power formed a subsidiary, People's Security Company®. It has been in business for over 33 years and is the leading security company in the Brainerd Lakes and surrounding areas. As a trusted security company, we can offer a system that is affordable and custom designed to fit your needs. Locally owned and operated, we believe it is important to employ our own technicians for installation and service on any security system. We also have a technician on-call after hours, 365 days a year. We currently provide security and related services to over 5,000 homes and businesses in the area.

Protect Your Home and Business

With the convenience of Customized Automation, our security systems will provide protection and peace of mind from: Burglary, Fire, Freeze Up, and Water Damage.

Remote Access

Through Honeywell's Total Connect™ Remote Services, you can perform many functions of your security system off-site with your smartphone, tablet or computer. Control your system and receive alerts about important events via email or text message including alarms, power outages and power restores. Also through Total Connect™ Remote Services, you can control multiple Z-Wave® devices such as:

- Honeywell Z-Wave® Thermostat to create consistent comfort while saving money.
- Door Locks to allow guests or service workers entry when you can't be there.
- Light Switches so you never have to come home to a dark house.



People's Security Company

A Subsidiary of Crow Wing Power

Closed Circuit Television

For your business or home:

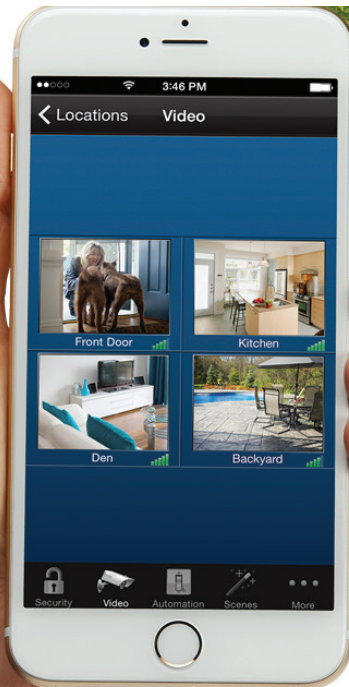
Affordable, high-quality video surveillance products give you the ability to view home and business activity from anywhere, providing optimum security for you, your family or your employees.

- View home and business activity from anywhere on your smartphone, tablet or computer.
- Our 1080P high definition quality provides stunning video detail.
- View transactions in detail with POS Integration.
- Correct employee/patron behavior quickly and effectively.
- Keep employees safe while on the job.
- Review events and accidents potentially saving you time and money.

Call Today for a Free No
Obligation Consultation.

A People's Security Sales
Representative will come to
your home or business to
design a system that meets
your needs as well as your
budget.

218-828-4828 or
1-800-735-1440



Crow Wing Power Credit Union

Your Powerful Financial Partner

Consider Crow Wing Power Credit Union for your financial institution. This not-for-profit financial cooperative is owned and controlled by its members. Crow Wing Power Credit Union's goal is to provide its members with the best financial service possible. Open Monday - Friday 7:30 am - 5:00 pm, with a 2-lane drive-through and night deposit available.

Convenient Products

Checking	\$50.00 minimum balance to open Dividends paid with Average Daily Balance of \$500.00 or more. ATM Debit Card, Bill Pay, Card Valet, Digital Wallet, E-Statements, Popmoney
Certificates	\$1,000.00 minimum balance 6 month, 1 year and 2 year terms
Holiday Savings	\$100.00 maximum monthly deposit (Holiday funds available October 1st)
IRA Savings	Traditional or Roth. No minimum balance to open. Deposit anytime.
IRA Certificates	Traditional or Roth. \$1,000.00 minimum balance. 1 and 2 year terms.
Mobile App	Manage your accounts through convenient mobile app.
Power Teller	Online Banking
Savings	\$5.00 minimum balance
Visa Gift Cards	No Charge

Crow Wing Power Credit Union

Your Powerful Financial Partner

Crow Wing Power Credit Union opened on January 25, 1999 to serve the financial needs of Crow Wing Power members. We are a full-service financial institution offering competitive rates, quality service and convenient products. As of January 2023, the Credit Union had over 4,800 members with more than \$100 million in assets.

Competitive Loans

Construction Loans Primary Resident or Cabin located in Crow Wing, Cass, or Morrison County.

Consumer Loans Vehicle, boat, motorcycle,
ATV, snowmobile,
fish house, travel trailer,
and motor home.

Home Equity Loans & Primary residence, cabin, or
Home Equity Line land, located in Minnesota
of Credit (HELOC)

Line of Credit \$10,000 maximum can be
used as overdraft protection
for your checking account.

Personal Loans Up to \$10,000 with a
seven year repayment.

30, 20, & 15 year Purchase or refinance your
Fixed Mortgages. home or cabin



CROW WING POWER CREDIT UNION

for people, not profit.

825-2208 • 1-877-563-3072

www.cwpcu.org



NMLS# 408088

Member Benefit Card

Shop Locally. Save Locally. with Coop Connections

Use your Co-op Connections card
at participating
local businesses. Download the
mobile app from your preferred app
store and get savings delivered right
to your fingertips!



Visit cwpower.com
for a list of local businesses.



Hwy. 371 N. • Brainerd • 218-829-2827
cwpower.com

“Crow Wing Cooperative Power & Light Company (Crow Wing Power)” is the recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA).

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
- (2) fax: (202) 690-7442; or
- (3) email: program.intake@usda.gov.

Crow Wing Power is an equal opportunity provider, employer, and lender.



A Touchstone Energy® Cooperative 
The power of human connections

REVISED JULY, 2023