

JULY - SEPTEMBER 2025



NineStar CONNECTION

VOLUME 14
ISSUE 3

OPERATION ROUND UP®

Each quarter a group of Trustees meet and decide how the extra change that is rounded up from customer's bills are dispersed from the applications that are received.

Read more on page 6

OUT & ABOUT!

A showcase of places we've been in the community.

Read more on page 7.

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SEE PAGE 4



2025 INTERNATIONAL YEAR OF COOPERATIVES
**COOPERATIVES BUILD
A BETTER WORLD**

PATRONAGE AND
CAPITAL CREDITS-
WHAT ARE
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"One significant way we are different is how we welcome and encourage engagement with our members who may have a question or offer some thoughtful feedback on how we are doing. We know it's how we get better."

See more on page 8.



OUR EMPLOYEES MAKE THE DIFFERENCE. HERE'S A CUSTOMER REVIEW FOR BRETT FYFE.

"BRETT PICKED UP THE PHONE RIGHT AWAY ON A SATURDAY AND TRIED TO TROUBLESHOOT WITH ME. WHEN THAT DIDN'T WORK, HE SHOWED UP THAT SAME DAY AND MADE THE NECESSARY REPAIRS. THAT'S WHAT OUTSTANDING SERVICE LOOKS LIKE!"



Customer service is at the tips of your fingers. NineStar Connect's tech support call center is open around the clock. **317-326-help** ninestarconnect.com

STORY IDEA?

Contact David Spencer at dspencer@ninestarconnect.com

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Each quarter a group of Trustees meet and decide how the extra change that is rounded up from customer's bills are dispersed from the applications that are received.

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A showcase of places we've been in the community.

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2025 4-H FAIR

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NineStar CONNECTION

The **NineStar Connection** is a publication of NineStar Connect servicing retail and residential customers. Over 19,000 families and businesses receive this newspaper as part of their membership. **NineStar Connection** provides news, information and features about people, places and issues related to readers.

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NineStar Connection

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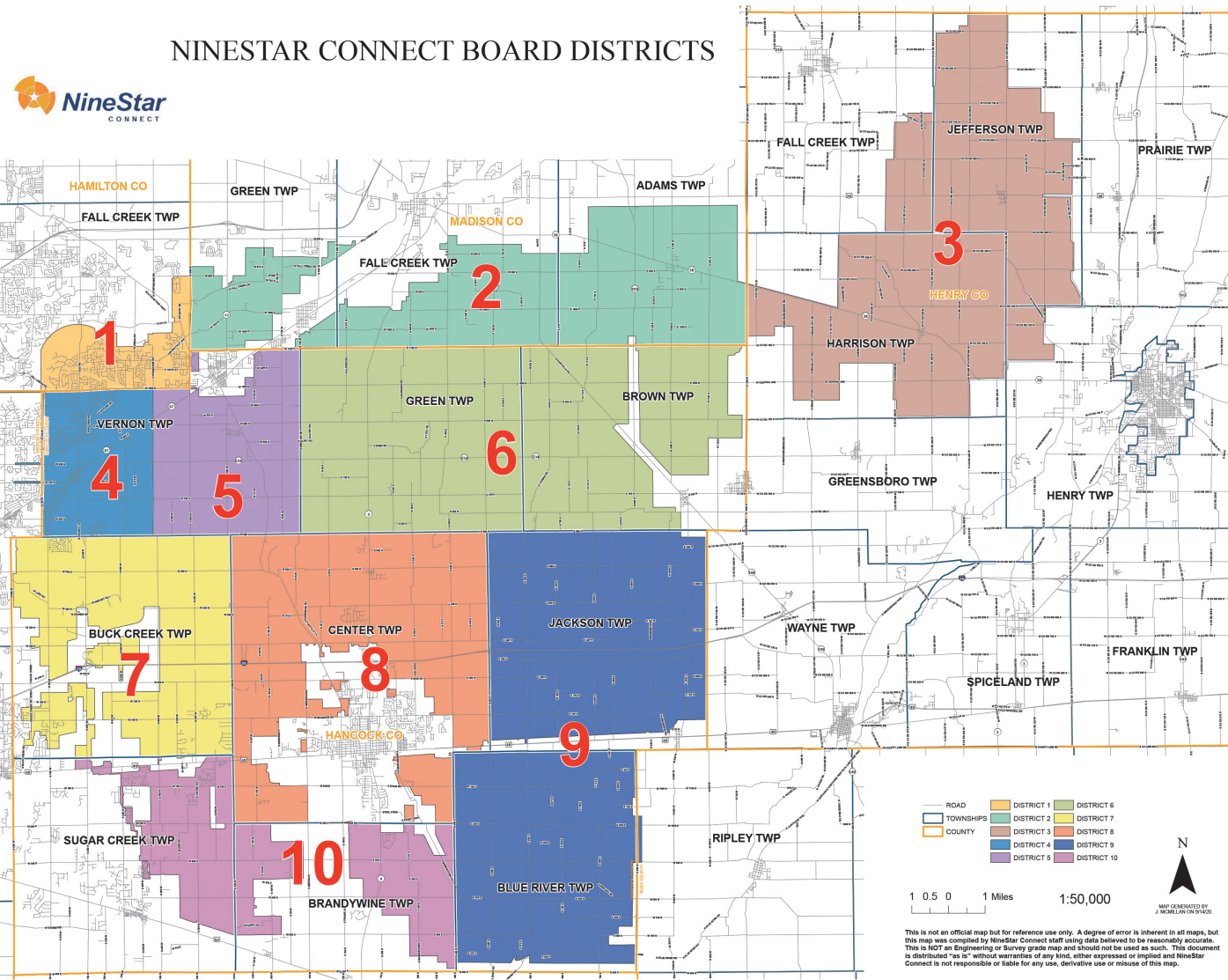
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CELEBRATING THE INTERNATIONAL YEAR OF COOPERATIVES:

