

MEMBERS FIRST

Each October, electric cooperatives across the country take time to celebrate National Co-op Month and reflect on the unique advantages of being a part of a cooperative. I think this is also the perfect time to thank you, our members who make it possible and power our purpose.

For us at Choptank Electric, it's not just a celebration. It's a chance to reaffirm the values that guide everything we do. As the CEO, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve our community and the members who live and work here. That purpose sets us apart and is the reason we were founded.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. In fact, our Cooperative model is what sparked the creation of our broadband subsidiary, Choptank Fiber.

We realized the need for high-speed internet among our members in the rural, unserved areas along the Eastern Shore. Utilizing our existing electric infrastructure and the fiber optic cables we have in place to communicate with substations, paired with your vote to make Choptank Electric member-regulated, we have been able to deliver broadband

to more than 15,000 locations in just four short years of business.

And the best part about Choptank Fiber is that its success directly benefits your electric cooperative. Choptank Electric can continue growing and making essential upgrades with technologies that strengthen our local grid and, in turn, improve electric service. When you choose Choptank Fiber as your internet and phone provider, you're choosing to support the electric cooperative you own and the community you live in.

We are looking forward to meeting your needs by delivering reliable, affordable and safe electricity and providing real value to the people we serve. Thank you for the trust you place in us. We're proud to be **your** local electric cooperative.



*Mike Malandro,
President & CEO
Choptank Electric Co-op*



**Choptank Electric
Cooperative**

A Touchstone Energy®
Cooperative

**Choptank
Fiber**

P.O. Box 430 | Denton, MD | 21629

Member Service Center: 1-877-892-0001

Automated Member Service: 1-844-975-2746

Electric Outage Reporting: 1-800-410-4790 option 1

Fiber Outage Reporting: 1-800-410-4790 option 2

Use SmartHub to Manage Account,
Track Usage and Report Outages —>

WWW.CHOPTANKELECTRIC.COOP





Stay Cyber Safe

By Katie Luckett, Director of Marketing, Communications and Education

October is National Cybersecurity Awareness Month, a time to promote the awareness of staying safe online. By the end of 2025, the number of connected devices for electronics, house controls and utilities will reach nearly five billion. While this connected world will usher in increased convenience and automation across home ecosystems, it will also greatly expand the attack surface for cybersecurity hackers and criminals.

Safety is our top priority at Choptank Electric Cooperative, including the safety of our members' data. We work diligently to maintain our technology and are up to date on security measures to keep all information protected.

"Part of offering outstanding electric service is keeping that service secure and reliable," says Deni



Dorsey, Manager of IT-OT Infrastructure. "Reliability not only means repairing powerlines and upgrading our equipment but also using technology and best practices to keep our system secure from cybersecurity issues."

Cybercriminals often wear disguises to trick unsuspecting victims. They use phishing emails and social engineering to pose as someone trustworthy, like a colleague or a friend. But fear not – Choptank Fiber's free ProtectIQ service can keep you and your home's users safe.

ProtectIQ is a network-level security application that proactively keeps malicious websites, viruses and intrusions away from Choptank Fiber customers' homes 24-7 by leveraging a large cloud database of known virus and ransomware threats. Choptank Fiber customers can lock down all entry points to the home network and stay safe from thousands of attacks and breaches of privacy.

All Choptank Fiber installed in-home devices come equipped with ProtectIQ. The program can be managed through the free CommandIQ mobile app available to all Choptank Fiber customers. Users will be notified in the app when threats are blocked and can act in real time. To learn more about ProtectIQ and how Choptank Fiber keeps our customers safe, visit choptankfiber.com/CommandIQ.

Happy Co-op Month to all our members!



The Power Behind the Pumpkin

By McKayla Kiernan, Communications Specialist



Each October, neighborhoods across our service territory come alive with glowing pumpkins, flickering porch lights and spooky yard displays. From small strings of orange bulbs to towering inflatables, these decorations bring joy to visitors of all ages — and all of it runs on the safe, reliable electricity that powers our community year-round.

Many don't realize the level of energy required to bring these seasonal displays to life. Inflatables are kept upright by continuously running fans, typically drawing about 120-145 watts each.¹ LED light strings consume relatively little electricity — around 5 watts for a 100-count strand — while older incandescent versions can use 20-40 watts for the same length.² Fog machines are among the highest energy users, requiring 400-700 watts to power their heating elements³ — often drawing more power in two hours than a set of decorative lights will in an entire evening.

