

2026 Voter Guide



Cuivre River Electric Cooperative

A Touchstone Energy® Cooperative 

The 2026 ballot

The ballot includes the names of candidates in each of four districts. You are eligible to choose one candidate for each district. You may vote online or request a paper ballot by mail. Instructions for marking your ballot are stated on the paper ballot and are available through the online ballot portal.

Online ballots must be submitted by 11:59 p.m. CST on Monday, August 24; paper ballots must be delivered to Survey & Ballot Systems by mail before the close of business on Monday, August 24.

Ballots may not be delivered to CREC offices or brought and cast at the Annual Meeting. However:

- If you request a paper ballot and don't use it, you may attend the meeting at our Troy office on Thursday, August 27, and receive a new ballot when you register.
- If you're not sure you mailed your ballot in time you may attend the meeting and verify receipt of your ballot. If your ballot did not arrive by the August 24 deadline you may receive a new ballot.

All members who vote (either online, by paper ballot or at the annual meeting) will be entered into a drawing for free electricity.

Regarding prize drawings: you are NOT required to attend the annual meeting in order to win prizes. The names of winners will be drawn in the week following the annual meeting for these free electricity awards:

- One member will receive a \$1,500 bill credit
- Two members will each receive a \$500 bill credit
- Two others will each receive a \$250 bill credit
- Twelve members will each receive a bill credit for a month's use of electricity (up to \$200)

Vote online

If you have a valid email address on file, you may receive an email containing a direct link to your ballot. No email? If you do not receive the email link or prefer not to use it, type **directvote.net/crec/** directly into your web browser (*not into a search engine*) to access the login page of the 2026 Cuivre River Electric Cooperative Ballot. You will be asked to provide your member number (*without the dash or numbers after the dash*) and the zip code of your billing address.

Vote by mail

Send your ballot in the postage-paid return envelope to: **Survey & Ballot Systems**, 7653 Anagram Drive, Eden Prairie, MN 55344. Do not mail your ballot to Cuivre River Electric Cooperative. Please allow time for delivery by August 24.

About your ballot

The ballot order for all candidates was drawn randomly by the Nominating Committee. An asterisk (*) denotes current officeholders.

Candidate profiles

Candidates were asked to respond to the following five questions. Their profiles are based on their answers.

- What knowledge, experience or special abilities would you bring to the board?
- What are some of the important issues you believe the board needs to focus on the next few years?
- Which of the following is the most important feature of the electricity CREC provides: (1) Affordable, (2) Reliable, (3) Environmentally clean.
- What is the best way to meet present and future energy needs?
- What interests you most about serving on the board?

Meet Your Director Candidates

Please choose one candidate in each district

LINCOLN COUNTY District 1

**Vote for
One of Two**



**Phillip Anderson
TROY, MO**

Phillip has been a CREC member since 2010. He is currently vice president of commercial crop lending for FCS Financial. He is a 2002 graduate of the University of Missouri, College of Agriculture. His work background includes 18 years with John Deere dealerships in both Missouri and Illinois. For the last 13 years, he has managed a portfolio comprised of row crop operations and agribusiness. Phillip and his wife, Kristen, have two children.

When asked what knowledge and expertise he could bring to the board, Phillip said that he is a collaborative worker who likes to find creative solutions to complex problems, and he appreciates the benefits of the cooperative structure.

His views: Phillip believes that providing affordable, stable

energy should be the board's priority in the next few years. "My bills have doubled over the last three to five years," he says. Affordability is the most important feature of the electricity that CREC provides. "Competition and costs will become a greater challenge to the member-owners," he says.

The best way to meet present and future energy needs, he says, is to keep open active coal plants, expand natural gas, and to develop nuclear fusion or alternative means.

"Getting the opportunity to serve the member-owners would be an honor and a privilege," he says. "My focus will be on upholding the integrity of the cooperative structure while supporting the long-term planning of safe, affordable, and reliable energy."

Fun Facts

About Cuivre River Electric Cooperative

CREC has over 75,000 meters on its system, serving homes, businesses, schools, hospitals, and more.

