
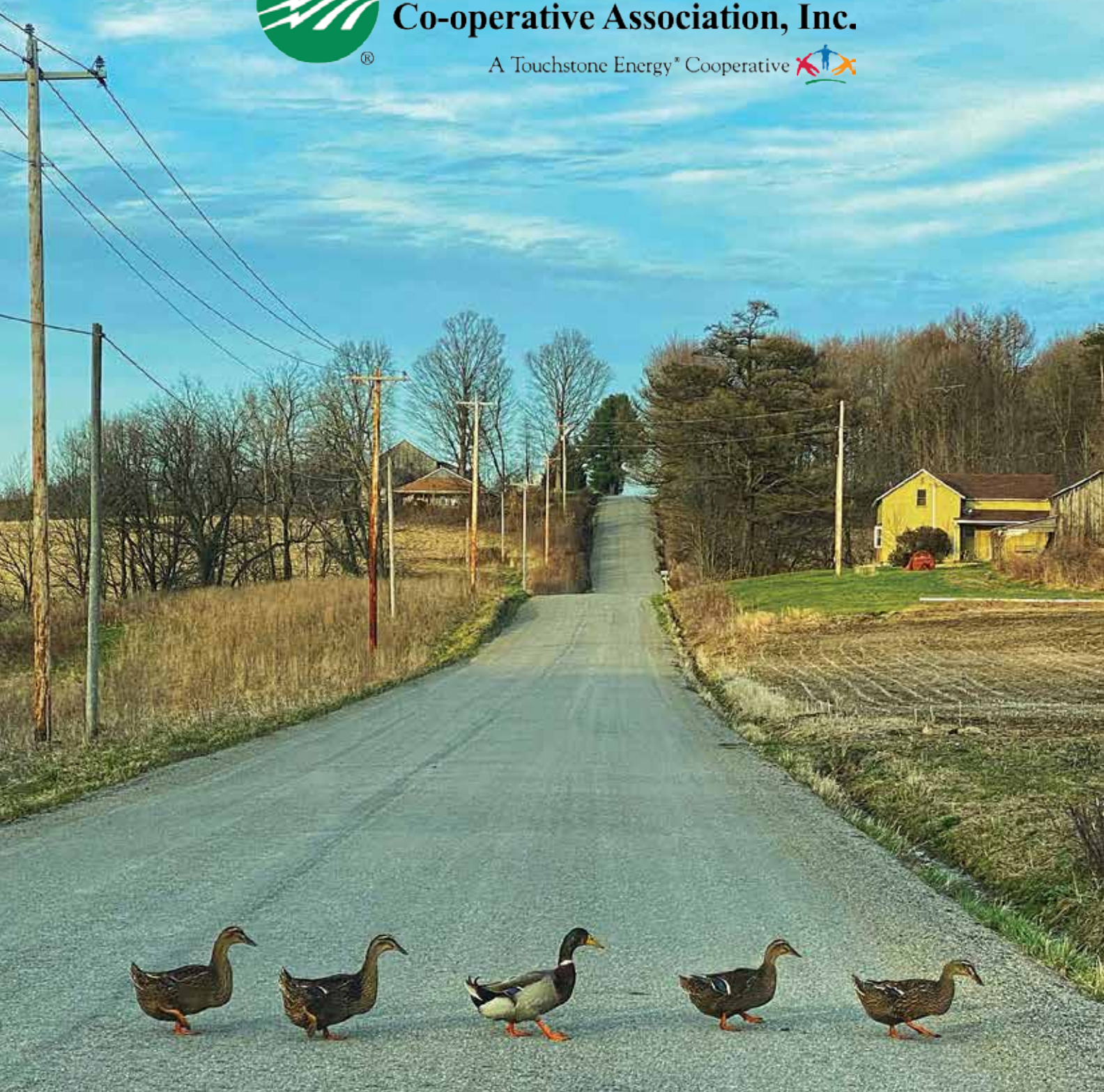




**Northwestern Rural Electric
Co-operative Association, Inc.**

A Touchstone Energy® Cooperative 



2019 Annual Report
All our ducks in a row.

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This 2019 Annual Report was written, compiled and produced by the employees of Northwestern Rural Electric Cooperative Association, Inc. and its subsidiaries.



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2019 EXECUTIVE REPORT

IN THE blink of an eye, 365 days passed, just like that. The past year was filled with so many new beginnings, it should not be such a surprise to me. I feel so blessed to have shared every step of the way with you, the members, and the talented employees of Northwestern Rural Electric Cooperative.

When I joined the co-op as your ninth general manager in February 2019, I had some pretty big shoes to fill. And I had lots to learn about the electric industry since I came from a telephone cooperative in Illinois. I spent many hours shadowing the lineworkers so I could obtain hands-on experience restoring power, often in the middle of the night. To do their jobs, these men have to leave their families any time they receive the call. I had to experience what they experience. What they do is not an easy job, often interrupting family life, but they do it day after day, year after year.

I was present when one of these men was awarded the Winston Donaldson Community Service Award at the Pennsylvania Rural Electric Association's annual meeting in Hershey, Pa., last October. We couldn't be more proud of Justin Sullivan, a journeyman lineman who also volunteers as a local fire chief and EMT dispatcher. These positions also require immediate attention at any given moment. Not to mention, Justin and his wife, Jessy, are raising three small children at home. This award was very much deserved.

