



NineStar CONNECTION

VOLUME 14
ISSUE 4

OPERATION ROUND UP®

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

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OUT & ABOUT!

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

Read more on page 7.

SEE PAGE 4



SEE US AT THE SQUARE

NINESTAR'S NEW MCCORDSVILLE LOCATION IS OPEN

PRE-SORTED
STANDARD
U.S. POSTAGE PAID
GREENFIELD, IN
PERMIT NO. 220

HONOR
YOUR FLAG
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NINESTAR NOW'S
BASKETBALL
SCHEDULE
RELEASED
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"We're proud to announce that we are now an official drop-off location for worn, tattered, or faded U.S. flags"

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OUR EMPLOYEES MAKE THE DIFFERENCE. HERE'S A CUSTOMER REVIEW FOR BRAEDEN BIGHAM

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-GREENFIELD MAYOR GUY TITUS

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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



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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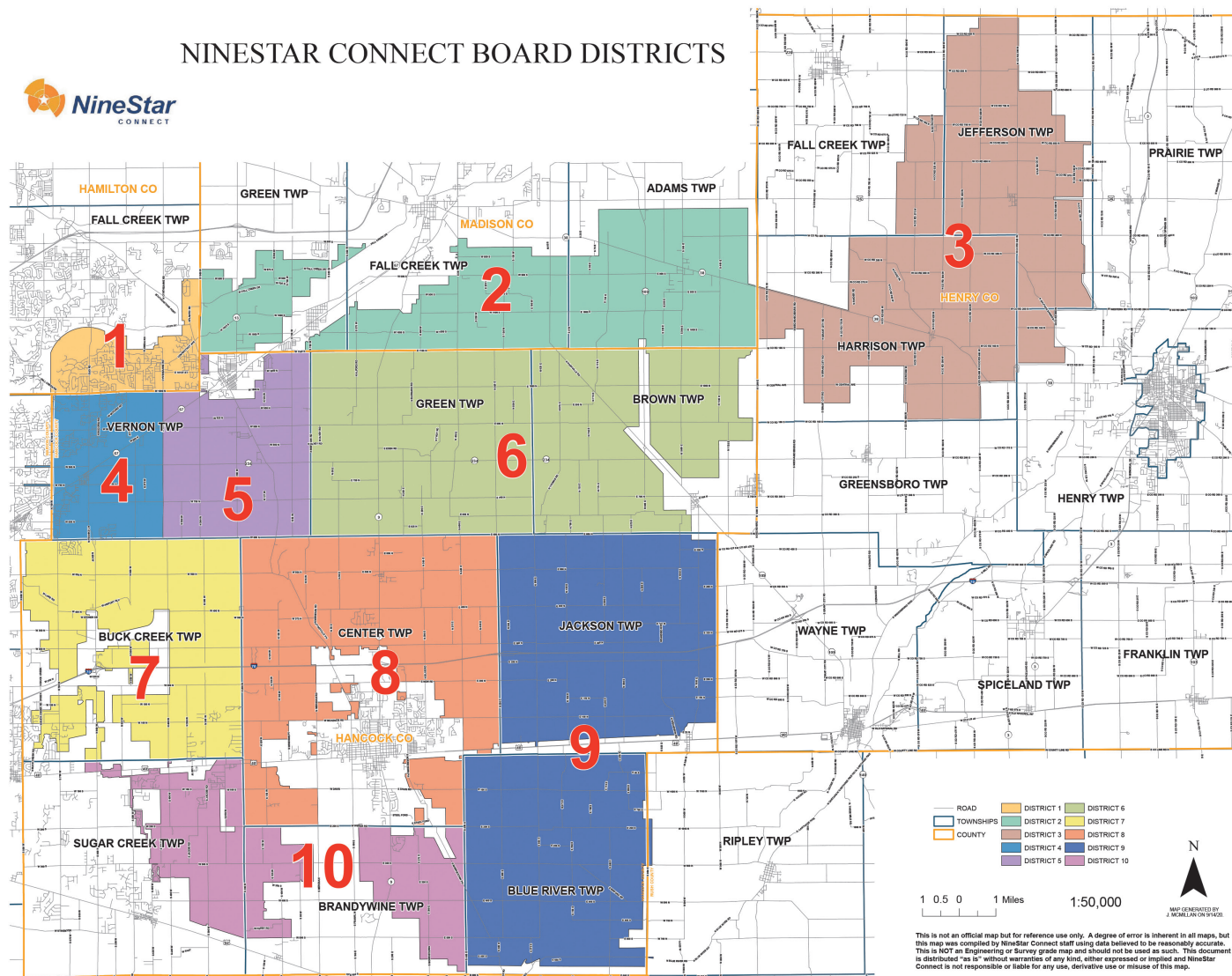
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SEE US AT THE SQUARE



