Volume 83 Number 3 Fall 2026

VERMONT ELECTRIC CO-OP LIFE



2027 Rates: What's Driving Costs and How VEC is Responding

By Rebecca Towne

Since our first poles were set in 1938, VEC's mission has remained remarkably consistent: provide safe, reliable, affordable and sustainable energy to our members.

How we accomplish that has changed considerably. Today we are navigating rising power and transmission costs, higher interest rates, increasingly expensive equipment and materials, changing energy markets, and the need to continue investing in the electric system our members depend on every day. Finding the right balance among all of those pressures is not easy.

On November 13, VEC asked our regulators to approve an 8.4 percent rate increase effective January 1, 2027.

We know that is difficult news. Our communities are experiencing higher costs in many areas, from groceries to gasoline to home heating. As we developed our 2027 budget, we worked hard to find savings where we could and make sure the investments we are making today will serve our commitment to you over the long term.

Where are the increases coming from?

Three areas account for much of the pressure on our 2027 budget.

- Power supply and transmission. Over 60 percent of VECs budget is the cost of buying and delivering power to the VEC system. Our rate increase request includes $3.3 million in increased costs for power and transmission.
- Interest rates. Like most electric utilities, we borrow money to pay for long-term investments in poles, wires, substations and other infrastructure. More than half of our funding comes from borrowing, so higher interest rates have a significant impact on our costs. We expect borrowing costs to increase by over $1 million in 2027.
- Operating the co-op. The costs of salaries, employee health care, technology including cybersecurity, property taxes, and other day-to-day operations continue to rise as well, and will increase about $1.1 million next year.

Reducing peak power for savings

We are continually seeking ways to contain costs and be smart stewards for our members.

One important strategy is reducing the amount of electricity VEC uses during the highest-demand hours on the New England electric grid. A significant portion of our transmission costs is based on how much electricity our members are using during the single hour when New England's demand is highest, which makes avoiding usage during that peak hour valuable.

VEC already uses two utility-scale batteries to reduce our demand during peak periods. Members help through our voluntary Beat the Peak program, and by allowing us to manage their home batteries or electric vehicle chargers during peak times. These programs allow us to use stored energy or reduce demand when electricity and transmission costs are particularly high.

Link to Frequently Asked Questions about this request at vermontelectric.coop

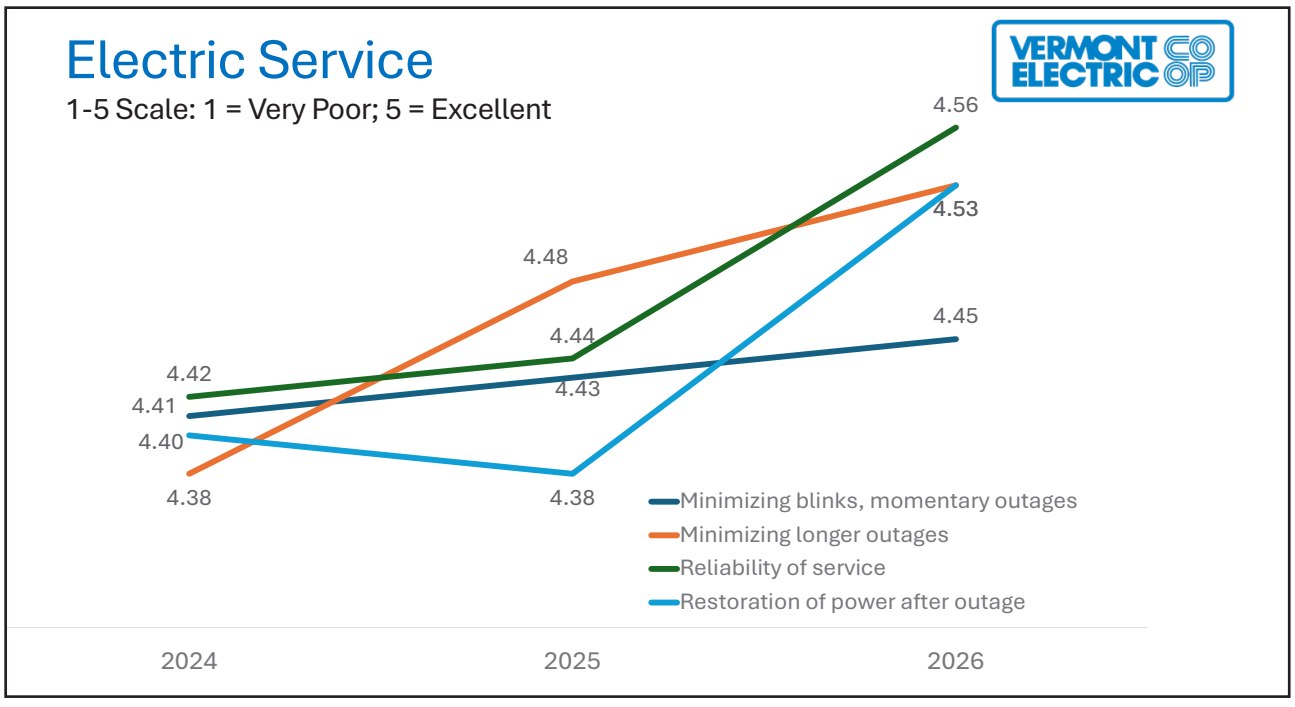
In 2027, a new 5MW utility-scale battery in South Hero will be added to our demand reduction resources. As transmission costs continue to rise across New