For perspective, one large inflatable vampire uses about 0.84 kWh over six hours, which is roughly the same amount of energy a standard refrigerator consumes in about five hours⁴. Multiply that by multiple inflatables and weeks of display time, and

the numbers begin to add up — though the total cost is still lower than many expect.

At our current residential rate of \$0.09897/kWh (lower than the national average), an elaborate display typically costs less than \$10 to operate throughout October. However, homeowners can reduce costs further and improve safety by following these tips:

- Choose LED lighting over incandescent — LEDs last longer and use significantly less energy
- Use timers — program displays to turn off automatically later in the evening
- Group items on a power strip — simplifies control and reduces standby power draw
- Inspect cords and plugs — replace any damaged components to prevent hazards

Beyond the numbers, it's worth

remembering that safety plays just as big a role as energy efficiency. Extension cords should be rated for outdoor use, and connections should be kept off the ground to avoid water damage. Always follow manufacturer instructions for spacing around lights, fog machines and inflatables to prevent overheating or fire hazards. A well-planned setup not only protects your home and visitors but also ensures your decorations last for many seasons to come.

This Halloween, whether you opt for an elaborate display or a simple porch light to welcome visitors, remember that safe, reliable electricity is at the heart of every celebration. Your cooperative is proud to power the traditions that bring our community together.

¹ EcoEnergyGeek, n.d.

² U.S. Department of Energy, 2023

³ ProSoundWeb, 2019

⁴ EcoEnergyGeek, n.d.; EnergySage, 2024



New energy efficiency program for manufactured homes launches

Choptank's continued commitment to members

Choptank Electric Cooperative, in partnership with its wholesale power provider Old Dominion Electric Cooperative (ODEC), announces the launch of a new energy efficiency program designed specifically for manufactured homes. This program provides free upgrades to improve comfort, reduce monthly energy costs and strengthen grid resiliency across the region.

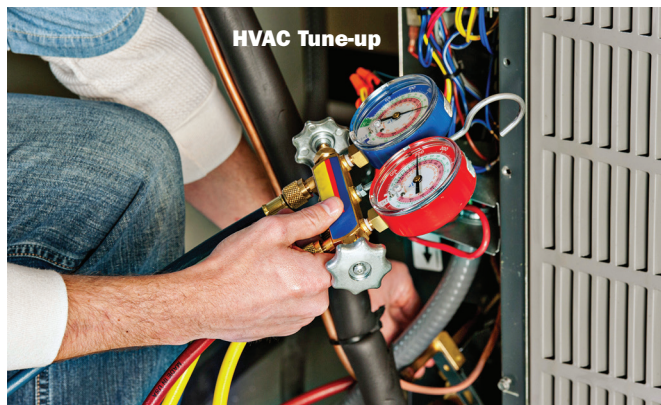
Energy care for your specific home

The Manufactured Homes Program offers a comprehensive home energy assessment, direct installation of efficiency measures and access to improvements in weatherization. Together, these steps help manufactured home residents achieve measurable energy savings.

Weatherization incentives and measures

No-cost improvements available through the Manufactured Homes Program may include:

- Door sweeps
- Weatherstripping
- Whole-house air sealing
- Belly wrap repair under your home
- Duct sealing
- Dense-packed fiberglass insulation for walls
- HVAC tune-ups
- Smart thermostats



"Manufactured homes often have higher energy burdens due to older equipment and limited insulation," says Mike Malandro, President and CEO of Choptank Electric Cooperative. "By offering this targeted program to our members, we're ensuring that

these households have access to cost-saving and comfort-enhancing opportunities."

Energy efficiency investments not only help individual families but also play a crucial role in improving the overall reliability of the electric power system. While saving energy, they also reduce the amount of capacity the grid must plan for and build. This aligns with Choptank's and ODEC's broader mission of keeping electricity affordable and reliable.

"As a not-for-profit cooperative, our focus is always on member value and long-term reliability," says Alison Kaufmann, vice president of strategic electrification at ODEC. "We are pleased to support our member-owners with this energy offering. Every kilowatt-hour saved through efficiency strengthens our system, reduces pressure on generation resources and supports the affordability our members depend on."

Caring for your home helps the entire community

The Manufactured Homes Program is the latest in a series of cooperative-led initiatives designed to meet members' needs. Choptank's programs like Chop-A-Watt, Beat the Peak and Load Control Riders offer energy saving opportunities to members at various levels and eligibilities. Learn more about the Manufactured Homes Program and other initiatives under the Resources tab at choptankelectric.coop or contact us at ODECManuHomes@icf.com.

