



# NorVal Electric Cooperative, Inc.

MARCH 2026



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## **UNDERSTANDING FACTORS THAT IMPACT YOUR ENERGY BILL:**

There are a few key factors that affect electricity prices, as well as a few ways you can make a meaningful impact on home energy savings.

When you receive your monthly bill from NorVal Electric, you're provided with a summary of how much electricity you use during the billing cycle. You can even see how electricity use may have spiked on days when you used more electricity, such as a particularly chilly day or when relatives were staying with you. But you might be surprised to learn that beyond your monthly energy consumption, there are external factors that can impact the cost of electricity.

### **Fuel Prices**

NorVal Electric purchases electricity from our power generation partner at a wholesale cost, then we deliver that power to our local communities. The cost of generating and transmitting electricity from our generation partner accounts for a significant portion of the cost to provide electric service to local homes and businesses—and the cost of fuels that are used to generate that electricity, such as natural gas and coal, fluctuate based on supply and demand. While these fluctuations can impact the cost of electricity, we work

closely with our power generation partner to plan ahead and help stabilize electricity prices for our members.

### **Extreme Weather**

While we can't control the weather, we can review weather patterns and forecasts to prepare for times of extreme cold or heat, when we know the demand for electricity will increase. But when temperatures become extremely cold and the demand for electricity spikes, the price of electricity can also increase.

### **Infrastructure & Equipment**

To cover the costs associated with providing electricity to your home or business, NorVal Electric members pay a monthly base charge. This monthly flat fee ensures the cost of equipment, materials, labor and daily operations are covered by all members in our service territory. To ensure the reliable service you expect and deserve, we must maintain the local grid, including power lines, substations and other essential equipment.

### **Energy Policy & Regulations**

Federal energy policies and regulations can have a profound impact on electricity costs. As energy generation shifts to the use of more renewable sources and stricter

regulations for traditional, always-available fuel sources, such as natural gas and coal plants, costly upgrades and technologies must be constructed and deployed. These additional costs are ultimately passed to consumers. U.S. power consumption is expected to double by 2050.

### **You Have Control**

While many of these external factors that impact electricity costs are out of our control, we all have the power to manage our energy use at home. The most effective way to lower use is thermostat management. Since heating and cooling account for a major portion of home energy use, adjusting the thermostat to the lowest comfortable setting can help you save energy and money. Remember to service your heating and cooling system annually and replace dirty filters as needed. Turning off lights and unplugging energy vampires like TVs and chargers or using smart power strips can significantly reduce energy use at home. NorVal Electric is your trusted local energy partner, dedicated to providing reliable support and service to our members. As always, we will continue working diligently to provide you with reliable power at an affordable cost.



## Meet NorVal Electric's 2026 Youth Tour Winner

Amelia Gilchrist, sophomore at GHS, has been selected by NorVal's Youth Tour Committee to represent our cooperative at the 2026 Electric Cooperative Youth Tour in Washington, D.C. this summer. In addition to being chosen by NorVal, Amelia's essay stood out at the state-wide level and was named the 2026 Youth Tour Essay Contest Winner by the Montana Electric Cooperatives Association.

Amelia will travel to Washington, D.C. this June, where she will participate in a once-in-a-lifetime experience filled with educational opportunities, leadership development, and visit our nation's most historic sites.

Amelia shared the following about her selection:

"I am honored to have been selected as the winner. I am most excited to meet new people, learn more about our nation's capital, and visit historic sites. This will be an unforgettable experience that I will carry with me always. I am truly grateful for this opportunity and look forward to representing my community in a positive way. Once again, thank you so much for this incredible opportunity."

NorVal is grateful to have such an outstanding representative participating in this prestigious program. If you know Amelia or her family, please join us in congratulating her on this remarkable achievement.



## IS BUDGET BILLING RIGHT FOR YOU?

Tips for our Members

### 1 What is Budget Billing?

Budget billing is a free utility payment option that averages your annual energy costs into 12 equal monthly payments, allowing for predictable bills without high seasonal spikes. It is not a discount, but rather a budgeting tool that reviews usage once a year and adjusts payments to prevent large over- or underpayments.

### 2 Calculation & Consistency

As your provider, we calculate your average energy usage over the past 12 months, factor in future rate changes, and divide the total by 12.

This will allow you to pay the same amount each month, removing the "roller coaster" of high summer/winter bills.



### 3 Adjustments

Member accounts are typically reviewed once every 12 months. At this time we make a plan to adjust for higher or lower than expected usage. We then mail a letter with the projected change that will occur on the following statement.

### 4 Final Settlement

At the end of the 12-month cycle, any differences between actual usage and paid amounts are either credited back or billed to the member. We call this, "Truing Up."



### 5 Requirements

In order to enroll, we require your account to be current (zero dollar balance) and we typically require a 12-month usage history.

### 6 Pros & Cons

**Pros:** Makes monthly budgeting easier, simplifies automatic payments, and eliminates large, unexpected bill spikes.  
**Cons:** You may overpay if usage is lower than estimated, essentially building a credit balance on your account. It may also reduce the incentive to conserve energy.



**Call us today at (406) 228-9351, to inquire about our open enrollment period beginning in April, 2026.**

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