NINESTAR'S NEW OFFICE AT MCCORD SQUARE IS OPEN FOR BUSINESS

By Julie Young

Located on the corner of Main Street and Mt. Comfort Road in the town of McCordsville, NineStar Connect's new building is a return to the cooperative's roots. In 1895, McCordsville resident Loren Helms strung a wire across a fence from his sister's house to their mother's house and installed the first telephones in town.

"The McCordsville Phone Company started from a small cabin just a few miles from the new building, and in 2011, it became part of NineStar Connect," said Darrin Couch, director of member services.

The new, three-story, 36,000 square-foot building anchors the south end of McCord Square, a 48-acre mixed use development designed to serve as a downtown hub for the bustling municipality. With restaurants, apartments, office spaces, and public gathering areas, McCord Square has given this once rural farming community a new future-focused identity and NineStar is proud to be part of this new and exciting growth.

"McCordsville is not only the fastest growing community in NineStar's service area, but it is also one of the fastest growing communities in the state of Indiana," said Ross Ferson, vice-president of business development, innovation, and technology for NineStar. "Not only did we want to create a building that would stand the test of time, but also to give a presence in this part of our service territory so that those members and customers in the area had a close by and

convenient location to come to and work with our teams face to face."

A groundbreaking on the site was held on April 19, 2024, and after 17 months of construction, the building was dedicated on September 30, 2025 and opened to the public on October 6. NineStar's Customer Service office as well as members of the co-op's 24/7/365 Support Center occupy a portion of the first floor of the building with Libby's Ice Cream set to open in December. The Vernon Township Public Library is expected to begin construction on its second-floor space in January 2026 with plans to open in early spring. The remaining part of the second floor and all of the third floor are open for lease. NineStar is currently talking to potential tenants and has engaged a commercial real estate group to assist them in renting out the space.

"The building was created with growth in mind and as we don't need the top two floors for the foreseeable future, we wanted to offer the space to the community as an event space," Ferson said. "The community area is smaller than our conference center at our South Campus, but it has the same A/V capabilities. There is also a catering kitchen and plenty of natural light."

Couch said a number of members and customers have visited the new office and are pleased with the building itself. One of the first has been a loyal member of the cooperative for over 71 years. Customer Service representatives are in the office six days a week from 8 a.m. – 5

p.m. Monday-Friday and from 8 a.m. – noon on Saturday. He suspects that when Libby's opens its doors to the community, the NineStar offices will have even more visitors.

"We expect a great deal of excitement from the community when they open in a few months," he said. "Libby's Ice Cream is very popular and has built a loyal following in Greenfield and nearby Fortville."

Couch said that the building and NineStar's efforts to provide customers and members with a local place in which to conduct business is a demonstration of the cooperative principle to show "concern for the community." In addition to the new building, NineStar has also added two new Chargepoint EV fast chargers near the new office and McCord Square apartments.

Couch concluded with "NineStar is focused on continuing its tradition of being a supportive partner in the communities that we have served for over 130 years, and this building should stand as a symbol to that commitment for another 100 years or more."



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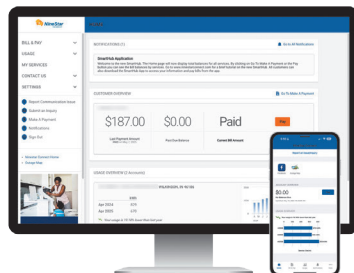
WHAT YOU NEED TO REGISTER FOR SMARTHUB

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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 ninstarconnect.com/smarthub.



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NINESTAR RESPONDS TO PHISHING ATTACKS WITH ENHANCED SECURITY MEASURES

You're busy. You've got a lot on your plate. The last thing you need to worry about is the security of your utility account.