How NineStar Connect is Making a Difference

The United Nations declared 2025 the International Year of Cooperatives, recognizing the vital role cooperatives play in fostering sustainable development and strengthening communities. As a locally owned and operated cooperative, NineStar is excited to celebrate this milestone by showcasing the impact we make right here in our own community.

WHAT MAKES COOPERATIVES UNIQUE?

At NineStar, we are more than just an electric, internet, water, and wastewater provider — we are a community-focused organization committed to improving the quality of life for our members. Because we are led by consumers like you, we understand the unique needs of our community and work tirelessly to serve you.

COOPERATIVES BUILD A BETTER WORLD

The theme of the 2025 International Year of Cooperatives, “Cooperatives Build a Better World,” reflects the core values that drive us every

day. Cooperatives are not-for-profit organizations, meaning any excess revenues are reinvested into the cooperative or returned to our members. This ensures our focus remains on providing reliable, affordable power while investing in the long-term success of our community.

OUR COMMITMENT TO THE COMMUNITIES WE SERVE

Cooperatives do more than just providing utility services — we support local businesses, invest in education and workforce development, and contribute to initiatives that enhance the well-being of our members. Whether through economic development projects, youth leadership programs, or partnerships with local organizations, NineStar is dedicated to making the community a better place to live.

STRENGTH IN COOPERATION

While each cooperative is unique, we work together with other cooperatives across the state and country to develop new technologies, improve infrastructure, and strengthen essential services. This collaboration helps us provide safe,

reliable, and affordable electricity, high-speed internet, and water and wastewater services—ensuring our members have the vital resources they need for generations to come.

“At NineStar, we are more than just an electric, internet, water and wastewater provider — we belong to the community we serve and are committed to improving the quality of life for our members,” said Mike Burrow, President and CEO of NineStar. “We are proud to not only deliver utility services, but also invest in programs and services that strengthen our community.”

As we celebrate the International Year of Cooperatives, we invite our members to learn more about the cooperative difference and how NineStar is working to build a brighter future for the communities we serve. Stay connected with us and follow our journey throughout the year as we highlight the many ways we contribute to our community.







SIGN UP FOR SMARTHUB



Your life is busy and managing your account can feel complicated, with our new SmartHub tool it won't be.
Save time and money by managing your account anytime from anywhere.

HOW CAN SMARTHUB HELP YOU CONTROL YOUR ACCOUNT?