Continued on page 5

Survey Results are In: Overall, Members Are Satisfied with VEC Service

Each spring, VEC surveys members to learn what we are doing well and where we can improve. Between May 26 and June 8, 1,377 members completed the online survey, which was conducted on VEC's behalf by the National Rural Electric Cooperative Association (NRECA). Results were weighted to reflect VEC's full membership. (Thank you to everyone who participated in the survey.)

Overall satisfaction with VEC remained very positive, with an average rating of 8.57 out of 10. Members gave VEC especially high marks for professional employees, customer service, communication, and outage response. Ratings for six measures related to electric service improved significantly compared with 2024 and 2025.



In the 2026 member survey, VEC members were asked how they would the co-op's electric service, on several specific attributes.

The survey also identified opportunities for improvement. Electricity costs remained members' leading concern, and lowering bills was the most frequently selected priority. Members also placed importance on helping low-income and older members. Ratings for clear, accurate bills declined from 2025, reinforcing the need for continued attention in this area.

Responses to questions about the preferred sources of VEC's power purchases underscored the importance of balancing affordability with a diverse energy mix. Members rated low-cost energy as their highest power supply priority, followed by hydropower and solar energy sources.

Renewable energy remained more important to members than carbon-free energy generally, and whether the energy was generated in Vermont or outside the state made little difference to respondents. In a related question, 42 percent of members surveyed said VEC should not support state require-

Continued on page 5

Celebrating A Decade of Energy Transformation

VEC's Implementation Has Helped Members Save Energy and Reduce Air Emissions

Vermont's Energy Transformation Program, also known as the "Tier III" turns ten years old next year. Created by the Legislature through Act 56 in 2015 and implemented starting in 2017, the program encourages electric utilities across the state to help members reduce fossil fuel use through technologies such as heat pumps, electric vehicles, heat pump water heaters, and other electrification measures.

Since the program began in 2017, VEC has offered members incentives to save energy and reduce emissions. Over the last ten years, VEC exceeded the state's Tier III requirements. To date, more than 7,500 members have taken advantage of the program, saving an estimated 24 million gallons of fossil fuel, which is the equivalent of taking 45,000 fossil-fuel-powered cars off the road for a year.

One element of VEC's efforts – the Clean Air Program – has been particularly helpful in reducing pollution. The Clean Air Program helps members replace diesel, propane, and fuel-oil powered equipment and operations with electricity and has supported projects ranging from maple sugaring operations to gravel operations to sawmills. (See related story at right.) Clean Air Program projects save about 700,000 gallons of fossil fuel annually, making the program a major contributor to VEC's Tier III success.

While incentives provide immediate financial benefits to members who buy electric vehicles, heat pumps, and other technologies, they also create long-term value for other members of the cooperative as well. That's because the added electrical load helps pay for the co-op's infrastructure, like poles and wires, that all members benefit from. When developing these incentives, VEC evaluates whether increased electricity sales from these technologies will generate benefits that ultimately exceed the cost of the incentives.

As VEC looks ahead to the next decade, electrification will be key to Vermont's energy future as we continue to electrify heating, transportation and land-based businesses. Technology will evolve, and VEC will continue to support its members who want to choose electricity.

Albany's Goodridge Sawmill and VEC's Clean Air Program





The family-owned Goodridge Sawmill in Albany was a recent participant in VEC's Clean Air Program.

For years, a generator had to be cranked up to run the saws. Noise, emissions, fuel deliveries, the volatile price of diesel, maintenance. That was the deal. Until there was a line extension.

The Clean Air project, which included running just over a mile of new three-phase power along Route 14 to the mill, included several funding sources, including from the Goodridge family itself, the Working Lands Enterprise Fund, Efficiency Vermont, and VEC.

