Certified B Corporation | CLEANENERGY CREDIT UNION + mrea midwest renewable energy association

WEBINAR

SAFEGUARD YOUR ENERGY BILL:

HOW TO GET AHEAD OF RISING COSTS BEFORE THEY HIT HARDER



UNDERSTAND YOUR BILL. PROTECT YOUR BUDGET.

Certified B Corporation | CLEAN ENERGY CREDIT UNION + mrea midwest renewable energy association



AGENDA

- Introductions
- MREA Main Presentation
- Financing with Clean Energy CU
- Q&A





CLEAN ENERGY CREDIT UNION

WHO WE ARE

We are an all-online, not-for-profit credit union serving members nationwide with one mission: to make clean energy accessible and affordable for everyone. Every loan we fund goes directly toward advancing climate action and clean energy adoption. We are member-owned, which means we answer to you, not shareholders.

Ethical Banking

Your deposits fund clean energy projects, not fossil fuel extraction. Banking with us is climate action.

Certified B Corporation

We meet the highest standards of social and environmental performance, accountability, and transparency.

Safeguard Your Energy Bill

10/29/2026

Nick Hylla
Executive Director
Midwest Renewable Energy Association

MIDWEST RENEWABLE ENERGY ASSOCIATION

The MREA is a 501(c)(3) nonprofit educational organization incorporated in 1990 with the mission to promote renewable energy, energy efficiency, and sustainable living through education and demonstration.

WHAT WE DO

- Work to expand energy efficiency and renewable energy adoption through education programs and professional training
- Respond to evolving energy issues
- Empower people to make wise lifestyle choices.

WHY US?

As an educational nonprofit, we serve as an unbiased, trusted resource for communities, providing fact-based information that prioritizes transparency.

GROW SOLAR



GROW SOLAR

- OPERATING GROUP BUYS SINCE 2013
- 70+ PROGRAMS IN 6 STATES
- 25MW OF SOLAR INSTALLS
- OVER 14,500 PEOPLE EDUCATED

MREA

- FOUNDED IN 1990
- MEMBER BASED NON-PROFIT
- BASED IN CUSTER, WI

Electricity Market Realities

1. Electricity has been relatively affordable with gradual and predictable price increases. **This is changing.**
2. Most people don't understand the electricity system and don't pay attention to electricity bills. **This is changing.**
3. Electricity has been a closed system with limited options for participation by ratepayers. **This is changing.**
4. Local decisions about electricity policy and investments have had limited impacts. **This is changing.**

Electricity Market Predictions

1. Residential and commercial electricity prices will experience a decade of structural increases averaging more than 6% per year.
2. Homes, businesses, and communities will play an increasing role in supporting the electricity system, and we will be compensated.
3. The investment value of energy efficiency, solar energy, and energy storage investments will continue to increase.

AGENDA

1. Review market fundamentals.
2. Look at the trends.
3. Prioritize actions.



Market Fundamentals



WHAT IS A KILOWATT (kW) AND A KILOWATT HOUR (kWh)?



Kilowatt (kW)

A measurement of capacity: How big your array is.



Kilowatt Hour (kWh)

A unit of energy used or produced. This is what shows up in your bill.

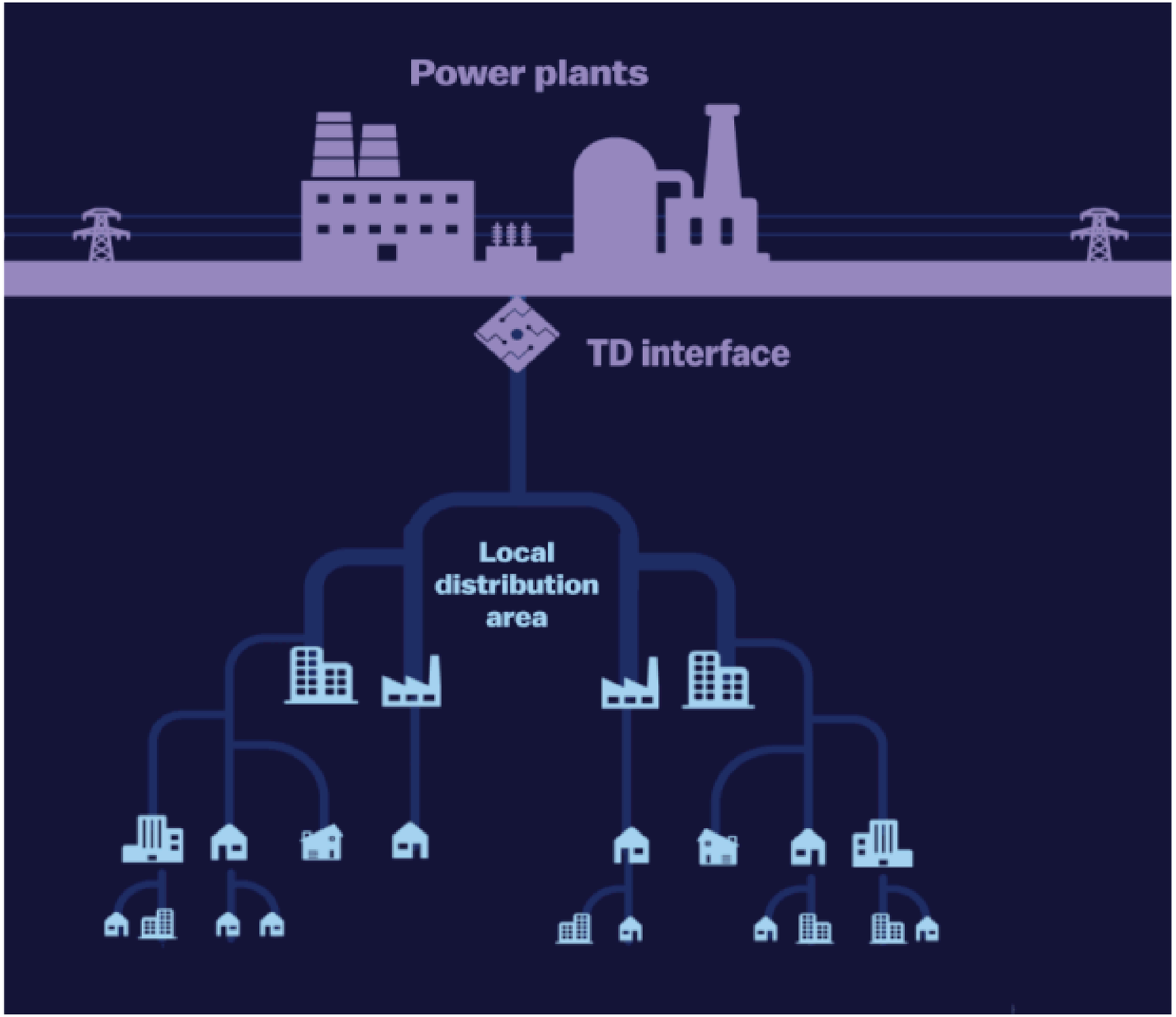
CONVERTING TO LARGER SCALES

Used to describe the size of both utility-scale energy facilities and data centers.

- 1 Megawatt (MW) = 1,000 Kilowatts (kW)
- 1 Megawatt Hour (MWh) = 1,000 Kilowatt Hours (kWh)

The Grid As We Have Known It:

Built and maintained by electric utility monopolies who enjoy protected rates of return on capital investments subject to state regulation.



https://www.vox.com/energy-and-environment/2018/11/30/17868620/renewable-energy-power-grid-architecture

INSULL'S ECONOMIC PRINCIPLE

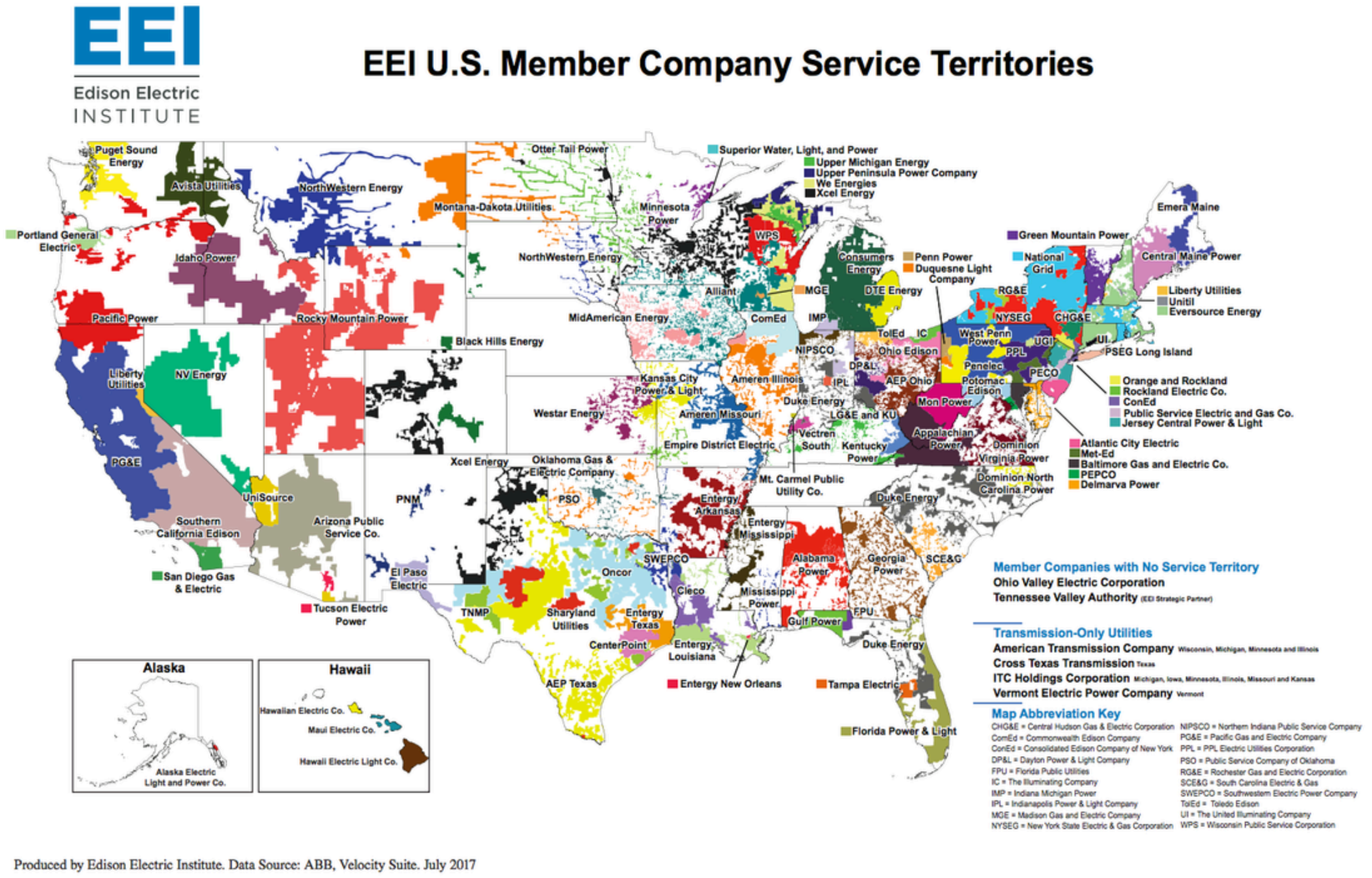


Massive economies of scale will lower consumer costs:

