Kaua‘i Island Utility Cooperative

CURRENTS



Crews, partners and neighbors restore Kaua‘i together

Read story on Page 10

KAUA‘I MADE®

INSIDE

Working Together for Kaua‘i: The Power of Partnership

Mutual Aid and Contractors Accelerate Hurricane Lowell Recovery

Hundreds of Helping Hands Restore Historic Hanapēpē Salt Ponds

WINTER 2026



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inside CURRENTS



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Currents is mailed quarterly to members of Kaua'i Island Utility Cooperative. All issues are available online at kiuc.coop/currents. Want to go paperless? Send a note to info@kiuc.coop with your name and account number to be taken off the mailing list. Mahalo for reading Currents.

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Editor
Beth Amaro

Contributors
Beth Amaro, Lina Agtunong, Ana Espanola, Megan Fox, David Iha, Joseph Liebrecht, Shelley Paik, Jennifer Paton, Allan Smith, Phil Tacbian, Erin Tsuda

On The Cover
KIUC personnel replaced a significant number of downed poles in the weeks following Hurricane Lowell.

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Chairman's Message

Aloha,

Electricity is a convenience we have all come to take for granted, but its absence showed us we are highly dependent on it for all areas of modern life. Thanks to the actions, big and small, of the many people who came together to support KIUC after Hurricane Lowell, we can all appreciate having the power back on.

In early September, as a severe tropical storm began to form in the ocean and approach Kaua'i, KIUC was closely monitoring the risk of a potential hurricane, stepping up levels of preparedness as it grew in size and speed. As Lowell passed over Kaua'i as a Category 2 hurricane with severe wind and rainfall, leaving 33,000 members without power, KIUC immediately sprung into action with the help of partners across the island, the state of Hawai'i and beyond.

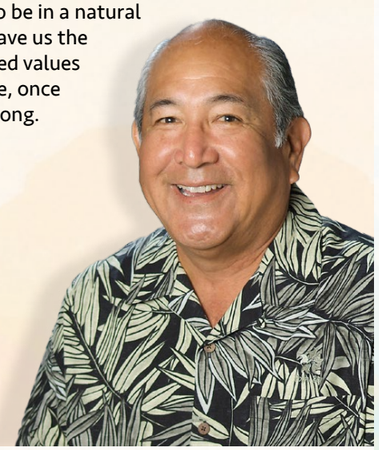
This special issue of Currents is devoted to celebrating the heroic work that took place in the aftermath of Hurricane Lowell, sharing important resources for our 'ohana and neighbors as they continue to recover from the storm damages and subsequent economic impact, and explain some of the more technical parts of the grid-restoration process.

We are grateful and proud of KIUC, our partners and contractors for the impressive response and quality of service provided to all our members. We are thankful for the support we received in the form of donated food, water, goods and services from businesses and residents as we restored power to the island.

While nobody ever wishes to be in a natural disaster, Hurricane Lowell gave us the opportunity to put our shared values into action and demonstrate, once again, that we are Kaua'i strong.

Aloha pumehana,

Allan A. Smith



Board Actions

Actions taken by the KIUC Board of Directors from August 2026 to October 2026

Aug. 27, 2026
Approved, Resolution 04-26, Condolences for David W. Proudfoot
Approved, board approval request for Delta-V Version Upgrade
Approved, board approval request for D9 Capital Expenditures
Approved, board approval request for D9 O&M Expenses
Approved, Policy 13 – Community and Economic Development
Approved, RLF Application – Hawai'i Beauty School
Sept. 24, 2026
Approved, Nominating Committee Chair for the 2026 Board of Directors Election
Approved, contract amendments due to Tropical Storm Lala and Hurricane Lowell
Approved, PUC filing related to Hurricane Lowell
Oct. 29, 2026
Approved, board approval request for Line Replacements-OH
Approved, board approval request for T51-37.5MVA GSU Transformer
Approved, Resolution 06-26, Emergency Line of Credit with CoBank
Approved, Policy 20 – Fiduciary Duty and Appointments to Fill Board Vacancies
Approved, 2027 Board Elections Nominating Committee Slate

2027 Calendar of Student Art

Congratulations to our 2027 Calendar of Student Art contest winners! For the sixth year, all entries were accepted online. Mahalo to our judges for their dedication to children's art.

Calendar Winners:

Grand Prize, Reese Wells, Island School, 12th grade
Cover, Sage Tinder, Kīlauea Elementary School, kindergarten
January, Athena Jacintho, Alaka'i O Kaua'i Charter School, 1st grade
February, Rowan Catalin Means, Kapa'a Elementary School, 2nd grade
March, Kala Cross, Earth School Hawai'i, 3rd grade
April, Mary Beth Clifton, Island School, 4th grade
May, Oliver Gilbert, Kanuikapono Public Charter School, 5th grade
June, Augusta Boone Clifton, Island School, 6th grade
July, Asiri Shuey Vallejos, Namāhāna School, 7th grade
August, Gemma Kirkcaldie, Kapa'a Middle School, 8th grade
September, Sora Dressler, Kaua'i High School, 9th grade
October, Levi Schwartz, Kapa'a High School, 10th grade
November, Maisley Bundschuh, homeschool, 11th grade
December, Kelsi Uemura, Kaua'i High School, 12th grade

Honorable Mentions:

Lilah Maria Habibzadeh, homeschool, kindergarten
Leo Lutwin, Kalāheo Elementary School, kindergarten
Maddie Fujioka, Island School, 1st grade
Cosmo Richardson, Hanalei Elementary School, 2nd grade
Luana Parra, Kaua'i Christian Academy, 3rd grade
Sol Balogh, Island School, 4th grade
Jasmine Gardner, Kīlauea Elementary School, 5th grade
Keira Fujikawa, Wilcox Elementary School, 5th grade
Lilah Nohealani Haraguchi, Kīlauea Elementary School, 5th grade
Skyler Kagawa, homeschool, 6th grade
Ally Sophia Marcos Sahagun, Chiefess Kamakahelei Middle School, 7th grade
Ululena Vincent, Kawaikini New Century Public Charter School, 7th grade
Emilia Dela Cruz, Waimea Canyon Middle School, 8th grade
Elise Lawhon, Island School, 9th grade
Lilly Brockett, Island School, 9th grade
Audrey Jones, Island School, 10th grade
Maiha Kjeldsen, Island School, 11th grade
Alyssa Agpaoa, Kaua'i High School, 11th grade



Grand Prize, Reese Wells, Island School, 12th grade

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Working Together for Kaua‘i: The Power of Partnership

By Phil Tacbian, Chair, Government Relations/Legislative Affairs Committee



U.S. Sen. Mazie Hirono visits with KIUC leadership in October 2026.

When Hurricane Lowell struck Kaua‘i, it tested our island’s resilience in ways we will remember for years to come. With nearly 90% of KIUC members losing power and widespread damage to our electrical infrastructure, the challenges facing our cooperative were enormous. Fortunately, we did not face them alone.

From the earliest preparations through the difficult days of restoration, government officials at the county, state and federal levels stood alongside KIUC and our community. Their leadership, cooperation and willingness to help made a tremendous difference.

At the county level, Mayor Derek Kawakami led coordination efforts with emergency management officials, first responders and public works personnel to help ensure critical needs were addressed, roads were cleared and restoration crews could safely reach damaged infrastructure.

Our state partners, led by Gov. Josh Green, helped coordinate resources, facilitate assistance, arrange for the transport of equipment and mutual aid partners and support the broader recovery effort. Federal officials and agencies provided another important layer of support, helping connect our island with resources and assistance beyond Kaua‘i's shores.

Just as importantly, our elected leaders helped amplify critical information, advocate for our community's needs and demonstrate that Kaua‘i's recovery was a shared priority.

As an electric cooperative, KIUC operates according to seven cooperative principles, including Cooperation Among Cooperatives and Concern for Community. Hurricane Lowell reminded us these principles extend beyond our industry.

