

Photo: Robin Wahl at Crooked Lake

A Touchstone Energy® Cooperative





PROGRAM

5:00 p.m. Registration and Meal

6:30 p.m. Call to Order

Determination of Quorum

Invocation

Welcome

Reading of notice and previous minutes

President's Report

General Manager's Report

Financial Report

Operation RoundUp Report

Service Awards

Presentation of Scholarships

Election of Directors

Unfinished Business

New Business

Adjournment



PRESIDENT'S REPORT



As I am writing this in late April, there are still snowbanks across our yard as this never-ending winter still hangs on. As Garrison Keeler once said, "The weather on the northern plains makes 2 or 3 serious attempts to kill you every year" and this past winter has certainly lived up to that!

To say that it has put a strain on our staff and our system is an understatement.

Outside of a few localized outages, MEC managed to come through in fairly good shape.

MEC is still experiencing substantial growth, especially in the lake areas. We hope to keep on top

of this as we continue to improve the reliability of our system, so we have a busy year ahead.

As part of our upgrading, we are switching our metering over to an AMR/AMI system, which will tell us quickly where our outages are happening and also when and how much power is being used.

Financially, MEC is as solid as ever. That is due in large part to the great group of employees that we have. They are totally dedicated to providing our members with safe, dependable, and affordable power.

In closing, the board and I would like to thank the employees for the wonderful job they have done this past year and thank our members for their patience and understanding in this era of supply chain shortages.

Sincerely,

Larry Gessele

MEC Board President

BOARD OF DIRECTORS



Larry Gessele President



Darcy Klain Vice President



Rod Stockdill Sec.-Treasurer



James Odermann



Clarence Behles



Troy Presser



Karen Hanson



Dave Lindell, Attorney



MANAGER'S REPORT



As an electric cooperative, our whole purpose is to deliver safe, reliable, and affordable electricity to its members.

As for safety, it is our main priority. During 2022, we had more than enough inclement weather, including a

January storm. We are proud to say that we had no injuries to staff or membership. In fact, MEC was awarded a safety award for zero OSHA-reported injuries from the North Dakota Association of Rural Electric Cooperatives.

As for reliability, given all the weather events, we came through them all with limited outage time in comparison to other regions. Restoration was swift and the system was restored to the resilience you expect.

As for affordability, our power supplier Central Power Electric Cooperative has provided and anticipates stable rates for the foreseeable future. This is primarily due to a strong energy portfolio from their power provider, Basin Electric Cooperative. Basin has a significant amount of dispatchable base load energy available.

With a stable power supply, it allows us to look at our rate structure and make sure we are fair and equitable. We have and will continue to look at rates. Our first mission is to upgrade our metering system, so we know what energy is being used. We need to know by who, how much, and when. From there we can analyze the usage and structure the rates accordingly.

There were a few changes in 2022. The Board of Directors approved changes to our distributed generation (DG) policy. These changes were necessary to make sure all DG on the system is installed correctly for the safety of the staff and membership. The board also approved two new rates to accommodate the new policy.

Other changes included hiring two new employees. We welcomed Conner Moe (Lineman) and Levi Kinn (Meter Technician). They both are great additions to the family!

Financially, your cooperative is very stable. We have stable wholesale power rates and we have been growing each year. Rates have been stable since 2017. There is no anticipation of any increases through 2023 other than some rate changes that we consider revenue neutral. We ended with net margins of \$1.8M and we retired \$473,630 in capital credits.

As for growth, White Shield is averaging around 20% growth rate. We are amazed at the investment into infrastructure that MHA Nation has made in their segments. We applaud the efforts as they enhance their communities! If you have not recently, we suggest you go visit the community and see all it has to offer. The other area of growth is in our lakes areas. Housing developments continue to grow.

As always, we look forward to serving the memberowners of McLean Electric Cooperative.

