

IN THIS ISSUE

- PROTECTING YOUR WALLET
- WHAT IS STEP POTENTIAL?
- MEMBER APPRECIATION EVENT PHOTOS
- WAYS TO SAVE ELECTRICITY THIS WINTER
- 11.11.26 VETERANS DAY



A SEASON OF GIVING THANKS

Full of turkey and gratitude

As we move into November and gather with family and friends for Thanksgiving, I want to pause and reflect on what it truly means to be grateful. This season gives us an important reminder to slow down, appreciate what we have, and honor the people who make our lives and communities stronger.

First and foremost, on behalf of Eastern Illini, I want to extend a heartfelt thank-you to our veterans and current members of the armed forces. To the men and women who have served—and to those who continue to serve in the military today—your courage, sacrifice and dedication make our nation what it is. The freedoms we enjoy, the communities we live in and the opportunities we have are possible because of your service.

Eastern Illini has four employees who have served our country, and we want to give them a special shoutout this month.

Mike Bristle, Electric System Technician, has been an Eastern Illini employee for 30 years and served our country in the National Guard.

Paul Crutcher, Vice President of Engineering, has been an EIEC employee for nine years and served our country in the Navy.

Junior Price, Forestry Foreman, has been an EIEC employee for 28 years and served our country in the Navy.

I am President/CEO and I have been an EIEC employee for 24 years and served our country in the Marines.

We always appreciate our employees who go above and beyond for our members. During this season of giving thanks, I want to express our deepest gratitude for the families of our electric cooperative employees who offer constant love, patience, and support behind the scenes.

Lineworkers and support staff often leave dinner tables or their homes in the middle of the night to brave storms and fix downed lines. Families sacrifice precious time during holidays, weekends, and family events so crews can keep our communities powered. The spouses, children, and loved ones also carry the worry and responsibilities at home while our crews face hazardous weather conditions. We could not keep the lights on without the steady foundation provided by these incredible families.

We are also thankful to our members and appreciate your continued trust and support. Serving you is more than a responsibility—it is a privilege. Every decision we make, and every hour of work are focused on keeping your lights on, your homes warm and your businesses running. In a cooperative, the members are more than just customers. You are owners, neighbors and friends.

In this season of reflection, there is so much to be grateful for—our veterans, our employees and their families, our members and our communities. Together, we move forward with appreciation and resolve, knowing that by supporting one another we will continue to grow stronger.

Thanksgiving offers us the opportunity to slow down, step away from the hustle and distractions of daily life, and find joy in the moment. We encourage you to take time to reflect on what you are grateful for. From all of us at Eastern Illini, we wish you and your family a safe and joyful Thanksgiving.



Bradley W. Smith

BRADLEY W. SMITH
President/CEO

PROTECTING YOUR WALLET FROM HIGHER COSTS IN 2027

Practical ideas to help reduce household expenses

Everything from buying a house to filling up your gas tank costs more these days. The cost of living in the United States has increased significantly over the past year. Many households are now facing higher expenses across essential categories including housing, food, transportation, and healthcare.

Mortgage rates are close to 7%. Gas prices have neared their highest levels since 2022. A Federal Reserve interest-rate hike has happened for the first time in three years.

In 2026, food prices increased 3% overall. The highest increases were for products containing sugar, which increased by 6.6%. 2027 estimates expect food prices to increase another 2% with a spike in mid-year because manufacturers and processors purchase raw ingredients six months in advance and those will have to be re-purchased in early summer at a higher price.

In 2027, the cost for employers to provide health benefits will rise by an estimated 8.2% per worker on average. Employee premiums for healthcare will also rise and that is forecasted to be between 10 – 15%.

There are things you can do to weather the rising cost of living. It is always a good idea to look at the big picture and determine where and when you are spending money.

Here are some ways you can whittle away at your expenses.

- **Pull up all three credit reports and review them:** Check interest rates on all credit cards and look for alternative cards that offer lower rates or transfer to cards offering 0% APR for one year.