However, with the rising threat of phishing attacks targeting customers of America's electric utilities and telecoms, your personal information could be at risk.

Phishing attacks are a sneaky way for cybercriminals to trick you into revealing sensitive information, like your login credentials or financial details. These are not system breaches or applications being hacked but social engineering attempts. They might send fraudulent emails or texts that look legitimate, hoping you'll click on a malicious link or give them the information they want, such as login credentials.

That's where NineStar comes in. To combat the threat of phishing attacks, we're introducing an extra layer of protection for your SmartHub account: Two-Factor Authentication (2FA).

(2FA) will allow us to satisfy our commitment to protecting your account while giving you the trusted confidence of secure transactions.

With 2FA, you'll know your account is much safer from unauthorized access. It's simple: you'll enter a unique code sent to your phone or email in addition to your usual login details. This makes it way harder for cybercriminals to get into your account, even if they somehow manage to get your password.

Take control of your account security and enroll in 2FA today! Visit ninstarconnect.com/smarthub to get started.

We are asking you to stay vigilant! Don't click on links or give out personal information in response to emails or texts you weren't expecting. If you have any questions or concerns about phishing or 2FA, our customer support team is always here to help.





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 third quarter of 2025:

COMFORT QUILTS - \$2,000.00

Funding for their quilt supplies. They provide quilts for police, EMT's, hospice care, and foster children.

EASTERN HANCOCK HS COMMUNICATIONS PROGRAM - \$1,676.00

Funds for a high quality drone to teach students in Eastern Hancock's communications class.

GREENFIELD CENTAL SCHOOL CORPORATION - \$1,000.00

Funds for their new childcare program. They are needing funds for outside playground equipment.

HANCOCK COUNTY FRIENDS OF CASA - \$10,000.00

Funds to help with their Dream Big! Program. To help purchase fees to camps, museums, and parks.

McCORDSVILLE UNITED METHODIST CHURCH FOOD PANTRY - \$10,000.00

Funds to support their food pantry that serves close to 200 families a week.

TALITHA KOUM WOMEN'S RECOVERY HOUSE - \$3,000.00

Funding for security cameras and recovery programming and materials.

THE LANDING PLACE - \$1,200.00

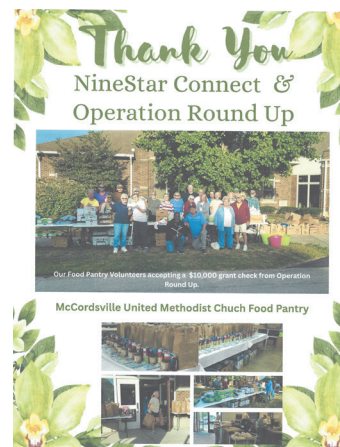
Funding to go towards window replacement and ADA-compliant ramp installation.

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 January 2, 2026. 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 THIRD QUARTER ORU RECIPIENTS!



OUT & ABOUT

MCCORD SQUARE LOCATION OPEN



On October 6th, Mrs. Andis, a loyal customer for over 71 years was our first customer to visit our new location.

WOMEN HELPING WOMEN



NineStar employees attended Hancock Health's Women Helping Women Event. This initiative helps support healthcare services for underinsured and uninsured women in our community.

WOMEN'S CONFERENCE



Several employees attended the 2025 Indiana Women's Conference in downtown Indianapolis.

SPIRIT DAYS



NineStar employees dressed up in their favorite spirit attire!

FALL BLOOD DRIVE



In October, 18 employees donated blood for our blood drive.

CONFERENCE



NineStar's very own Ross Person, vice president of business development, innovation, and technology, was part of a panel discussion at this year's NTCA Fall Conference. He shared NineStar's story concerning diversifying business models for rural broadband providers.

TRUNK OR TREAT



Employees Christa Riggs & Erika Whittington passed out candy at this year's Greenfield Parks Department Trunk or Treat at the Hancock County Fairgrounds

ENERGY ADVISOR



Energy Advisor, Matt Strahl performs an electric safety demonstration at Geist Montessori Academy.

MCCORDSVILLE PATH TO FITNESS



Employees participated in the 2025 McCordsville Path to Fitness 5k.