When government, businesses, nonprofit organizations and residents work together, we accomplish far more than any one organization could achieve independently.

On behalf of KIUC's board of directors, I extend our heartfelt mahalo to the many government officials and public servants who supported Kaua‘i throughout this extraordinary challenge.

While we are proud of the dedication shown by our employees and mutual aid partners, we are equally grateful for the partnerships that helped make recovery possible.

Hurricane Lowell demonstrated something we have always known: Kaua‘i is strongest when we stand together.



Mayor Derek Kawakami provided support for response partner activities in Kaua‘i’s Emergency Operations Center.



Gov. Josh Green and Senate President Ron Kouchi survey damage on Kaua‘i.

Why Restoring Power After a Major Storm Takes Time

By David Iha, Board of Directors



When a major storm hits Kaua‘i, we all want the same thing: to see the lights come back on as quickly as possible. As a KIUC board member, I know how difficult it can be for our members to wait, especially when an outage lasts for days. Understanding how our crews restore power can help explain why the process sometimes takes longer than any of us would like.

Following a catastrophic weather event, damage can occur throughout the electric system, from high-voltage transmission lines and substations to neighborhood poles, wires and transformers. Restoring power is a carefully sequenced process, and every step must be completed safely before crews can move to the next.

The priority is assessing the damage. Once conditions are safe, KIUC uses helicopters, drones and ground crews to inspect the system and identify hazards and needed repairs. This assessment is critical because some damage may be difficult to see or is located in hard-to-reach areas.

Next, crews focus on the transmission system: the backbone of our island’s electric grid. These high-voltage lines carry large amounts of electricity across Kaua‘i and must be repaired and operating safely before power can flow to substations.

Once transmission is available, substations can be restored. Substations reduce voltage and direct electricity into our communities. They must be carefully inspected, repaired and tested before they can safely return to service.

Finally, crews move into neighborhoods to restore distribution lines, poles, transformers and other equipment that deliver electricity to individual streets and homes.

Even then, restoration isn’t always straightforward. Crews may need to clear fallen trees and debris, replace poles, restring lines or make specialized repairs. Sometimes additional damage is discovered only after a section of the system is energized and tested. Heavy vegetation can make damaged areas difficult to reach.

That’s why you may see power restored in one neighborhood while another nearby remains out. It doesn’t mean anyone has been forgotten. It means crews are working through the system in the safest and most effective sequence possible.

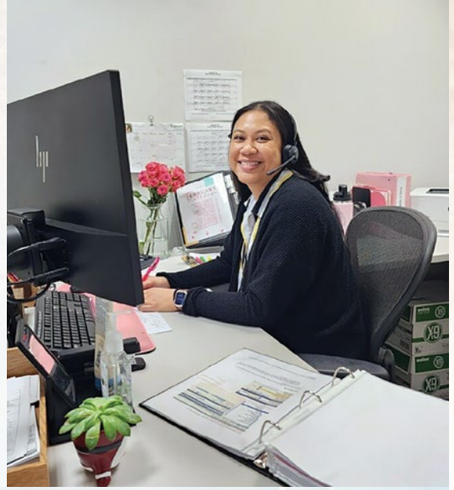
At KIUC, safety always comes first: for our employees, our members and the many partners who assist us during an emergency. We are deeply grateful for your patience and understanding as our crews work to restore power safely and as quickly as possible.



Crews conduct restoration efforts in Kīpū.

KIUC Offers Assistance to Members Facing Financial Challenges

By Shelley Paik





Payment arrangements and financial assistance programs can help ease the burden of household expenses.

The holiday season is a time for family, friends and celebration. For many Kaua'i families, it can also bring added financial pressures as holiday expenses compete with everyday household bills.

This year, those challenges may be especially difficult for individuals and families still recovering from the impacts of Hurricane Lowell. Lost wages, reduced work hours, unexpected repairs and other storm-related expenses may have placed additional strain on household budgets.

"We recognize Hurricane Lowell affected our community in many different ways, and some of our members may still be dealing with the financial impacts," KIUC Member Services and Communications Manager Beth Amaro says. "Combined with the additional expenses that often come with the holidays, it can be difficult for families to keep up with their regular bills."

Fortunately, KIUC offers options to help members who are having difficulty keeping their electric accounts current.

"The most important thing is to reach out to us before a past-due balance becomes overwhelming," Beth says. "We understand financial challenges happen, and our member services representatives are here to help find solutions."

KIUC can establish payment arrangement plans for up to six months to help members pay off past-due balances while continuing to manage their regular monthly electric bills. These arrangements can provide some breathing room for households working to regain their financial footing.

Members may also qualify for assistance through community organizations and government-funded programs.

KEO KAUA'I ECONOMIC OPPORTUNITY

CATHOLIC CHARITIES HAWAI'I

Kaua'i Economic Opportunity and Catholic Charities Hawai'i administer utility assistance programs for income-qualified households. KEO also administers the Hawai'i Home Energy Assistance Program, formerly known as LIHEAP, which uses federal funding to help eligible low-income households with their electricity costs.

H-HEAP offers two types of assistance:

Energy credit. Applications are accepted in June for qualifying households with active electric accounts. Approved assistance is applied directly to the household's electric account.

Emergency crisis intervention. Applications are accepted throughout the year to help qualifying households restore electric service or prevent disconnection due to an unpaid balance.

Additional assistance may be available through programs supported by the KIUC Charitable Foundation, a separate legal entity from KIUC.

KIUC encourages members to stay informed about their account status. Past-due notices are included on monthly bills, and additional notifications may be sent to help members address overdue balances before service interruptions become necessary.

Members are encouraged to register for SmartHub, KIUC's online account management system, and ensure their contact information, including phone numbers and email addresses, is current.

"Communication is key," Beth says. "Whether you're experiencing a temporary financial setback, recovering from Hurricane Lowell or simply finding it harder to make ends meet, we encourage you to contact us. We're here to work with our members and help them explore the options available."

Members looking for ways to reduce future electricity costs may contact KIUC's Energy Services Department for information about home energy audits and energy-saving opportunities.

We're here to help.

For more information about financial assistance programs, visit kiuc.coop/payment-assistance.

To discuss a payment arrangement for a past-due balance, call KIUC Member Services at 808-246-4300.

For information about home energy audits and energy efficiency, email energyservices@kiuc.coop.



A home energy audit can reveal savings opportunities for members.

> **When our island faced an extraordinary challenge, our community came together to meet it.**
>
> **– DAVID BISSELL, KIUC PRESIDENT AND CEO**





KIUC personnel make repairs in Kīlauea.

Hurricane Heroes: Coming Together for Kaua'i

By Beth Amaro

KIUC's response to one of the most challenging storms in the island's history demonstrated the dedication of its employees, the strength of its partnerships and the resilience of the community it serves.

When Hurricane Lowell struck Kaua'i on Sept. 7, it left behind widespread destruction and one of the largest power restoration challenges in KIUC's history. Approximately 92% of the cooperative's 36,000 member accounts experienced outages, with about 33,000 still without electricity the following morning.

For KIUC, the response began well before the storm arrived. As Lowell approached, employees prepared facilities, secured equipment, evaluated staffing and resources, initiated mutual-assistance processes, added additional contract worker support and urged members to prepare for potentially prolonged outages.

Once the storm passed, the magnitude of the challenge became clear. Transmission and distribution lines were damaged throughout the island. Fallen trees, broken poles, tangled wires and blocked roads complicated access to critical infrastructure.

With approximately 1,500 miles of power lines to assess, KIUC deployed crews, helicopters and drones to survey damage and identify restoration priorities. Safety was paramount, and repairs could only begin once conditions allowed crews to work safely.

A Coordinated Approach to Restoration

Restoring power to an entire island requires a carefully coordinated process. KIUC first focused on assessing damage, stabilizing its electrical system and restoring critical infrastructure that would allow the greatest number of members to receive power.

As repairs progressed, restoration crews worked systematically through affected communities.