A unique benefit of being served by an electric cooperative is capital credits. Similar to profit margins in other businesses, capital credits represent members' ownership equity.

LINCOLN COUNTY District 1

**Vote for
One of Two**



Mike Cherry*
TROY, MO

Mike has been a CREC member since March 2018 and currently serves on the board of directors for the co-op. He was formerly with the Lincoln County Fire Protection District, where he served in every position, including fire chief for 12-plus years. He is now a safety director with 3 Phase Line Construction and continues to volunteer with the Old Monroe Fire Protection District. He is an East Central College graduate and is pursuing a Bachelor's Degree in Business Administration and Leadership. Mike is married to Emma Cherry.

Mike has owned or worked for an electrical contractor since graduating from high school. "I have an extensive electrical background as well as safety," he says. He has been in the fire service for 38 years—20 as a career. He continues to serve as an instructor and regional coordinator for the Missouri Fire and Rescue Training Institute at the University of Missouri, Columbia, teaching fire-fighting, leadership, and management courses all over the country.

His views: System reliability, expansion capabilities, and additional services using owned equipment are the areas

Mike believes the board needs to focus on in the next few years. He is also focused on making sure CREC has the capacity to serve growing demands and system reliability.

He feels that reliability is the most important feature of electricity that CREC provides. "In today's world, electricity is depended on for every aspect of life, including life-saving devices located in homes," Mike says.

The best way to meet present and future energy needs, he says, is to ensure we have a very reliable system, plan for expansion to new areas by building partnerships with developers, and conduct ongoing evaluations of demands on the system.

When asked what interests him the most about serving as a CREC board member, Mike says that he has a strong desire to serve his community and use his life experience to improve the community he lives in. "I have always been interested in the electrical industry and have worked closely with all utilities as a contractor and emergency responder in the past."

Voting FAQs

Q. Can I bring my paper ballot to the office?

A. No. Paper ballots should be mailed to SBS in the postage-paid envelope provided.

Q. Can I bring my paper ballot to the meeting?

A. No. Paper ballots will not be accepted at the meeting. If you request a paper ballot you do not use, you can receive a replacement ballot when you register at the meeting.

**ST. CHARLES
COUNTY
District 4**

**Vote for
One of Three**



**Scott Allender
ST. CHARLES, MO**

Scott joined CREC in 2017. He serves as a software engineering manager with Reinsurance Group of America and has been in that role for the last ten years. His experience includes leadership in both software and hardware, as well as interacting with senior leaders of his company in Asia and with markets in Europe, the Middle East, and Africa. Scott is a college graduate. He and his wife have four sons.

Scott's community service includes serving as a member of the Maryland Heights Culture and Arts Board and as a cubmaster for Pack 989, Independence Elementary, for four years.

His views: Scott says that reliability is the most important feature of the electricity that CREC provides. "I work from home with four sons. I like to ensure that we have power as needed," he says.

Some of the important issues Scott believes the board needs to focus on in the next few years include:

- Using technology to identify accurate energy usage and costs (preferably to lower)
- Continuing to help underdeveloped areas obtain low-cost energy
- Continuing to invest in eco-friendly energy infrastructure

The best way to meet present and future energy needs is to continue to invest in research and development while also investing in appropriate expense management, he says.

What interests him most about serving on CREC's Board of Directors is "the idea of supporting my community in a tangible and impactful way."

CREC is ...

A Touchstone Energy[®]
Cooperative



What is Touchstone Energy?

It is a national alliance of local, consumer-owned electric cooperatives, like **Cuivre River Electric Cooperative**, which commit themselves to providing high standards of service to customers large and small.

There are Touchstone Energy[®] cooperatives in 45 states. Together we deliver energy and energy solutions to more than 30 million customers every day.

Touchstone Energy[®] cooperatives serve their members with **integrity, accountability, innovation** and a long-standing **commitment to our communities**.