- Natural Monopoly
- Growth and Build
- Load-Factor Management

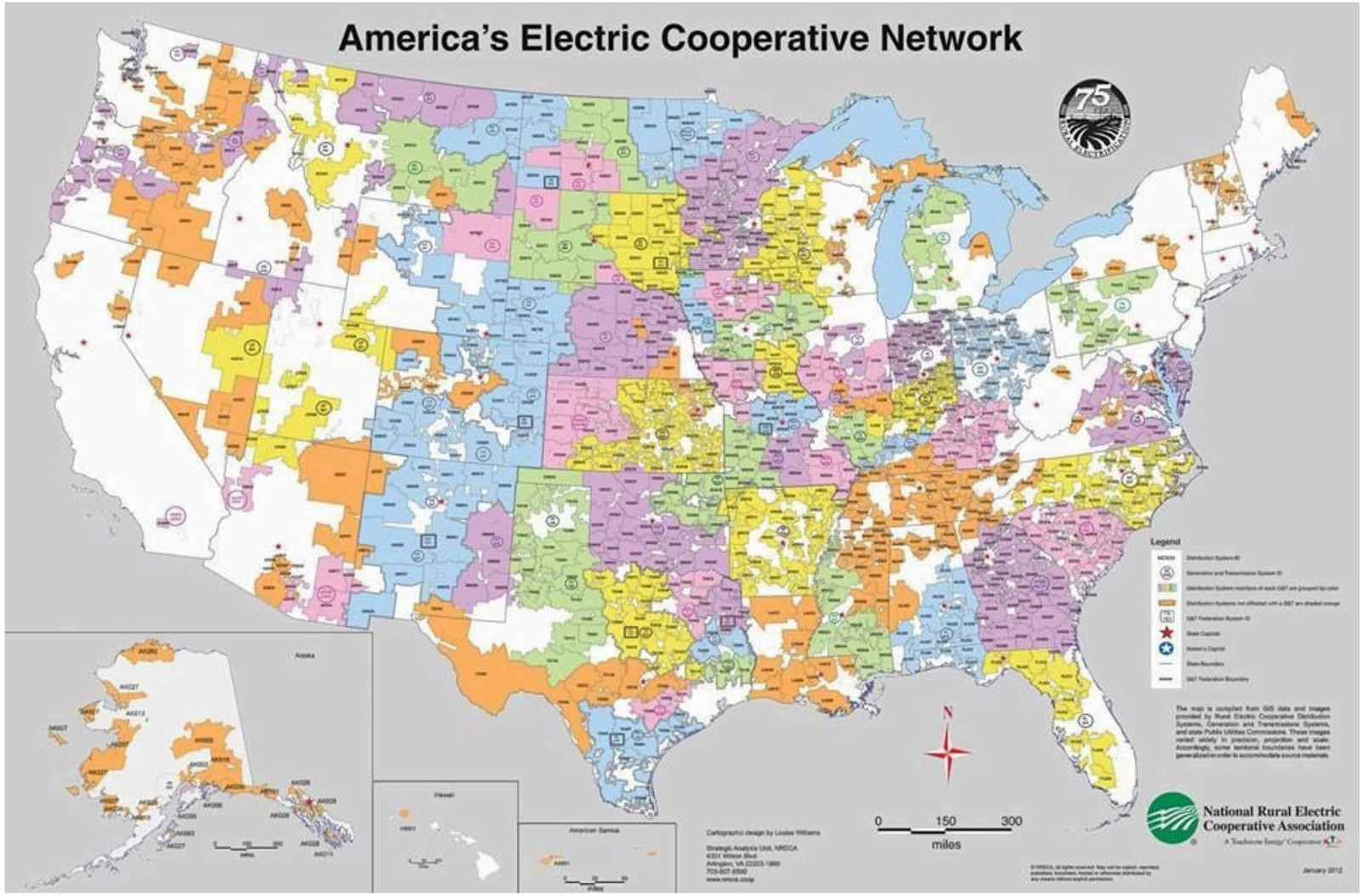
Investor-Owned Utilities Serve Most US Ratepayers.

- Monopoly privilege
- Corporate leadership
- Regulated by state commissions
- Protected rates of return on capital investments

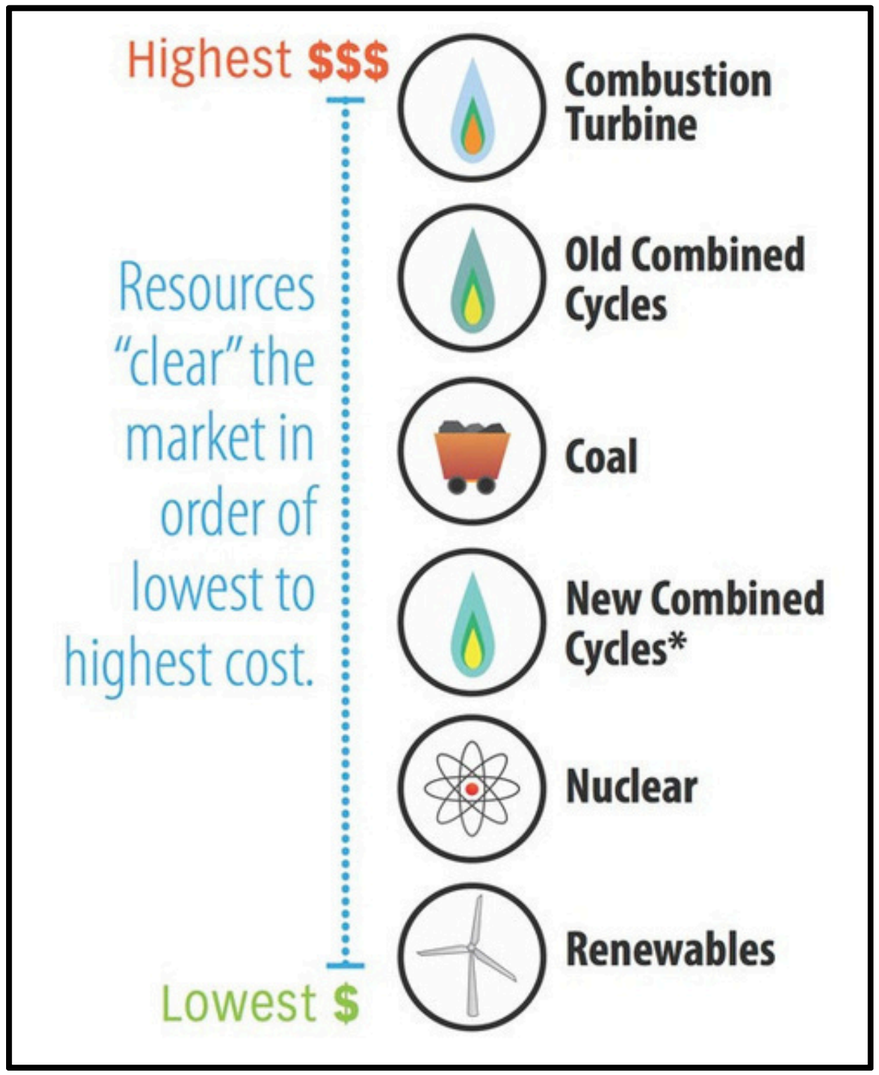


Cooperative and Municipal Utilities Serve Most US Geography.

- Monopoly privilege Elected officials
- Less regulated by state commissions
- Associations and procurement contracts