"Some areas could be energized relatively quickly, while others required extensive reconstruction of transmission lines, replacement of poles and equipment and significant vegetation clearing," KIUC Chief of Operations Brad Rockwell says.

The North Shore presented particularly difficult challenges. Damage to transmission infrastructure prevented entire communities from receiving electricity, even where local

distribution lines were relatively intact. Wainiha, Hā'ena and Kōke'e faced especially extensive damage and access difficulties.

Despite these obstacles, restoration progressed rapidly. Within two days, more than 60% of the island had been restored. By Sept. 16, approximately 91% of members had power restored. That figure reached 95% by Sept. 18 and 98% by Sept. 21, just two weeks after the hurricane.

Information provided via KIUC's advanced metering infrastructure and supervisory control and data acquisition system was instrumental in the efficient and rapid reenergization effort.

"Restoring power to most of our island in just two weeks was a tremendous achievement, made possible by the skill, determination and tireless efforts of our KIUC crews, mutual aid partners and contractors, aided by the technology we've deployed," Brad says. "I couldn't be prouder of what this team accomplished together."

Partners Made a Tremendous Difference

KIUC's restoration effort demonstrated the importance of strong relationships developed long before disaster strikes. Mutual aid partners and contractors provided additional experienced utility personnel and specialized equipment. Read more about those efforts on Pages 14-15.

Government agencies at every level provided critical assistance. Gov. Josh Green and state officials helped coordinate military transportation of Southern California Edison utility trucks and equipment to Kaua'i. Air Force personnel assisted with the delivery, while Hawai'i National Guard supported access and transportation for crews and materials.

The State Department of Transportation, County of Kaua'i Department of Public Works, Kaua'i Police Department, Kaua'i Fire Department and other public agencies assisted with road access, vegetation clearing, traffic management and security. Local contractors, including Earthworks Pacific, Kaiwa Construction and Goodfellow Bros., supported the difficult work of clearing access to damaged infrastructure.

"The recovery from Hurricane Lowell was truly a team effort, and we cannot overstate our gratitude to the many partners who stood alongside KIUC during this extraordinary challenge," KIUC President and CEO David Bissell says. "The support we received was nothing short of remarkable."

Kaua'i Businesses Power the Restoration

The outpouring of support from Kaua'i's business community was another important factor in the Hurricane Lowell recovery effort. As KIUC employees, mutual aid partners and contractors worked long hours under difficult conditions, local businesses stepped forward with generous donations of meals, equipment, supplies and services. Restaurants and local businesses donated and prepared meals to keep crews fed, while others offered safety equipment and services to support restoration activities.

For KIUC employees and visiting crews, these acts of kindness meant far more than the practical assistance they provided. They were a constant reminder that the entire community was standing behind them, cheering them on and appreciating their hard work.

Chief of Operations Brad Rockwell surveys damage in Kōke'e.



POWER RESTORED AFTER HURRICANE LOWELL

66% In 2 days

80% In 5 days

91% In 8 days

98% In 13 days

Many businesses were facing their own challenges in the aftermath of the storm, making their generosity even more meaningful. KIUC is deeply grateful to the countless businesses and individuals who gave so freely of their time, resources and aloha. Read more on Pages 24-25.

Keeping Members Informed

Throughout the emergency, KIUC recognized that members needed more than restoration crews in the field. They needed timely, accurate information about what was happening and what to expect.

The cooperative issued frequent news releases, maintained a dedicated Hurricane Lowell information webpage, posted updates on social media and provided outage information through its online outage map.

KIUC used its Everbridge emergency notification system to deliver targeted updates by phone, text and email, particularly to North Shore members facing extended outages.

Communications included restoration progress, explanations of how the electrical system must be repaired, safety reminders and information about community resources.

As the number of outages decreased, many remaining repairs became more complicated and time-consuming, sometimes involving only a single home or small group of members.

"We know it was frustrating for some members to be without power for so long," Member Services and Communications Manager Beth Amaro says. "Our call center personnel worked long hours and did their best to provide whatever information they could to those waiting in the queue to be restored."

The Strength of our Island Community

Hurricane Lowell tested KIUC's people, equipment and emergency response capabilities. It also reinforced the importance of preparation, teamwork and the cooperative's commitment to the community.

From employees working around the clock to mutual aid crews traveling across the Pacific, government agencies coordinating essential resources and residents supporting one another, the response reflected an extraordinary collective effort.

While restoration continued in the hardest-hit areas beyond Sept. 24, the progress achieved during those first two weeks was remarkable.

Most importantly, Hurricane Lowell demonstrated that KIUC's greatest strength extends beyond its electrical infrastructure. It lies in the people and partnerships dedicated to serving Kaua'i.

"When our island faced an extraordinary challenge, our community came together to meet it," David says.



KIUC's Scott Sato, center, works from the Kaua'i Emergency Operations Center.



A KIUC crew member assesses damage in Hanalei.



President and CEO David Bissell provides an update for residents.



HMS Construction crews take a break in Anahola.

Mutual Aid and Contractors Accelerate Hurricane Lowell Recovery

By Beth Amaro

In the aftermath of Hurricane Lowell, thousands of utility poles, power lines and other pieces of equipment required inspection, repair or replacement. Restoring electricity to tens of thousands of members would require an extraordinary effort, and KIUC knew it could not accomplish the task alone.

Fortunately, years of building strong relationships with trusted contractors, along with mutual aid arrangements with other utilities and construction companies, positioned KIUC to respond quickly and effectively.

Trusted Partners Ready to Respond

Long before Lowell approached the islands, KIUC had established relationships with contractors who understood Kaua'i's unique electrical system and challenging terrain.

Premium Utility Contractor crews work on a transmission structure following Hurricane Lowell. Premium sent extra personnel the week before the storm.



These partnerships allowed additional personnel and equipment to be staged on island before hurricane conditions arrived, putting crews in position to begin work as soon as conditions were safe.

Asplundh, KIUC's longtime vegetation management contractor, brought additional crews to assist with clearing fallen trees, removing debris and trimming vegetation around damaged electrical infrastructure. With downed trees and thick vegetation blocking access to equipment throughout the island, their work was essential to moving restoration efforts forward.

Premium Utility Contractor, which has supported KIUC with vegetation management, construction projects and major outage restoration for several years, deployed additional personnel to Kaua'i the week before the storm. These crews assisted with preparations and immediately transitioned to restoration work following Lowell's passage and were especially helpful in repairing critical transmission lines that serve the North Shore.

HMS Construction, based on O'ahu, supplied line crews who worked alongside KIUC personnel addressing scattered small, medium and large outages from Moloa'a to Līhu'e. Their assistance accelerated repairs and helped restore electricity to hundreds of members.

Wiggins Tech brought specialized capabilities that proved invaluable. Since 2023, the Oregon-based company has conducted drone inspections of KIUC's poles, lines and equipment. Wiggins personnel arrived before the storm, allowing drone damage assessments to begin promptly afterward. Their familiarity with KIUC's system helped accelerate inspections and identify areas requiring urgent repairs.

DMK and Associates, KIUC's longtime on-island contractor for specialized welding and maintenance repairs, provided timely weld repairs to damaged steel transmission arms to help restore the North Shore.

Barry Arruda Construction Inc., Kobayashi Trucking & Equipment and Wa'alani Enterprises LLC, KIUC's longtime on-island contractors for specialized civil work, provided clearing and digging services to help access areas and replace downed poles.

Vertical WORX, a Big Island-based helicopter service company specializing in utility and commercial operations, provided critical aerial lift support to restore downed transmission lines between Hanalei and Wainiha.

Mutual Aid Makes a Difference

Equally important were mutual aid arrangements with Hawaiian Electric and Western Region Mutual Assistance Group, which resulted in about 100 additional personnel, along with specialized trucks and equipment, helping bring KIUC's peak field workforce to approximately 250 during the three weeks following Lowell.



HECO crews replace broken poles in Kalihiwai.