Warm Regards,

Mark Doyle

General Manager



ANNUAL MEETING MINUTES – JUNE 21, 2022

The 77th Annual Meeting of the members of McLean Electric Cooperative, Inc., was held at the company's headquarters in Garrison, North Dakota, on the 21st day of June, 2022. The meeting was called by order by President Larry Gessele at 6:30 o'clock p.m.

Dinner was prepared by Kyle's Katering of Garrison, North Dakota, and served by the Directors and the Garrison FFA.

Secretary Rod Stockdill informed President Gessele that a quorum was present and President Gessele informed the attendees that the Cooperative was open for business.

President Gessele introduced Erin Gullickson of Our Savior's Lutheran Church of Max, North Dakota, who gave the opening invocation. President Gessele recognized present and past military service personnel and led the attendees in the Pledge of Allegiance followed by the playing the National Anthem.

President Gessele introduced the dignitaries and guests who were in attendance. Rick Collin of Senator Kevin Cramer's office read a letter from Senator Cramer. A letter from Senator John Hoeven were read to the attendees.

President Gessele reported that the notice meeting and minutes were ready to be read for approval. It was moved that a reading of the notice and minutes be waived and they be approved as presented. The motion was seconded and carried.

President Gessele provided his President's report, as follows:

- He thanked those that helped put together this year's Annual Meeting.
- He reported that the past year was good for McLean Electric and the Cooperative is stable financially.
- He mentioned that the Cooperative had issues due to the Spring storms and supply chain.
- He recognized the Cooperative's staff and thanked them for their work in restoring power

lost during the storms and he welcomed two new staff members to McLean Electric.

 He introduced the Directors and Member Advisory Committee members to the attendees.

President Gessele introduced General Manager/CEO, Mark Doyle, to provide his address to the attendees. Manager Doyle discussed the following:

2021 year review:

- Extreme drought, lingering pandemic effects and the supply chain issues affecting the Cooperative and the nation.
- Reported that the Cooperative ended 2021 financially strong. The Cooperative had a \$2.5 million (5.4%) plant growth in 2021. The Cooperative has a 37% equity ratio with total assets of \$49,036,127.00 although sales were down less than 1% in 2021.

2021 margin was \$2,056,341.00. Revenue was \$15,064,196.00 and KWH sales amounted to 130,615,630. Residential and large commercial accounts continue to grow and services grew by 90 in 2021.

2022 year to date Cooperative happenings:

- The Rainbow Energy purchase of Coal Creek Station from Great River Energy closed in May.
- Reported on the April/May ice storms.
- The Board of Directors has approved a Construction Work Plan and RUS Loan renewal.

President Gessele introduced Troy Presser, MEC Director as well as the Cooperative's Director to Central Power and the Central Power Director to Basin Electric who provided a Generation and Transmission Report.

 During his report, Director Presser thanked the attendees for the honor to serve them. He



ANNUAL MEETING MINUTES, CONTINUED

explained SRS (Securing Response Service).

- Mentioned that a new substation will not go online until the Fall 2022 due to supply chains issues.
- Basin Electric is the largest G&T by territory in the United States and has hired a new CEO Todd Telesz.
- Provided an update to the proposed sale of DGC to Bakken Energy. Basin Electric is having the assets valued to be sure Basin Electric is receiving a fair sales value.
- Reported that a new 345 KV power line will be constructed on the east side of Lake Audubon.
- Basin Electric retired \$34.5 million capital credits and provided a \$30 million dollar bill credit to its members.

President Gessele introduced Debbie Boe to give an Operation Round-Up Report to the attendees and she introduced the Operation Round-up board members.

In 2021 the Operation Round-up received \$14,435.40 and gave out \$14,260.00 in grants. Recipients were Quilts of Valor, Our Savior's Food Pantry, Garrison Area Food Pantry, Turtle Lake Public Library, Turtle Lake Chamber of Progress Bike Fest, Camp of the Cross, and two awards to individuals through St. Paul's Lutheran Church and Camp of the Cross.