Wholesale Power Markets: Auctions



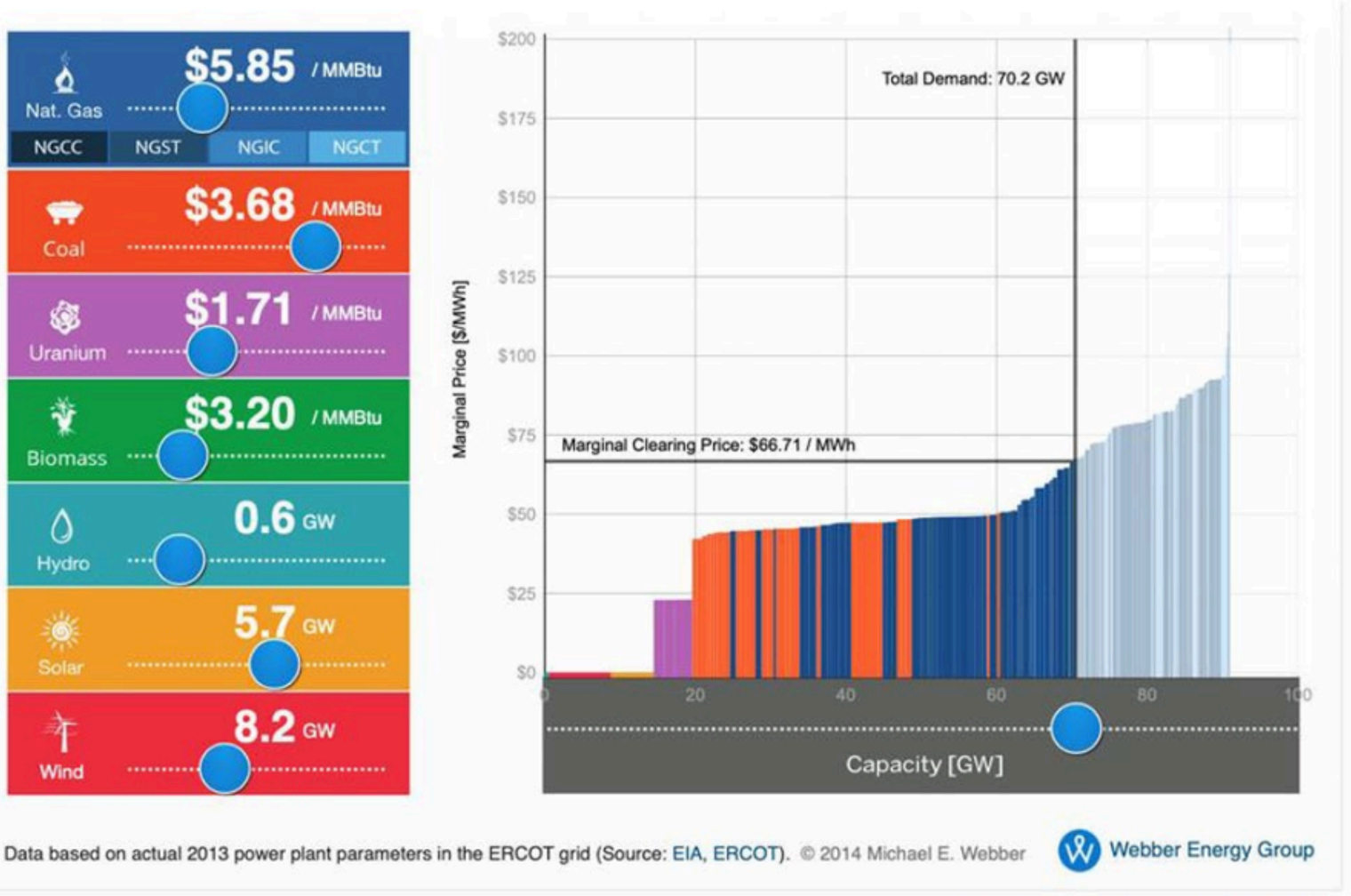
High prices and energy supply shocks beginning in the 1970's resulted in federal legislation that increased competition and formed wholesale markets that host auctions for wholesale energy and capacity.

The competitive auctions are used to secure real time and future energy, capacity, and grid services

https://www.cesa.org/resource-library/resource/how-wholesale-power-markets-work/

Wholesale Power Markets: Auctions

Figure 3 - Merit Order Calculator



Source: Webber Energy Group

Clearing price auction: bidders receive the highest price paid to satisfy demand.

The more demand, the higher the price.

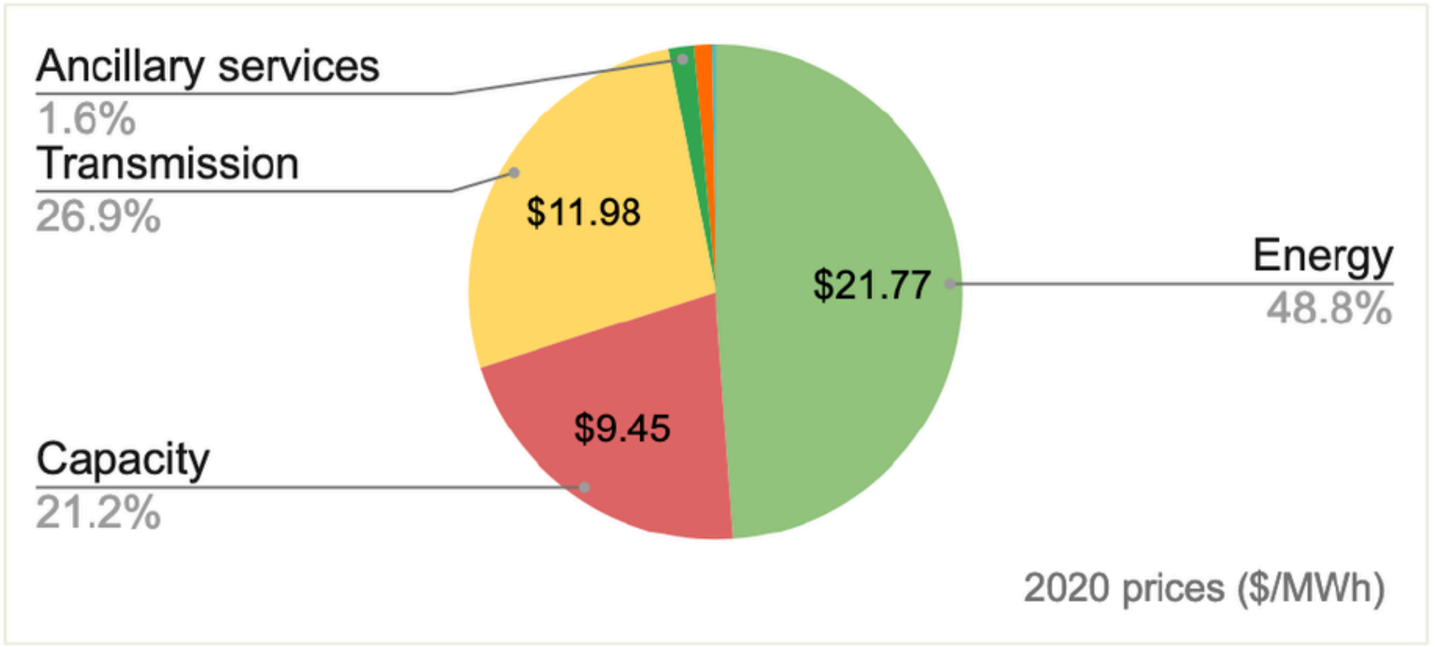
Can result in extremely high prices in times of limited supply.

https://www.cesa.org/resource-library/resource/how-wholesale-power-markets-work/

Wholesale Power Markets: Products

- **Energy:** Supply of electricity (megawatt hours).
- **Capacity:** Additional generation capacity available to meet demand at all times (megawatts).
- **Transmission:** Fees to deliver energy from the generator to customers.
- **Ancillary Services:** Support grid operations, such as voltage and frequency regulation.