Hawaiian Electric Co. crews were instrumental in restoring service to Kaua'i's North Shore, where nearly 6,000 members initially lost power. HECO transported 58 personnel, along with 31 trucks and two trailers, to address the North Shore challenge. Working through dense vegetation and extensive damage to poles and lines, HECO crews helped KIUC and its contractors restore electricity to nearly all members in the region within 10 days.

HECO also helped KIUC's communications effort by providing daily photos and video and assisting with facilitation of news media requests.

Southern California Edison sent a team of 40 lineworkers and support personnel who spent three weeks assisting with restoration across Kaua'i. Many had recently supported hurricane recovery efforts on Hawai'i Island, bringing valuable experience and expertise to the effort.

SCE crews tackled some of the island's most challenging repairs along 20 miles of power lines leading to Kōke'e, where specialized equipment was needed to establish access to damaged infrastructure. During their deployment, SCE crews installed, reframed or straightened 106 utility poles, replaced or installed 94 crossarms and restored more than 130 spans of electrical conductor.

Stronger Together

"Successful disaster recovery depends on much more than the efforts of a single organization," KIUC President and CEO David Bissell says. "It requires preparation, trust, coordination and partners willing to answer the call when help is needed."

One Team, One Mission:

The KIUC ‘Ohana Behind Hurricane Lowell’s Recovery

By Beth Amaro



Meal deliveries for crews in the field became a full-time job for KIUC’s logistics team.

When Hurricane Lowell struck Kaua‘i, the damage to the island’s electrical system was extensive. Thousands of members were left without power, and the task of rebuilding and restoring service was enormous.

Meeting that challenge required more than equipment, expertise and determination. It required the collective effort of an entire organization, with every employee playing a part.

KIUC’s line crews were on the front lines of the recovery, working long hours under difficult and sometimes dangerous conditions. From clearing fallen trees and replacing damaged poles to repairing power lines and rebuilding electrical infrastructure, their dedication was nothing short of extraordinary.

Behind every crew in the field was an entire team working just as hard to keep the restoration effort moving forward.







Top: The team at Port Allen Generating Station kept the power supply flowing and provided critical support to field crews.
Bottom left: Transmission and Distribution Manager John Cox, left, consults with East Side Line Supervisor Ken Yamamoto to prioritize crew activities.
Bottom right: KIUC’s warehouse personnel kept the workforce supplied with equipment needed for repairs.

Behind Every Crew



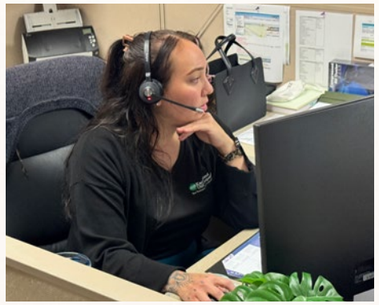
Planning
Operations personnel assessed damage, developed restoration plans, coordinated crews and prioritized repairs.



Engineering
Engineering and technical staff evaluated the condition of the electrical system, identified solutions and helped ensure power could be safely restored.



Warehouse and Logistics
Warehouse and logistics employees worked tirelessly to secure and distribute equipment, materials, vehicles and supplies. Others coordinated the arrival, housing, transportation and daily needs of hundreds of mutual aid workers and contractors who came to Kaua‘i to help.



Member Services
Employees in customer service answered calls, responded to concerns and helped members struggling with extended outages.



Communications
Communications staff kept the public informed through news releases, social media, website updates and direct notifications, recognizing how important timely, accurate information was to families and businesses waiting for electricity.



Finance, HR, IT and Admin
Employees in finance, accounting, human resources, information technology, administration and other support functions kept essential business operations running while taking on additional responsibilities related to the hurricane response.

Different Jobs. Different Responsibilities. One Team. One Mission.

Many worked outside their normal job descriptions, stepped into unfamiliar roles and put in extraordinary hours. Regardless of their usual responsibilities, everyone understood that restoring power to Kaua‘i was the cooperative’s highest priority.

The remarkable progress made in restoring power following Hurricane Lowell was a testament not only to the dedication of KIUC’s field crews but also to the countless contributions of employees working behind the scenes.

Together, they demonstrated what it truly means to be a cooperative: neighbors helping neighbors, united in service to the island we call home.

How to File a Claim

PUC Decision and Order No. 19658 | Effective: Nov. 1, 2002 | To file a claim, visit kiuc.coop/file-claim

A. The Company will exercise reasonable diligence and care to furnish and deliver a continuous and sufficient supply of electric energy to the customer, and to avoid any interruption of delivery of same. The Company will not be liable for interruption or insufficiency of supply or any loss, cost, damage or expense of any nature whatsoever, occasioned thereby if caused by accident, storm, fire, strikes, riots, war or any cause not within the Company’s control through the exercise of reasonable diligence and care.

B. The Company, whenever it shall find it necessary for the purpose of making repairs, changes or improvements to its system, will have the right to suspend temporarily the delivery of electric energy, but in all such cases, as reasonable notice thereof as circumstances will permit, will be given to the customer, and the making of such repairs, changes or improvements will be performed as rapidly as may be practicable, and if practicable, at such time as will cause the least inconvenience to the affected customer.

C. Should a shortage of supply ever occur, the Company will apportion its available supply of electricity among its customers as authorized or directed by the Public Utilities Commission. In the absence of a Commission order, the Company will apportion the supply in the manner that appears to it most equitable under conditions then prevailing. Any rules, regulations, rates or contracts of the Company which are inconsistent with such order or plan shall be deemed suspended while such order or plan is in effect and the Company shall not be liable when it acts in substantial compliance with such order or plan.

D. On a semiannual basis, the Company shall provide to the customer notification of the customer’s right to file compensation claims with the Company for any loss, cost, damage or expense caused by an interruption of service. The notification shall be on a separate information sheet enclosed with the billing.

E. For a customer’s compensation claim to be valid, it must be filed with the Company within thirty (30) days of the interruption of service. The Company shall review every claim and shall compensate the customer for any loss, cost, damage or expense as determined by the Company to be within the Company’s control.

Small Change Can Make a Big Difference for Hurricane Lowell Recovery

In the wake of Hurricane Lowell, many Kaua‘i families are facing unexpected financial challenges as they work to recover from the storm. Through KIUC’s Makana Program, cooperative members have an opportunity to help their neighbors in need.

Established in 2019, Makana allows KIUC members to voluntarily round up their monthly electric bills to the next highest dollar, donating the difference to help others in our community.

For example, a bill of $150.85 would be rounded up to $151, with 15 cents going to Makana. Contributions never exceed 99 cents a month, but when combined with donations from other members, those pennies can make a meaningful difference.

Funds collected through Makana are administered by KIUC Charitable Foundation, a nonprofit organization dedicated to supporting charitable causes and community needs on Kaua‘i.

As our island continues recovering from Hurricane Lowell, the Makana Program offers an especially meaningful way to extend aloha to neighbors experiencing financial hardship.

A few cents may not seem like much, but together, we can make a big difference. By participating in Makana, KIUC members can help strengthen our community and support those who need it most.

Learn more about the Makana Program at the Member Services Tab on KIUC’s website: kiuc.coop.

Hundreds of Helping Hands Restore Historic Hanapēpē Salt Ponds

By Beth Amaro

Armed with shovels, buckets, wheelbarrows and a determination to make a difference, more than 1,400 volunteers descended on Hanapēpē's Salt Pond Beach Park on the morning of Oct. 10. Their mission was simple but significant: help repair the damage left behind by Hurricane Lowell and protect one of Hawai'i's most treasured cultural sites.

From young children to kūpuna, volunteers rolled up their sleeves to move enormous amounts of sand, clear storm debris and rebuild the protective dunes that had been swept away by Lowell's powerful storm surge.

Just weeks earlier, the landscape looked dramatically different. Hurricane Lowell battered the shoreline, destroying much of the natural dune system that protected Hanapēpē's historic salt ponds for generations. In some areas, approximately 3 feet of sand covered portions of the park, while sand and debris had been pushed into the salt beds themselves.