ST. CHARLES COUNTY District 4

Vote for
One of Three



Karen Berra*
ST. CHARLES, MO

Karen has been a CREC member since 2007 and currently serves on the CREC Board of Directors. She previously worked as the fuel administrator/wholesale billing coordinator for CF Altitude, LLC, formerly Western Oil, and had been with them for 25 years. She has been with Midwest Petroleum for the past two years and currently holds the position of Sr. Accountant. She attended college at Southwest Missouri State University and St. Louis Community College. Karen has two daughters and four grandchildren.

Karen's professional experience includes working in the fuel industry with several large oil companies such as ConocoPhillips, BP, Citgo, and ExxonMobil. Her community service includes volunteering for the past 20-plus years, helping to raise millions of dollars for charities, including Crohn's & Colitis Foundation, Folds of Honor, Backstoppers, and Cardinal Glennon Children's Foundation.

Her views: Karen believes the board needs to find the most cost-efficient means of producing energy using solar,

wind, hydro, and coal while continuing to maintain reliability. "We also need to find ways for the co-op to help provide additional assistance to its members, keeping the community supported is key," she says.

Reliability, Karen says, is the most important feature of the service CREC provides. "As a member, I am impressed with the reliability that CREC provides. Looking to provide clean, sustainable energy for our members, all while providing an affordable form of energy, is the best way to meet present and future energy needs."

Karen says she's most interested in serving on CREC's Board of Directors to constantly learn more about the co-op, its efficiency, and pride, along with providing excellent service to its members, as well as helping to find new ways to continue to maintain one of the highest satisfaction ratings in the industry.

CREC Mission

As a cooperative, it is CREC's responsibility to serve our members today, and tomorrow. CREC's Board of Directors adopted a mission statement to help continue guiding us as we move forward to fulfill that responsibility.

Mission

Cuivre River Electric Cooperative will be a progressive leader in the energy industry, empowering employees to serve our members using innovative energy solutions, while safely providing reliable service at the lowest possible cost.

ST. CHARLES COUNTY District 4

Vote for
One of Three



Arthur Madden
WELDON SPRING, MO

Arthur has been a CREC member since 2020. He is a retired accountant and former construction superintendent. Arthur is also a former school board president and past board member of the Tri-County Commission. He is also a U.S. Coast Guard Auxiliary and Civil Air Patrol member. He holds BS and MS degrees in Economics.

Arthur's community service includes providing training on disaster response to statewide Civil Air Patrol members and planning parades and information displays for the U.S. Coast Guard Auxiliary.

When asked what knowledge and expertise he could bring to the board, Arthur says he understands financial statements, allocation of resources, and carrying out promotional activities.

His views: Arthur says that the board's focus in the next few years should be on the need for reliable and affordable electric service, as the population grows and there are changes in government policies. Reliability is the most important feature of the electricity that CREC provides.

The best way to meet present and future energy needs, he says, is to plan for an increased need for electric service.

Arthur says that what interests him most about serving on the board is to continue the very good service CREC has given.

Cooperative Principles

1. ***Open Membership:*** Cooperatives are open to all persons able to use their services and willing to accept the responsibilities of membership.
2. ***Democratic Control:*** Cooperatives are democratic organizations. Members have equal voting rights (one member, one vote) and participate in decisions which affect the organization.
3. ***Economic Participation:*** Members contribute equally to the capital of their cooperatives. They allocate surpluses, if any, to (1) develop the cooperative and (2) benefit members in proportion to their transactions.
4. ***Autonomy and Independence:*** Cooperatives are self-help organizations. They enter into agreements on terms that ensure democratic control and maintain the cooperative's autonomy.
5. ***Education:*** Cooperatives should educate members, employees, and the general public, especially youth, about democratic principles and the benefits of cooperation.
6. ***Cooperation among Cooperatives:*** Cooperatives work together at local, national and international levels to serve their members and strengthen the cooperative movement.
7. ***Concern for Community:*** While focusing on member needs, cooperatives work for the sustainable development of their communities.

ST. CHARLES COUNTY District 5

Vote for
One of Five



Robert Richardson
ST. CHARLES, MO

Bob has been a member of CREC since 1987. With more than 30 years of experience working with over 250 electric cooperatives across the country, he has extensive knowledge of the challenges involved in maintaining reliable, cost-effective operations for members. During roles at McGraw Edison/Cooper and Hubbell/Aclara, Bob became an expert on the distribution systems, electricity market structures, and software integrations it takes to keep the lights on. He holds a Bachelor of Science degree in Electrical Engineering and is happily married with three adult children and one grandchild.