Figure 4 - Components of Price in PJM in 2020



Source: Monitoring Analytics, LLC, Independent Market Monitor for PJM

https://www.cesa.org/resource-library/resource/how-wholesale-power-markets-work/

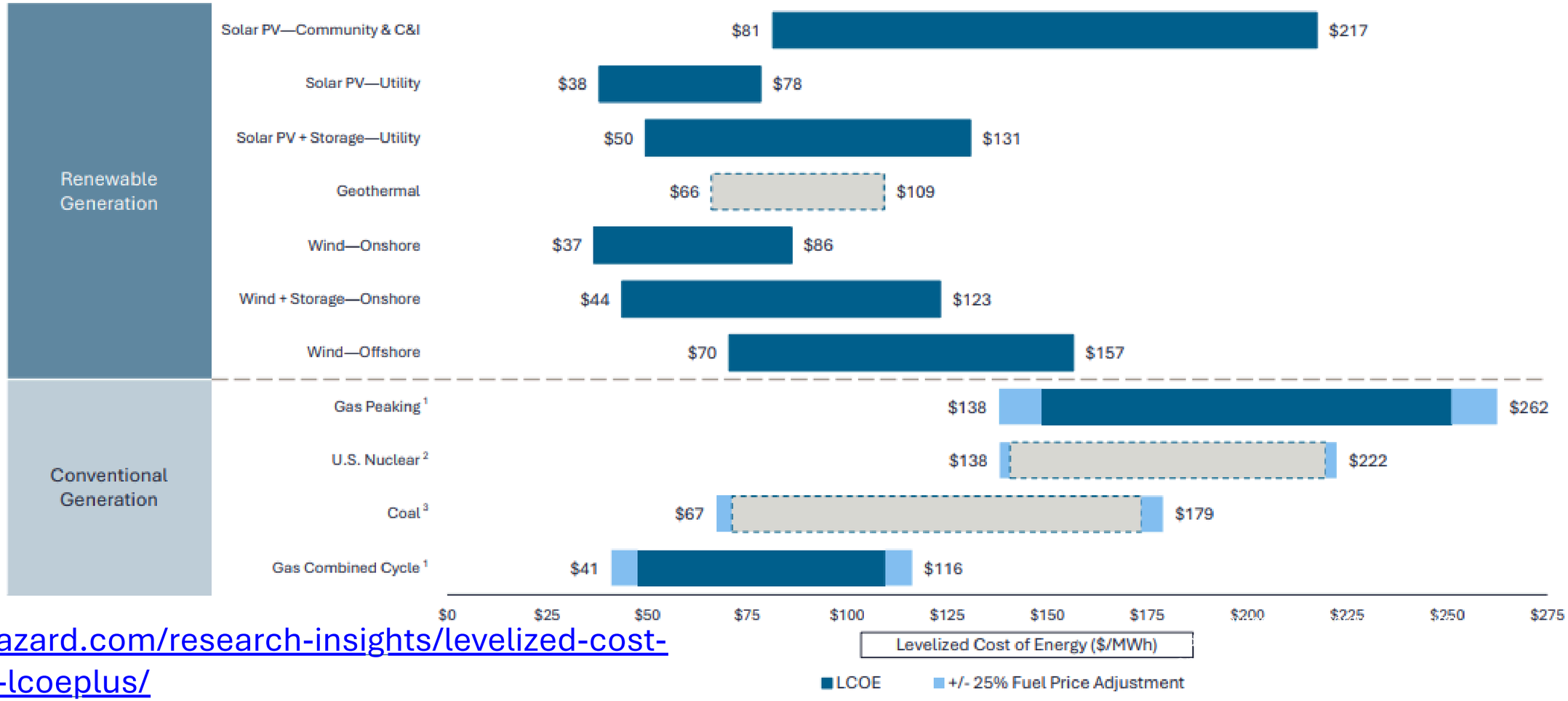
WHOLESALE MARKETS



WISCONSIN ELECTRICITY CONSUMPTION BY SOURCE

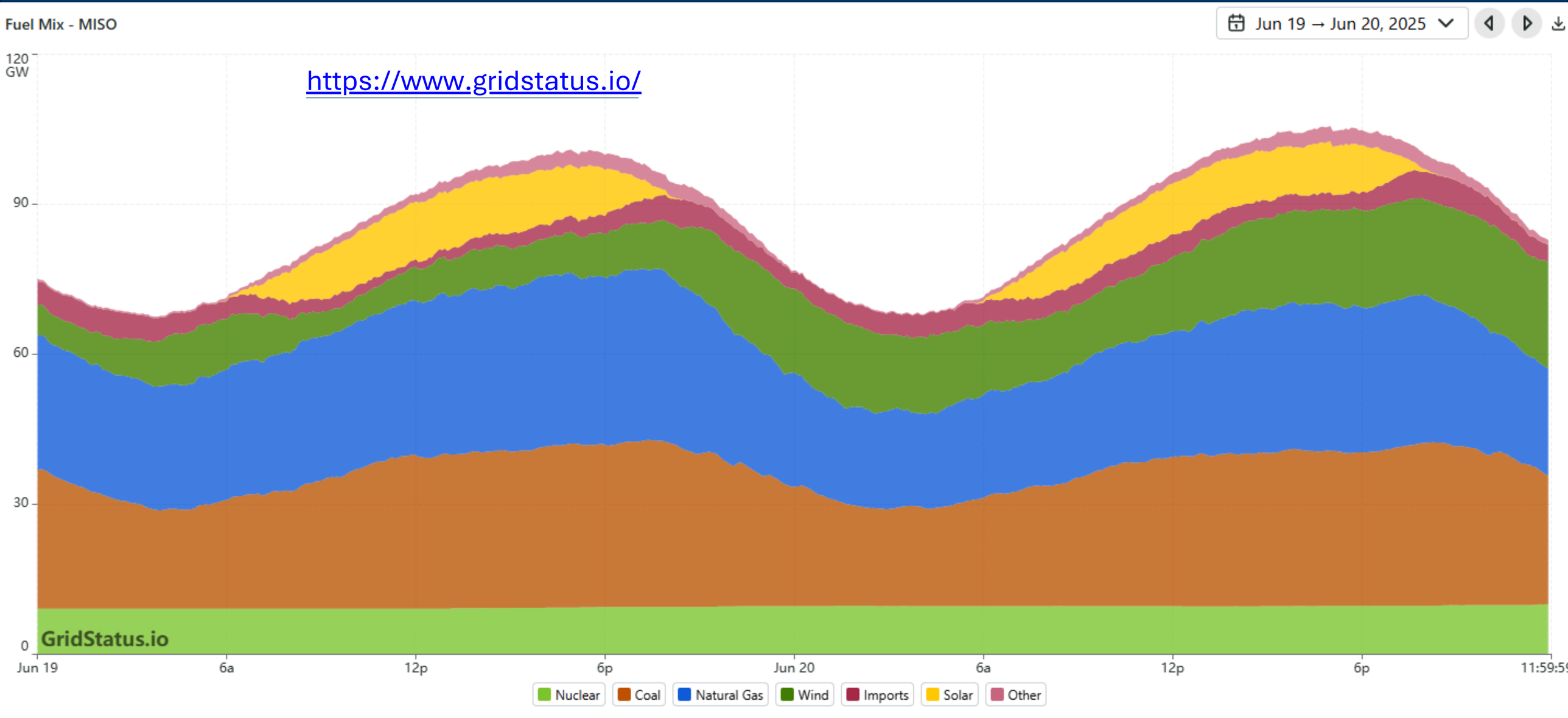
Levelized Cost of Energy Comparison—Sensitivity to Fuel Prices

Variations in fuel prices can materially impact the LCOE of conventional generation technologies

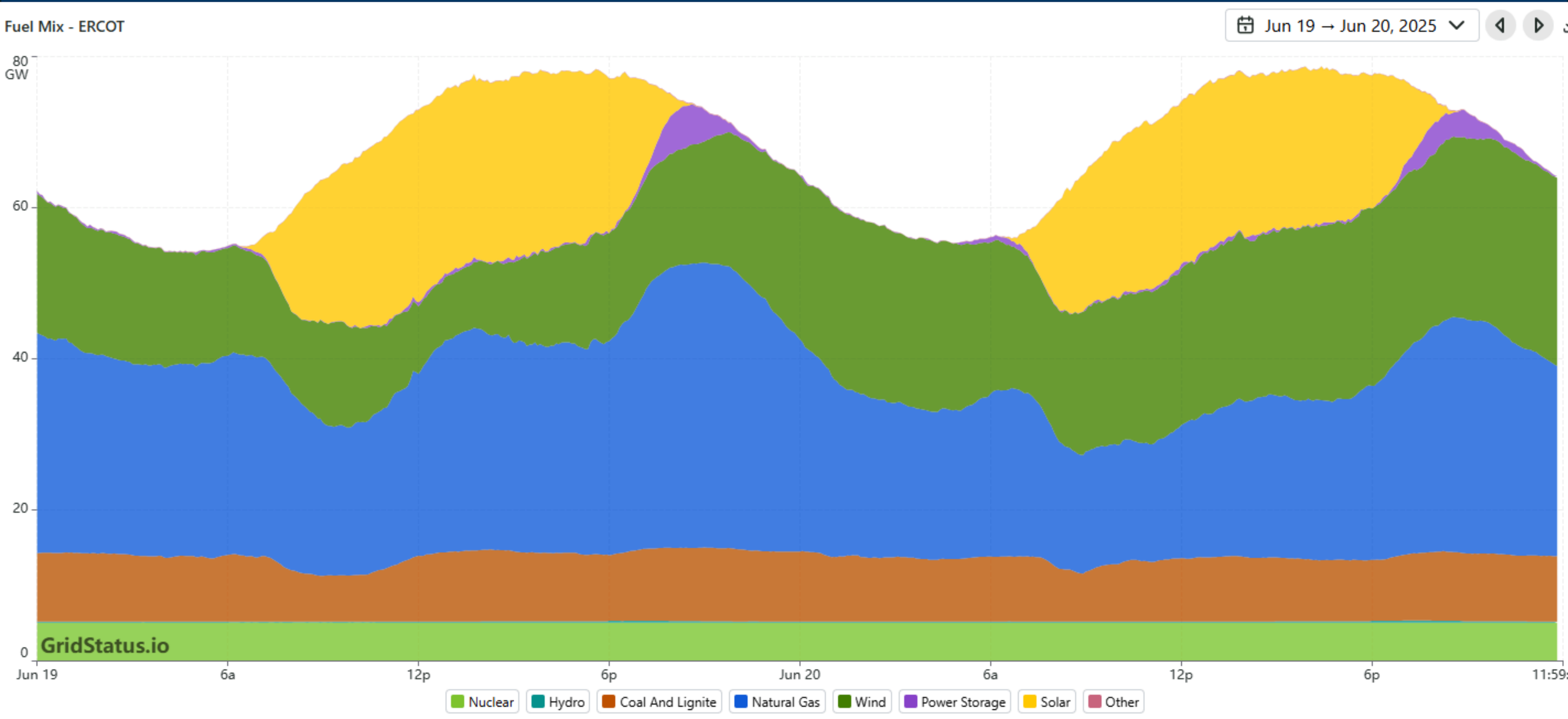


https://www.lazard.com/research-insights/levelized-cost-of-energyplus-lcoeplus/

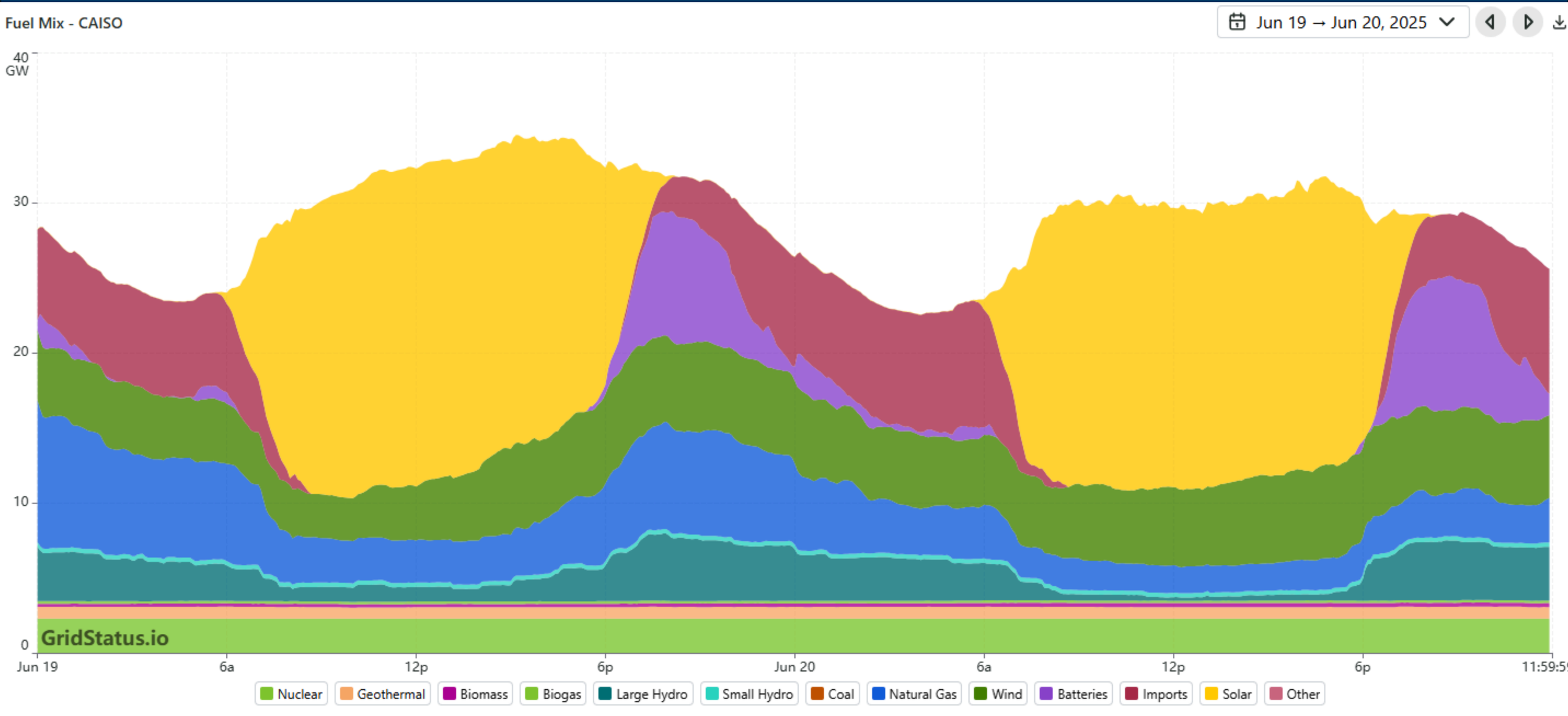
ELECTRICITY SUPPLY: MISO June 19-20, 2025