Our SmartHub mobile app and web portal will keep you informed and will show you how to save time and money on your bills.

-  **Billing & Payments:** No more waiting for your bill to arrive in the mail, access your bill at anytime from anywhere. Save time with easy payment options to avoid late fees and service interruptions.
-  **Alerts & Notifications:** Stay informed on important account events via email or text messages. Receive the information you need to make the right decisions about your account.
-  **Paperless Billing:** What if you could save some time and a tree at the same time? Activate SmartHub paperless billing, an eco-friendly way to instantly access your bill.
Sign up for paperless billing and be entered into a monthly drawing for a bill credit.
-  **Usage Monitoring:** Worrying about usage or surprising bill amounts can be stressful. With access to this information, you can be in control and make decisions that can help reduce your bill.

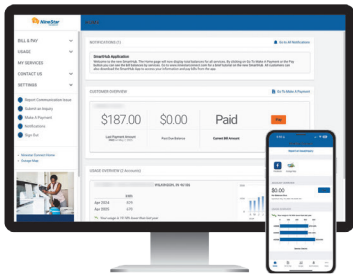
WHAT YOU NEED TO REGISTER FOR SMARTHUB

You will need an email address and your account number. You can find your account number on your bill.

MOBILE APP DOWNLOAD:



For information on how to download our free, secure SmartHub app from the Apple or Google Play stores, scan the QR code or visit our SmartHub support page at ninestarconnect.com/smarthub.



HOW TO REGISTER FOR SMARTHUB

GETTING STARTED WITH SMARTHUB IS AS EASY AS 1-2-3.

STEP 1: REGISTER YOUR ACCOUNT IN SMARTHUB

Whether through our mobile app or web portal, you can register your account, for free, in SmartHub.

STEP 2: ACTIVATE THE FEATURES YOU WANT

Now is the time to take advantage of features like alerts/notifications, Auto Pay, and Paperless Billing to have more control over your account.

STEP 3: MANGE YOUR ACCOUNT AT ANYTIME FROM ANYWHERE

The more features you take advantage of, the more time and money you can save!

You can find instructions for how to register and activate features on our SmartHub support page at ninestarconnect.com/smarthub.



NEED ASSISTANCE?

If you have any questions or issues, you may contact us by sending an email to info@ninestarconnect.com or calling (317) 326-3131. Visit our SmartHub support page at ninestarconnect.com/smarthub for more information.

REPRESENTATIVE ETHAN LAWSON VISITS NINESTAR



District 53 Representative Ethan Lawson took time out of his busy schedule to tour several of our NineStar facilities. It was a pleasure to offer a behind-the-scenes look at our operations and share more about the essential services we provide to the communities we serve. We truly appreciate his interest and engagement in learning more about our work!

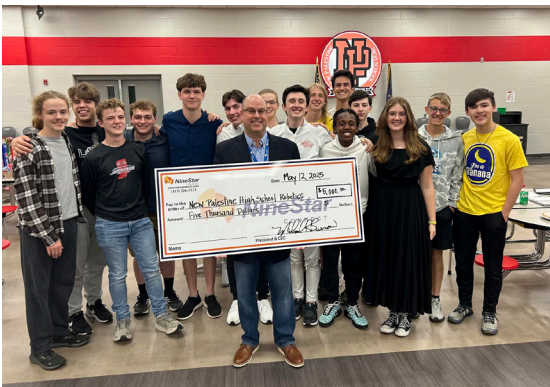
ROBOTIC CHECK PRESENTATIONS:

NineStar Connect is proud to support the future of innovation by donating to the robotics teams at Greenfield-Central High School and New Palestine High School. We're excited to invest in these talented students as they explore STEM, creativity, and collaboration through robotics.

Best of luck to both teams in their upcoming competitions!



Check presentation at Greenfield-Central High School



Check presentation at New Palestine High School



NineStar Connect OPERATION ROUND UP®



Each quarter a group of Trustees (NineStar customers who volunteer their time to serve on the ORU committee) meet and decide how the extra change that is rounded up from customer's bills are dispersed from the applications that are received. Here are the organizations that benefited from the Operation Round Up fund in the second quarter of 2025:

FORTVILLE AREA RESOURCE MISSION (FARM) - \$8,000.00
Support of their food pantry – purchase of items for the pantry and their social hour free meals.