Some of the work our crews completed in 2019 further extends our



commitment to reliability by allowing us to now backfeed each of our 17 substations. These tie lines between substations help us avoid millions of outage minutes each year, as you will see in the "Your Co-op at A Glance" section of this annual report on page 9. When power is interrupted at one location, this equipment kicks in automatically (sometimes manually), usually within seconds, to pick up those members affected by the outage. Your co-op is the first in the country to utilize this technology to this extent.

Technology is nice and all, but I do have to admit some things are more appreciated the old-fashioned way. Like having an actual pen pal who still chooses to hand write her letters. Soon after I joined the co-op last year, I received a very heart-warming, handwritten letter from Dorothy Nirmaier, welcoming me to the co-op and thanking me for my *Penn Lines* article regarding heating degree days. I always enjoy hearing from our members. Some email, most call, but only a handful choose to jot

down their words on paper and drop them in the U.S. mail.

I answered Dorothy's letter with my own handwritten note, telling her I enjoyed her letter immensely and that I often rely on my staff to help compose my monthly articles. Since then, she and I have exchanged letters a few more times, each one just as enjoyable as the first. So, I remind you all to not forget the small stuff, because it can matter the most.

On behalf of the co-op board, I want to thank each and every one of you for adapting to the major changes to our 83rd annual meeting last August. Although there were a few bumps with the new annual meeting format and expanded voting options, overall everything was a success. We appreciate the feedback we received regarding the changes and have tweaked the process for our next annual meeting. Unfortunately, you will have to wait until August 2021 for these additional changes to take effect.

It is with much regret that I have to

THANK YOU FOR YOUR SERVICE



David Rectenwald

AFTER 15 years of dedicated service to Northwestern REC and its board of directors, David Rectenwald has decided not to seek reelection for the District 7 seat. As Kathy Cooper-Winters, chair of the board, often described Dave, he joined the board as a young whippersnapper and hit the ground running.

He is going to be sorely missed at the cooperative, both at the board level and by the employees of Northwestern REC.

“Dave was always the first to congratulate you on a job well done, or thank you for even the smallest of tasks,” boasts Amy Wellington, manager of communications.

“He wouldn’t hesitate to go out of his way to help a total stranger either,” Wellington continues. “I remember his wife sharing a story on Facebook about Dave choosing to step off a narrow dock and into Conneaut Lake to allow a lady to pass. In doing so, Dave severely broke his ankle and had to wait in the water for EMTs to arrive. He is an extraordinary person.”

During his tenure on the co-op board of directors, Dave quickly achieved his Credentialed Cooperative Director status and obtained his Board Leadership Certificate. He served as board secretary before being elected as board vice chair.

He works as an environmental scientist for the United States Environmental Protection Agency. He has an undergraduate degree from Allegheny College and a master’s degree from Gannon University.

When he’s not working or conducting important co-op business, Dave often travels the world with his travel agent and wife, Amy. He hails from Titusville yet spends much time in Conneaut Lake with Amy and their combined family of six children.

Northwestern REC’s president & CEO, Bill Buchanan, states, “It’s been a pleasure working with Dave as a co-op director. He values the cooperative difference and strives to make the co-op better in every possible way. We are sorry to see him go.”

“Dave has been a very valuable part of the Northwestern board,” says Cooper-Winters. “With his gentle nature, he always supplied quiet and thoughtful support in the decision-making process. Dave’s only agenda was to do what was best for the co-op and its members. As vice-chair of the board, he was always supportive and offered good meditative advice. His knowledge and humor will be missed! We wish him and his family the very best in their next adventure.”

2019 EXECUTIVE REPORT CONT’D

inform you the 2020 annual meeting, scheduled for Saturday, Aug. 22, will not be open to public. The meeting will, however, be streamed live on our Facebook page beginning at 11 a.m. Our board decided this would be in everyone’s best interest with the ongoing coronavirus pandemic. This is a first for us, but your safety and the safety of our employees is of utmost importance.

You will be able to pick up your annual meeting gift on Aug. 22 at the New Beginnings Church of God from 9 a.m. to noon. We will have COVID-19 safety measures in place and ask you to do the same.

This pandemic has hit our area food pantries very hard. We are going to hold the fourth annual meeting food drive on Aug. 22, also from 9 a.m. to noon, at the New Beginnings Church of God. Please consider dropping off a non-perishable food item when you pick up your annual meeting gift. All donated items will be delivered to our local food pantries.

Looking back, again, to that whirlwind of a year, 2019, I am thankful to you and the co-op board of directors for allowing me the opportunity to lead and to learn from the awesome people of Northwestern REC. Our community is second to none. We are all in this together, and as always, we are here for you.

Cooperatively yours,

Bill Buchanan
President & CEO

Kathryn Cooper-Winters
Board Chair

YOUR CO-OP MANAGEMENT STAFF



WILLIAM BUCHANAN

President & chief executive officer

Employed with Northwestern REC since 2019, Buchanan graduated from Western Illinois University, the University of Missouri's Graduate Institute for Cooperative Leadership and Stanford University's professional certification in Energy Innovation. He has over 28 years of cooperative leadership experience. Buchanan and his wife live in Meadville and have two sons.