The damage threatened much more than a popular beach park. It placed a centuries-old Native Hawaiian cultural tradition at risk.

Protecting a Priceless Cultural Treasure

For centuries, families have carefully tended the clay-lined salt beds, known as lo'i pa'akai, using water from underground wells called puna.

"The Hanapēpē salt ponds are the last remaining location in Hawai'i where Native Hawaiian families continue the traditional practice of harvesting sea salt, known as pa'akai, using methods passed down through generations," says Kuulei Santos, who represents one of 22 families that continue this important tradition in Hanapēpē.

Kuuleialho Santos, front row, third from right, leads volunteers in the cleanup effort.



"Our kuleana is to maintain a living connection to Hawaiian ancestors and generations of knowledge," Kuulei says.

She explains the salt produced here is not commercially sold but instead shared as gifts, reflecting its deep cultural, spiritual and healing significance.

Without the protective dunes, the salt ponds would remain especially vulnerable to high surf, king tides and winter storms, potentially threatening future salt production.

Many Hands Make a Difference

Recognizing the urgency of restoring the dunes before winter's larger swells arrived, Hui Hana Pa'akai o Hanapēpē organized the Oct. 10 cleanup with support from the County of Kaua'i and other organizations.

The response far exceeded what could have been accomplished by the salt-making families alone.

Volunteers worked to remove debris, relocate displaced sand and reconstruct natural barriers designed to help shield the salt beds from future flooding. The effort required significant physical labor, careful coordination and an understanding of the area's environmental and cultural importance.

The work highlighted the challenges of recovering from a major hurricane. While damaged buildings and electrical infrastructure can be repaired or replaced, restoring natural coastal protections and preserving traditional cultural practices can be considerably more complicated.

Preserving a Legacy for Future Generations

Although the cleanup made significant progress, protecting the salt ponds requires continued attention. The dunes serve as a critical natural defense against ocean flooding, particularly during periods of high surf and seasonal king tides.

The restoration effort underscored the importance of protecting places that hold significance far beyond their physical boundaries.

For the families who have maintained the tradition of making pa'akai, the salt ponds represent generations of knowledge, responsibility and cultural identity.

"Preserving the site means ensuring that future generations have the opportunity to learn and continue these practices," Kuulei says.

Hurricane Lowell left a lasting mark on Kaua'i, but the Oct. 10 cleanup demonstrated recovery is about more than rebuilding what was damaged. It is also about protecting what makes the island special.



Storm surge from Hurricane Lowell caused significant damage to the coastline in Hanapēpē.



Volunteers dig in for a successful workday on Oct. 10.



NEED ASSISTANCE?

Call 211

Aloha United Way/ 211 provides disaster case management and connects residents to recovery resources. Call 211 or visit auw211.org to learn more.

Resources

Visit KauaiRecovers.org for a list of resources on housing, food, employment, business recovery, health and wellness, and more.

Recovering from Hurricane Lowell

Recovery is about more than rebuilding homes and roads. It is how a community heals and regains its footing, and no agency or family can do it alone. Mahalo to everyone who cleared debris, distributed food, and worked tirelessly to restore power and water to our island. Visit kauairecovers.org for resources and please share these resources with one another so we can recover together and emerge more resilient.

"Recovery doesn't end when the roads are cleared, and the power comes back on. It takes steady, coordinated works in the months ahead."

MAYOR DEREK S.K. KAWAKAMI

If you need an auxiliary aid/service or other accommodation due to a disability, contact the Kaua'i Emergency Management Agency at 808-241-1800 or kema@kauai.gov as soon as possible. Requests made as early as possible will allow adequate time to fulfill your request. Upon request, this notice is available in alternate formats such as large print, Braille, or electronic copy.

KAUAIRECOVERS.ORG

Scan for recovery resources and information.

Mālama Kaua'i

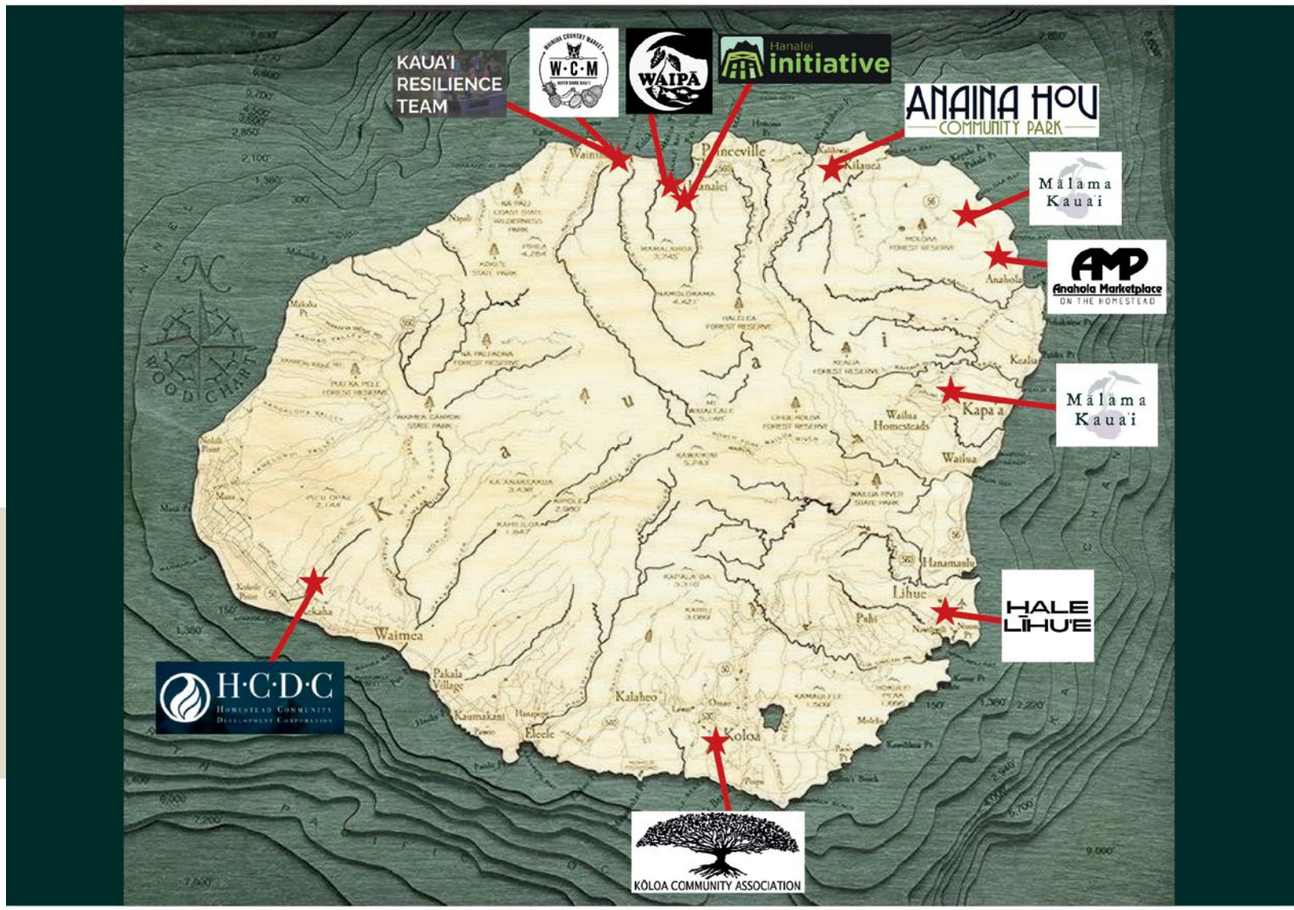
Mahalo Kaua'i!

Our community response is so powerful, so committed, and so full of genuine aloha.

While the storm exposed our vulnerabilities, recovery is our chance to address them.

Community resilience is something we build, ***together.***

Get involved with your local ***Community Resilience Hub*** *so we can continue to work better together during disasters.*



Does your community organization want to get more involved in disaster response? Join VOAD (Voluntary Organizations Active in Disaster) at HawaiiStateVOAD.org

Powered by Community.