GREENFIELD CENTRAL LEGACY BOOSTERS, INC. - \$3,000.00
Support of their show choir – costumes, background props, choreography, and rights to music.

HANCOCK COUNTY PUBLIC DEFENDER - \$500.00
Funds to support their "client closet" to help clothe inmates for their court appearance.

HENRY COUNTY EXPO BOARD - \$5,000.00
Funds to help complete construction of their Expo (will go towards a grant that will be matched).

INDIANA WISH, INC. - \$4,000.00
Support of fulfilling wishes to serious ill children (ages 3-18 years old).

MINI MARAUDER EARLY LEARNING ACADEMY - \$10,000.00
Funds for expanding and the development of the birth to early childhood program.

SHENANDOAH LITTLE LEAGUE BASEBALL - \$2,000.00
Funds to help purchase a new scoreboard for their Babe Ruth division.

TRAIL LIFE IN5954 - \$1,000.00
Funds to support their general troop activities such as registration fees, badges, outdoor gear, etc.

The purpose of the Operation Round Up program is to accumulate and distribute funds for charitable purposes to groups/organizations within the NineStar service territory. The source of these funds is the membership of NineStar Connect service customers who voluntarily "round up" their bill to the next highest dollar. The money is accumulated by the co-op and transferred to the NineStar Community Trust.

For ones that want to send an application for Operation Round-up dollars, the next application deadline is October 3, 2025. Applications can be downloaded from our website at www.ninestarconnect.com under "About" and then "In the Community".

If you have any questions about the ORU program, please email OperationRoundUp@NineStarConnect.com or call 317-323-3087.

CONGRATULATIONS TO ALL OF THE SECOND QUARTER ORU RECIPIENTS!



OUT & ABOUT

WOODHAVEN COMMUNITY NIGHT



NineStar employees hosted a Community Night with free school supplies and ice cream to offer Fiber Internet Services to Woodhaven Neighborhood

POLE TOP RESCUE



NineStar Lineman participated in Pole Top Rescue training in a hands-on experience learning safety and life saving skills

SECURITY LIGHTING TO HAYES CEMETERY



NineStar teamed up with Maroska, Inc. to donate and install security lighting to Hayes Cemetery in Wilkinson

GBC/HH CHECK PRESENTATION



NineStar, Hancock Health, and GBC Bank came together to award \$165,000 to Talitha Koum Women's Recovery House and Hope House

D.C. YOUTH TOUR



NineStar sponsored a local high school junior to attend the Indiana Youth Tour in Washington D.C. to visit historical monuments

CAMP KILOWATT



NineStar sponsored two students from Mt. Vernon schools to attend IEC Camp Kilowatt, where employees Alisha Roland and Robert Simpson volunteered as chaperones.

BLOOD DRIVE



NineStar had 20 employees donate blood at our spring blood drive

DANIEL'S VINEYARD PICNIC FESTIVAL



NineStar Intern, Rachel Fentz worked the NineStar booth at the Daniel's Vineyard Picnic Festival.

President's Message

By Michael R. Burrow, President & CEO

Working within the public utilities space presents all sorts of opportunities and challenges. Utilities are entrusted by the public they serve with providing critical services that are vital to everyday life and the success of communities. To provide those services, the utility is charged with investing millions of dollars in infrastructure that delivers those vital services and are designed to last decades, if not generations.

How to size that infrastructure properly in order to serve a fast-growing community is one of the biggest challenges facing NineStar and its engineering department. If you build something like a substation or a wastewater treatment plant too large, anticipating faster growth than what actually occurs, you adversely impact current members by having their current rates pay for infrastructure that isn't currently needed. Conversely, if you undersize those same things – not anticipating growth that actually happens, you are often forced to re-build infrastructure before the end of its useful life which also creates adverse impacts on members' utility rates.