Besides saving the mill money, and cutting pollution and noise, the direct access to electric power keeps options open for expansion, as well.

Supporting Places to Play and Food to Eat, VEC's Community Fund Awards 14 New Grants

An Alburgh playground and several food pantries are among the non-profit efforts that are getting support from the latest round of grants from the Vermont Electric Co-op's Community Fund.

The Alburgh Family Clubhouse offers care and early education for 62 children, including infants, toddlers, preschoolers and school-age children. A $1,000 grant will go toward finishing off a new playground, including the installation of two new sandboxes at the site.



Children attending the Alburgh Family Clubhouse play along the shores of Lake Champlain. The Clubhouse recently received a $1,000 grant from the Vermont Electric Co-op's Community Fund.

"We really appreciate the support," said Gina Lewis, president of the Alburgh Family Clubhouse. "Providing age-appropriate playground equipment will help encourage interactive play and support developmental skills."

Over on the other side of VEC territory in Sheffield, the local food pantry also received a $1,000 grant to support the purchase of a refrigeration unit and other equipment to store perishable food.

"Many thanks to VEC," said John T. Gayton, secretary/treasurer of the Sheffield Food Pantry. "The funds will go a long way in helping our community members."

Since it made its first donation in 2015, the VEC Community Fund has awarded over 300 separate grants of up to $1,000 each to non-profit organizations in the VEC region totaling over $200,000. The fund is supported by about 2,500 co-op members who voluntarily round up their electric bills to the nearest dollar, donate their member capital, or make one-time donations. The funds are entirely separate from money collected by VEC from electricity sales.

Besides the Alburgh Family Clubhouse and the Sheffield Food Pantry, the fund recently awarded grants to the following organizations:

- Amy's Armoire, to support temporary rental space for donated furniture for foster and adoptive children
- Champlain Islands Developing Essential Services (CIDER) for meals for those in need
- Hard'Ack to support the recreational facility that serves the St. Albans area
- Hinesburg Community School toward the purchase of a 3D printer
- Johnson Haunted Forest to support their Halloween event
- The Kelly Brush Foundation for adaptive mountain bike efforts for people with disabilities
- NEK Human Services to support an indoor garden program for people with developmental challenges
- The Northeast Organic Farming Association to allow free or lower-cost admission for their annual conference
- RAMP-Town of Westmore to match a VTrans grant to make Route 5A through Westmore safer
- Sheldon United Methodist Church Food Pantry to purchase food staples to prepare "holiday boxes" for food shelf clients
- Sk8Park and Bike Track to support the installation of a new skate park feature in the Johnson skate park
- The Vermont Farm Show to support their new Agricultural Exhibition this spring.

The VEC/VELCO Partnership
How Does it Work?

If you've ever wondered what the relationship is between VEC and VELCO, you are not alone.

The Vermont Electric Power Company (VELCO) manages Vermont's high-voltage transmission system, the "interstate highway" that moves electricity across the state. VEC and other distribution utilities take that power, lower the voltage, and deliver it to homes and businesses. VELCO is owned by Vermont's 17 distribution utilities – one of which is VEC – plus VLITE (Vermont Low Income Trust for Electricity), which is a public-benefit corporation.

While they have different roles, VELCO and VEC work closely together to plan for Vermont's energy future.

Tune in to our recent webinar (link below) and discover how VELCO projects the state's need for power over the next 10 and 20 years, and how they work with the distribution utilities to reduce the need for costly new transmission infrastructure.

Some of these strategies that can address reliability concerns in a cost-effective way include battery storage and EV charging programs run by Vermont's distribution utilities, including VEC.

You can watch webinars on a range of other topics on our website, including how VEC is moving lines to roadside, how you can save money on your electric bill using SmartHub, how we decide where we buy our wholesale power, and more.

Watch all these webinars here: vermontelectric.coop/innovation-focus



Check out VEC's Innovation Webinar Series

Discover what the Co-op is doing to continue to deliver safe, reliable, cost-effective and sustainable power in a fast-changing environment. Watch on demand. Scan the QR code or go to vermontelectric.coop/innovation-focus

Remember, You are a Member - and Here are Some of the Benefits



VEC's Norka Chamorro and Caroline Lawler welcome VEC members to a recent Annual Meeting.

SmartHub. Many of our members find it helpful to sign up for Smarthub, VEC's online portal where you can pay bills, view power usage, set up outage alerts, and more. Enrolling is easy. While you are at it, you can also sign up for paperless billing paperless delivery or this newsletter, Co-op Life.