ELECTRICITY SUPPLY : ERCOT June 19-20, 2025

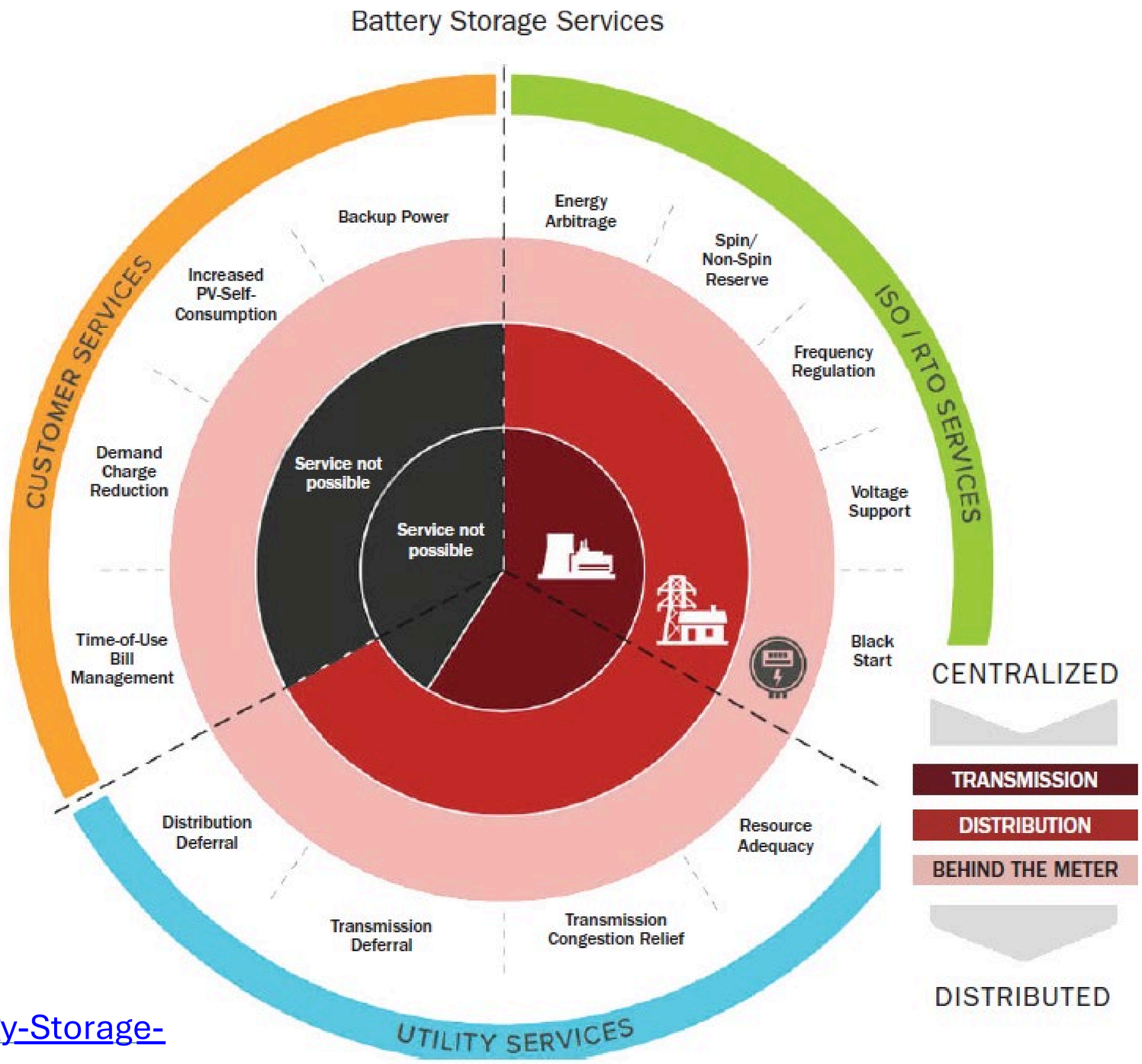


ELECTRICITY SUPPLY : CAISO June 19-20, 2025

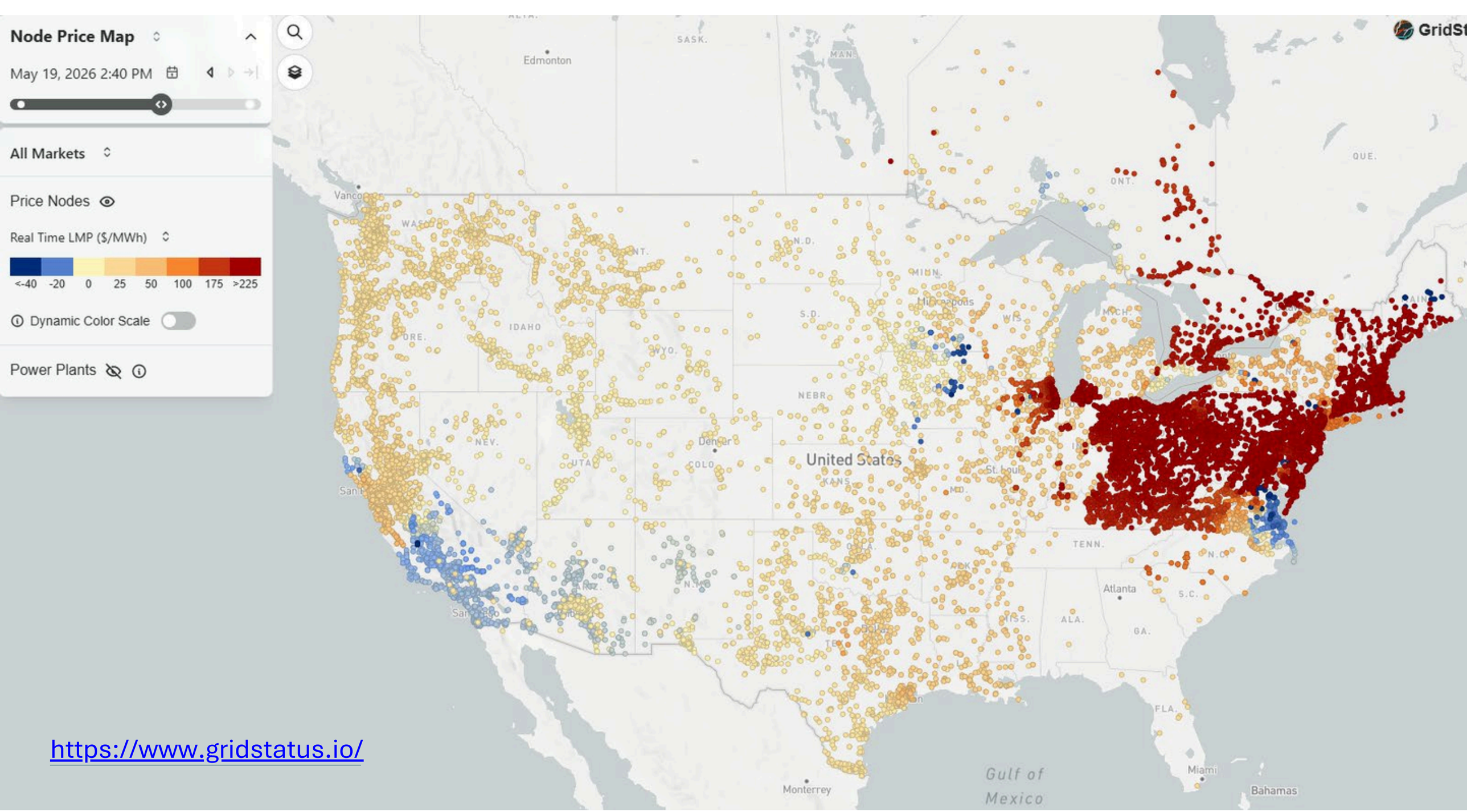


ENERGY STORAGE

- Energy storage provides services to the wholesale market, utilities, and customers.
- Behind the meter energy storage can provide the full spectrum of services.



https://www.cesa.org/wp-content/uploads/Energy-Storage-Best-Practices-from-New-England.pdf