KEVIN HINDMAN

Vice president of operations & engineering

Employed with Northwestern REC since 1985, Hindman has a bachelor's degree in electrical engineering from Grove City College. He has more than 40 years of experience working with rural electric cooperatives. He and his wife reside in the Cambridge Springs area, and have two grown daughters and three grandchildren.



KATHY LANE

Vice president & chief financial officer

Employed with Northwestern REC since 2012, Lane has a bachelor's degree in business administration from Edinboro University and an MBA (finance) from Gannon University. She has over 15 years of work experience in the accounting field. Lane and her husband live in Cambridge Springs with their son.



LINDA KING

Vice president of communications & energy solutions

Employed with Northwestern REC since 1988, King has an MBA and master's degree in marketing from Gannon University, as well as a bachelor's degree from Edinboro University. She currently serves on several national committees and is an active General McLane School District board member. She and her husband live in Edinboro with their three children.



CLARISSA SCHNEIDER

Executive secretary & human resources assistant

Employed with Northwestern REC since 2014, Schneider has a bachelor's degree in communication arts from Gannon University. She is a past participant in the Crawford Area Young Chamber of Commerce and Business Professional Women's Club. She lives in Meadville with her boyfriend and their two cats.



CONNIE SOVISKY

Vice president of member services

Employed with Northwestern REC since 1998, Sovisky has a bachelor's degree from Edinboro University and is a graduate of the supervisory skills program at the Manufacturers Association. She is an active board member for the Center for Family Services in Meadville. She and her husband live in Cambridge Springs and have two grown children.



KERRI FLEET

Director of human resources

Employed with Northwestern REC since 1993, Fleet is a graduate of Bradford Business School in Pittsburgh, as well as the Leadership Meadville program. She is a member of the Society for Human Resources Management, the Manufacturers Association Human Resources Roundtable and the local Human Resources Consortium. She and her husband live in Cambridge Springs with their two daughters.



THOMAS DIMPERIO

Vice president of IT

Employed with Northwestern REC since 2002, Dimperio has a bachelor's degree in computer science from Edinboro University. He has 25 years of experience working in education, manufacturing and utility environments. He and his wife live in Erie with their two sons.

CONSOLIDATED FINANCIAL STATEMENTS

Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED BALANCE SHEETS

December 31, 2019 and 2018

CONSOLIDATED STATEMENT OF REVENUES & EXPENSES

Years ended December 31, 2019 and 2018

Assets	2019	2018	2019	2018
Property and equipment:				
Electric plant in service - at cost	\$ 125,475,372	\$ 120,819,764		
Construction work in progress	631,714	1,016,566		
	<u>126,107,086</u>	<u>121,836,330</u>		
Less accumulated provisions for depreciation	<u>40,223,937</u>	<u>37,933,144</u>		
Total electric plant	85,883,149	83,903,186		
Other assets and investments:				
Non-utility property, at cost	261,998	260,000		
Cash surrender value of life insurance	361,493	336,711		
Investments in associated organizations	9,760,061	9,708,190		
Certificates of deposit	213,628	190,997		
Board designated funds	1,417,857	1,401,324		
Total other assets and investments	12,015,037	11,897,222		
Current assets:				
Cash and cash equivalents	3,753,004	2,478,405		
Accounts receivable, less allowance for uncollectible accounts of \$515,716 and \$713,646 for 2019 and 2018, respectively	4,541,877	4,697,459		
Current maturities of notes receivable	-	-		
Materials and supplies	529,047	612,978		
Other current and prepaid assets	198,245	214,718		
Total current assets	9,022,173	8,003,560		
Deferred charges	1,708,672	1,857,433		
	\$ 108,629,031	\$ 105,661,401		
Equities and Liabilities	2019	2018		
Equities:				
Memberships	\$ 68,750	\$ 70,660		
Patronage capital	13,573,294	12,880,281		
Other equities	40,598,024	38,127,627		
Accumulated other comprehensive loss	(477,894)	(482,972)		
Total equities	53,762,174	50,595,596		
Long-term debt:				
CFC notes, less current maturities	40,077,116	39,869,593		
Farmer Mac notes, less current maturities	5,880,223	6,302,782		
Capital Lease obligation, less current maturities	167,568	201,724		
Total long-term debt	46,124,907	46,374,099		
Non-current liabilities:				
Accumulated post retirement benefit obligation, less current portion	686,629	702,935		
Employee deferred compensation, less current portion	92,000	116,000		
Total other long-term liabilities	778,629	818,935		
Current liabilities:				
Current maturities of long-term debt	2,300,104	2,173,700		
Current maturity of capital lease obligation	34,156	49,998		
Current post-retirement benefit obligation & deferred comp	100,927	71,229		
Accounts payable:				
Purchased power	1,325,770	1,391,402		
Other	855,903	857,758		
Capital credit retirement funding liability	415,769	395,543		
Customer deposits	402,867	380,829		
Accrued interest	394,793	401,882		
Accrued payroll	243,534	256,217		
Accrued vacation liability	430,141	434,856		
Total current liabilities	6,503,964	6,413,414		
Total liabilities	53,407,500	53,606,448		
Deferred credits	1,459,357	1,459,357		
	\$ 108,629,031	\$ 105,661,401		
Operating revenues:				
Electric energy revenue	\$ 32,397,390	\$ 33,229,473		
Customers' forfeited discounts and penalties	90,967	94,820		
Rent from electric property	1,111,208	1,102,510		
Miscellaneous electric revenue	455,035	367,402		
Total operating revenues	34,054,600	34,794,205		
Operating expenses:				
Cost of power	14,554,057	15,263,664		
Distribution - operations	1,202,453	1,277,265		
Distribution - maintenance	3,389,662	3,039,879		
Consumer accounts	1,315,958	1,323,074		
Customer service and information	726,005	694,798		
Sales	194,747	240,551		
Administrative and general	3,771,393	3,719,485		
Depreciation and amortization	3,629,347	3,582,365		
Other	118,669	808,026		
Total operating expenses	28,902,291	29,949,107		
Operating margin before fixed charges	5,152,309	4,845,098		
Fixed charges:				
Interest on long-term debt	2,019,055	2,039,579		
Operating margin after fixed charges	3,133,254	2,805,519		
G & T and other capital credits	412,288	563,041		
Net operating margins	3,545,542	3,368,560		
Non-operating margins:				
Interest income	93,475	77,690		
Gain (loss) on disposition of property	(38,565)	35,648		
Miscellaneous non-operating income (loss)	37,336	(27,015)		
Total non-operating margin	92,246	86,323		
Net margin	\$ 3,637,788	\$ 3,454,883		
Other comprehensive income (loss)				
Unfunded post-retirement benefit plans:				
Net actuarial loss	(16,657)	(322,708)		
Amortization of actuarial loss recognized	21,735	32,559		
Total other comprehensive income (loss)	5,078	(290,149)		
Total comprehensive income	3,642,866	3,164,734		