In the wake of Hurricane Lowell, the outpouring of support from our Kaua'i community was nothing short of extraordinary. KIUC extends our heartfelt gratitude to the many businesses and individuals who stood alongside us throughout the power restoration effort. Whether you partnered with us, provided contracted services or generously donated meals, water, supplies or other resources, your contributions helped keep our crews going and our island moving forward.

Your generosity and aloha made a difference. Mahalo nui loa for being there when our community needed you most!



Strengthened by Aloha.

Alaska Airlines
oneworld
AVIS
BIG MONSTER
Brick Oven Pizza – Kalaheo • Kapolei – since 1977
salty wahine
Sandwich Isle – Kaua'i Hawai'i
Side Street Stand – Kaua'i Hawai'i
Sign & Print Machine Inc. – 8230869
Dennis Okihara
Earthworks Pacific Inc.
Goodfellow Bros. Inc. – Established 1921
Hālau Ka Lei Mokihana O Leinā'ala
Smiley's Local Grinds
Sone's Deli & Catering
Staci Severns
Sysco
Hawaiian Airlines
ILWU Local 142 Hawaii
Java Kai Coffee Shop
Kaua'i Backcountry Adventures
The Fish Express
Unko's Kitchen & Catering LLC
Unlimited Construction Services
Waipouli Restaurant – Serving Kaua'i Since 1977
kauai Bakery
Kaua'i Bites
Kauai Coffee
Kaua'i Federal Credit Union
wesco
White Cap
Y. Hata & Co.
Young Brothers

Kauai Ice
Kauai Poke Co. – At Poipu Bay
Koloa Fish Market – Kauai Hawaii
Konohiki Seafoods
Lawai'a Fish Co.
Mālama Kaua'i
Mama Lucy's Kitchen – 808-245-4935
McBryde Resources
Passion Bakery Cafe – Heavenly Scent – Kauai, Hawaii
Puakea
Rainbeau Jo's
Rainbow Paint & Fishing Supplies – Fuller Paint – Devoe Paint

Hey, Do We Have Your Money?

Every year, KIUC publishes a list of members to whom we owe a patronage capital return. Patronage capital is the money KIUC has left after paying all of its expenses in a given year. At the end of the year, that money is credited to each member's patronage capital account, according to the amount paid for electricity used.

In past years, KIUC issued retirement checks to members, so it's possible some of those on the list forgot to cash the check or accidentally threw it away. If your name appears on the list, you must apply for a return. Please complete the form below and provide a copy of picture ID as proof the person requesting the return is the same as the account holder. You can mail the form or bring it to our office. If you need additional forms, download one from our website at www.kiuc.coop.

If you have questions about patronage capital, call 808.246.4300 or visit kiuc.coop/patronage-capital. Allow 45 business days for us to process your request.

Request for Patronage Capital Refund

Please Print:

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Telephone Number: ( ) _____ Email: _____

Alternate Number: ( ) _____ KIUC Account No. _____

Social Security Number: _____ or Driver's License Number: _____

Business Federal Identification Number _____

I hereby certify and declare that:

1. I am the party legally entitled to claim ownership of this patronage capital account, and
2. I have attached documentation to support and validate my claim for ownership of this patronage capital account, and
3. I agree to indemnify and hold KIUC harmless for any and all damages, which may arise from subsequent claims to this patronage capital account, and
4. I understand that a copy of this certification statement will be released to any party making subsequent claim to this patronage capital account.
5. I understand that to the extent such member-owner or deceased member-owner owes any outstanding sums to KIUC, any patronage capital credits to be retired shall be applied by way of set-off to such sums.

_____ _____

Signature of applicant Date

Select method of refund:
(Please allow 45 business days to process your request)

☐ Apply refund to account _____

☐ Request check refund _____

Office use only:

Received _____

Original check# _____ Amount $ _____

Original date issued _____ Date reissued _____

Check# reissued _____ Amount $ _____

Initial _____ ID: _____

Rev. 11-2021

Mail request form with a copy of your picture ID to:

Member Services
Patronage Capital
Kaua'i Island Utility Cooperative
4463 Pahe'e St., Suite 1
Līhu'e, HI 96766-2000

2022 - 2025

ABELLA, DENNIS
AGBAYANI, GENOROSA
ALEGADO, RAMON
ALEXANYAN, DANIEL M.
ALLBRANDT, JAMES L.
ANDERSON, WILLIAM R.
APUNA, PAULITA N.
AQUINO, JASON K.
AUTO UNLIMITED LLC
AYALA, RICHARD J. 3RD
BACCARO, SHANNON
BAKER, MASON B.
BALINONG, ALBY G.
BALLANTYNE, KARINA J.
BAN, AUSTIN P.
BANASIHAN, TYSON L.
BANGUOGLU, ESRA
BANQUEL, RICARDO
BARBER, WILLA M.
BARNERT, ILLANA
BATANGAN, PETER A.
BEESON, ANANDA
BLANTON, DONALD C.
BLEW, BEVERLY J.
BOGGS, LEONA
BOUWMESSTER, DANIEL C.
BROWN, LISA
BROWN-LAZARO, RAYBETH
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CARDINEZ, MICHAEL
CARROLL, KELLY C.
CHANDLER, FRANCIS E.
CHANG, WALTER
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CHUN, RICHARD
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COSTA, G. G. JR.
COSTALES, MELISSA
CRAWFORD, ALICIA L.
CUMMINGS, BILLY G.
DAGLIO, PETER
DASALLA, RICHARD G. JR.
DAUBERMAN, ANN
DAVIS, PRISCILLA H.
DELA CRUZ, MYRA
DEVORRE, APRIL S.
DOUBLE RAINBOW INC
DRAGON, DON
DRAKE, STEPHEN A.
DRESSLER, TERESA L.
ELIYSARES, LEONARD
ELLIOTT, MICHELLE A.
EQUITY VILLA FUND LP
ESTACIO, ABIGAIL
FABIAN, JONATHAN O.
FARRO, CHRISTOPHER I.
FERNANDEZ, MANDY K.
FIGUEIRA, JESSIE
FIGUERRES, GREGORY
FISHMAN, PAUL A.
FORSYTHE, BENJAMIN
FRIEDMAN, DEBRA J.
GAIR, JAMES M.
GALIZA, GRACE
GALIZA, RODALITA
GERARDO, MARYLYN K.
GILBERT, CLAIRE E.
GODFREY, MARC
GOMES, STEPHEN C. SR.
GRADY, MICHAEL S.
GREAT VACATION RETREATS
GREENBERG, SANDRA
GUEVARA, ROXANNE
HAGER, RAYMOND D. JR.
HALL, KRISTIN
HALLORAN, GEORGE
HANALEI BAY VISTA LLC
HARLOW, MARDI
HAVENS, TIMOTHY W.
HAWAII CENTER FOR CHILDREN
HEWITT, JENNA M.
HILL, HEATHER A.
HIRANO, STEVEN
HOSKING, JANE
HOWARD, RUTH A.
HUANG LIU, JIMMY
HUNT, JOHN C.
HURT, MARK J.
INANOD, PAULINE M. K.
ISHIKAWA, K.
JEFFREY STONE 2011 IRRV CHILDRE
JOHNSON, KASSIE J.
KANAHELE, MELODY
KAPHA NORTH SHORE LLC
KAPUY, JULIO G.
KAUAI HYDROPONICS LLC
KAUAI ICE CREAM COMPANY INC
KAWAMURA, SHAUN K.
KEA, DON J.
KEALE, ELAINE H.
KEANE, ANN E.
KINNAMAN, HAROLD
KITKO, MICHELE P.
KUSLO, BRIGITTE M.
LA SPEZIA LLC
LAA-MORANZ, JOSEPH J.
LAMBERT, ASHLEY
LAROCHE, RONALD L.
LAURIE, SCOTT N.
LEACH, RAYMOND C.
LEFAI, MALETINA
LIM, RENATO S.
LLOYD, ELEANOR
LOUIS, KATHERINE
LUMACAD, LILLIAN I.
MACKLINS KITCHEN LLC
MALAMA, JAIME
MALONEY, RICHARD
MARCOE, KRISTA
MARTIN, MANUEL
MCKEOWN, KEVIN
MEDEIROS, ERNEST A.
MEDINA, NATALIE
METIVIER, SUMIKO
METTEAUER, CRAIG
MILLER, AUTUMN B.
MILLER, GAIL K.
MINARDO, MARSHALL
MIYOSHI, C. K.
MOANA ENTERPRISE
MONTANEZ, STEPHANIE A.
MORA, JOHN
MORRIS, BONNIE S.
MOXLEY, GEORGE R.
MUMLEY, REBECCA
MURPHY, JOHN H.
NAEA, DENNIS
NAKAGAWARA, TAKESHI
NAVOR, RICARDO
NEGRILLO, RONNIE N.
NESSELSON, MARK A.
NEW GARDEN ISLAND BARBEQUE LLC
NEWARRE LLC
NOLLAR, EMI
OGATA, KELSI
OLORES, JASON R.
ONSTAD, ROCKNE
ORHYAN CAPITAL MANAGEMENT LLC
ORNELLAS, J.
OSUNA, FAUSTINO
OTANI, TOSHIHIRU
PAGADOR, LIONEL
PAINTER, KRESTA
PAPAGAYO, VENANCI
PERREIRA, G. G.
PERREIRA, WAYNE
PIETROS HAWAII LLC
PIETRO'S POIPU LLC
POE, JEANETTE M.
PRATT, JORDAN R.
PSAILA, CHARLOTTE
PUALEI PROPERTIES LLC
RACHAL, WILLIAM F.
RADLOFF, ROBERT W.
RAMOS, PRIMITIVO
RAUSCHENBURG, LOKI MIKALA J.
RICHARDSON, KEANUONALANI
ROBBINS, CASSIDIE N.
RODRIGUES, JULIO
ROSAS, GUILLERMO
SAFA, LEEDA M.
SALUD, BENJAMIN A.
SARITA, KIMBERLY
SATO, DORA O.
SATZ, MARK G.
SCANLAN MANAGEMENT LLC
SERVISS, MATTHEW C.
SHEPPARD, PATRICIA
SIERADZKI, DANIEL
SIMAO, STEVEN R.
SIMKINS, GERALD D.
SOARES, HARRY
SPENCE, JOLENE M.
SPRACKLIN, MELISSA A.
SQUYRES, JEDRECK W.
STANTON, MARY
STOGNER, TRACY
SUTTER, DOUGLAS
SWEETS, SWAZI
SWIGART, ROBERT
TACATA, IMELDA
TAGUIAM, JUANA
TANGONAN, MACARIO
TEHADA, RYAN R.
THOMAS, SEAN M.
THOMAS, STEPHEN
THOMPSON, EDWARD R.
THOMPSON, VIRGIL L.
TIPTON, MARK L.
TONG, LELAND J.
TREMBATH, CHARLES
TRIMMER, SHANNON N.
VAN DE MOOSDIJK, WOUTER J.
VIQUELIA, FRED
WARREN, ROBERT A. JR.
WATERMAN & SALT LLC
WILLS, RHONDA S.
WILSON, RICHARD C. JR.
WISE, BERNARD
WISNESKI, PEGGY J.
WONG, SHERRIE L.
YADAO, VICTORIA M.
YAUNEY, ROBERT
YOKOYAMA, JOSHUA
YURASHAK, JAMES