She told the attendees that a maximum of \$11.88 can be given in any year.

President Gessele announced that the terms for directors for Districts 1, 3 and 5 were up for election. The incumbent Directors for those districts, James Odermann for District 1, Rod Stockdill for District 3, and Troy Presser for District 5 were running unopposed. President Gessele asked for the casting of a unanimous ballot to re-elect the three directors. Such a motion was made and seconded and the directors were re-elected.

General Manager/CEO Doyle announced the following employee service awards:

Nathan Ruud, Lineman - 20 years

Sonja Moe, Communications Manager and Executive Assistant - 5 years

Manager Doyle announced that Anne Brawley retired in 2021 and the Cooperative hired Levi Kinn as a Meter Tech and Conner Moe as an Apprentice Lineman.

Manager Doyle presented the following scholarships:

- McLean Electric/Basin Electric Scholarships of \$500.00 each to Mackenzie Fuller, of Garrison High School, daughter of Michelle and Aaron Fuller, of Garrison, ND, Andrew Haakenson, of Parshall High School, son of Anita and Steve Haakenson, of Parshall, ND, and Ben Scheresky, of Max High School, son of Bonnie and Galen Scheresky, of Max, ND.
- The 2022 Youth Tour Essay Contest Winner is Grace Goven, of Turtle Lake-Mercer High School, daughter of Jill and Gerard Goven of Turtle Lake, North Dakota.

President Gessele asked for any old business. There was none.

President Gessele asked for any new business. There was none.

President Gessele announced that the 77th Annual Meeting grand prize of \$1,000.00 would be given to a meeting attendee who was present. The 2022 winner was Arnold Moll. Other door prizes were presented as well.

President Gessele thanked the attendees for attending the 77th Annual Meeting. The meeting upon a motion made, seconded and carried, was adjourned.



OPERATION ROUND UP®

Operation Round Up is a voluntary program in which McLean Electric Cooperative (MEC) consumers round up their monthly electric bills to the nearest dollar. The money goes into a trust fund, with grants awarded by a seven-member volunteer board.

Operation Round Up funds support qualifying individuals, families, or organizations in need of financial assistance. It assists with personal or family emergencies and community-based education, health, charitable, scientific, or safety programs or projects. Recipients must live within McLean Electric's service area, but don't have to be MEC members.

A total of \$6,000 in two grant rounds was awarded in 2022. Five organizations received grants when MEC consumers "rounded up" through the program in 2022:

- Fundraising Friends of Makoti
- Mercer Community Center
- Garrison Area Food Pantry
- Turtle Lake Chamber of Progress (Bike Fest)
- YMCA Triangle Y Camp

The groundwork to establish Operation Round Up began in 2012. Since awarding its first grants in 2013, MEC members contributed \$141,020.28 to the program. Grants totaling \$121,770.00 have been granted to 79 recipients since the program's inception.

The most a McLean Electric account could contribute annually is \$11.88. For most MEC consumers, contributions average about \$6 annually when each month's bill is rounded up to the nearest dollar.

Operation Round Up board of directors shall be elected and voted on by McLean Electric's sevenmember board of directors. Operation Roundup directors are President Mark Jennings, Washburn; Vice President Debbie Boe, Turtle Lake; Secretary-Treasurer Carla Landenberger, Underwood; Steven



Haakenson, Parshall; Lena Volochenko, Butte; Darci Behles, Garrison; Shelly Schumacher, Garrison.

The Operation Round Up board focuses on the organization's goals and mission in its ranking process as it reviews applications. Serving on the Operation Round Up board of directors is a voluntary, non-paying position.

McLean Electric Cooperative employees or board of directors are not involved with the Operation Round Up board or its decision-making. The cooperative's role is advisory, and it helps administer the program and ensuring bylaws and IRS 501(c)(3) regulations are followed.