LINEMAN RODEO



NineStar lineman participated in the Indiana Electric Cooperatives Lineman Rodeo

President's Message

By Michael R. Burrow, President & CEO

As NineStar begins to focus on the upcoming 2026 tasks at hand, it is appropriate for me to reflect a bit on the year that was 2025 and remind our members and customers of the many milestones that were accomplished for our cooperative over the last twelve months.

It is truth and not hyperbole to report that 2025 was the busiest year in the 130-year history of the cooperative with over \$40 million dollars in capital projects – perhaps none more visible than our investment in a new building in McCord Square which is in the heart of the fastest growing area of our utility service area. The challenge from our board of directors was to design and build a building that could serve the cooperative for 100 years and be a landmark within the McCord Square downtown. Thanks to the efforts of Mt. Vernon High School alumni and architect Andy Hine and his team at Arc Design in Indianapolis, the completed project checks all of the boxes and represents a significant investment by this cooperative in the community where we originally took root back in 1895.

Of course, McCord Square wasn't our only capital project in 2025 as we continued to invest heavily in our electric distribution system to meet the growing demands of our growing power membership. Aside from the obvious investments to serve over 1000 new meters we added this year, our line crews also rebuilt over 25 miles of existing 1960's vintage copper distribution lines to aluminum allowing for greater loads and better reliability. We also leveraged our extensive fiber network by connecting many additional load control devices and switches that can detect and isolate faults in our distribution system which significantly reduces the number of members who experience an outage during weather-related events along with reducing the length of time of the outage when they occur. We also have a dedicated System Reliability Engineer whose sole job is to monitor our system and investigate root causes when outages occur in order to increase the overall reliability of our distribution grid. Just this year, he proactively found over 400 items that needed repaired or replaced on our system that in many instances prevented an outage and certainly enhanced our overall electric service reliability for our members.

This year also witnessed an upgrade

of our internet backbone from 100G to 400G. As more of our members come to recognize the value of having fiber-based internet broadband services and rely upon that network for everything from remote work, e-learning, streaming television, having adequate backbone bandwidth is job one when it comes to both reliability and the overall quality of user experience.

We were also a proud recipient of an ARPA grant from Hancock County to extend a three-mile sewer main along County Rd. 200W from Philadelphia to the Amplify training facility just south of Mohawk. This sewer main, while allowing homes along the route that may be experiencing septic system failures to connect, also provided a critical opportunity to connect the Riley Village subdivision to NineStar's new Philadelphia wastewater treatment plant and allow us to retire an end-of-life package treatment plant located at the Heartland Resort campground. Retiring that plant will contribute to the overall downstream health of Sugar Creek watershed because it often allowed overflows during heavy rain events due to its age and limited operating capacities.

Also during 2025, NineStar was able to extend a 2.5-mile water main along US 40 to connect our Gem water system to our Philadelphia water system. This capital project, coupled with an earlier 2023 capital project to connect our Gem system at Gateway (CR 600W & I-70) to Riley Village, will allow NineStar in early 2026 to have a single, unified water system (instead of three) creating greater operating efficiencies and fire protection for all of our water members. By having all three systems interconnected, we also are nearly tripling our water treatment capacity, which will further allow for new growth opportunities by developers and the county for several years to come.

As we look toward 2026, our capital budget isn't as large as it was this year, but we nevertheless will have many things to keep us busy. We will continue to upgrade our existing electric distribution system, always looking for opportunities to increase the reliability of our system and preparing for greater loads and usage in the future.

We also hope to be the recipient of grant dollars beginning next year that will help us stretch some of our capital to expand our fiber internet service to rural



Michael R. Burrow

underserved and unserved areas adjoining NineStar service territories as we continue to make upgrades and improvements on our fiber network. We are always striving to maintain our 99.999% uptime reliability and preparing for greater future internet usage needs by our members and customers.

Lastly, we will also begin construction of a new water tower (engineers like to call them "elevated tanks") at Gem to increase our treated water storage capacity, improve water system performance (think water line pressures) and further enhance the fire protection capabilities for our water members. We are rightfully proud of our continuing partnership with Hancock County government leaders who share our vision of building and sustaining all forms of infrastructure needed to allow our community to grow and prosper. We hope to continue to explore areas where we can work together for the betterment of our common constituents – namely county residents and members of our cooperative.