Help for local non-profits. A key co-op principle is "concern for community." VEC's Community Fund offers grants to local organizations serving VEC members. The fund has supported local food shelves, EMS services, firewood for Vermonters in need, and a whole lot more.

A great solar option. If you have been thinking about how to save some money and support renewable energy, but don't have space on your property, VEC has a great option: Co-op Community solar. You can sponsor panels with an upfront payment in already-built solar arrays and enjoy guaranteed credits on your monthly electric bill for the next ten years.

Looking to the future. Our Innovation Webinar Series offers a taste of what VEC's doing in the energy transformation realm. In these webinars, our experts discuss our use of drones, the workings of our high-tech control center, the future of transmission in an increasingly electrified society, and more. Watch on demand any time.

Membership. Because you are a member of a co-op, you are represented by a board of directors. You can find out who they are, get info on our service guarantees, and see our rates and more on our website, at vermontelectric.coop

You can find information about all of these programs on our website: vermontelectric.coop. If you have questions, please contact us at support@vermontelectric.coop or call our Member Service team weekdays between 7:30 and 4:30 at 802-635-2331. We are always ready to help!

Whacked & Cracked: Damaged Utility Poles Keep VEC Crews Busy

Storms snap utility poles, and poles rot over time, too. And many times, poles break when vehicles crash into them. (See related story on page 5 regarding car-pole accidents.) Earlier this year, in Newport Center, VEC lineworkers Chad Lanou, Josh McCoy, Will Steinhour, and Bruce Stone spent a day replacing a pole on Vance Hill Road. A driver had collided with a pole, seriously cracking it. Here's how the crews replaced the broken pole with a new one . . .



1 Safety briefing

Crews and flaggers set up on the site. VEC crews gathered for a safety briefing and filled out a form, known as a tailboard, listing details about the job: the task, and how it was going to be performed, where it was taking place, the potential safety hazards, the names of the people on site, and other notes.



2 Digging the Hole

Crews used the digger – a large auger – to drill out the earth to create a hole for the new pole.



3 Lifting the pole

After getting the chain positioned at the right location on the new pole, they swung it into place.



4 Threading the needle

After swinging the pole up, crews carefully sent the pole up into the space between the existing lines



5 Setting the pole

Crews laid the butt end of the pole into the hole, with help from workers on the ground. They then backfilled the hole and checked to be sure the pole was plumb.



6 Lines Transferred to new pole

Crews swap the lines from the old pole to the new pole.



7 Removing the crossarm

Using a chainsaw, crews cut off the top of the old pole and dropped it to the ground for disposal. (This makes it easier for communications companies, who come in afterwards to remove their wires from the pole, to remove the old pole)



8 Swapping the transformers

The group then removed the transformer from the old pole and lowered it to the ground and hoisted a new one up and attached it to the new pole. Crews then connected secondary lines to members' properties and power was restored.

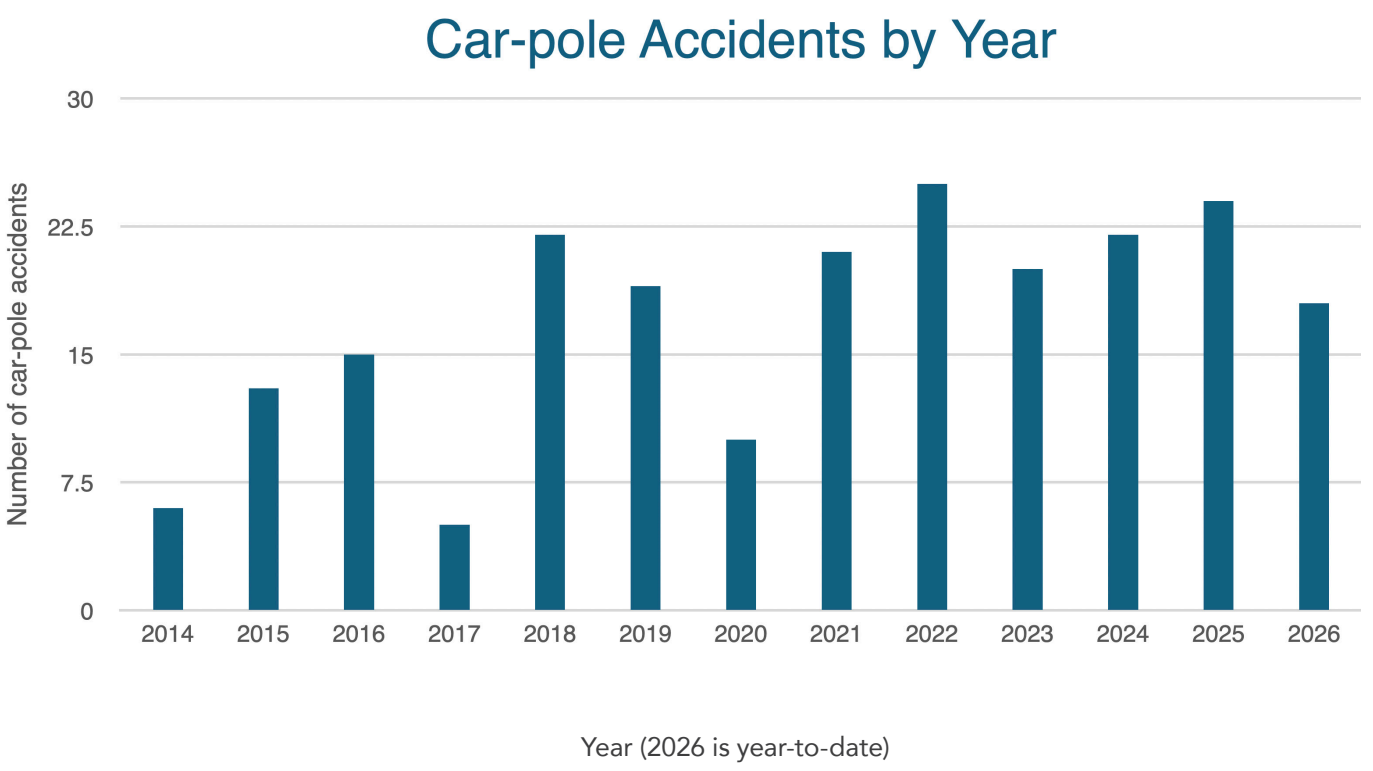
A Few Fun Facts about Utility Poles You May Not Know