Over my last few columns, I've written specifically about the pressures being put on electric rates for all Hoosiers and some of the factors contributing to those pressures. At the NineStar annual meeting this past spring, I also spoke about this same subject. A lot of those rate pressures coming to bare on electric companies come about due to the rapid decarbonization of electric generation simultaneous with the rapid growth in demand for power coming about in part due to rapid development in large scale data centers across Indiana and the United States as a whole. In central Indiana, population growth is also adding to the rapid growth in electricity

consumption. To date, it has been difficult for both generation and transmission to keep up and as with any commodity, scarcity brings about higher prices. In the utility world, scarcity also triggers an urgency to build resources to meet that growing demand but building new resources can also increase the price as utilities need to recover those capital costs through rates by consumers. For ratepayers like yourself, it has to feel like a Catch-22 at times.

Which brings me full circle on this column. Recent articles out of the Indianapolis news media have reported that investor-owned electric utilities in Indiana raised their rates in one year an average of 17.5% with one northern Indiana utility increasing residential electric bills by nearly \$50 per month.

I'm happy to report that NineStar's average rate increases over the last 10+ years have been under the annual rate of inflation. This has come about due in part to being good stewards of our resources and making every effort to manage our new investments in infrastructure to minimize the impact on current member ratepayers while still being able to meet the needs of our rapidly growing community. This is the REAL benefit in being served by a local, non-profit utility cooperative like NineStar Connect. Our employees are your friends and neighbors and are invested in the success of our local community. When NineStar earns a profit, it is returned pro-rata to our members through retirement of capital credits. Where other for-profit, investor-owned utilities may be incentivized to maximize profits, a cooperative like NineStar is incentivized simply to offer best-in-class, reliable and safe utility services for those we serve.

I am often reminded of a famous



Michael R. Burrow

quote that captures the ethos of NineStar Connect and how it serves its members: "Things that aren't your fault can still be your responsibility." There are many factors that impact the pressure to raise the rates you pay for utility services – most are frankly outside the control of a small cooperative utility like NineStar. Nonetheless, we don't walk away from taking responsibility to do everything we can to manage this cooperative in such a way to minimize adverse rate impacts to our members and customers.

The one takeaway message from anything that I write is simple: Cooperative utilities are different and do not operate like investor-owned or municipal utilities. One significant way we are different is how we welcome and encourage engagement with our members who may have a question or offer some thoughtful feedback on how we are doing. We know it's how we get better.

As always, I'd love to hear your questions and comments. Who knows? It might be the subject of my next column.

PATRONAGE AND CAPITAL CREDITS

WHAT ARE THEY!

So, you just received a check or a bill credit from NineStar Connect, have gotten a check or bill credit for several years now, and would like to know why? You are a member of a cooperative! How a cooperative operates is governed by federal and state tax laws along with various other regulations, but they are also proudly self-operated under seven guiding principles. One of those most important principles of being a member, is your economic participation with the cooperative.

NineStar is a cooperative consisting of four individual utilities rolled into one, providing its' members electric, telecommunications, water, and wastewater services. Not all members can receive all four services as that depends on where you live in relation to where the cooperative geographically can or does provide those services. As a customer who receives a service from NineStar that makes you a member of the cooperative. Even more importantly, it makes you an owner. One of the key characteristics of being a coop is that any margins or profits generated by each service provided to you by the cooperative are allocated to the members that use the service. Those margins are then in turn returned to the members over time. It is a two-stage process that happens both on an annual basis as well as over a long period of time. This is how it works.

The first step in managing the members ownership of the cooperative begins annually after the cooperative closes its' books, and it is determined what margins were earned by the cooperative for the year. Margins are simply the amounts billed to the customers (revenues), less the expenses of running the utility. Those margins have also been used for capital expenditures and to service the debt incurred by the cooperative to maintain the utility. After margins have been determined, a calculation is made as to how much each individual member generated of the coop's total margins, based on the members individual patronage/use of the coop's services. These individual amounts are called member patronage. Each member has a patronage account that has been assigned to them, and their pro rata share of each year's margins is annually placed into their

individual patronage capital account. These individual accounts then become part of the equity of the coop to be returned later to the members. Put a different way, patronage capital is the portion of the coop equity that has been assigned to the member/owners, and the balance represents the amount of the assets of the coop that each member owns. Conversely, it is not cash held in an account or reserve, nor is it a debt owed to the member. Annually, notice to the members of their current year allocation along with their balance of unretired patronage is sent to each member around the middle of September. It arrives either as notice on your bill or via a letter, depending on if you are a current or former member.