Recipients can apply more than one time and must be an Internal Revenue Service 501(c)(3) federal tax-exempt organization. Individuals with medical or emergency financial needs can receive grants through nonprofit organizations' grant requests. More information is available on McLean Electric's website, www.mcleanelectric.com under Community/ Operation Round Up" or call the MEC office and visit with Sonja Moe at 701-463-6700 or toll-free 800-263-4922.

2022 Operation Round Up Financial Report

2022 Operation House op i maneral Hopert			
Beginning Balance (January	1, 2022)		\$10,511.20
INCOME Round Up Contributions Total Income	YTD YTD	\$	14,590.78 14,590.78
EXPENSES Grants Awarded in 2022		\$	6,000.00
Administrative Expenses Total Expenses		\$	64.16
Ending Balance (Decembe	er 31, 2022) \$	19,037.82



BALANCE SHEET

Assets

. 100010		
	2022	2021
ELECTRIC PLANT		
In Service	47,639,450	45,121,620
Electric Plant Under Construction	2,884,680	3,691,964
Total Electric Plant	50,524,130	48,813,584
Less Accumulated Depreciation	13,537,741	13,064,983
Net Electric Plant	36,986,389	35,748,601
OTHER ASSETS AND INVESTMENTS		
Investments in Associated Companies	8,888,543	8,075,320
Other Investments	407,563	467,123
Other investments	407,303	407,120
Total Other Assets and Investments	9,296,106	8,542,443
CURRENT ASSETS		
CURRENT ASSETS	4 000 745	004.450
Cash	1,893,745	284,458
Accounts Receivable - Electric Bills	2,692,116	2,353,464
Curr Portion Other Investments - Loans Rec	74,500	78,012
Materials & Supplies	2,543,699	1,378,297
Other Current and Accrued Assets	128,436	12,182
Total Current Assets	7,332,496	4,106,413
DEFERRED DEBITS	559,146	638,670
Total Deferred Debits	559,146	638,670
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TOTAL ASSETS	54,174,137	49,036,127



BALANCE SHEET

Liabilities

	2022	2021
EQUITIES		
Patronage Capital - Members	18,268,684	16,936,920
Other Margins & Equities	1,070,985	1,047,738
Total Equities	19,339,669	17,984,658
LONG-TERM DEBT (FFB, CFC, COBANK)		
Total Long-Term Debt	30,786,956	29,213,855
Less Current Maturities	1,507,403	1,351,266
Total Long Term Debt (Net)	29,279,553	27,862,589
OTHER NON-CURRENT LIABILITIES		
Capital Leases - Noncurrent		-
Accumulated Provision for Pension & Benefits	333,261	467,538
Total Non-Current Liabilities	333,261	467,538
CURRENT LIABILITIES		
Current Maturities - Long Term Debt	1,507,403	1,351,266
•	1,507,403	
Current Maturities - Capital Leases Line of Credit	-	6,103
	2,000,000	-
Accounts Payable - Power Supplier	882,236	817,556
Accounts Payable - General	105,650	38,272
Member Deposits	44,497	42,406
Other Current and Accrued Liabilities	448,604	381,344
Total Current Liabilities	4,988,390	2,636,947
DEFERRED CREDITS		
Advanced Payment for Electricity - Members	233,264	84,395
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TOTAL LIABILITIES	54,174,137	49,036,127