Bob's community service includes serving as a board member on several utility-industry associations, as an assistant scoutmaster, and coaching four different youth sports at the YMCA and his church.

His views: Bob says some of the issues the board needs to focus on in the next few years include working in concert with CREC's generation and transmission cooperatives to ensure that data centers do not impact member rates, carefully managing cost growth by balancing goals of affordable rates and best-in-class reliability/service, and supporting membership growth by competing for new members/subdivisions.

Reliability is the most important feature of the electricity that CREC provides. "Growth of intermittent sources (solar and wind) needs to be balanced by thermal and hydro to maintain reliability," he says.

"All of the above" strategy is the best way to meet present and future energy needs, Bob says. "We can all be very proud that our co-op-owned thermal plants are clean and cost-effective. We need to fight political pressure to curtail these assets. Battery energy storage systems should be considered to make intermittent sources reliable 365/24."

What interests him most about serving on CREC's Board of Directors is giving back to CREC to honor its long history of delivering electricity reliably and cost-effectively.

"This is a critical time for CREC and electric co-ops as demand for energy soars due to data centers and other needs. I've led through change in the industry over the last 30 years, and I want to leverage that know-how to help the CEO and board guide CREC in the right direction for the future," he says.

Fun Facts About Cuivre River Electric Cooperative

Cuivre River Electric Cooperative's service area has more than 5,700 miles of electric distribution line.

The original 12 incorporators of our cooperative were from Foristell, Wentzville, Foley, Winfield, Troy, Wright City, Warrenton, O'Fallon, Elsberry and Clarksville.

ST. CHARLES COUNTY District 5

Vote for
One of Five



Jeremy Junghans
ST. CHARLES, MO

Jeremy joined CREC in 2007. He is an engineering manager with Northrop Grumman Cutting Edge Optonics, where he has been for over 20 years. His experience includes leading cross-functional teams, directly interacting with all levels of internal and external stakeholders, and balancing technical, financial, and scheduling challenges to achieve organizational objectives. With his background in the semiconductor manufacturing industry, he has had the opportunity to contribute in many ways, including engineering, business development, and management. He hopes to bring his experience from an adjacent industry to help make informed decisions for the co-op.

Jeremy holds both a BSEE and an MSEE and is married with three children. His community service includes coaching at SPAA, SCCYSA, SLYSA, and Missouri RUSH for over 15 years. He is a member of the Arkansas Academy of Electrical Engineering and serves as a mentor for engineering students. Jeremy is also a deacon at his local church, serving his congregation and community.

His views: Jeremy says that over the next few years, the board needs to focus on maintaining unparalleled reliability at an exceptional value, as this will become increasingly important as the area continues to grow and the co-op's

existing infrastructure ages. "Establishing a roadmap that meets these objectives while withstanding regulatory environments, geopolitical developments, and other external factors will be challenging," he says.

Reliability is the most important feature of the electricity that CREC provides.

To meet present and future energy needs, Jeremy says, it is imperative that the current and projected energy demands of the area are fully understood. "The cooperative must invest in its infrastructure wisely to continue to provide reliable service without creating undue financial risk for its members."

Jeremy says that, as a member of CREC for over 18 years and working for a company in St. Charles County that is serviced by a different utility, he has continually observed that the reliability and value that the co-op provides greatly exceed that of the other utilities, even though both utilities share many of the same regulatory, environmental, and growth challenges. "I am most interested in serving on the board to help CREC maintain this standard as the area continues to grow and face new challenges."

Did You Know? Cuivre River Electric Cooperative History

Cuivre River Electric Cooperative began returning capital credits in 1976. More than \$145 million have been paid to members and former members since then.

Capital credits are the cooperative's equity. Similar to margins or profits, capital credits are refunded to co-op members, whereas investor-owned electric utilities send their margins to stockholders, and municipally-owned utilities keep their profits.