VEC stores dozens of utility poles in our yard so we have them on hand so we can quickly replace poles that get broken in storms or because of car-pole accidents. And, of course, we need poles on hand to routinely replace older poles when they degrade. A few fun utility pole facts:

- VEC's currently has 55,263 poles in service across our territory. (If all those poles were laid end-to-end, they would stretch from Johnson all the way to Philadelphia.)
- (By the way, VEC's has got 2,438 miles of overhead distribution line – if that was laid out in a straight line, those lines would run from Johnson to Las Vegas!)
- How far down do we bury new poles? There's a formula – they're buried 10 percent of the pole length plus two feet deep. So, for example a 40-foot pole would be buried six feet into the ground. A 45-foot pole would be set six-and-a-half feet deep.
- Many of our poles come from purpose-grown pine stock from the southeastern part of the United States.
- VEC this fall is piloting the use of a few fiberglass utility poles as well to see how they perform in the real world. Fiberglass poles are lighter and stronger and could potentially be used on strategic locations to improve resiliency of the system.



Drive Safely: Utility Pole Accidents Are More Common Than You Think



Vehicle accidents involving utility poles happen in VEC territory more often than many people realize. In fact, over the last 12 years, there have been an average of just under 17 car-pole accidents per year and on average more than one per month.

Over the last decade or so, VEC crews have been responding to an overall gradually increasing number of accidents in which vehicles collide with utility poles causing damage to the poles and, likely, personal injuries and vehicle damage. (See chart for trends.)

When a vehicle strikes a pole, the damage to the utility equipment can be extensive, often requiring crews to replace poles, wires, transformers, and other equipment before power can be safely restored.

As a result, these outages frequently last longer than many other service interruptions, in many cases multiple hours. These accidents require crews take on an involved process of transporting a new pole to the site, digging a hole and carefully setting it, many times on busy roads. Like any repair in the field, these replacements pose safety risks for our workers. And the outage itself, of course, causes inconvenience to our members.

Especially as the days get shorter and in inclement weather, please drive carefully, stay alert, and help keep yourself, your neighbors, and our electric system safe.

***CEO JUMP** Continued from page 1*

England, investments like this can help us mitigate those anticipated cost increases.

Savings in everyday work

Sometimes saving money is about finding a smarter way to do something we have done for decades. Every year, for example, we inspect a portion of the thousands of wood poles across our system. Traditionally, when a pole nears the end of its useful life, we replace it. We have recently begun using a product that allows us to reinforce some poles instead, safely extending their lives by up to 10 years and delaying the cost of replacement.

In 2027, VEC plans to pilot an internal drone program. During storms, drones could help us assess damage in remote areas before employees enter difficult or potentially hazardous terrain. In Winter Storm Elliott one road required days of tree clearing before we could get access to the damaged equipment, only to then also find several broken poles. Drones could help us speed up the restoration process and reduce inspection time for other tasks, too, such as routine vegetation management.