The second and more extended experience of member ownership is the return of member patronage in the form of capital credits to the cooperative members. Capital credits are returned to the members as the financial position of the cooperative allows, and the retirement depends on the current financial position of the cooperative. NineStar has retired patronage each year for the past fourteen years and including the upcoming current year retirement the cooperative has returned \$16 Million dollars back to the members since 2011. Because most of the assets of the cooperative are poles, wires, buildings, and other assets needed to operate and maintain the utility, the only available asset to return to the members is in the form of available cash. Each year the Board of Directors with input from senior leadership of the coop determine an amount of cash that can be used to retire patronage in the subsequent year. This amount is a line item in the budget along with capital expenditures, principal payments on long term debt, and other cash requirements needed to operate the utility safely and reliably. Once a final determination is made as to how much can be returned to the members in any given year, a calculation is made that is very similar to the way margins are calculated and allocated to each individual member's patronage account. When a retirement occurs, it is determined what an individual members' patronage balance is as a percentage when compared to the pool of all cooperative members

patronage account balances. Once that ratio has been calculated for each member, that ratio or fraction is multiplied by the total amount of cash being returned. This calculation then produces the amount that a member will receive or have retired from their patronage balance. Technology makes this easy in the billing and patronage systems of the cooperative and checks and bill credits are then issued to each member near the end of each calendar year.

It is this act of retiring patronage to the member that completes the cycle of the revolving ownership that a member has in the cooperative that serves them. Generally, the number of years of patronage unretired or outstanding at any given time represents the approximate economic life of the assets current members are being served with. General retirement cycles can run from 30 to 40 years depending on the utility, and it is important to note that an allocation of patronage does not occur if there are no margins to allocate. As NineStar strategically invests in assets to allow it to grow and expand into both existing and new utilities, it will always keep the spirit of serving its members and managing patronage in balance with one another. It is one of the principles that the coop is governed by, and one of the principles as owners you should expect of your cooperative.



Scott Hiatt

Scott Hiatt
Senior Vice President
NineStar Connect

NINESTAR PROUDLY SUPPORTS HANCOCK COUNTY 4-H QUEEN CONTEST

NineStar was proud to sponsor a field of 16 outstanding contestants in this year’s Hancock County 4-H Queen Contest. The competition showcases the poise, confidence, and character of young women in our community as they participate in several judged categories, including business wear, evening wear, and panel interviews.



CONGRATULATIONS TO YOUR
2025 MISS HANCOCK COUNTY,
QUEEN: ADDISON BUCKLEY!



PRINCESS: AVA STEPHENSON
MISS CONGENIALITY: LUCY HICKMAN
COURT MEMBERS: HADLEY HILL,
LUCY HICKMAN, AND TAYLOR STONE

QUEEN: ADDISON BUCKLEY

While only one contestant was crowned queen, all the participants are true winners. It takes tremendous courage, preparation, and self-assurance to step on stage and represent themselves and their community with pride.

We loved celebrating these incredible young women who represented our community at the 4-H fair with grace and leadership. However, we commend each contestant for their dedication to the 4-H program and wish them ALL the very best!



Zoe Bagnall



Addison Buckley
2025 Miss Hancock County



Lilly Buist



Alyssa Coffey



Ella Davis



Lucy Hickman
2025 Miss Congeniality



Hadley Hill
2025 Court Member



Kiersten Judd



Kaia Orth



Keira Orth



Alexandrya Roberts



Aubrey Smith



Hunter Southwood



Ava Stephenson
2025 Princess



Taylor Stone
2025 Court Member



Ava Tuley



DONATION REQUESTS

Does your organization or school want to ask for a donation from NineStar?
SUBMIT YOUR REQUEST ONLINE.

SCAN THE QR CODE OR VISIT NINESTARCONNECT.COM/CHARITABLE-DONATIONS.