Of course, one item that our board of directors is especially proud of is our annual capital credit retirements. By the time most of you read this, you will have likely received your portion of the record \$2.3 million in cash we returned to our members in 2025. Those annual capital credit checks reflect NineStar's continuing commitment to serve its members and our community and operate as a non-profit cooperative utility for the benefit of both.

Please feel free to reach out with any questions about your local cooperative. I hope all of you have a safe and happy holiday season and prosperous new year in 2026.

IT'S THAT TIME AGAIN – HIGH SCHOOL BASKETBALL IS BACK!

It's hard to believe, but basketball season is already here! Practices are underway, and the NineStar Now game schedule is officially set.

Our film crew will be courtside capturing all the highs, lows, and unforgettable moments that make Indiana high school basketball so special. Whether you're cheering for your hometown team or just love a good game, it's a great time to be a basketball fan!

Catch all the live action streaming at [NineStarNow.com](https://www.ninestarnow.com).

Game Schedule:



- **December 5** – Delta at Mt. Vernon – 7:30 PM
- **December 12** – Mt. Vernon at Pendleton Heights – 7:30 PM
- **December 16** – Guerin Catholic at Pendleton Heights – 7:30 PM
- **January 9** – Mt. Vernon at Greenfield-Central – 7:30 PM
- **January 16** – New Castle at Greenfield-Central – 7:30 PM
- **January 23** – Wes-Del at Shenandoah – 7:30 PM
- **January 30** – Greenfield-Central at Pendleton Heights – 7:30 PM
- **February 5** – Noblesville at Mt. Vernon – 7:30 PM
- **February 13** – Marion at Mt. Vernon – 7:30 PM
- **February 17** – New Castle at Pendleton Heights – 7:30 PM
- **February 20** – New Palestine at Mt. Vernon – 7:30 PM
- **February 25** – Centerville at Pendleton Heights – 7:30 PM

Stay tuned for updates, highlights, and replays all season long on NineStar Now — your home for local high school basketball coverage!

HONOR YOUR FLAG: NINESTAR CONNECT NOW ACCEPTING WORN U.S. FLAGS FOR PROPER RETIREMENT

At NineStar Connect, community service and respect for tradition are core to who we are—which is why we're proud to announce that we are now an official drop-off location for worn, tattered, or faded U.S. flags. If your flag has reached the end of its service, you can bring it to any of our designated locations, where it will be handled with the dignity and respect it deserves through a proper retirement process.

How to Know When It's Time to Retire Your Flag

The U.S. Flag Code outlines when a flag should be respectfully retired. Here are a few signs it may be time:

- **Fading or discoloration** caused by sun, wind, or weather exposure
- **Tears, fraying, or holes** that affect the appearance
- **Stretched, thinning, or worn fabric**
- **Permanent stains or damage** that cannot be cleaned or repaired

If your flag is still in decent shape, small repairs may extend its life—but once it no longer reflects the dignity of our nation, it should be retired ceremoniously.

Flag Drop-Off Locations:

- **NineStar Connect – 2243 East Main Street, Greenfield, IN 46140**
- **NineStar Connect – 5985 Main St., McCordsville, IN 46055**
- **NineStar Connect – 2331 East 600 North, Greenfield, IN 46140**

Thank you for helping us honor and respect the American flag. Together, we can ensure every flag is retired with the care it deserves.



2026 ELECTRIC RATES

NineStar Connect will implement an electric rate adjustment beginning January 1, 2026 (for December 2025 usage). This update is part of our ongoing effort to ensure the continued reliability, safety, and long-term sustainability of our electric system while minimizing financial impact on our members.

Unlike many utilities that impose large, infrequent rate increases—often resulting in “rate shock”—NineStar continues to use smaller, gradual adjustments each year. This intentional approach helps spread costs over time and keeps annual rate changes manageable for families and businesses. Since 2020, NineStar has taken this proactive approach rather than delaying necessary updates that would result in a significant increase all at once.

Why the Adjustment?