The financial statements of the cooperative for the year ended December 31, 2019 have been audited by Buffamante Whipple Buttafaro, P.C., Jamestown, New York. The audit resulted in a clean opinion stating that the financial statements presented fairly, in all material respects, the financial position of the cooperative and subsidiaries as of December 31, 2019 and results of their operations and cash flows for the year ended in accordance with accounting principles generally accepted in the United States of America.

The auditor's complete report is on file in the office of the cooperative and is available for inspection by the membership.

CONSOLIDATED FINANCIAL STATEMENTS

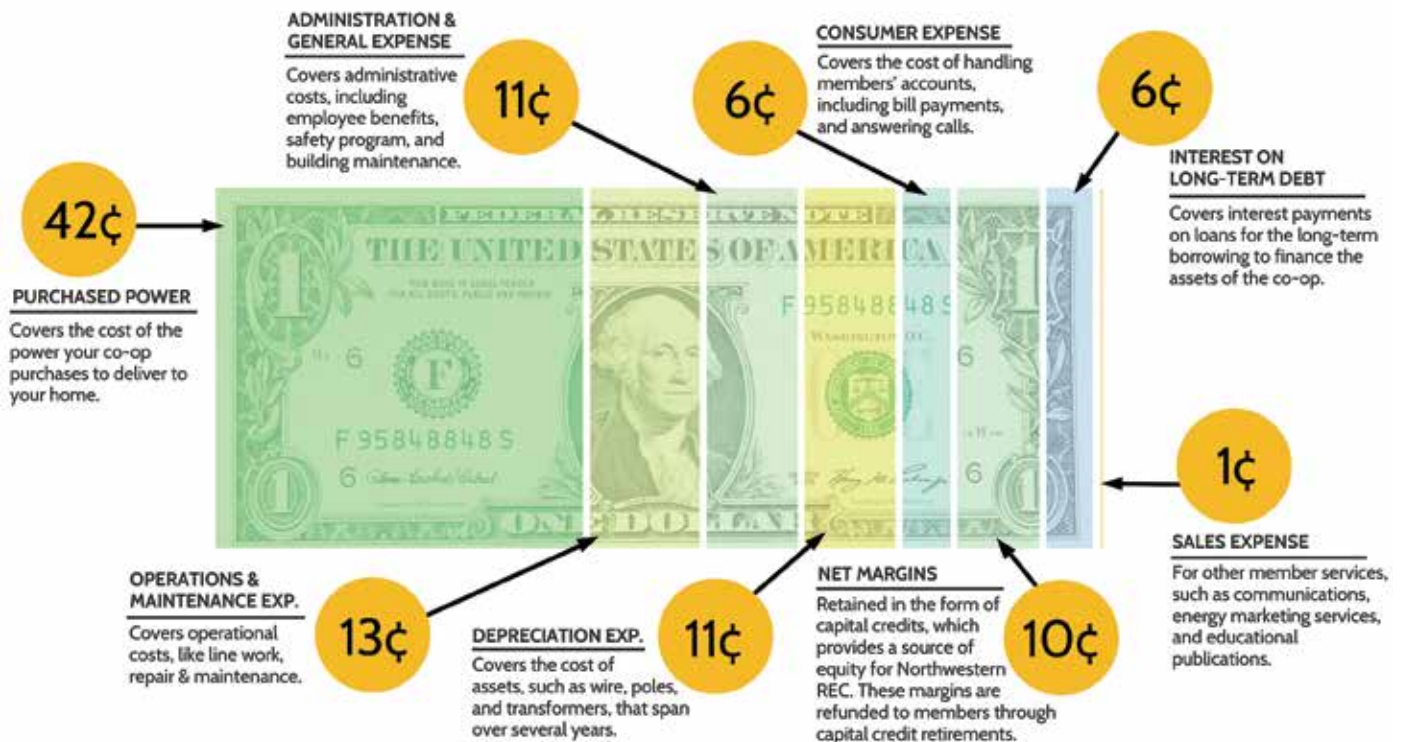
Northwestern Rural Electric Cooperative Association, Inc. and Subsidiaries