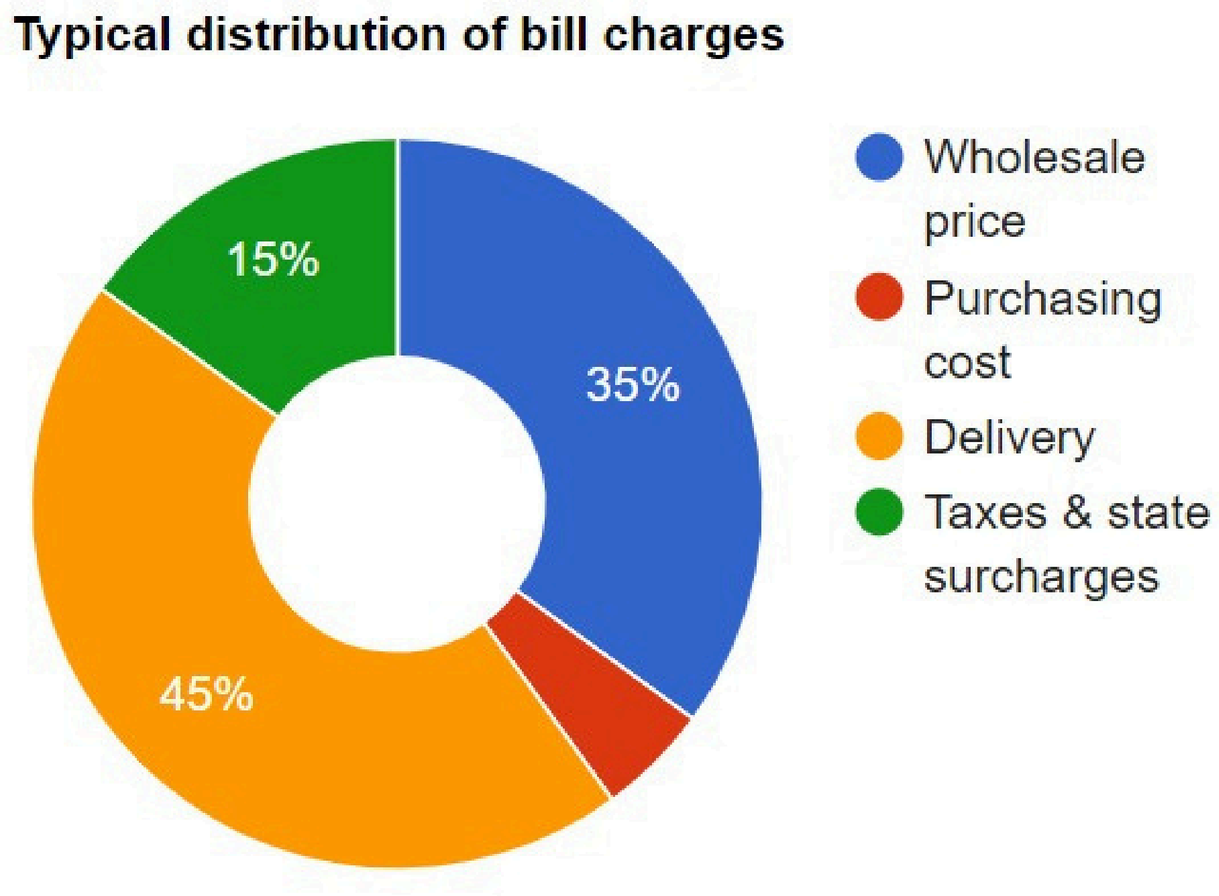


https://www.gridstatus.io/

Retail Electricity

The price of wholesale electricity is lower than the price of retail electricity.

The retailprice of electricity includes the costs ofdelivering electricity to ratepayers through the distribution system.



Retail Rates - Tariffs

Utility rate proposal

- Fixed costs
- Energy rate
- Time of use rate
- Demand charge
- Minimum bill
- Net metering
- Interconnection…

State regulator (Public Utility Commissions) approval

- Evidentiary hearings
- Public comments

https://mn.gov/puc/activities/financial-analysis/general-rate-case/



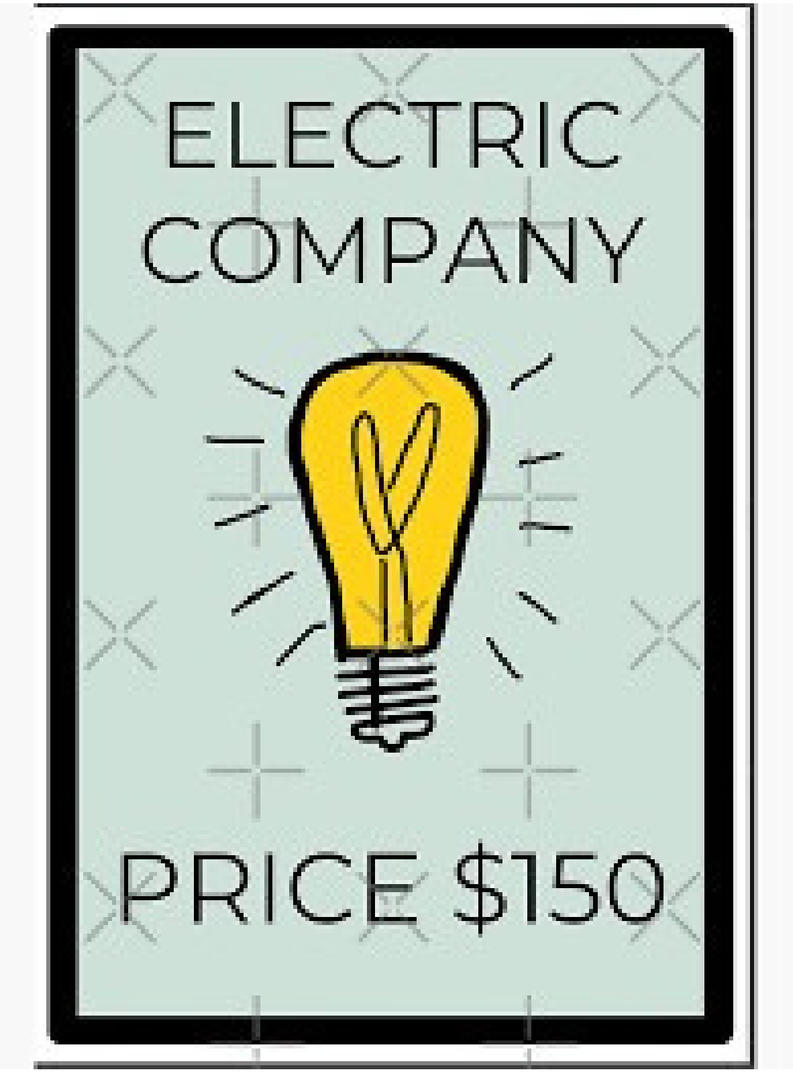
COMPETITION IN THE ELECTRICITY SYSTEM

Wholesale

- PURPA
- Wholesale Markets
- Demand Response
- ER Aggregation

Retail

- Energy efficiency
- Solar and energy storage
- Energy management



Three Drivers of Electricity Rate Increases

1. **Increased Capital Costs –** Infrastructure maintenance, new infrasturcture, interest rates, supply chain distribution, material cost, labor cost, real estate cost, etc.

2. **Increased Energy Costs** – Increased demand, decreased supply, supply risk,supply disruption, supply consolidation, poor load factor management.

3. **Compliant Regulators –** Overbuilding supply, de-prioritizing efficiency and energy management, project cost inflation, project cost over-runs, project cost recovery, fuel price projections, investor rate of return, cross subsidization.