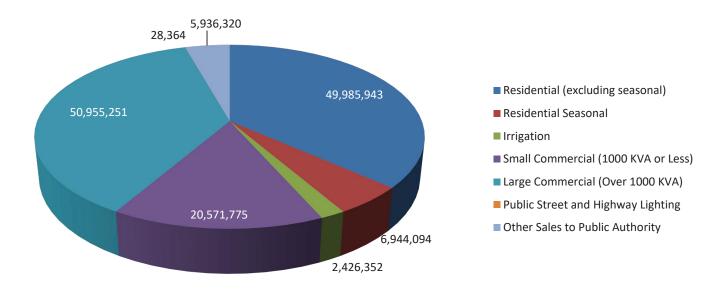


STATEMENT OF OPERATIONS

	2022	2021
OPERATING REVENUES		
Sales of Electricity	15,533,473	14,955,663
OPERATING EXPENSES		
Cost of Power	8,989,609	8,428,876
Operations & Maintenance	1,734,602	1,669,745
Member Accounts	372,303	355,469
Member Service	65,818	91,179
Administrative and General	1,165,252	1,064,774
Depreciation	1,353,255	1,274,363
Taxes	103,207	97,694
Other	16,731	14,415
Sales Expense	82,662	71,144
	02,002	71,177
Total Operating Expenses	13,883,439	13,067,659
OPERATING MARGINS	1,650,034	1,888,004
FIXED CHARGES		
Interest on Long-Term Debt	1,005,125	948,702
Interest on Capital Lease Oblig	1,000,120	1,190
Total Fixed Charges	1,005,125	949,892
O. MARGIN AFTER FIXED CHGES	644,909	938,112
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G&T AND OTHER CAP CREDIT	1,112,202	553,780
NET OPERATING MARGINS	1,757,111	1,491,892
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NON-OPERATING MARGINS		
Merchandising	(10,301)	(7,028)
Paycheck Prot. Prog. Forgiveness	-	518,131
Other Income	2,076	2,725
Interest Income	3,071	7,878
Gain (Loss) on Disposal prop	59,622	42,743
Total non-operating margins	54,468	564,449
NET MARGIN	1,811,579	2,056,341
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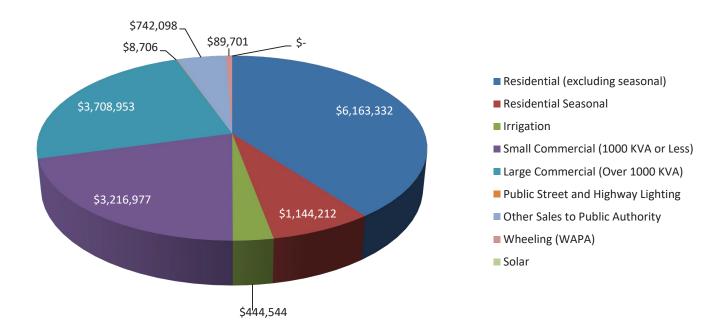
KWH USAGE



kWh Usage	
Residential (excluding seasonal)	49,985,943
Residential Seasonal	6,944,094
Irrigation	2,426,352
Small Commercial (1000 KVA or Less)	20,571,775
Large Commercial (Over 1000 KVA)	50,955,251
Public Street and Highway Lighting	28,364
Other Sales to Public Authority	5,936,320
TOTAL	136,848,099



REVENUE



Revenue From Sales of Energy		
Residential (excluding seasonal)	\$	6,163,332
Residential Seasonal	\$	1,144,212
Irrigation	\$	444,544
Small Commercial (1000 KVA or Less)	\$	3,216,977
Large Commercial (Over 1000 KVA)	\$	3,708,953
Public Street and Highway Lighting	\$	8,706
Other Sales to Public Authority	\$	742,098
Wheeling (WAPA)	\$	89,701
Solar	\$	-
TOTAL	\$	15,518,523



YEAR END COMPARISON

	2022	2021
Active Services	4,199	4,197
Residential (excluding seasonal)	2,655	2,618
Residential Seasonal	1,000	1,041
Irrigation	95	90
Small Commercial (1000 KVA or Less)	408	407
Large Commercial (Over 1000 KVA)	2	2
Public Street & Lighting	8	8
Other Sales to Public Authority	31	31
Submeters	1552	1529
Load Control Devices	604	659
Residential	604	607
Irrigation (3 Phase)	0	52
Miles of Line		
Overhead	1273	1282
Underground	543	505
kWh sold	136,848,099	130,615,630
Sales of Energy	15,428,822	14,834,327
Average Member Cost	11.27 ¢	11.36 ¢
Employees	21	19



MEET THE CANDIDATES

LARRY GESSELE - INCUMBENT CANDIDATE DISTRICT 7



Larry Gessele is a farmer from the southeastern part of McLean County. He currently represents District 7 on the McLean Electric Cooperative (MEC) board of directors for two terms and as president for four years. He would like to continue to help McLean Electric keep supplying affordable, safe, and reliable electricity to all of its members. Also help oversee the continued upgrading of MEC's system.