CONSOLIDATED STATEMENT OF EQUITIES

Years ended December 31, 2019 and 2018

	Memberships		Patronage Capital		Other Equities		Accumulated Other Comprehensive Loss	
Balance, at December 31, 2017	\$	72,620	\$	12,258,811	\$	35,740,179	\$	(192,823)
Membership fees cancelled		(1,960)		-		-		-
Net operating margins		-		3,368,560		-		-
G&T patronage capital credits received and allocated		-		215,287		(215,287)		-
Non-patronage source margins		-		(1,685,319)		1,685,319		-
Net non-operating margins		-		-		86,323		-
Retirement of capital credits		-		(1,277,058)		-		-
Equity payable upon liquidation		-		-		825,227		-
Gain on early retirement of estate capital credits		-		-		5,866		-
Total other comprehensive loss		-		-		-		(290,149)
Donated capital		-		-		-		-
Balance, at December 31, 2018	\$	70,660	\$	12,880,281	\$	38,127,627	\$	(482,972)
Membership fees cancelled		(1,910)		-		-		-
Net operating margins		-		3,545,542		-		-
G&T patronage capital credits received and allocated		-		229,996		(229,996)		-
Non-patronage source margins		-		(1,738,604)		1,738,604		-
Net non-operating margins		-		-		92,246		-
Retirement of capital credits		-		(1,343,921)		-		-
Equity payable upon liquidation		-		-		861,427		-
Gain on early retirement of estate capital credits		-		-		8,017		-
Total other comprehensive gain (loss)		-		-		-		5,078
Change in donated capital		-		-		99		-
Balance, at December 31, 2019	\$	68,750	\$	13,573,294	\$	40,598,024	\$	(477,894)

Where your co-op dollar is spent.



YOUR 2019 YOUTH TOUR STUDENTS



JUMPIN' TO SAY THANK YOU: Pictured are Youth Tour participants, from left: Matthew Hamilton, Titusville; Lianna Byler, Conneaut Area; Kaylee Mulligan, Saegertown; Maddy Burncheck, Cochranton; Maggie Thomas, Maplewood; Joel Ploski, Maplewood; Melody Stainbrook, DuBois; Kylie Vergnola, Maplewood; Sylvia Brawley, Maplewood; Olyvia Carr, Corry; Kimmy Reisinger, Saegertown; Ashley Wenzel, Saegertown; and Hayden Hitchcock, Cambridge Springs.



YOUR COOPERATIVE AT A GLANCE

In 2019,
21,211
 METERS SERVED
 resulting in nearly
 16,750 active
 members.

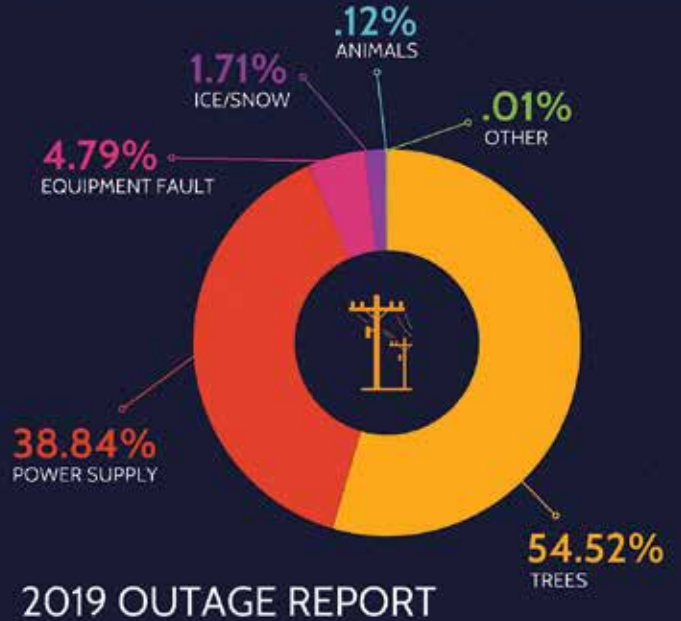
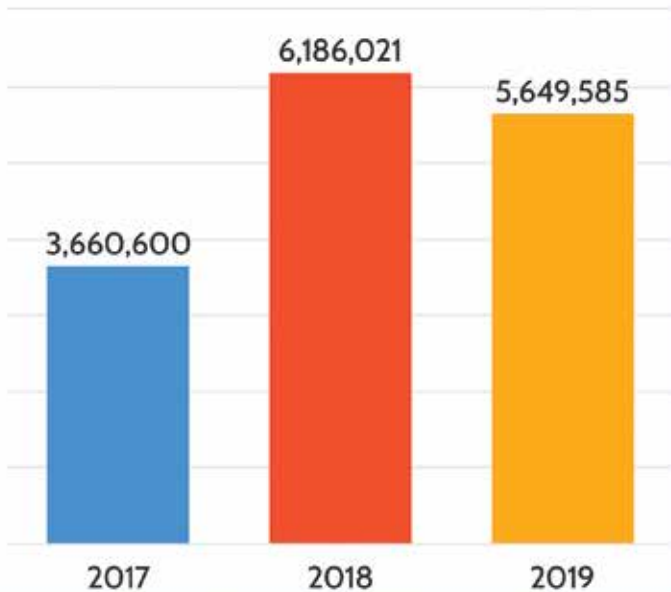
\$14,554,057
 PURCHASED POWER
265,753,738 kWh

2,551
 MILES OF
 ELECTRIC LINE
 averaging 8
 members per mile
 of electric line.