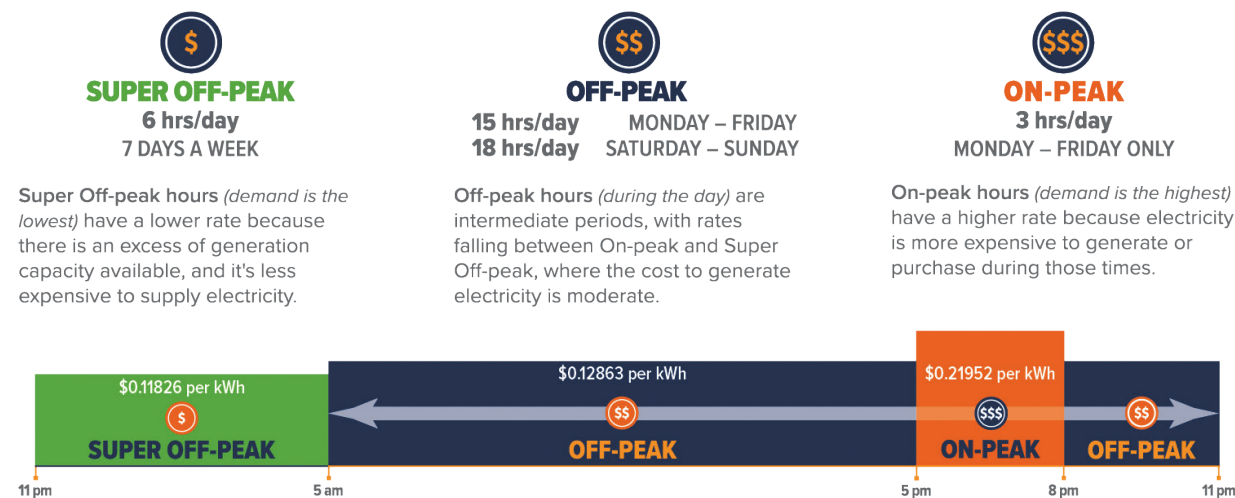
This year’s electric rate adjustment supports our continued investment in system infrastructure, maintenance, and the rising cost of purchased power. These ongoing increases mirror broader economic pressures—such as higher material, labor, and operational costs—that affect nearly every industry. The reasons behind the adjustments are consistent with those explained in prior years: ensuring system reliability, addressing growth in peak demand, and covering the increasing costs of providing service.

Electric Rates

Effective January 1, 2026, electric rates will increase slightly across all revenue groups. For the average residential member using approximately 1,239 kWh per month, this change will result in an estimated increase of about \$8.23 per month.

Key changes include:

- **Distribution Facilities Charge:**
Increasing from \$43.82 to \$44.37, reflecting higher infrastructure and maintenance costs for poles, wires, transformers, and system improvements.
- **Energy Charges (kWh):**
Rates in all three time-of-use periods—on-peak, off-peak, and super off-peak—will see slight increases



Super Off-peak hours (*demand is the lowest*) have a lower rate because there is an excess of generation capacity available, and it's less expensive to supply electricity.

Off-peak hours (*during the day*) are intermediate periods, with rates falling between On-peak and Super Off-peak, where the cost to generate electricity is moderate.

On-peak hours (*demand is the highest*) have a higher rate because electricity is more expensive to generate or purchase during those times.

This rate design supports system efficiency and reliability by encouraging members to shift flexible energy use (such as running dishwashers, laundry, or electric vehicle charging) to lower-cost off-peak hours when demand is lower. Any reduction in peak consumption helps NineStar manage power purchases more effectively—which benefits all members over time.

What Does This Mean for You?

- **Residential Electric Members:**
You will see a modest increase on your monthly bill beginning in January. Members who shift non-essential usage to off-peak periods may be able to offset some of the increase. Learn more at ninestarconnect.com/real-time-pricing.

As always, NineStar Connect remains committed to providing reliable, high-quality electric service at competitive rates. As a member-owned cooperative, any margins generated are returned to members—just as we did recently through a \$2.3 million capital credit return. Thank you for your continued support of your local cooperative utility.

Merry AND BRIGHT HOLIDAY LIGHTS CONTEST

Enter our Merry & Bright Holiday Lights Photo Contest for a chance to win prizes and spread holiday cheer throughout the community.