Solar Efficiency Increases While Costs Decline

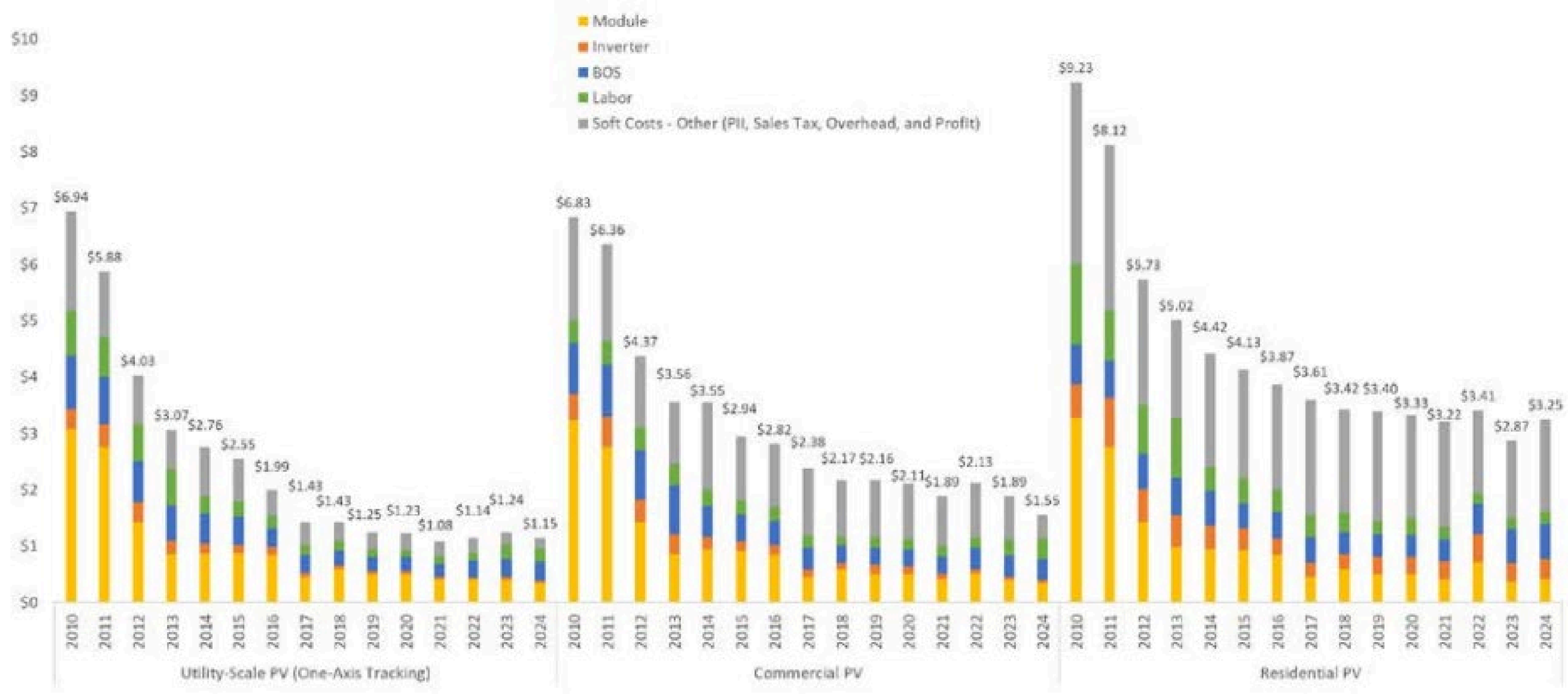
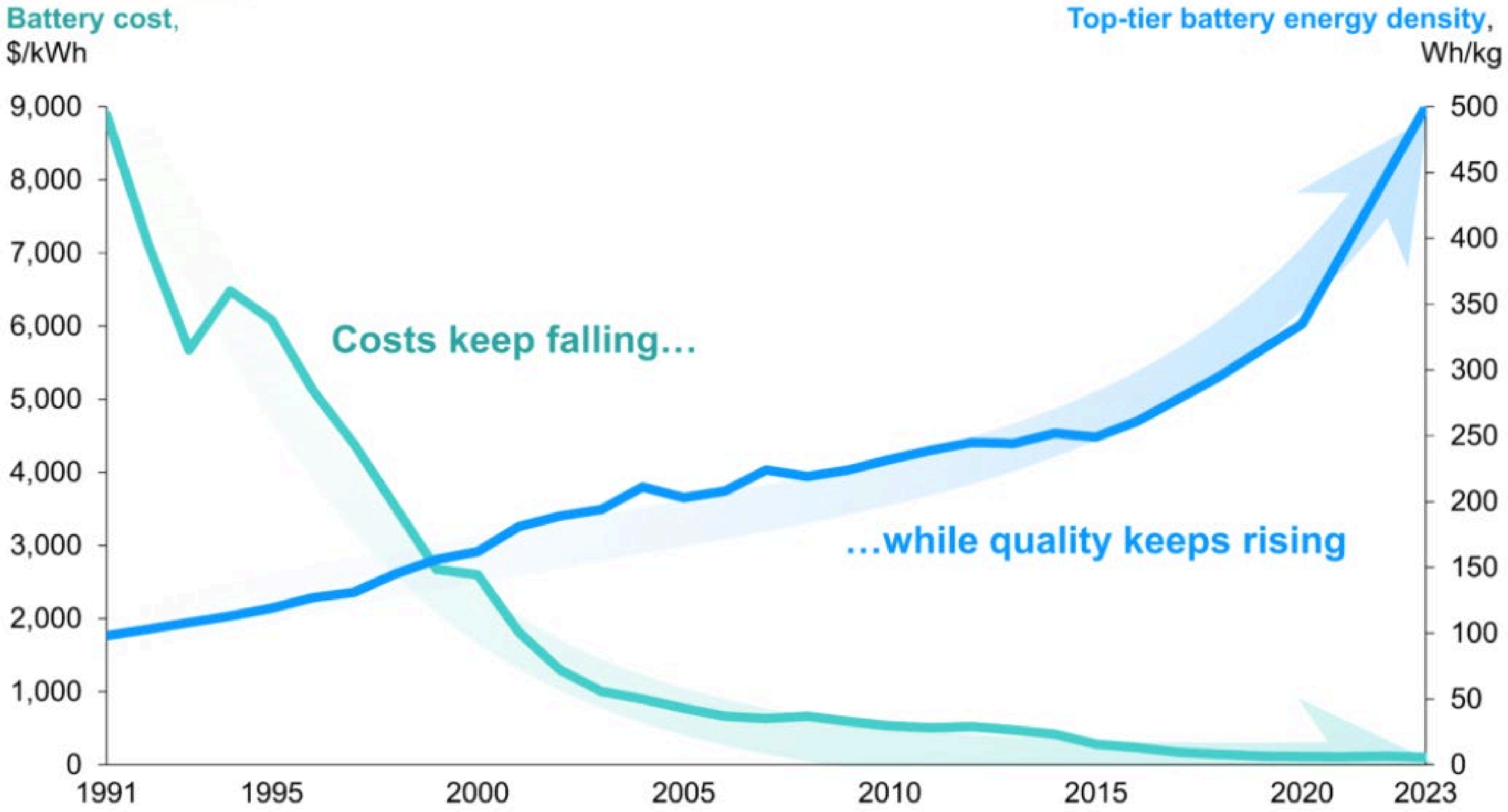


Figure ES-1. Installed PV system cost, 2010–2024, in $/W$_{dc}$ (2024 USD)

https://docs.nrel.gov/docs/fy25osti/92536.pdf

Exhibit 2: Battery cost and energy density since 1990



https://rmi.org/the-rise-of-batteries-in-six-charts-and-not-too-many-numbers/



https://finance.yahoo.com/energy/articles/us-cost-gas-power-17-110000139.html

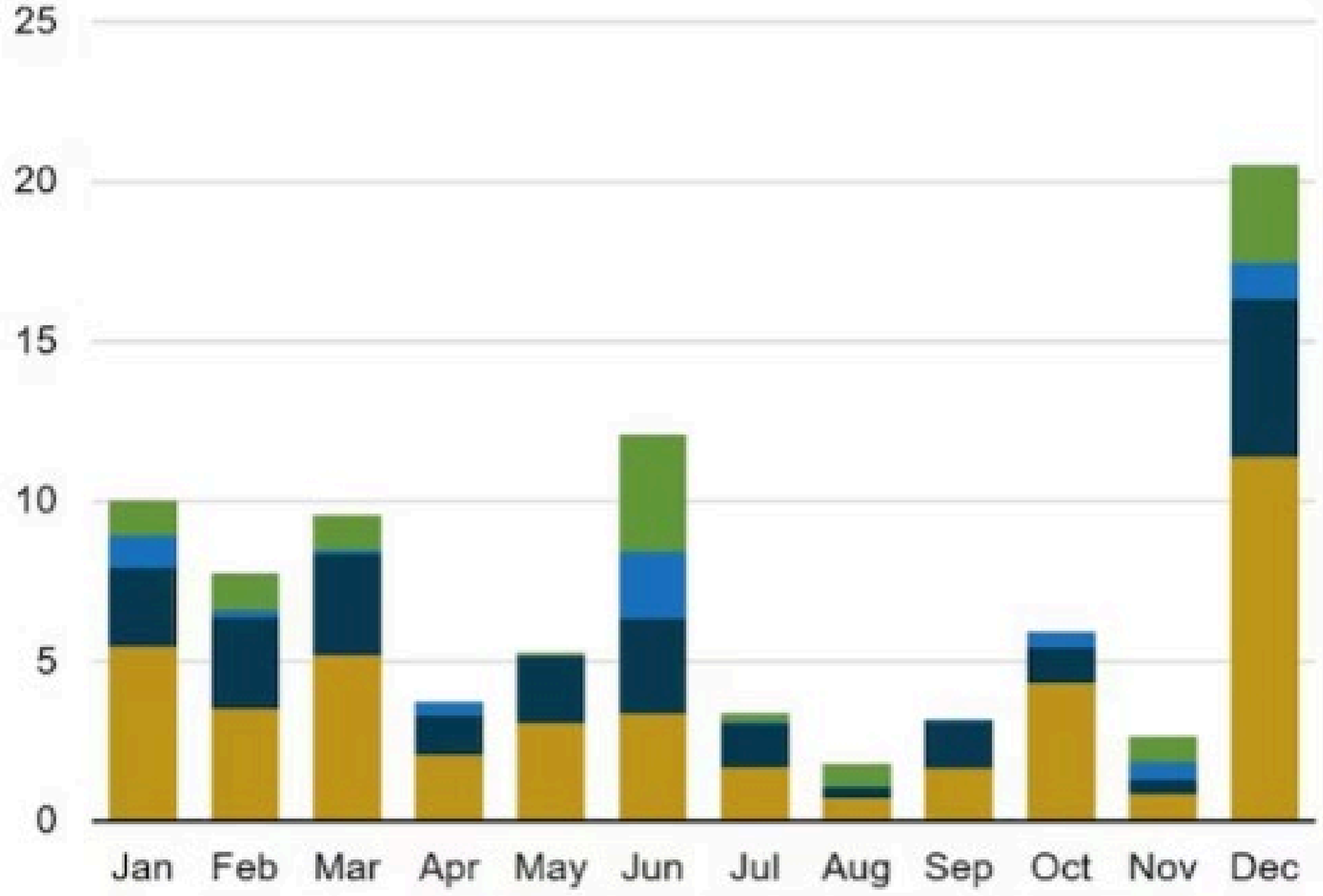
Investment Risk for Energy Infrastructure Construction Is Highest for Nuclear Power Plants, Lowest for Solar

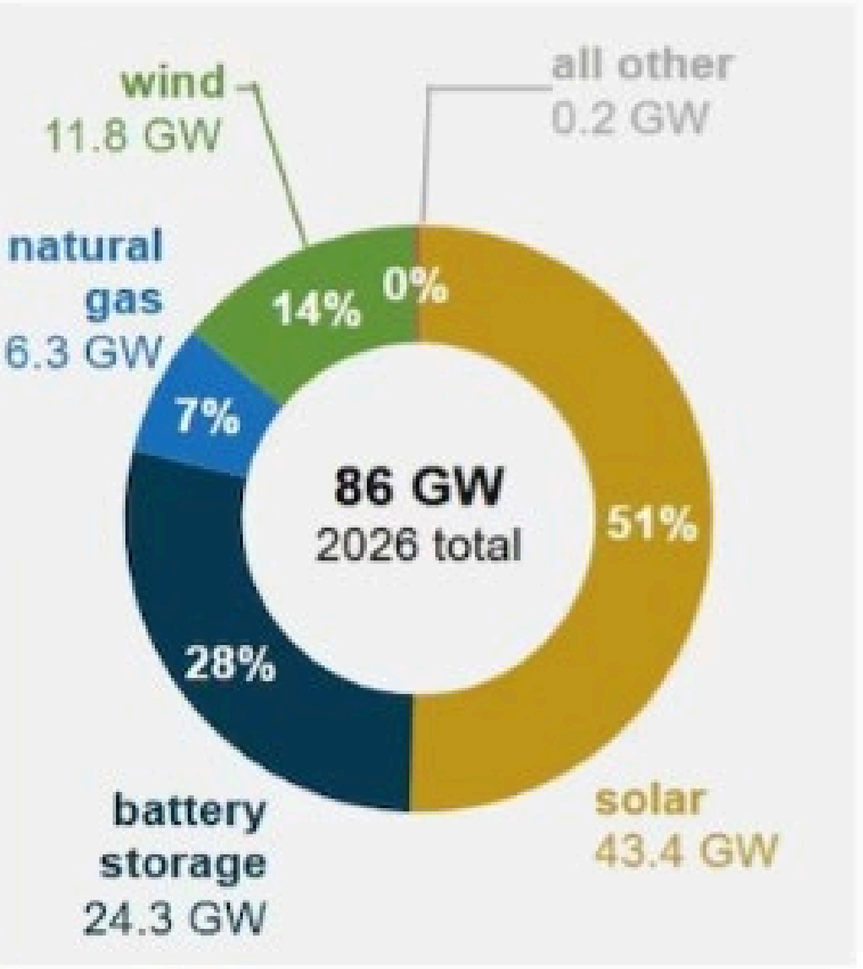
A new study from the Boston University Institute for Global Sustainability finds that construction costs run over budget for more than 60% of energy infrastructure projects worldwide.