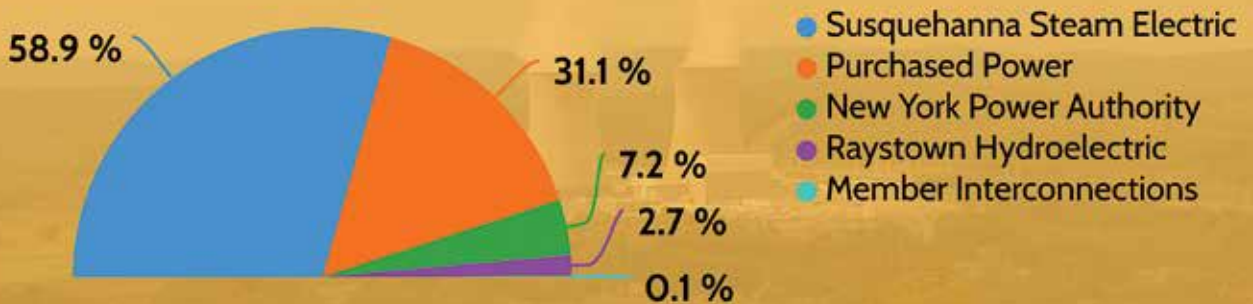
59 FULL-TIME
 EMPLOYEES

\$121.64
 AVG. MONTHLY BILL
899
 AVG. MONTHLY kWh USE

Averted Outage Minutes



Where we got your power.



KNOW THE 2020 NOMINEES



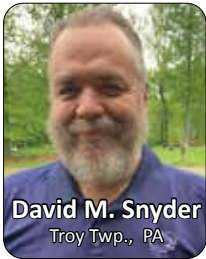
District 6: Rockdale, Richmond, Bloomfield and Athens townships in Crawford County, Pa.

Kim Docter was first elected to the co-op board in 2007. She has completed her Credentialed Cooperative Director, Board Leadership and Director Gold certifications. Currently, she is the chair of the Communication and Energy Solutions Committee and serves on the IT Committee. She has previously served as treasurer and secretary of the Northwestern REC Board. Recently, she was invited by the National Rural Electric Cooperative Association to serve on the Director Advisory Committee.

Docter is a graduate of Villa Maria College and was honored by the Pennsylvania Institute of Certified Public Accountants for excellence in accounting. She is serving her fifth term as tax collector for Rockdale Township. She is also the appointed deputy tax collector for Bloomfield Township. She serves as the treasurer for the Crawford County Tax Collectors Association. Currently, Docter works part time at the Campbell Pottery Store and Gallery and is a substitute teacher for the Penncrest School District. Previously, she had been the owner/operator of a registered home daycare for 16 years.

Docter has been an active member of Millers Station United Methodist Church since 1984, where she is treasurer. She is a 35-year member of the Erie Motorcycle Club where she currently serves as secretary/treasurer and formerly as president and vice president. Docter also serves as the Western Pennsylvania representative and newsletter editor for the Retreads, an international organization for motorcyclists over the age of 40.

Docter has three children, Christopher, Emily, and Alandis, and two grandchildren. She has been an active co-op member for 35 years.



District 7: Sparta, Rome, Oil Creek, Steuben, and Troy townships and Centerville Borough in Crawford County, Pa., and Southwest and Eldred townships in Warren County, Pa.

David M. Snyder was born and raised near Shanksville, Pa., Somerset County. Snyder graduated from Shanksville-Stonycreek High School in 1984, and earned a bachelor's degree in agricultural science from The Pennsylvania State University in 1988. He has lived in Troy Township since 1992 with his wife Renee and four children. Snyder has been serving the agricultural community since graduating from Penn State, currently working as a district sales representative for ADM for the past 19 years. Snyder and his wife also have a farm where they raise livestock as well as produce that is marketed at area farmers markets. He is an active member of the Troy Center United Methodist Church. Snyder enjoys farming, hunting, and attending activities of his children and granddaughters in 4-H, athletics and academics, and French Creek Community Theater.



District 8: East Fallowfield, Vernon, Greenwood, Union, and Fairfield townships in Crawford County, Pa., and Kinsman, Williamsfield, Andover and parts of Richmond townships in Ashtabula County, Ohio.

A graduate of McKeesport High, Marian Davis has lived in Vernon Township for 55 years and has been a member of Northwestern Rural Electric Cooperative Association for 51 years.

Davis is a member of Trinity Lutheran Church in Meadville, where she was a participant on the church's council and currently serves as the chairwoman of the Worship and Music Committee. She volunteers at the Soup Kitchen of Meadville and is part of the Women of the ELCA. In the past, Davis was involved with 4-H, having served as Horse and Pony Club leader. She also created the Interstate Exchange Club to assist young people in broadening their horizons through travel and hospitality. Davis is a past president of the Inter-county Horseman's Association, a past member of the 4-H Advisory Board, and served on the board of the Tri-State Saddle Horse Breeders Association, Inc.

