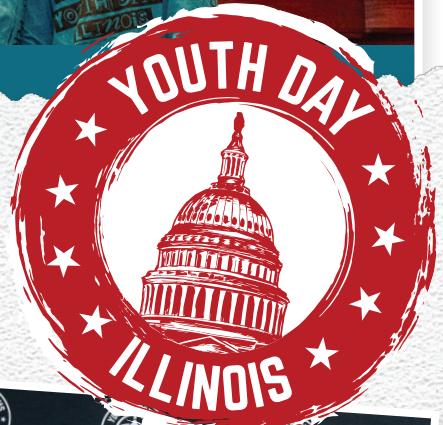




The 2025 Youth Day students were able to meet and talk with Senator Steve McClure during their time at the State Capitol.



## YOUTH DAY JUST AROUND THE CORNER

For over 60 years, the electric and telephone cooperatives of Illinois have given tomorrow's leaders the opportunity to learn from today's public officials. Each year, nearly 250 outstanding students from across the state receive an up-close and firsthand look at democracy in action when they meet their elected representatives during Illinois Electric and Telephone Cooperatives Youth Day held in Springfield. Over the years, thousands of students have learned how government works and why it's important for every citizen to get involved. State senators and representatives have the opportunity to inspire and encourage the leaders of tomorrow during this annual event. Two high school students representing Shelby Electric Cooperative on "Youth Day" will be selected to take part in an all-expense-paid trip known as the "Youth to Washington" tour. "Youth Day" will be held on March 25, 2026, and the "Youth to Washington" tour is scheduled for June 16-23, 2026. If you are a high school junior in Shelby Electric Cooperative's service territory, let your guidance counselor know you are interested in attending "Youth Day," contact Faith Wheeler at the cooperative for more information at 217-774-3986, or scan the QR code.



Kennedy Bowker (Pana) and Josiah Porter (Pana) were selected through an interview process to represent the cooperative on the 2025 Youth to Washington Tour.



**SCAN CODE  
FOR YOUTH DAY INFO**

## Employee News



*Lucas Smith*

**T**he cooperative would like to welcome Lucas Smith who was recently hired as a Broadband Technician. He comes to the co-op from Shawnee Communications based out of Lovington, Illinois, where he held a similar position.

Lucas is a 2024 graduate of Cumberland High School, and following high school, he received a Fiber Certification from Lincoln Trail Community College.

He is excited for the opportunity to work for an established organization and is looking forward to being part of the existing PWR-net fixed wireless internet company, and an expanding ShelbyFiber Broadband business. In his spare time, Lucas enjoys playing pool, trap shooting, and hanging out with friends.



*Carmen Kirksey*

**C**armen Kirksey recently accepted the position of Accounts Payable/ Accounting Assistant with the cooperative. Previously, Carmen worked for the cooperative's subsidiary ShelbyFiber as a Broadband Work Order and Material Specialist. She moved to that position in November 2022, after joining the co-op as Member Coordinator in April 2022. She is excited about the new challenges this position affords. Carmen, a Shelbyville resident, likes to go fishing, spending time with family and friends, and trying new restaurants in her spare time.

## SHELBY News

**P.O. BOX 560**  
**Shelbyville, IL 62565**

**Phone: 217-774-3986**  
**or 1-800-677-2612**

**Pay-by-Phone:**  
**1-844-963-2859**

[www.shelbyelectric.coop](http://www.shelbyelectric.coop)

✉ @YourCoop

✉ @YourCoop

✉ @yourcoop\_sec

**Office Hours:**  
**Monday - Friday**  
**7:00 a.m. - 4:00 p.m.**



**Shelby Electric**  
**Cooperative**

Your Touchstone Energy® Cooperative 



**KEEP THE LOVE & LIGHTS ON**

Keep mylar balloons weighted and away from power lines. When you're done, pop and dispose safely.

**Safe**  
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**Shelby Electric**  
**Cooperative**

Your Touchstone Energy® Cooperative 

# Capital Credits FAQ

When you signed up for electric service from Shelby Electric Cooperative (SEC), you became a member-owner of the cooperative. Unlike other investor owned utilities, your cooperative exists to make sure your needs are always met, not to make a profit.

Any revenue over and above the cost of doing business is considered margins. While investor-owned utilities return a portion of any profits back to their investors (stockholders), electric cooperatives like SEC return these funds back to their members in the form of capital credits.

In December of 2025, SEC allocated **\$1,920,395** to members who received electric service during 2024. Allocated credits appear as an entry on the permanent financial records of SEC and reflect your ownership in the cooperative. An allocation is not cash and cannot be paid to you immediately or used as payment for any Cooperative or subsidiary bill. After reviewing the cooperative's finances, the SEC board of directors then determines the method, basis, priority, and timing of all **capital credit retirements**. Once capital credits are retired, a check or bill credit is issued to you. As of May 2024, the cooperative has retired all capital credits up to the year 1998, totaling more than **\$7,000,000**.