ST. CHARLES COUNTY District 5

Vote for
One of Five



William Dulle
ST. CHARLES, MO

Bill has been a member of CREC since 2002. He is a former energy industry executive, having served 25 years with Ameren Corporation and its affiliates. Across his tenure at Ameren, Bill served in key leadership roles, including eight years directing a 40-person merchant team responsible for trading, dispatch, and fuel operations supporting a 6,000+ megawatt generation portfolio. His other roles included director of administrative services and multiple business development and account executive positions for Ameren's regulated utility. He has successfully overseen numerous important initiatives enabling the company's participation in two regional power markets, expanding its merchant fleet, and enhancing infrastructure and competencies, which resulted in significant savings.

Bill earned his Master's Degree in Business Administration from Saint Louis University and holds a Bachelor's Degree in Communications from the University of Missouri-Saint Louis.

Committed to volunteerism, Bill has served in a variety of committee and board-level positions, including 11 years

as a trustee and chair of the board for the Academy of the Sacred Heart in Saint Charles, and has been active with other area schools and non-profits. Bill is a member of St. Charles Borromeo Parish and is dedicated to family, including his spouse, Kelly, and their three adult daughters.

His views: Bill believes that "reliable service at an affordable price is a requirement and an expectation of CREC's membership and should always be the primary focus of the cooperative."

He feels the best way to meet present and future energy needs is through continuous and strategic planning, aimed at cost-effectively meeting CREC's and members' needs through a balanced mix of energy supply and forward-thinking infrastructure improvements.

Bill has always enjoyed continuously learning from the talented and diverse associates he has worked with in the energy and non-profit sectors and welcomes the opportunity to share his industry knowledge and experience in support of the critical services CREC provides to its members.

Voting FAQs

Q. During the voting period, can I request a paper ballot kit for another person?

A. No. You may only obtain a paper ballot kit for yourself by calling SBS at 952-974-2339. You may also vote online through August 24 by using a secure web portal at directvote.net/crec/. Verification of your membership will be required. Ballots are not available at Cuivre River Electric offices, however a computer station is available for members' use to vote online during normal lobby hours through August 24.

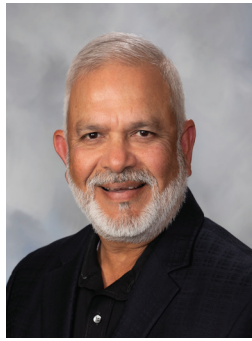
Q. Can my spouse and I both vote?

A. No. Only one vote may be cast per member—household or business. To be eligible, your name should appear on your family's account.

(St. Charles County District 5 continues on following page)

ST. CHARLES COUNTY District 5

Vote for
One of Five



Rajiv Shah
ST. CHARLES, MO

Rajiv has been a CREC member since 2003. He is retired from the IT industry, where he spent over 30 years. Before retiring, he worked for EDS and then spent four years as a consultant with Charter Communications. He is a college graduate and is married with two adult children.

Rajiv has served the Indian community for more than 30 years through the Gujarati Samaj of St. Louis, and has held several leadership roles, including president, vice president, treasurer, and advisory committee member. He currently serves as a member of the Board of Trustees. Rajiv served as the chairman of the St. Louis Asian Open Golf Tournament for five years. He also has some outreach and advocacy experience in the non-profit industry.

His views: Rajiv says that reliability and affordability are the most important features of the electricity that CREC provides.

The best way to meet present and future energy needs, Rajiv says, is by managing expenses, hiring experienced/reliable people, and cutting down trees where they interfere with electric lines.

Regarding his interest in serving on the CREC Board of Directors, Rajiv says he would like to dedicate his time to giving back to the community and supporting a company that provides such reliable service.

Fun Facts About Cuivre River Electric Cooperative

When Cuivre River Electric Cooperative began in 1941, members read their own meters. Up until 1972, they not only read their own meters, they calculated their own bills and mailed their readings and payments to the office. All 10,136 members' bills were due and paid at the same time.