Larry has been farming all his life. He has a bachelor of science degree in ag economics and animal science from North Dakota State University. He has served on the Turtle Lake-Mercer school board for eight years; the Farm Credit Services board for fifteen years, with three terms as chairperson; nine years on the equity elevator board of Turtle Lake as secretary-treasurer. He also served on the board of

Our Savior's Lutheran Church Mercer, as treasurer and chairman. Larry has served on the Mercer volunteer fire department for 50 years and has been a 4-H leader.

Larry and his wife Kathy have been married 43 years. They have three children and nine grandchildren. He enjoys spending time with his grandchildren and traveling. He also enjoys golf, studying history, especially the World War II era.

CLARENCE BEHLES - INCUMBENT CANDIDATE DISTRICT 2



Clarence Behles is a farmer/rancher north of Garrison. He currently represents District 2 on the McLean Electric Cooperative (MEC) board of directors for nine years. He presently holds the office of assistant secretary-treasurer. He would like to continue to be a voice for District 2 members.

Clarence has been a farmer/ rancher since 1982. He has served as a director for CHS Garrison elevator for six years. He was a volunteer fireman with Garrison Rural Fire District for twenty years. He received an honorary fireman achievement award.

Clarence and his wife Darci have been married for thirty years. They have two children, Julie and Justin (Cassidy). Clarence enjoys farming, visiting friends at the ne with family, traveling to Medora, driving around in his side by side in the summer.

coffee shop, spending time with family, traveling to Medora, driving around in his side by side in the summer, NASCAR racing, golfing in scrambles, and taking care of his animals.



SERVICE AWARDS

20 YEARS OF SERVICE



Travis Voth, Line Foreman

15 YEARS OF SERVICE



Lucas Dusek, Lineman

5 YEARS OF SERVICE



Lucas Schaaf, Engineering Manager



Austin Dillard, Mapping & Computer Service Coordinator

MISSION STATEMENT

"It shall be the aim of McLean Electric Cooperative, Inc. to make electric energy available to its members at the lowest cost consistent with sound economy and good management."

McLean Electric Cooperative Founding Board of Directors, 1945



YOUR COOPERATIVE STAFF

MANAGEMENT



Mark Doyle, General Manager/CEO 3 years

ENGINEERING



Lucas Schaaf, Engineering Manager 5 years



Austin Dillard, Mapping & Computer Service Cord. 5 years



Daryl Engel, Meter Tech 49 years



Levi Kinn, Meter Tech 1 year

FINANCE & ACCOUNTING



Wendy Kinn, Finance Manager 9 years



Karen Thompson, Accountant 4 years

COMMUNICATIONS



Sonja Moe Communications Mgr/ 6 years

BILLING & CUSTOMER SERVICE



Tonya Graeber, Office Manager 24 years



Julie Streich, Customer Service Rep. 9 years



Renee Fetzer, Customer Service Rep./ Work Order Clerk 38 years



YOUR COOPERATIVE STAFF

OPERATIONS



Keith Thelen, Operations Manager 9 years

GARRISON LINE CREW



Nathan Ruud, Line Foreman 21 years



Lucas Dusek, Lineman 15 years



Jesse Carter, Lineman 8 years



Loren Desjardins, Lineman 4 years



Conner Moe, Lineman 1 year

TURTLE LAKE LINE CREW



Travis Voth, Line Foreman 20 years



Brian O'Shea, Lineman 14 years



Trevor Thomas, Lineman 7 years

WAREHOUSEMAN/LOCATOR



Kelly Schmaltz, Warehouseman/Locator 9 years



2023 SCHOLARSHIP WINNERS

As part of our commitment to community and area youth, McLean Electric Cooperative (MEC) is pleased to announce the 2023-24 student scholarship winners, whose families are member-owners of MEC. This year, eleven applications were received. All applicants were rated favorably, which is an indication of the quality of students we have in MEC's service territory