Davis has previously owned several restaurants in the Franklin and Meadville areas. She believes her job as a USPS sub-rural mail carrier helped her to truly understand those who live more rurally. She has served as chair of the Crawford County Fair's Home Products annual luncheon and as a past president of the Meadville Football Boosters. She is currently a member of the Looking Ahead breast cancer support group and the Vernon Central Fire Department.

Davis and her late husband, Bob, are the proud parents of three children and four grandchildren. A strong family foundation has always been the focus for Davis, as she and Bob strived to make the best life possible for their children.



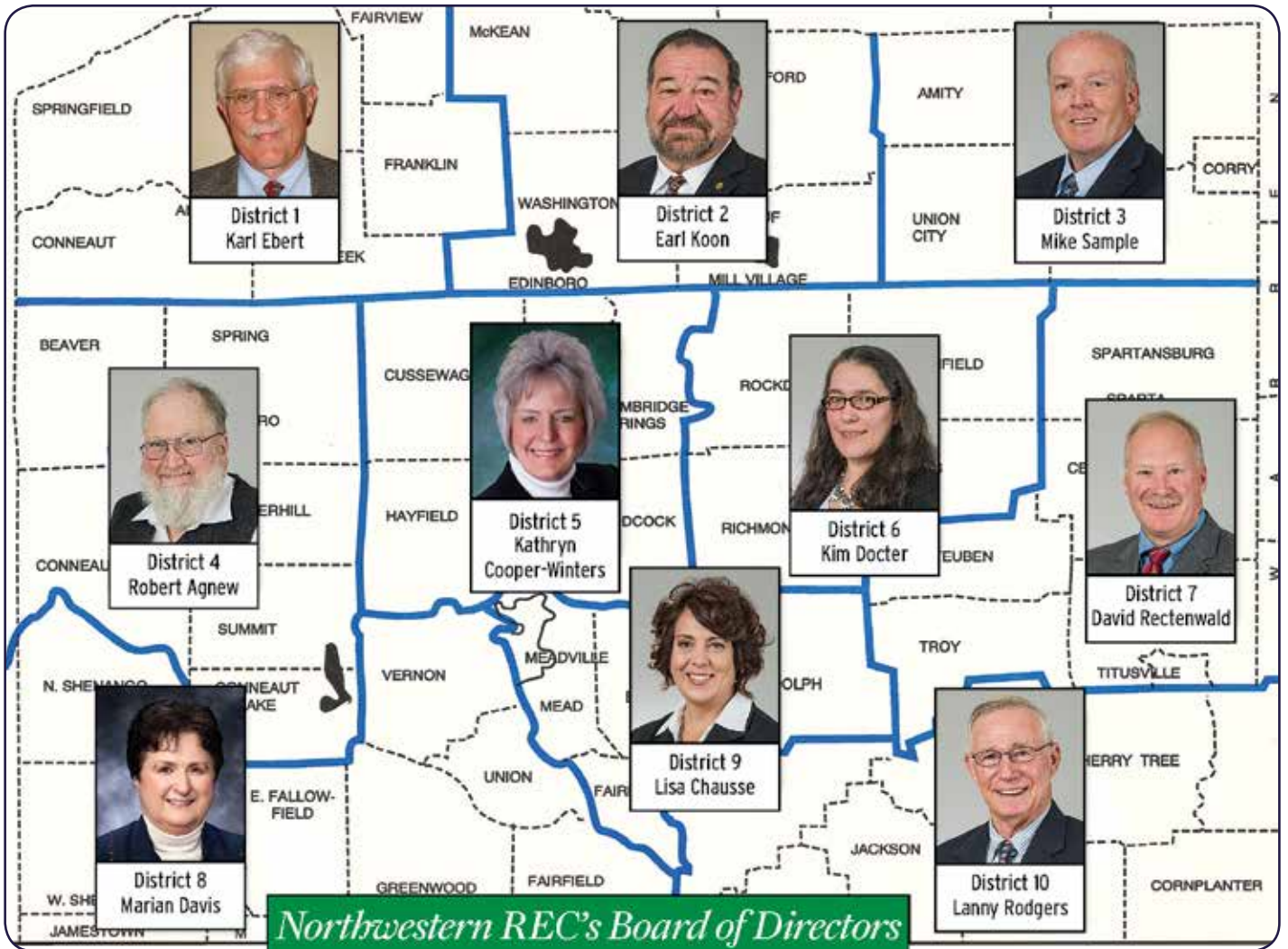
District 9: West Mead, East Mead, East Fairfield, and Randolph townships and Blooming Valley Borough in Crawford County, Pa.

Lisa Chausse lives in Guys Mill, Pa., with her husband, Michael, son, Jesse, and daughters, Madalyn and Hope. Chausse is the current vice chair of Northwestern REC's board. She is the administrative assistant and outreach director for Mercy House Meadville, a state licensed drug and alcohol treatment and mental health counseling center.