These small changes are one of the ways we think about affordability: keep looking, keep learning, and keep seeking efficiencies and savings.

Leaning in to grant dollars

We are also aggressively pursuing grants so that our members do not have to bear the full cost of necessary investments. In recent years, grants have provided extensive value to VEC through strengthening lines, improving storm resiliency, and modernizing technology.

For 2027 and beyond, we have several anticipated grants including $460,000 for storm response and Emerald Ash Borer mitigation. We have three construction projects which benefit from $1.3 million in FEMA hazard mitigation grants. We are also finalizing $4.45 million in federal funding for our meter upgrade project to support that project over the next three years.

Looking ahead for clean, flexible power

Our members have told us they value a clean power supply, and VEC has maintained a carbon-free power portfolio since 2023. At the same time, Vermont law increasingly dictates how much renewable energy we purchase and specific characteristics of that energy such as location and year it was built. Beginning in 2030, those requirements would mean purchasing additional renewable energy credits for approximately 13 percent of our power that comes through our long-term Seabrook nuclear contract.

We believe maintaining a clean power supply and keeping electricity affordable should go hand in hand. We will continue advocating for greater flexibility to pursue least-cost power supply options, including carbon-free nuclear power, while keeping our commitment to a clean power portfolio.

We recognize that any rate increase is unwelcome news, and we know it will have an impact on our members. We remain firmly committed to controlling costs, investing thoughtfully, and using the creativity and knowledge of our VEC team to limit the impact wherever we can. Our responsibility remains what it has been for nearly 89 years: providing safe, reliable, affordable and sustainable energy to you for the long term.

***Member Survey** Continued from page 1*

ments to increase renewable energy if doing so would raise rates. Twenty-six percent said VEC should do so, and 32 percent were unsure or did not respond.

In the survey members also shared helpful perspectives about possible future programs and emerging technology.

Most said shifting some of their electricity use to lower-cost, off-peak hours would be easy for their household.

Electric vehicle ownership continued to rise, and nearly one-quarter of respondents reported heating their homes with a heat pump. Among heat pump owners, 43 percent said their system performed about as expected, 40 percent said it performed better than expected, and 11 percent said it performed worse. About half of respondents with heat pumps said that operating them costs about what they expected, while 23 percent said it costs are higher than anticipated. Thirteen percent said the costs were lower than expected. Nearly half of heat pump owners said financial incentives influenced their decision to purchase that technology.

Your feedback helps guide VEC's program planning and priorities for the year ahead as we work to provide reliable, cost-effective service and maintain the high standards members expect. It also informs our regulatory and legislative advocacy, helping us represent members' priorities in discussions and decisions that affect electric costs, reliability, power supply, and energy policy. You can read the full survey report, including the methodology and detailed analysis here: vermont-electric.coop/member-surveys

7 signs it's time to weatherize your home

Efficiency Vermont

Does your home feel chilly and drafty in the winter, even with the heat on? Have you seen or heard a few more pests than usual? You are not alone. Many Vermonters live in homes with inadequate insulation and air leaks. The good news is there are things you can do to button up your home and keep it more comfortable.





What is weatherization?

Weatherization is anything you do that protects your home from the weather: cold, heat, water, snow, and wind. It might include adding more insulation, sealing air leaks, upgrading windows, and more. Weatherizing your home makes it more comfortable to live in and reduces your energy costs for both heating and cooling.

You can think of home weatherization in two layers, similar to how you bundle up when you go out in the coldest temperatures. You might wear a warm sweater underneath a wind-proof jacket so that the sweater traps heat and keeps you cozy, while the jacket repels wind and snow. Your house should work similarly. Insulation holds in heat (or cold, in the summer) and air-sealing keeps out wind and moisture, letting the insulation do its job. Together, these measures will keep you comfortable throughout the harshest weather conditions and keep your energy bills in check.

Do I need to weatherize my home?

How do you know when it's time to get a home energy assessment and see how your home could be warmer and less costly to heat and cool? Here are seven signs that mean your home is likely losing heat, letting in cold air and moisture, and raising your energy costs:



1. Drafts

If you feel cold air movement around your home, that's a sign that your warm inside air is leaking out and cold outside air is sneaking in. You might feel drafts around windows, doors, baseboards, and electrical outlets. Think you can fix them yourself? Learn more about rebates for DIY weatherization projects and see what you qualify for.



2. Uneven Temperature

Your home should be a pretty consistent temperature throughout. If certain rooms or areas feel colder than others, it may mean that that space is losing energy.