- **Cancel what you don't use.** Audit subscriptions and cancel unused monthly services like streaming, magazine apps, or photo storage apps.

- **Stockpile essentials:** Buy non-perishables, household basics, and health supplies now. If possible, it is a smart idea to stock up on more shelf staples that you already use such as pasta, rice, beans, oats, canned foods, flour, and sugar — before costs rise further.

Another step includes meal planning around discounted products, buying store brands when they make sense, and freezing surplus food before it goes bad.

- **Review service plans and insurance policies:** Shop your auto and home insurance rates before your next renewal cycle. Review deductibles to see if they can be increased to lower premiums. Call your Internet provider and see what lower priced options are available and ask them if there is anything that can be done to lower the bill.

- **Upgrade electronics & appliances:** Replace aging laptops, kitchen gear, or major parts before inventory turnover brings higher price tags. Shop refurbished or used electronics and appliances.

- **Review your financial plan:** While you'll want to try to stay the course to meet your long-term financial goals—such as continuing to contribute to your retirement account and building your emergency savings—a high-interest rate environment can be a good time to revisit how and where your money is invested.

- **Emergency fund:** Set aside money for a rainy day which means an account with funds to cover the unexpected – car repairs, new tires, or replacing a furnace.

- **Clear saved payment data:** Delete stored credit cards from fast-food and shopping apps to curb impulse buying.

- **Set up a sinking fund to pay planned annual bills:** Set up a separate account and contribute to it every payday. This account is for those expenses you know are part of your annual budget. They include insurance, taxes, license plate and license registrations, memberships, birthday gifts and holiday expenses.

Leverage higher savings rates: One positive development is the increase in savings account interest rates. Many high-yield savings accounts now offer higher returns than in previous years, helping savers grow their emergency funds more efficiently. While these returns are modest, they can help offset inflation and improve overall financial resilience.

- **Do a “no-spend” weekend:** Commit to at least one weekend a month where you spend money strictly on necessities.

Adjusting to the pressures of rising costs can be challenging and feels isolating, so it's important to remember that you're not alone. Many people are navigating the same financial uncertainties. By actively seeking out resources and strategies, you're taking positive steps toward managing your finances effectively during this time.



WHAT IS STEP POTENTIAL?

Why every step matters near a downed power line

When a downed power line touches the ground, electricity can spread out like ripples on a pond.

If your feet touch two different voltage levels, electricity can move through your body.

That is step potential, and it can be deadly.

IF YOU SEE A DOWNED POWER LINE:

- **STOP.** Keep yourself and others at least 50 feet away.
- **CALL 911.** Report it and wait for help.
- **Never touch the line or anything it touches,** including fences, vehicles, trees, equipment or people.

IF YOU ARE NEAR A DOWNED LINE, DO NOT WALK OR RUN AWAY:

- **Shuffle to safety.** Keep feet close together and on the ground.
- **Hop away.** Keep feet together; hop and land together.

! Downed lines can be silent, still and deadly. Stay away and call 911.

Learn more:  **Safe Electricity.org**



- View your bill
- Make a payment
- Compare usage by month
- Review known issues
- Report an outage
- Update account info



SIGN UP TODAY!

ENROLL IN PAPERLESS BILLING TODAY!

Why wait for your electric bill to arrive in the mail when you can have it delivered directly to your inbox?

With Paperless Billing, you'll receive an email notification as soon as your monthly bill is available. You can securely view your bill, make a payment, and access your account anytime through SmartHub. It's fast, convenient, secure - and free.

CONTACT US

**Eastern Illini
Electric Cooperative**

330 W. Ottawa
Paxton, IL 60957

800-824-5102

info@eiec.coop

www.eiec.coop

fb.com/easternillini



2026
Hardy's Reindeer Ranch
MEMBER APPRECIATION



WAYS TO SAVE ELECTRICITY THIS WINTER

Eliminate sources of energy waste during the holidays

The colder months often bring higher energy bills for those of us in the Midwest. The heating costs of cold, snowy winters often are more expensive than the cooling costs of our summer use of the AC. What's more, many people are at home more during the winter months, which can drive up energy use. Add shorter days and long, dark nights, along with a string of holidays, and it's easy to see how you could use more energy than other times of year. Here are some ways to save electricity in winter to lower your electric bills.