Holiday Grinds



Chicken Noodle Casserole

Ingredients

- 1 package egg noodles
- 3 cups shredded chicken
- 1 can cream of chicken soup
- 1 can cream of mushroom soup
- 1 cup sour cream
- ½ cup milk
- 1 block cheddar cheese, grated
- 1 package frozen peas and carrots
- 1 box Chicken in a Biscuit crackers, crushed
- 1 block butter, melted

Directions

Heat oven to 350 F. Boil egg noodles according to package. In a 9-by-13-inch pan, combine chicken, noodles, cream of chicken soup, cream of mushroom soup, sour cream, milk, cheese, peas and carrots. Evenly distribute crushed crackers over the top. Drizzle with melted butter. Bake for one hour.



Chicken Stuffing Casserole

Ingredients

- 4 cups shredded chicken
- 1 can cream of chicken soup
- ½ cup sour cream
- 2 cups chicken broth, divided
- ½ cup diced celery
- ¼ cup chopped onion
- 1 cup dried cranberries
- 1 box stuffing
- 1 block butter, melted
- 1 cup cheddar cheese, shredded
- Black pepper, to taste

Directions

Heat oven to 350 F. Combine chicken, cream of chicken soup, sour cream, 1/2 cup chicken broth, celery, onion and cranberries. Place mixture in a 9-inch-by-13-inch pan. In a separate bowl, mix stuffing, remaining broth and butter. Evenly spread over chicken mixture. Top with shredded cheese, and season with black pepper. Bake for 1 hour or until casserole is bubbling and top is browned.



Zucchini Mushroom Gratin

Ingredients

- 3 zucchinis, thinly sliced
- 1 container mushrooms, thinly sliced
- 1 onion, thinly sliced
- 1 cup grated Parmesan cheese
- 1 can cream of mushroom soup
- ½ cup sour cream
- 1/2 cup chicken or vegetable broth

Directions

Heat oven to 350 F. In a 9-inch-by-13-inch pan, layer half the zucchini, mushrooms and onions. Sprinkle with half the Parmesan cheese. In a bowl or large measuring cup, combine cream of mushroom soup, sour cream and broth. Pour half of the mixture over layered vegetables. Layer remaining half of vegetables, then pour remaining mixture over it. Top with remaining cheese. Bake for 45 minutes. Top should be golden brown.



Brie Trees

Ingredients

- Dried cranberries, chopped
- Parsley, chopped
- Pecans, chopped
- 4 slices bacon, crispy fried and crumbled
- 1 round brie
- Pretzel sticks
- Hot honey

Directions

Combine cranberries, parsley, pecans and bacon on a plate. Cut brie round in half, then cut each half into triangles. Insert pretzel sticks at shortest side of triangle. Press soft cheese sides in cranberry mixture. Drizzle with hot honey before serving.



Line crews make repairs on Niumalu Road.

Statement of Operations

For the period 01/01/2026 – 09/30/2026

By Erin Tsuda, Financial Vice President and Chief Financial Officer

KIUC reported favorable results of operations through Sept. 30, 2026, with net margins totaling $7.5 million, compared to $6.6 million for the same period in 2025.

REVENUES

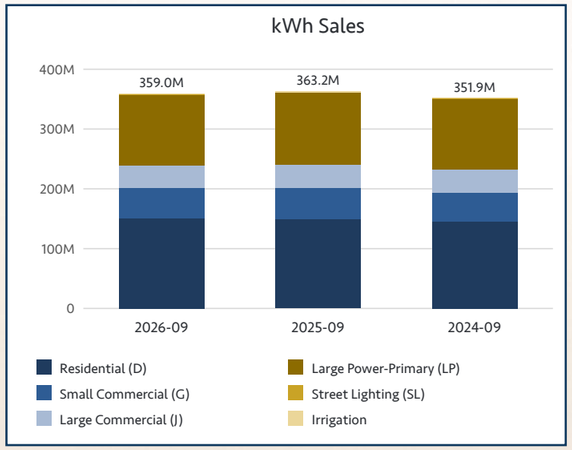
Operating revenues generated from energy sales totaled $149.7 million through the third quarter of 2026, an increase of $15.6 million or 11.6% over the same period in the previous year, which is primarily attributed to an increase in commodities costs. Other operating revenues of $0.3 million, which include rentals and fees, and the change in the lost gross margin regulatory asset of ($0.6 million), all contribute to net margins.