At the close of 1997, the first year of Operation Round Up, CREC members had donated over \$160,000 to the program by rounding up their bills, donating anywhere from a penny to 99 cents.

**ST. CHARLES
COUNTY
District 5**

**Vote for
One of Five**



Ted House*
ST. CHARLES, MO

Ted became a member of CREC in 1987 and currently serves on the co-op's Board of Directors as secretary-treasurer. Ted is a retired circuit court judge for the State of Missouri. He has also served the people of St. Charles, Lincoln, Warren, Pike, and Montgomery counties as our state senator. Ted is a former emergency medical technician. He earned his JD degree from the University of Missouri-Kansas City School of Law and holds a BA from Central Methodist University. Ted's wife, Mardi, recently retired as an engineer at Boeing. They have three children.

Ted's leadership and community service include serving as the presiding judge for the 11th Judicial Circuit Court in St. Charles County and as the chairperson for the Board of Directors with the Crider Health Center.

His views: Ted is a passionate supporter of the cooperative business model. "CREC is owned by the members, governed by the members, and operated for the members. Because we don't siphon off profits for stockholders, any extra revenue is invested in the growth of the cooperative or refunded back to the members."

Ted believes that CREC is an exceptionally efficient and well-run organization. "From the president/CEO and

the executive team through the line workers and all the staff, the culture of professionalism and excellence shines through every day. The dedication that CREC employees bring to the job is inspirational," he says.

When it comes to present and future energy needs, Ted believes that challenges lie ahead in navigating the inevitable transition to renewable energy. "None of us can function without electricity." Reliability, he says, is the most important feature of the service CREC provides. "It is imperative that we maintain the reliability of our electricity supply while we continue to reduce carbon emissions through the diversification of generation resources and improved power plant and transmission efficiency," he says.

Serving his CREC neighbors as a board director has been a great privilege, Ted says. "Modern life is placing unprecedented demands on our power supply. My sole obligation through these challenges is to CREC members. I hope to have the opportunity to continue to be a strong voice for reliable, affordable, and responsibly generated electricity."

Issues voting online?

**Call 952-974-2339 or email support@directvote.net.
Support is available 8 a.m. – 5 p.m. on weekdays.**

WARREN COUNTY District 3

Vote for
One of Four



Rebecca Abbott LAKE SHERWOOD, MO

Rebecca joined CREC in 2020. She serves as vice provost with SANS Technology Institute, a cybersecurity-focused higher education organization dedicated to preparing professionals to protect critical systems and infrastructure. Her background also includes leadership roles in sales, operations, and community engagement, including work with homeowner associations and residential communities.

Rebecca says she would bring executive leadership experience in strategic planning, operations, and stakeholder engagement to the CREC board. "My career has focused on balancing long-term planning with the needs of the communities and organizations I support," she says. "I believe cooperative members deserve leaders who are thoughtful, accountable, and focused on reliable, affordable service."

Rebecca is married with two sons and holds a Bachelor's Degree in International Relations and Political Science, and a Master's Degree in Educational Leadership. She previously served on the Lake Sherwood Homeowners Association's Long Range Planning Committee for two years, including one year as chair. She also served on the HOA's Property Management and Development Committee and currently volunteers on the HOA's Youth Committee.

Her views: Rebecca believes that one of the most important issues facing the cooperative is maintaining reliable, affordable service while managing growth and rising infrastructure costs. "As our community continues to grow, it's important that CREC plans responsibly for the future while remaining focused on the needs of its members," she says. "Reliable electricity is essential for the safety, stability, and success of families, farms, schools, and local businesses."

Rebecca also believes strategic investment in infrastructure, grid modernization, and cybersecurity is essential to the cooperative's long-term reliability and resilience. "Strong planning today helps ensure members continue receiving dependable service at a fair cost for years to come," she says.

Regarding serving on the CREC Board of Directors, Rebecca says she wants to use her leadership and planning experience to help support the cooperative's mission and represent the interests of its members. "I value the cooperative model because it puts members at the center of decision-making, and I would be honored to represent our community with thoughtful and responsible leadership."