BASIN ELECTRIC POWER COOPERATIVE SCHOLARSHIPS

Basin Electric Power Cooperative provides two \$500 to McLean Electric Cooperative to be awarded as a scholarship to two qualified candidates. These scholarships were awarded based on academic excellence, which includes the following criteria: ACT scores, work experience, and participation in school and community activities.



CORYSSA BEHILES

Coryssa will graduate from Garrison High School and is the daughter of Cory and Cynthia Behles of Garrison. She will be attending NDSU, pursuing an undergraduate degree in exercise science, and then attending chiropractic school. She is active in golf, volleyball, track, choir, band, student government president, high honors student, community service, and a song leader at church.



CADE KJELSTRUP

Cade will graduate from Underwood High School and is the son of Krist and Taryn Kjelstrup of Underwood. He will be attending Montana State University, pursuing a bachelor's degree in biochemistry with a minor in business. After MSU, he will attend dentistry school and become an orthodontist. He is very active in his community, food pantry, church, high honors, math counts, leadership, football, and basketball.

MCLEAN ELECTRIC SCHOLARSHIP

Each entry had to include a short statement for an essay question to be eligible for the \$500 scholarship. This year's essay question was: What challenges face rural electric cooperatives in the coming years and how do you think challenges should be addressed?



JUSTIN VOLSON

Justin will graduate from Surrey High School and is the son of Elaine and Steve Volson. He will be attending NDSCS, pursuing a career as a diesel technician. He plans on utilizing his degree in returning to the family farm and helping his dad.



YOUTH TOUR WINNER



HANNAH MYERS

Hannah Myers is a junior at Garrison High School from Ryder. She has been selected to represent McLean Electric Cooperative on the all-expense-paid 2023 Electric Cooperative Youth Tour in Washington D.C. this June. During the week-long tour, Hannah and other students from across North Dakota will travel with the Montana youth delegates. They will tour sites, monuments, attractions, and congressional offices. They will learn about electric cooperatives and discuss issues facing their community and nation.

AN ALL-EXPENSE-PAID TRIP TO WASHINGTON, D.C.

ESSAY QUESTION:

If chosen as a Youth Tour delegate, you will be traveling to Washington, D.C. to experience and learn about America's rich history. What moment in American history do you wish you had been a part of and what would you have contributed?



- All-expense-paid trip to Washington, D.C., compliments of McLean Electric Cooperative
- A whole week to visit unforgettable historic monuments, museums and the U.S. Capitol
- 3. A learning experience you'll never forget



- To enter the essay-writing contest, you must be a sophomore or junior in high school.
- You and your parents or guardian must be served by McLean Electric Cooperative.
- If you have any questions, please contact Sonja Moe, McLean Electric, at 701-463-6700 during regular business hours.
- The deadline is Jan. 16, 2023. You can email entries to Sonja Moe at sonjadm@mcleanelectric.com or mail a hard copy to: Youth Tour Essay Contest, 4031 Hwy. 37 Bypass, PO Box 399, Garrison, ND 58540-0399.



check out the essay contest guidelines at https://ndyouthtour.com



MEMBER GIFT



Ten-dollar credit will automatically be applied to each valid member account when member registers at MEC's 2023 Annual Meeting. Credit will show on the member's next MEC bill. Actual certificate does not need to be sent to MEC. Limit of one bill credit per member account. Not redeemable for cash.