BILL CREDIT PRIZES

1st Place - \$250
2nd Place - \$150
3rd Place - \$100

To enter online, scan the QR code or visit ninestarconnect.com/holiday-lights

NineStar
CONNECT

BEST PLACE TO WORK

We are excited to share some wonderful news—NineStar has been named the “**Best Place to Work**” in Hancock County by the Daily Reporter!

This recognition means so much to us because it reflects the positive culture we’ve built together with our employees and the support we receive from our community. When our team feels valued and inspired, it directly impacts the level of service we’re able to provide to you—our members and customers.

Thank you to everyone who voted for us and for continuing to trust us to serve you. We are truly honored!



DECK THE HALLS SAFELY THIS HOLIDAY SEASON

PRIORITIZE SAFETY THIS HOLIDAY SEASON WHEN DECORATING TO PREVENT FIRES AND INJURIES

December isn’t just a festive month for many families — it’s peak season for home fires caused by holiday decorations and candles. Indiana Electric Cooperatives reminds you that overloaded circuits and sparks can be significant safety issues this time of year.

According to the National Fire Protection Association, U.S. fire departments responded to an estimated 835 home structure fires each year that started with decorations other than Christmas trees. These fires cause an annual average of three civilian fire deaths, 30 civilian fire injuries, and around \$14 million in direct property damage. Further, electrical distribution or lighting equipment was involved in more than two in five home Christmas tree fires.

Here are some things to remember when decorating your home for the holidays:

- Choose decorations that are flame-resistant or flame-retardant.
- Make sure you use indoor and outdoor lights for their intended purposes.
- Replace any string of lights with worn or broken cords or loose bulb connections.
- Follow the manufacturer’s instructions.
- If you use a real tree, select one with fresh, green needles that don’t fall off when touched.
- Keep the tree at least 3 feet away from any heat sources and out of the way of exits.
- Add water to the tree every day.
- Don’t use lit candles to decorate the tree.
- Look for a fire-resistant label on artificial trees.

2025 NINESTAR CONNECT COOPERATIVE SERVICE DAY

Friday, October 10th marked our 11th Annual Cooperative Service Day — a special day when NineStar employees head out into our communities to lend a helping hand and give back to those we serve.

Each year, local organizations submit applications, and a committee selects the projects we’ll take on. This year, we tackled 11 projects — our most ever!

Here’s where our teams made an impact:

Greenfield City Church – Built planters, planted flowers, and landscaped



Community Foundation of Hancock County – Cleaning, organizing, and exterior beautification



Frenzy Animal Rescue – Landscaping, painting, and outdoor repairs



Dani’s Dreams – Landscaping and repairs for outdoor education classes



Vernon Township – Landscaping, removing honeysuckle, and general cleanup



The Landing – Beautified exterior, added a patio and fire pit



The Hope House – Painting and indoor repairs



Hancock Regional Hospital – Assembled gift bags for patients



Talitha Koum Women’s Recovery House – Landscaping, repairs, and fire pit installation



Greenfield-Hancock Animal Management – Sponsored pet adoptions



Bentley’s Buddies – Painting and indoor repairs



It was a great day for a great cause, and we’re so proud to serve and support our community!



2026 SCHOLARSHIPS

\$30,000 IN SCHOLARSHIPS AVAILABLE

NineStar provides fifteen, \$2,000 scholarships annually to high school seniors in our service area.

Criteria:

- The graduating senior must live in a NineStar-member household.
- The student must have a minimum cumulative grade point average of 2.75 on a 4.00 scale or its equivalent, at the time of the application.
- Application forms must be submitted by 3pm on February 6, 2026.

To learn more or apply online
scan the QR code or visit
NineStarConnect.com/scholarship



317.326.3131 • ninstarconnect.com

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ONLINE**



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ELECTRIC
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PAGE DAY

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experience government firsthand!



Engage with government leaders



Tour the Statehouse



See the legislative process in action

Apply by Jan. 9 at IECPageDay.org

REQUIREMENTS: You must be available **Jan. 27** and have reliable transportation to and from the Indiana Statehouse that day. **The program is open to high school students.** Please confirm with school administrators, but Page Day is considered an excused absence in most instances.