Fun Facts

About Cuivre River Electric Cooperative

Cuivre River Electric Cooperative is named for the 41.6 mile-long Cuivre River named by French-speaking settlers in what was then French Louisiana. "Cuivre" is the French word for "copper." The river originates in Audrain and Pike counties and, flows south-eastward through Pike, Montgomery, Lincoln, Warren and St. Charles counties to its confluence with the Mississippi River near Old Monroe. CREC distributes electricity to members in each of these counties except Audrain.

WARREN COUNTY District 3

Vote for
One of Four



Bart Korman
WARRENTON, MO

Bart has been a member of CREC since 2015. He currently serves as a civil engineer and surveyor with Lewis-Bade Surveyors and Engineers, where he has worked for 27 years. He says he would bring a diverse background and understanding of the regulatory environment to the board.

Bart is married with three children and holds Bachelor of Science degrees in Agricultural Engineering and in Agricultural Systems Management.

His community service includes serving in the Missouri General Assembly, the Knights of Columbus, the Warren County Rotary Club, the Holy Rosary Athletic Association, and serving as a 4-H shotgun project leader.

His views: Bart says that working with development in

the high-growth areas, as well as upgrading services for current members, will be an important issue for the board to focus on in the next few years.

Reliability is the most important feature of the electricity that CREC provides, Bart says. "Dependability is important."

The best way to meet present and future energy needs is to have a good plan and explore technology advancements, such as small modular nuclear reactors.

What interests Bart most about serving on the board is helping and having an understanding of the balance between members, such as renters, landlords, homeowners, developers, and farmers.

CREC Vision

As a cooperative, it is CREC's responsibility to serve our members today, and tomorrow. CREC's Board of Directors adopted a vision statement to help continue guiding us as we move forward to fulfill that responsibility.

Vision

Cuivre River Electric aspires to be a trusted energy partner that is prepared to embrace opportunities in a changing utility industry while providing our members with maximum value and improving our communities.

WARREN COUNTY District 3

Vote for
One of Four



Phil Dunk*
WRIGHT CITY, MO

Phil has been a CREC member since 2006 and currently serves on the cooperative's Board of Directors. He is the manufacturing manager for Hellebusch Tool & Die, a leading producer of die cast dies and plastic injection molds, and has an extensive background in engineering, manufacturing, and project management. He also holds a degree in Machine Tool Technology. He and his wife, JoAnn, have been married for 44 years and have two children.

Phil has served as an elder at Wentzville Christian Church and currently serves on the advisory boards of several trade schools and industry associations. He has also volunteered with Big Brothers Big Sisters, Kairos Prison Ministry, the Autism Society of America, and the NWTf Youth Outdoors Program.

His views: Phil believes reliable, affordable power should remain the board's top priority. He believes the best way to meet present and future energy needs is through a balanced mix of proven, clean, high-efficiency conventional energy sources — such as natural gas, hydro, and clean coal — combined with responsible investment in alternative energy technologies such as wind and solar.

“Technology and energy demands are changing rapidly. As Missouri's largest electric cooperative, it's critical that CREC keeps pace with the changing and varied needs of our members,” Phil says. “As our energy demands continue to grow, we must continue investing in additional capacity and infrastructure to maintain reliability and affordability for current and future members.”

The cost of electricity and other critical infrastructure components has increased dramatically in recent years,

resulting in necessary rate increases across the industry. “However, I'm proud to say CREC continues to maintain some of the lowest electric rates in the country,” he says. “Today, our average residential rate remains around 9.23¢ per kWh, which is more than 30% lower than the national average and consistently below the regional averages of other major electric providers in Missouri.”

CREC is also focused on attracting larger industrial loads, such as the new AFG facility in Foristell. When done responsibly, adding high-volume users improves system balance and efficiency by spreading fixed costs across a broader customer base, helping stabilize rates for our existing residential, farm, and small business members.

In recent years, data centers have become a major topic of discussion for cooperatives and their customers across the country. In some situations, they can provide economic benefits and support system growth; however, reliable, affordable power for existing members must remain the top priority. “Any potential data center projects should only be considered if they make financial and operational sense for the cooperative and its members,” Phil says. “We need to approach these opportunities responsibly — ensuring any new large loads pay their fair share, system reliability is protected, and the long-term benefits flow back to our members.”