NINESTAR CONNECT SUPPORTS YOUTH AND COMMUNITY AT THE HANCOCK COUNTY 4-H FAIR

NOT ONLY DID NINESTAR ONCE AGAIN PROUDLY SPONSOR THE HANCOCK COUNTY 4-H QUEEN PAGEANT, BUT WE ALSO PARTICIPATED IN SEVERAL OTHER 4-H PROGRAMS—CONTINUING OUR TRADITION OF SUPPORTING LOCAL YOUTH AND COMMUNITY INITIATIVES.

In the 4-H Electric Project Judging, impressive creativity and technical skill were on full display. This year over 30 projects were judged in 5 levels. Through NineStar’s partnerships with other electric cooperatives, volunteers from Carroll White REMC, Boone REMC, and Hendricks Power were on hand to provide their expertise in judging the projects this year.

This year’s top winners went to:

Evelyn Hobbs earned the title of Overall Grand Champion with her FM radio project and

Isaac Schoeff was named Overall Reserve Grand Champion for his trouble light design.

Both projects are headed to the Indiana State Fair to compete at the next level!

Winners by Level:

Level 1: Champion – Lorelei Gunn; Reserve – Lennox McDaniel

Level 2: Champion – Macy Bagnell; Reserve – Tyler Thompson

Level 3: Champion – Isaac Schoeff; Reserve – Joseph Richey

Level 4: Champion – Mason Youngclaus

Level 5: Champion – Evelyn Hobbs; Reserve – Jazmin Chautle

NineStar Connect also provided a special award to 4-H Farm Model Project participants for adding utility distribution equipment in their models such as power poles, wires, and transformers. This year’s winners were Zoey Armstrong in the beginner level, Eli Avery in the intermediate level, and Hayes Warren in the advanced level. The winners were awarded a NineStar Connect toy bucket truck to congratulate them on their efforts.

NineStar’s Energy Advisor, Matt Strahl also serves as the county’s 4-H Electric Superintendent. Matt spends countless volunteer hours in support of this great program.

Additionally, another way NineStar supports the 4-H program is volunteering at the 4-H Lemonade Shake Up Stand, bringing smiles and cool refreshments to fairgoers. Several employees signed up to work a shift in the stand which supports the 4-H Ag Association. We hope you were able to enjoy a nice, cool, lemonade in one of our NineStar souvenir cups!

NineStar Connect is honored to be a part of such a vibrant and hardworking community and looks forward to continuing its support of 4-H youth programs across Hancock County.



APPLICATIONS ARE DUE:
FRIDAY, OCT. 3

SHINING A
LIGHT ON
YOUNG
COMMUNITY
LEADERS

The **Youth Power and Hope Awards** recognize outstanding young leaders making a difference!

Up to **five winners** will each receive **\$500** and be featured in an upcoming issue of Indiana Connection.

Encourage your child to apply today! Simply complete the online application and share details about their community service.