Choptank Electric Cooperative is a member-owner of Old Dominion Electric Cooperative (ODEC), a generation and transmission cooperative. This program is brought to you as a benefit of Choptank's ownership of ODEC.

2025 FAIRS AND FESTIVALS

So many smiling faces
— we can't wait to see
you again in 2026!



A next generation
co-op member visit-
ing the fair.



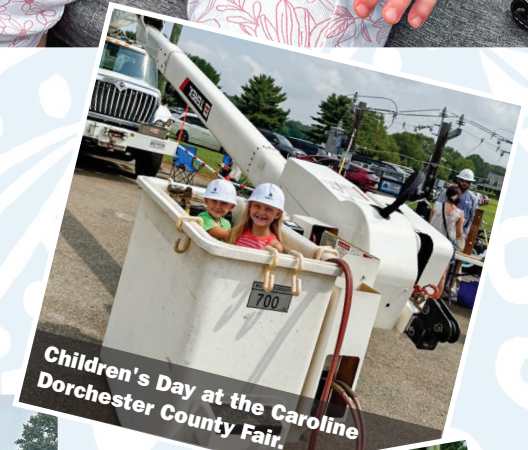
Even our furry
livestock friends
geared up for
a fun day at
the fair!



Choptank Communications
Intern Samantha Casale working
the Queen Anne's County Fair.



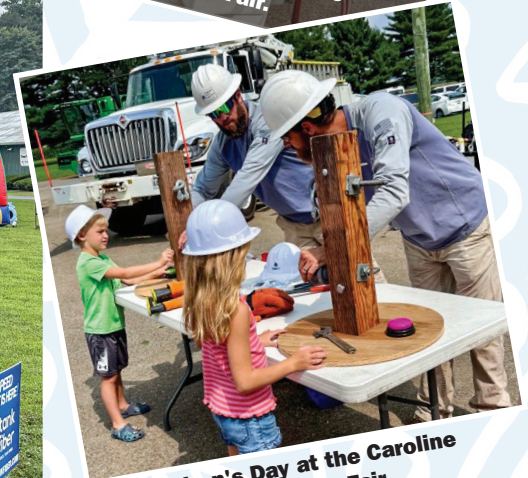
Free Wi-Fi provided at the
Caroline County 4-H Park.



Children's Day at the Caroline
Dorchester County Fair.



Member Service Specialist Cassie Bishop didn't let the dreary weather
ruin the excitement of the Caroline Dorchester County Fair!



Children's Day at the Caroline
Dorchester County Fair.

2026 Notice of Election of the Board of Directors

The deadline to deliver completed petitions is Friday, Dec. 19, 2025

In conjunction with the 2026 Annual Meeting of Choptank Electric Cooperative Inc., there will be held an election of directors for Cecil County, Talbot County, Somerset County and the Ocean Pines district.

If you are interested in being a candidate for one of these positions, please complete, sign and deliver a 2026 Petition for Nomination of Candidate for Director by 4 p.m. on Friday, Dec. 19, 2025.

The completed petition must be delivered to the attention of the Credentials & Election Committee, c/o Dawn Bowie, Choptank Electric Cooperative either: (a) by hand delivery or courier to the headquarters office, 10384 River Road, Denton, MD 21629; (b) by mail to P.O. Box 430, Denton, MD 21629; or (c) by email to Dawn Bowie

at dawnb@choptankelectric.coop. Any applications received after Friday, Dec. 19, 2025, will not be reviewed by the committee.

Members can obtain a copy of the 2026 Petition for Nomination of Candidate for Director, beginning Nov. 3, 2025, on our website at choptankelectric.coop under Member Services, Annual Meeting or by calling our Member Service Center at 1-877-892.0001 to request a mailed copy.

Please review the Bylaws (under Governance on the website) for additional requirements regarding Board of Director positions. The election results will be announced at the 2026 annual member meeting which will be held on Thursday, April 23, 2026, at the Fountains Wedding & Conference Center located at 1800 Sweetbay Dr., Salisbury, MD 21804.

Choptank OUT IN THE FIELD

Our crew completed testing and replaced some bushings on a transformer in one of our substations earlier this summer. These routine upgrades ensure Choptank's system reliability for your power now and in the future. This is a prime example of our engineering, metering and operations teams working together to safely perform system maintenance and improve our infrastructure — even in the summer heat!