Weatherstrip your doors and windows

If you're wondering how to cut down on your electric bill in winter, sealing out drafts is a good place to start. Your doors and windows can leak out more heat than you might imagine, but you can put a stop to it by installing weatherstripping around them. Plus, door sweeps help seal the space between the bottom of your door and the door frame. And even draft stoppers can give you some measure of protection from the cold. Air sealing and adding insulation can trim heating and cooling costs by about 15 % on average.

Switch to a smart thermostat

A smart thermostat is a high-tech way to save electricity in the winter. ENERGY STAR certified smart thermostats deliver roughly 8% savings on heating and cooling bills—about \$50 a year for the average home.

Programmable thermostat savings come from the ability to fine-tune and optimize when your furnace runs. You can program the thermostat to turn down while you're sleeping or when you're away and then set it warmer for just before your arrival back home at the end of the day. You can reduce your electric bill in winter without sacrificing comfort.

Give your heating system an annual checkup

ENERGY STAR® notes that air flow problems such as dirty blower components can cut HVAC efficiency by up to 15 %, making an annual tune up essential. Schedule an annual heating system check-up early each winter to ensure that your system is clean and ready to run efficiently. A check-up can find problems early and save you the inconvenience, discomfort, and expense of a breakdown during a cold snap. Regular check-ups will increase the lifespan of your system and lower your electric bills during winter, because a smooth-running furnace doesn't have to work as hard to keep your home warm.

Don't block your air vents

If furniture or drapes are blocking your heating vents, you're making your furnace work harder than it should. Blocked vents increase air pressure in your ductwork, which can create cracks and leaks. Clearing your vents ensures that every room in your home is getting good circulation and that your system is working as designed. If a piece of furniture is sitting over a vent, try using an inexpensive vent extender to direct air out into the room.

Check the insulation in your house

Good insulation can be an inexpensive way to reduce your electric bill in winter. Adding insulation in your attic is a great place to start since it can keep more heat in your living areas. Another area where heat often escapes is through your walls, especially around electrical outlets and anywhere utilities enter your home. Pay extra attention around plumbing, both to prevent heat from escaping and to protect pipes from potentially freezing.

Adjust your water heater's temperature

Your hot water heater might be wasting more energy than you realize, especially if it's an older model. Today's energy efficient water heaters can pay for themselves quickly with the energy they save. For most people, keeping the temperature set at 120 degrees provides

plenty of hot water. Lowering the water heater thermostat from 140 °F to 120 °F can slash water heating energy use by 4 – 22 % per year.

Insulate your pipes

The pipes that deliver hot water to faucets, showers, and appliances around your home can bleed energy. Depending on how far the water must travel, you could be losing a lot of heat. Adding insulation to hot water pipes can raise the temperature of the water by 2°F–4°F. Besides delivering hotter water, insulated pipes mean you don't have to run the water as long, waiting for hot water for a shower.

Turn your holiday lights off with a timer

Keeping your holiday lights on all night is a waste of energy, but you may not always remember to turn them off or want to go out in the cold to switch them off. If you set up your holiday lights using smart plugs, you can program them to turn on and off without having to think about it.

Set your ceiling fans to turn clockwise

A clockwise spin pushes air upward toward the ceiling, which helps to circulate warm air near the ceiling down to the rest of the room.

Take advantage of natural sunlight.

Open curtains during the day to welcome in the sun's warmth, then close them at night to hold in the heat.

A few easy, energy-saving actions can go a long way toward keeping your home cozy and efficient this winter.



HONORING ALL WHO SERVED



11.11.26

VETERANS DAY

THANK YOU

EASTERN ILLINI ELECTRIC COOPERATIVE EMPLOYEES:

- Mike Bristle, National Guard
- Paul Crutcher, Navy
- Junior Price, Navy
- Brad Smith, Marines