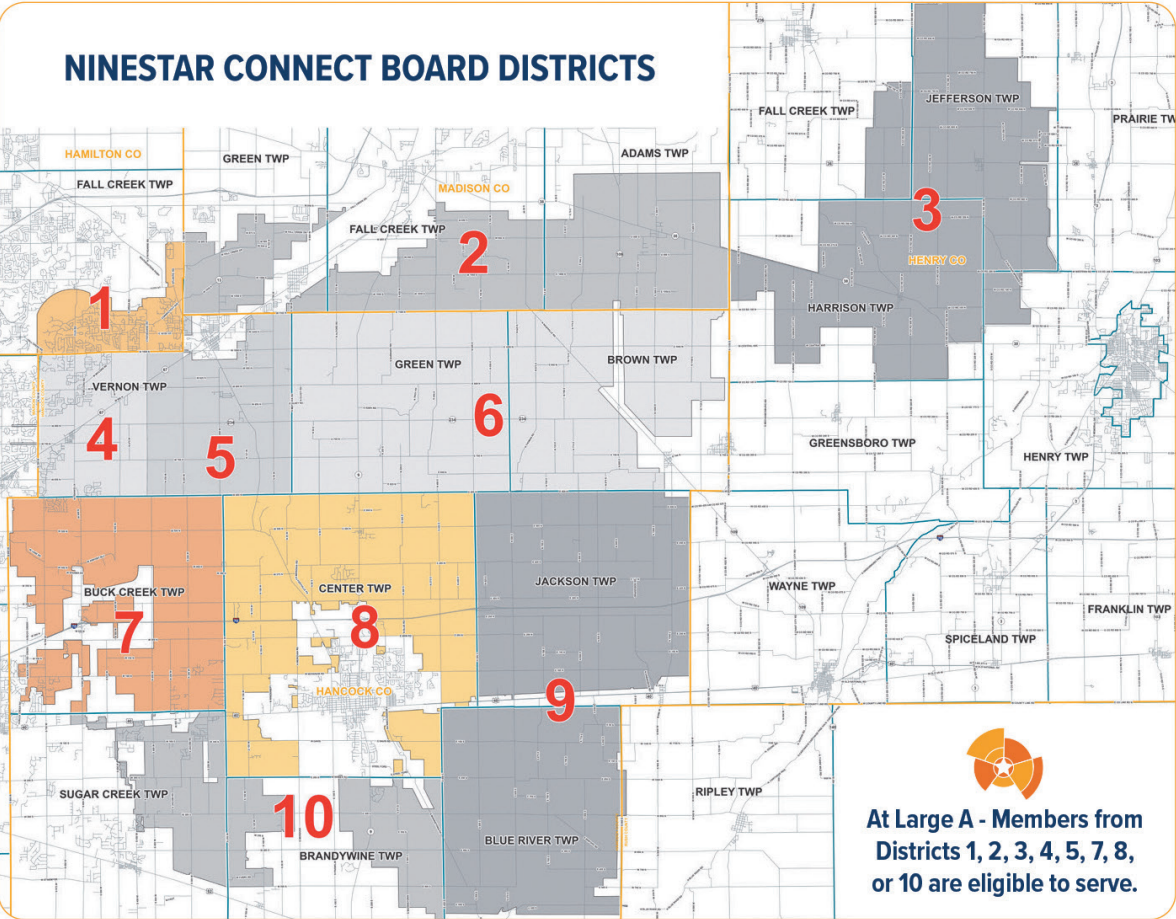
Applicants must have a parent or guardian who is a member of an Indiana electric cooperative.





NOTICE TO MEMBERSHIP OF UPCOMING ELECTION OF DIRECTORS

The 2026 NineStar Connect Annual Meeting will be held on March 20, 2026.
The following director districts are up for election: 1, 7, 8, At-Large A.



Any member in good standing residing in districts 1, 7, or 8 is eligible to serve for a director position in these districts. Any member residing in districts 1, 2, 3, 4, 5, 7, 8, or 10 is eligible for consideration to serve as the At-Large A director.

Any member interested in being considered for director must first attend one of the mandatory information meetings to be held on October 9th, 13th, or 29th at 6:00 pm. To RSVP for one of the meetings, please send an email to candidateinfo@ninestarconnect.com.

Meeting attendees will receive the nomination

application form at the information meetings.

Nomination applications may be personally delivered to any NineStar Connect business office that is open to the public. **Deadline** for submission in order to be considered for nomination by the Nominating Committee is **Wednesday, November 10th at 12 o'clock noon.**

Members who have attended the mandatory information meeting and completed the nomination application by the deadline will be eligible to be interviewed by the Nominating Committee on November 17th or 18th.

2025 DEBBIE ROBERTS EMPLOYEE EXCELLENT AWARD WINNER ANNOUNCED

Debbie Roberts was a former employee who started working at NineStar after her high school graduation and served the company with over 47 years of service until her passing. All who knew Debbie loved her as she exemplified customer service with her warm spirit, commitment to her job, and thoughtful and caring demeanor.

After her passing, an award was created in her honor to be presented annually to an employee who best emulates the professionalism and selflessness demonstrated by Debbie.

Nominations were accepted by employees wanting to select a co-worker that checks all the boxes of what Debbie brought to NineStar as an employee and as a person.

We're proud to announce that this year's winner of the Debbie Roberts Employee Excellent Award is Christa Riggs. Christa was nominated by Lisa Lemons for her continued dedication through her work at NineStar and in the community. Congratulations, Christa.