3. Cold Surfaces

You may notice that your floors, baseboards, walls, or ceiling feel extra cold in certain places. That's a sign that you're losing heat.



4. Increased Energy Usage

Higher than expected energy usage is an indicator that your home may benefit from weatherization. Look at your energy bills and compare your monthly energy usage year-over-year. Is your usage similar to friends and neighbors with similarly-sized houses who keep their thermostat set to a similar temperature? You can also use this calculator to get an idea of how efficient your home is.



5. Ice Dams and Icicles

Icicles and ice dams are a good sign that heat is leaking out through your attic and roof. Escaped heat melts snow on the upper parts of the roof, which drips down toward the roof's edges, where it's colder. There, it may refreeze into an ice dam or begin to drip down toward the ground and then refreeze, making an icicle. If you see a lot of icicles and ice dams on your house, it may be time to work with an Efficiency Excellence Network contractor to improve your home's insulation and air sealing.



6. Pest Activity

If air can get into your home, so can pests. Mice, rats, squirrels, chipmunks, and insects are always looking for a warm place to spend the winter, and if your home has gaps, they will find them. If you see or hear increased pest activity in your walls, ceilings, basement, or attic, it could be a sign that your home is not properly air-sealed.



7. Moisture and Mold

Moisture can enter your home the same way air does. Mold or musty smells in your attic or basement are a sign that moisture is getting in. Your home could have a moisture problem that might also be solved by professional weatherization. Similarly, if you see ice and frost build-up on the inside of your windows, it likely means your windows are not sealed properly.

What to do next

Does your home have any of these seven signs? A great next step is to schedule a free virtual home energy visit, where an energy expert will give you a holistic view of your home's energy consumption and help you prioritize your next steps. To sign up for a free virtual home energy visit go to efficiencyvermont.com/rebates/list/home-energy-visit.

Give the gift of warmth

Warmth Support Program

Dear Neighbor,

This winter, many Vermonters will face dangerously cold homes because they simply can't afford to pay their fuel or utility bills. The **Warmth Support Program** is here to change that. Thanks to the generosity of supporters like you, we have provided over 99,505 emergency payments – helping our neighbors stay safe and warm when they need it most.

Working closely with utility providers, the Warmth Support Program team ensures:

- **Your donation** goes directly to utility providers to pay outstanding bills, which prevents shut-offs and keeps our neighbors safe and warm at home.
- **Comprehensive support** is available for urgent home heating needs.
- **Neighbors receive essential information and guidance** to help them avoid future challenges.



Keep our neighbors warm this winter. Donate today.

Mail your gift and completed form to the Community Action Agency serving your county.
Prefer to give online? Visit the websites listed below:

BROC Community Action
45 Union Street
Rutland, VT 05701
broc.org
Serving:
Bennington & Rutland Counties

Capstone Community Action
20 Gable Place
Barre, VT 05641
capstonevt.org
Serving:
Lamoille, Northern Windsor, Orange & Washington Counties

Champlain Valley Office of Economic Opportunity (CVOEO)
PO Box 1265
Burlington, VT 05402
cvoeo.org
Serving:
Addison, Chittenden, Franklin, & Grand Isle Counties

Northeast Kingdom Community Action (NEKCA)
PO Box 346
Newport, VT 05850
nekcavt.org
Serving:
Caledonia, Essex & Orleans Counties

Southeastern Vermont Community Action (SEVCA)
91 Buck Drive
Westminster, VT 05158
sevca.org/warmth
Serving:
Windham & Windsor Counties

Yes! I want to give the gift of warmth.

I have enclosed cash or a check for:

___ $250 ___ $100___ $50___ $25___ Other: $____

Name: _____

Address: _____

City, State, Zip: _____

County:_____

Email Address: _____

Please make checks payable to the Community Action Agency serving your county (listed above), and specify "Warmth" in the memo line.

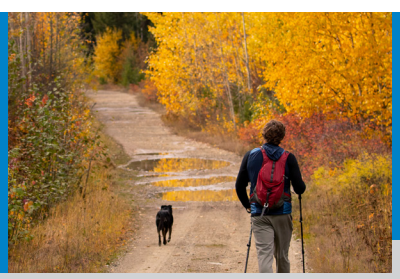


"The weather outside is frightening, but I'm not scared anymore."

—Katherine, 79, went from four years without heat to a warm home.