**Choptank congratulates
the following employees
on their promotions:**

Hunter Rodgers

Apprentice Lineman 3rd Class

Colby Gebhardt

Apprentice Lineman 4th Class

Matthew Taylor

Apprentice Lineman 2nd Class

Lisa Robinson

Operations Technician I

Welcoming a New Employee

Reese Malone

**Fiber & Broadband Technician,
Denton**

Experience: Maryland
Broadband Cooperative,
Prestige Plumbing and HVAC

Hobbies: Hunting, fishing
and surfing

Looking Forward To: Working
for a company whose goal is to
help the community



**THANK YOU, JOHN BECK, FOR
20 YEARS OF DEDICATED SERVICE!**



JOHN BECK

Operations Technician I

John Beck began his career at the Cooperative in July 2005 as a Meter Reader. He held that role for 13 years before transitioning to an Operations Technician I, where he remained until his retirement in September 2025.

In his role as a Meter Reader, John had many responsibilities, including locating meters, ensuring they are accurate and recording readings. In his role as Operations Technician I, he reached out to members with delinquent accounts, worked with them one-on-one to avoid service interruptions and sometimes collected payments.

John's advice to any new employee is: "Meeting people every day is a learning experience. Be willing to learn. Be flexible." Every day, he learned something new from the people he met.

We thank John for his years of service and wish him well as he begins this exciting new chapter!

"Give a man a chance, and if he is willing and the company is willing to show, teach and guide, there is no limit to what he can learn."

– John Beck

MEMBER'S NOTES

Our members are the reason Choptank Electric Cooperative exists. Whether on social media, by phone or through handwritten letters, we appreciate when members let us know that we are doing a good job!

Thank you, all!

Hi, I just wanted to send a quick message to tell you how much I appreciate Choptank. There were two really close lightning strikes last night - and I realized half my house had no power. I got a call from someone from Choptank just as I was getting to bed, asking if I had power. I explained that, strangely, I had half and was told someone would come check it out. Sure enough - shortly later I see flashing yellow lights outside and one of your guys is out by the pole. Unfortunately, I was half asleep and I forget his name. It turned out that lightning had flipped a breaker on the pole so the problem was easily fixed. If you guys hadn't been so responsive I would have had to deal with a lot of aggravation and expenses to figure out what the problem was. So I just wanted to say thank you!!!

— Pam Polk

Choptank Electric Trust Awards



The Choptank Electric Trust is a 501(c)(3) charitable foundation funded by Operation Round Up donations from members of Choptank Electric. Funds from the Trust are distributed in all nine counties of MD's Eastern Shore.

To apply, or to find out more about this program:

> choptankelectric.coop/operation-round-trust-fund

July 2025

• Mid Shore Community Mediation Center	\$2,500
• Bernadine Cornish	\$300
• Betterton Volunteer Fire Company	\$2,000
• Blind Industries and Services of Maryland	\$2,500
• Colonel Richardson High School Track & Field Team . . .	\$3,000
• Deep Roots	\$5,000
• CASA of Caroline	\$1,000
• One Mission Cambridge	\$1,950
• Pine Tones Chorus Association	\$1,009
• North Caroline High School Band Association	\$2,000
• Spirit Kitchen	\$2,000
• Tides of Grace	\$3,000

The total of approved applications for June was \$34,599, which included \$8,340 for individual home and medical expenses.



Choptank Electric Cooperative

A Touchstone Energy Cooperative

Choptank Electric Cooperative, Inc.

Choptank Electric, a Touchstone Energy Cooperative, is a not-for-profit, member-owned, electric distribution co-op serving approximately 57,000 residential, commercial and industrial members in all nine counties on Maryland's Eastern Shore.

President & CEO

Micheal E. Malandro

Board of Directors

John J. Burke Jr.
Chairman, Cecil Co.

Robert B. Thompson
Vice Chairman, Ocean Pines District

Donna Richardson West
Secretary, Worcester Co.

Amy Ireland Brandt
Treasurer, Caroline Co.

Douglas D. Scott
Dorchester Co.

Kristen E. Nickerson
Kent Co.

Robert E. Arnold
Queen Anne's Co.

Craig N. Mathies Sr.
Somerset Co.

Jeffery D. Rathell Sr.
Talbot Co.

Matthew R. Holloway
Wicomico Co.

Choptank Fiber

Choptank Fiber, LLC

Choptank Fiber, LLC, is a wholly owned broadband subsidiary of Choptank Electric Cooperative. Choptank Fiber's goal is to install true gigabit broadband with no data caps one community at a time until we serve all of our unserved members on The Eastern Shore.