Chausse is a member of New Beginnings Church of God where she enjoys serving. She is a 1990 graduate of Maplewood High School and an alumni of the Art Institute of Pittsburgh. She is also a former Youth Tour participant. After receiving a degree in specialized business, she decided to return to her rural roots to raise a family in her hometown. Chausse has served as the board secretary/treasurer for the Guys Mills Mutual Water Association, opened a small gift shop in what was once the Grist Mill of Guys Mills with her mother. She volunteers with REMAA as a tee ball coach. She has a love for dogs and the family has five. Chausse is also a trained facilitator for the Strengthening Families Program.

Chausse has a deep appreciation for rural communities and a desire to serve. She has seen the positive influence the co-op can have personally. Her father was a director for 34 years with Northwestern REC and watching him work hard for his district and all co-op members has made a lasting impression. Chausse is hoping to influence and educate the generations to come on the importance of the cooperative.

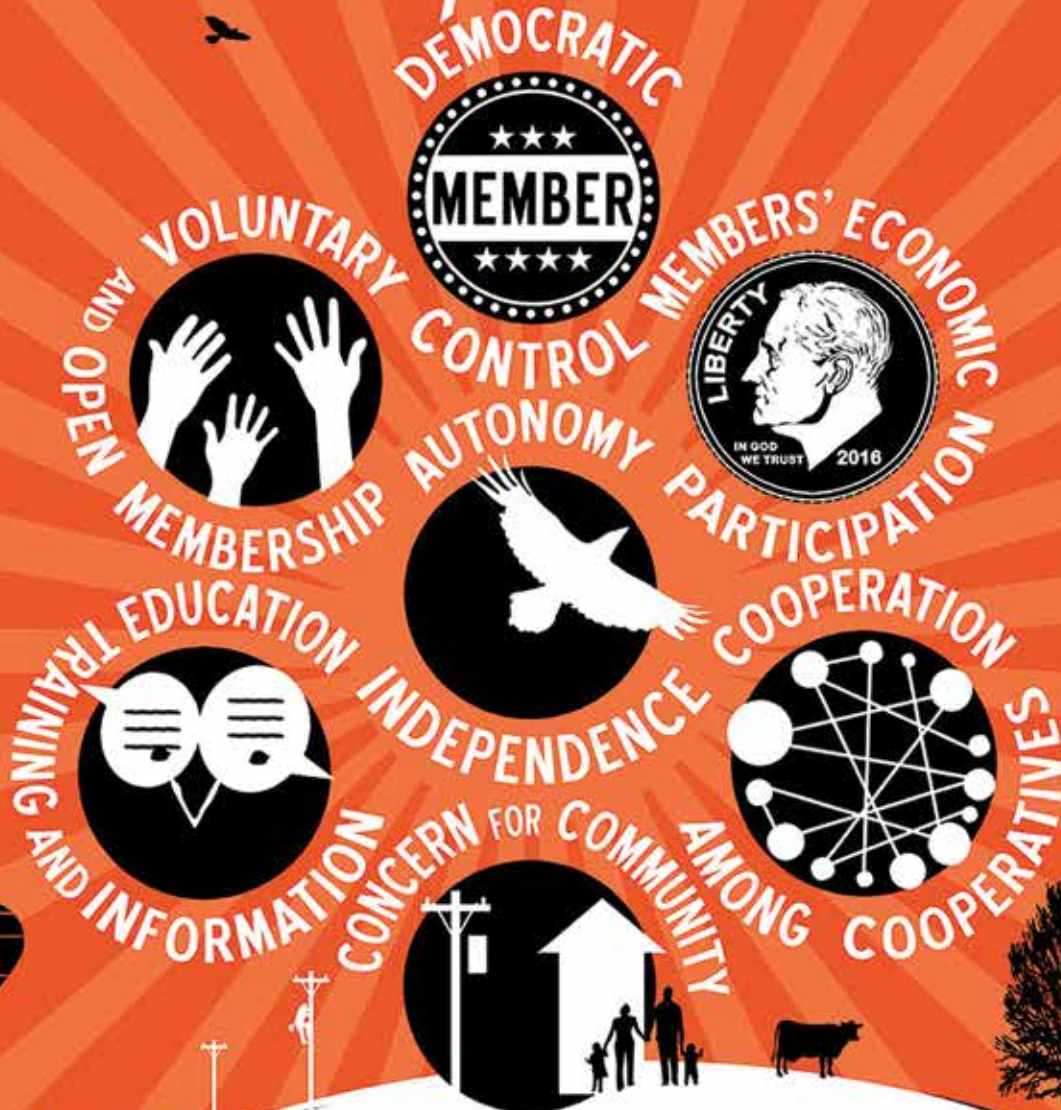
YOUR BOARD OF DIRECTORS



ANNUAL MEETING

THE 2020 ANNUAL MEETING IS CLOSED TO THE PUBLIC DUE TO THE CORONAVIRUS PANDEMIC. IT WILL BE STREAMED LIVE ON FACEBOOK ON SAT., AUG. 22, FROM 11 A.M. TO NOON.

THE SEVEN *Electric Cooperative* PRINCIPLES



1 Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2 Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. The elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

3 Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4 Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5 Education, Training, and Information

Cooperatives provide education and training for their members, elected representatives, managers and employees, so they can contribute effectively to the development of their cooperatives. They inform the general public, particularly young people and opinion leaders, about the nature and benefits of cooperation.

6 Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7 Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.



Northwestern Rural Electric Co-operative Association, Inc.

A Touchstone Energy® Cooperative

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