## Q: What are capital credits?

**A:** Patronage capital is the cooperative's margins, or money left after all expenses have been paid for that year. SEC uses these margins for capital investments, such as building or replacing power lines, substations, and other electric system improvements. After being used as working capital, excess funds are



returned to members as patronage capital credits (like a dividend). It represents each co-op member's share or equity in the cooperative. Patronage capital is allocated to members in proportion to the dollar amount of electricity used. Capital credits are paid out, with board approval, as the cooperative's financial condition permits.

## Q: How do I receive my capital credits?

**A:** Eligible members receive capital credit refunds as a credit on their electric bill. If a member is no longer receiving service, SEC will mail their retirement amount in the form of a check to the most recent address on file.

## Q: How are capital credits calculated?

**A:** The amount of capital credits you earn each year is based on the amount of capital you contributed to the cooperative through paying your monthly bill. The more electric service you buy, the greater your capital credits account — although the percentage will remain the same. The sum of your monthly bills for a year is multiplied by a percentage determining your capital credits.

## Q: What percentage of my bill is returned as capital credits?

**A:** The percentage of your total payment that is allocated as capital credits varies from year to year, depending on the success of the cooperative. Capital credits are only allocated for years in which SEC earns margins. No capital credits are allocated for years without margins.

## Q: What happens to the capital credits of a member that is deceased?

**A:** The capital credits of a deceased member may be paid at a discount without waiting for a general retirement. Estate payments are not automatic. A representative of the estate must request the capital credits by contacting the cooperative billing department. If a spouse jointly holds the membership, the estate will only be retired after both the member and the spouse are deceased. For estate planning, call the office and ask for a Designation of Beneficiary form, which will ensure your capital credits are retired correctly upon your death or scan QR code.

## Q: Will I receive a capital credit payment every year?

**A:** Not necessarily. The board of directors must authorize a retirement before you receive the credit. When considering a retirement, the board analyzes the financial health of the cooperative and will not authorize a retirement if it is not feasible for the Cooperative.

## Q: What happens to my capital credits when I leave the SEC service area?

**A:** They remain on the books under your assigned capital credit number until they are retired. You should make sure SEC has your current mailing address on file.

If you have any questions concerning capital credits, give us a call at 217-774-3986 or scan the QR code. To keep up to date on the latest cooperative news, visit our Facebook page, by searching "YourCoop."

Scan for Capital Credit info

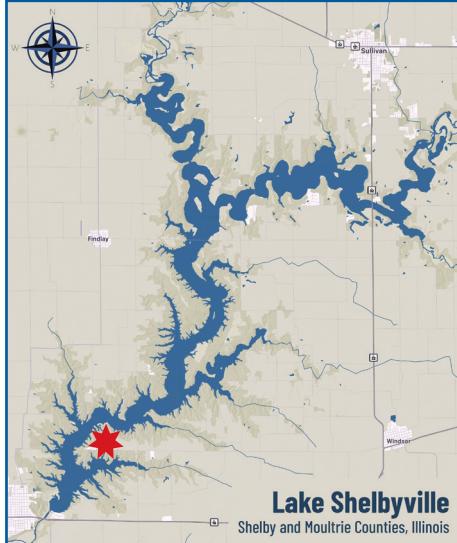


# Faith's ROADTRIP



## Highlighting Lake Shelbyville

Faith's Roadtrip will be doing a special series over the next few issues of ShelbyNews, which will be kicked off at the southeast end of Lake Shelbyville. In the March issue Faith will be talking to the owners of Lithia Resort, which is a cabin retreat a quarter-mile from Lake Shelbyville. The April issue will feature Lithia Springs Marina and all it has to offer. With spring around the corner, these next consecutive months' series will be timely and a great reminder for you to make some travel plans to Lake Shelbyville as warmer weather arrives.



## PRESIDENTS DAY

UNITED STATES OF AMERICA



COOPERATIVE OFFICES WILL BE CLOSED ON  
**MONDAY, FEBRUARY 16**  
IN OBSERVANCE OF PRESIDENTS DAY!



## ENERGY EFFICIENCY TIP OF THE MONTH

Mid-winter is a great time to ensure you are making the most of your home heating system. Replace or clean filters to keep your furnace or heat pump running efficiently. Listen for strange noises and check for uneven heating—these signs indicate that the system may need servicing. Ensure vents and radiators aren't blocked by furniture or rugs as proper airflow helps your system work less and saves energy. A little maintenance along the way can prevent costly repairs and keep your home cozy through winter.