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WHEREVER LIFE TAKES YOU —



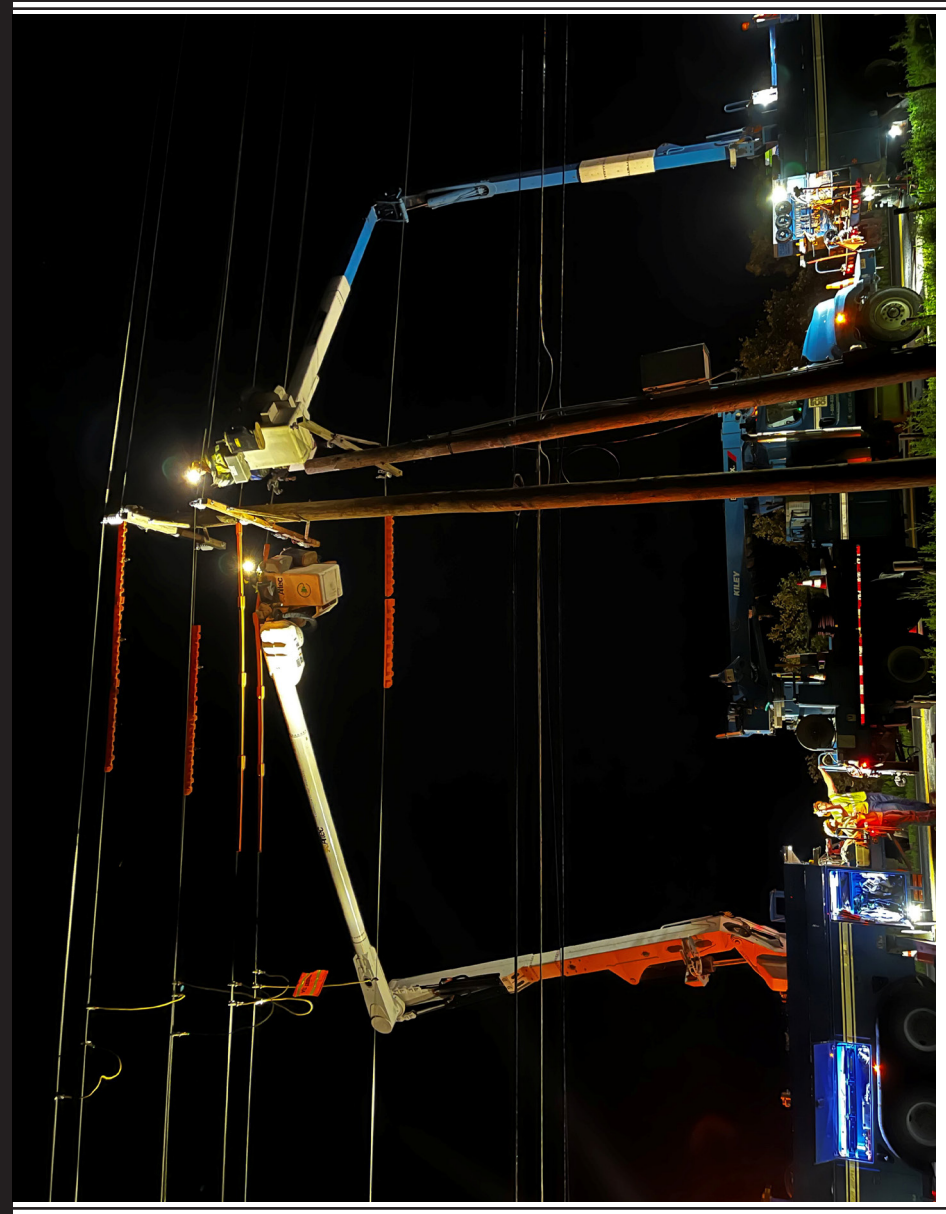
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CO-OP LIFE

Volume 83 Number 3

Fall 2026



VEC crews replace a pole in Hinesburg after a car collided with it late this summer. The accident caused a multi-hour outage that affected over 2,000 members. Read more about car-pole accidents, and how we replace poles, on pages 4 and 5.

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Inside Fall 2026 Co-op Life

CEO Update ..... p. 1
Member Survey Results ..... p. 1
Celebrating a Decade of Energy Transformation ..... p. 2
Places to Play, and Food to Eat: VEC's Community Fund Grants Support a Range of Efforts ..... p. 2
VEC/VELCO Partnership: How Does it Work? ..... p. 3
A Reminder: You are a Member – and Here are Some of the Benefits ..... p. 3
Whacked & Cracked: Damaged Utility Poles Keep VEC Crews Busy ..... p. 4
Utility Pole Accidents Are More Common Than You Think ..... p. 5
Seven Signs it's Time to Weatherize Your Home ..... p. 6
Give the Gift of Warmth ..... p. 7

CO-OP LIFE is published three times a year by Vermont Electric Cooperative
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