Through September 2026, KIUC sold 359 million kilowatt-hours of electricity, which is nearly flat to the same period in the previous year. Kilowatt-hours sold declined across all classes of service, except residential, which increased slightly by 765,000 kWh or 0.5%.

POWER GENERATION

The cost of power generation is KIUC's largest expense, totaling $84.2 million or 62.9% of revenues. Commodities, which are fuel and purchased power costs, are the largest component of power generation, totaling $72.1 million or 53.9% of revenues, which was higher by $11.6 million or 19.2% from the same period in the previous year primarily due to higher fuel costs.

Through September 2026, KIUC and its members generated more than 176 million kWh from renewable sources, such as hydro, solar and biomass, or 47% from renewable production.



EXPENSES

Operating expenses, excluding cost of power generation, totaled $28.7 million, a moderate increase of $0.9 million or 3.2% over the same period in the previous year. Through September 2026, the cost of operating and maintaining the electric lines totaled $8 million or 6% of total revenues, the cost of servicing our members totaled $2.7 million or 2% of revenues, and the cost of keeping our members informed totaled $0.7 million or 0.5% of revenues.

Administrative and general costs, which include legislative and regulatory expenses, engineering, executive, human resources, safety and facilities, information services, financial and corporate services, and board of director expenses, totaled $17.4 million or 13% of revenues.

As a capital-intensive business, depreciation and amortization of the utility plant costs totaled $11.9 million or 8.9% of revenues. As a cooperative, KIUC is not subject to federal income taxes; however, state and local taxes amounted to $12.7 million or 9.5% of revenues. Interest on long-term debt totaled $4.8 million or 3.6% of revenues. Nonoperating net margins (e.g., interest income, income/loss from subsidiaries) were ($0.3 million).

HURRICANE LOWELL

In September 2026, KIUC filed an application with the Hawai'i Public Utilities Commission to request approval for deferred accounting treatment of costs incurred because of Hurricane Lowell and to record and accrue any lost gross margins and increased bad debt expense associated with the impacts of Hurricane Lowell. Potential impacts on the cooperative's financial results may be recognized in subsequent reporting periods as the result of this decision and as costs are more fully identified and quantified.

KEY RATIOS

The equity-to-total-assets ratio measures the percentage of total assets owned by members and is one of the indicators used to monitor the cooperative's financial health. At Sept. 30, 2026, KIUC's equity ratio was 38%, compared to 37.02% in the prior year.

The debt service coverage ratio measures the cooperative's ability to meet its debt obligations using operating income and is one of the primary metrics reviewed by KIUC's lenders. At Sept. 30, 2026, KIUC's debt service coverage ratio was 1.91, compared to 1.80 in the prior year. KIUC's consolidated long-term debt increased $3.8 million from the same period in the prior year, due to a $15 million loan advance from RUS Treasury in March 2026.



Statement of Operations (Unconsolidated and Unaudited)

(All values are in millions of USD)	YTD 9/30/26	YTD 9/30/25
Total revenues	**$149.39**	**$133.84**
Fuel	43.04	32.87
Purchased power	29.05	27.61
Total commodities	**72.09**	**60.48**
Production	12.11	12.28
Transmission & Distribution	7.97	7.76
Member Services	2.66	2.54
Communications	0.67	0.71
Administrative, general and other	17.41	16.81
Total operations & maintenance expenses	**40.83**	**40.09**
Depreciation and amortization	11.89	11.25
Taxes	12.71	12.04
Interest on long-term debt	4.78	4.61
Non-operating margins	(0.42)	(1.24)
Net margin	**$7.51**	**$6.60**

Kaua'i Island Utility Cooperative
CURRENTS

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Winter 2026
Volume 23, Number 4

David Bissell
President and CEO

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Vice Chairman: Jan TenBruggencate
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1st Assistant Secretary: David Iha
NRECA National Director: Allan A. Smith
Directors: Phil Tacbian, Bryson Ponce, Mike Yamane

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Loan Review
Chairman: Phil Tacbian
Members: Jim Mayfield, Peter Yukimura

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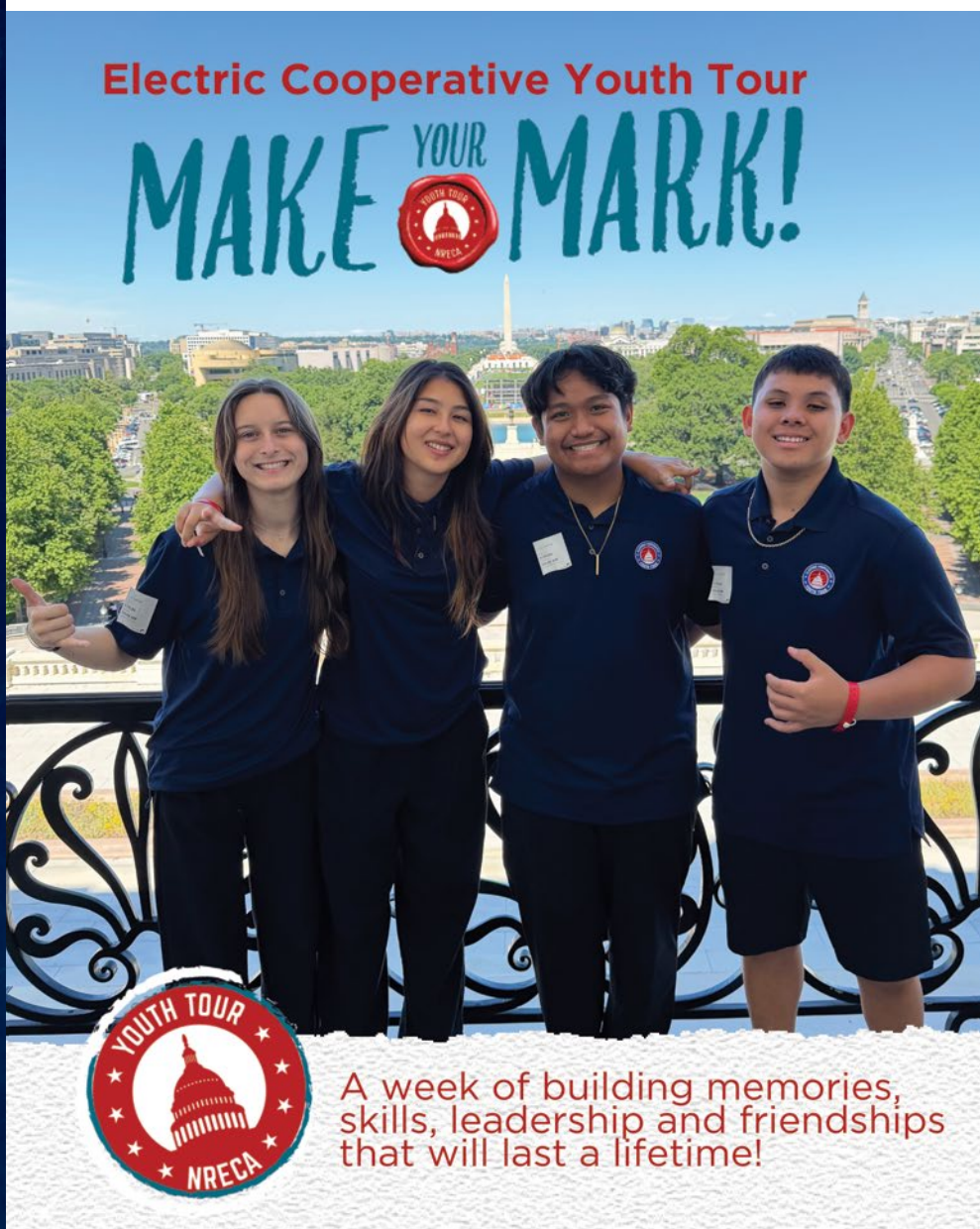
4463 Pahe'e Street, Suite 1
Līhu'e, HI 96766-2000
808.246.4300 ▪ kiuc.coop
info@kiuc.coop



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