“I'm proud to serve alongside an outstanding team of directors, managers, and employees who genuinely care about the cooperative, its members, and the communities we serve,” Phil says. “I would greatly appreciate the continued opportunity to serve on your board.”

Voting Facts

CREC members may vote for up to four directors — one director in each of the four districts with seats for election this year. Choose one candidate in each district regardless of where you reside. Each member household or business may cast one ballot.

WARREN COUNTY District 3

Vote for
One of Four



Virgal Woolfolk INNSBROOK, MO

Virgal has been a member of CREC since 2020. He is the retired president and CEO of VIRTEK Company. He has been an environmental /transportation/land use/utilities planner for over 50 years. In his capacity as the owner and operator of one of the first disabled veteran- and minority-owned businesses in the nation, he also served as a governmental consultant to U.S. representatives, senators, and presidents. He has been involved in Missouri governmental affairs since high school, when he interned for Senator John Danforth while attending Wright City High School. Virgal is a Navy veteran who has worked in both the private and public sectors of the governmental and utilities industries.

He holds a BS in Business Management, a JD in Law, and an MBA. Virgal also attended the AT&T "Operation Hand Salute Program," which, in cooperation with the Harvard Business School, educates and mentors selected disabled veteran business owners to be more productive in their businesses and communities.

His community service includes serving as a current board trustee and planning and zoning board member for the Village of Innsbrook, a board member for the University of Missouri Extension, a board member of the Disabled Veteran Business Association, and, while living in California, a board member of the Farm Bureau.

His views: Virgal is running on a platform emphasizing transparency, financial accountability, and reliable, environmentally responsible power. His core campaign pillars include:

- **Transparency and accountability:** Proposing methodical energy increases alongside transparent communication and clear accountability from the board to cooperative members.
- **Environmental protection:** Advocating for clean water and air by adhering to standards that exceed National Environmental Policy Act (NEPA) regulations to avoid the negative environmental impacts seen from rapid data center growth in other states.

- **Reliability:** Recommending proven technological strategies and solutions utilized by other successful municipalities to affordably address present and future energy needs.

Virgal says that transparency is an important issue for the board to focus on over the next few years. "I hope to communicate trust, transparency, accessibility, and clear accountability from the board," Virgal says. "When members have questions about increased electricity costs, we want to provide that information and explain in advance why a price hike is necessary. We also want to ensure we continue to upgrade existing infrastructure and hire well-trained employees to replace retirees who have years of experience and knowledge."

Affordability, reliability, and environmental cleanliness are the most important features of the electricity that CREC provides, Virgal says. "I realize energy costs are increasing, but we must be methodical with these increases, provide reliable service, and explain why they are necessary to maintain it. Having seen the negative impacts on rural and urban communities in California, Arizona, Nevada, and Texas, we must protect our environment and comply with and exceed the NEPA requirements to maintain clean water and air."

The best way to meet present and future energy needs, Virgal says, is to look at cities and counties in other states that are currently addressing—or have already addressed—growth. This includes managing an increase in residential units, a higher demand for home energy than was required just a decade ago, and more power for businesses and infrastructure like data centers.

"I don't think folks here in Missouri have been exposed to, or are experienced with, the potential impacts—both negative and positive," Virgal notes. "They also aren't aware of the positive alternatives used to avoid the pitfalls that occurred in states like California during its explosive growth. The current situation in our region is similar to

(Virgal Woolfolk bio continues on following page)

where California was 20 to 25 years ago. We can avoid many of those mistakes by being proactive. The first step is to educate both our customers and city governments about these challenges.”

About his interest in serving on the board, Virgal says that growing up on what is now Highway J in Wright City, he remembers the man from CREC who came out to read meters and make sure his family had good service. “I would like to let him know that the little colored kid he took the time to talk to and be nice to is now on the board and will be working to ensure the next generation has folks like him representing this agency.”



Cuivre River Electric Cooperative

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2026 board election**