Nuclear power plants are the worst offenders, with an average construction cost overrun typically twice as much as expected or more, and the most extreme time delays. To be exact, the average nuclear power plant has a construction cost overrun of 102.5% and ends up costing $1.56 billion more than expected.

https://www.bu.edu/igs/2025/05/19/investment-risk-for-energy-infrastructure-construction-is-highest-for-nuclear-power-plants-lowest-for-solar/

U.S. planned utility-scale electric generating capacity additions (2026)
gigawatts (GW)

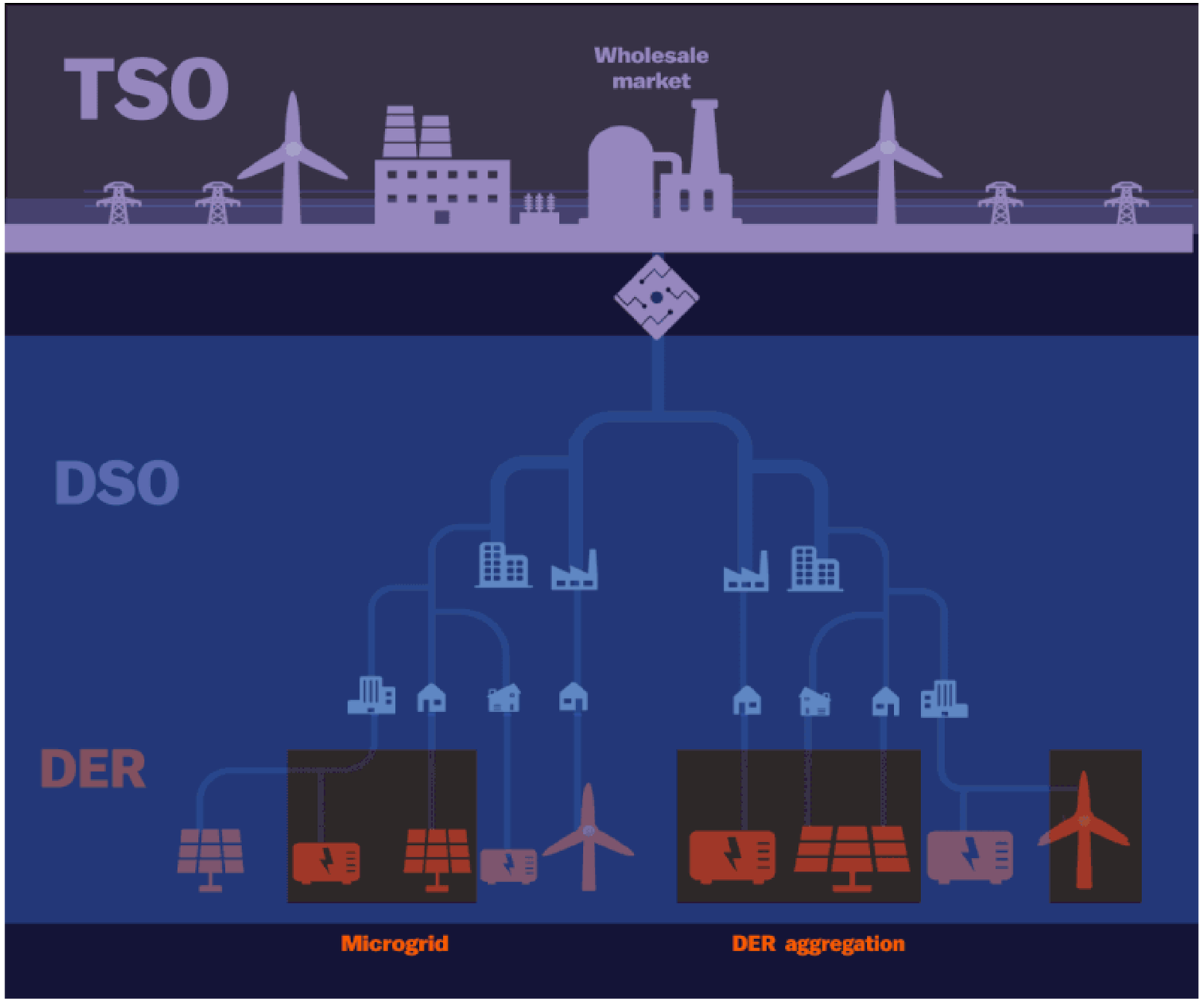




The Grid Optimized with Distributed Energy Resources

Distribution system resources provide energy and services

Available today in some state and utility territories.

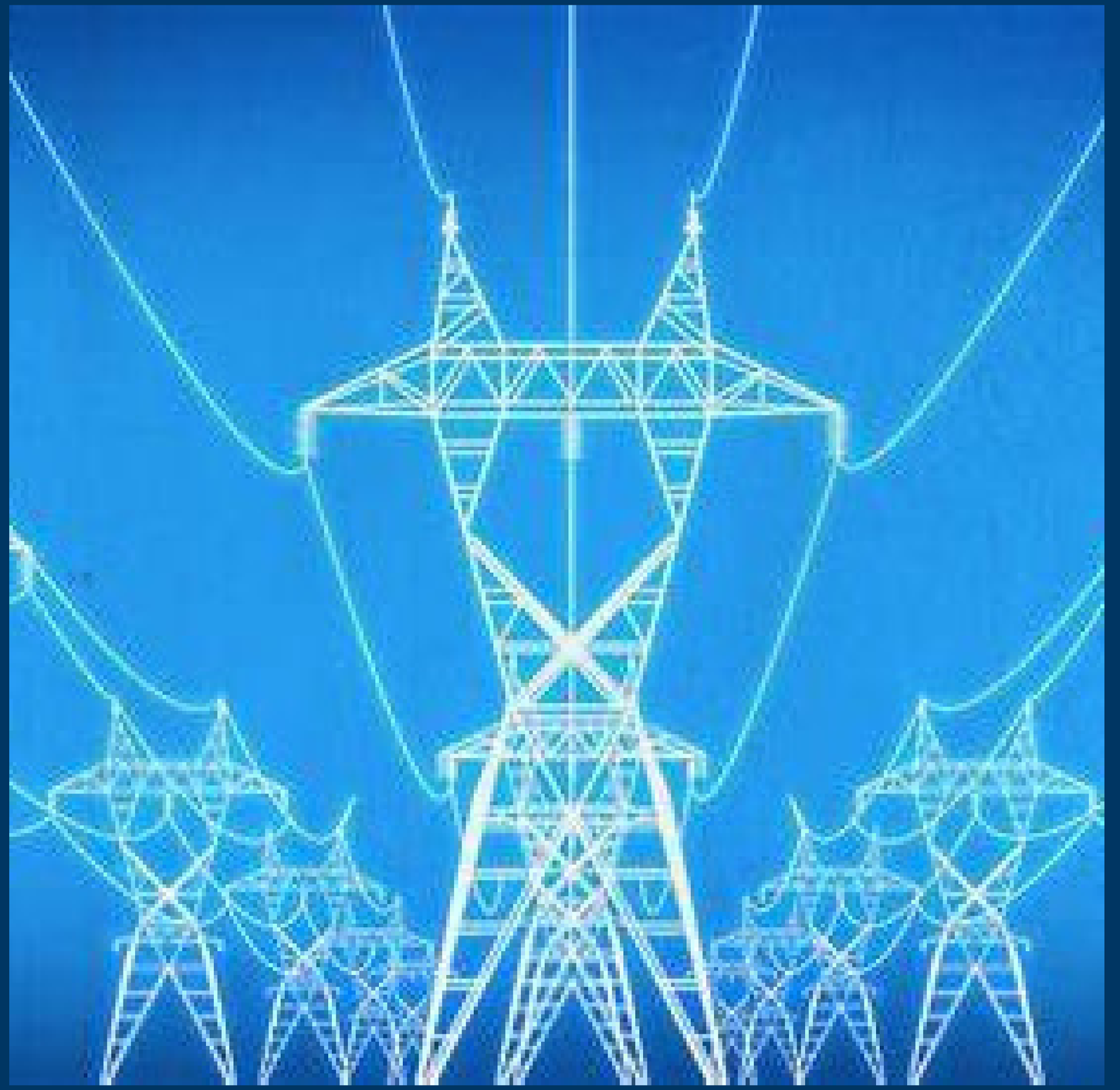


https://www.vox.com/energy-and-environment/2018/11/30/17868620/renewable-energy-power-grid-architecture

5 Trends Indicate Historic Structural Energy Price Increase



1. Grid Investments



Aging Electric Infrastructure in the United States

Posted on May 14, 2025

By Shalini Bhat, PE, Program Director



https://interpro.wisc.edu/aging-electric-infrastructure-in-the-united-states/

"Many components of the U.S. electric grid date back 40 to 70 years, well beyond their intended lifespan... This includes:

- **Transmission Lines:** Many were designed for a smaller, less energy-intensive population and struggle to handle increased loads.
- **Power Transformers:** Nearly 70% are over 25 years old, making them vulnerable to failure.
- **Substations:** Aging equipment increases the risk of widespread failures, where one breakdown triggers cascading outages.

With electricity demand rising due to the growth of electric vehicles (EVs), data centers, and smart home technologies, the strain on this aging system is growing"

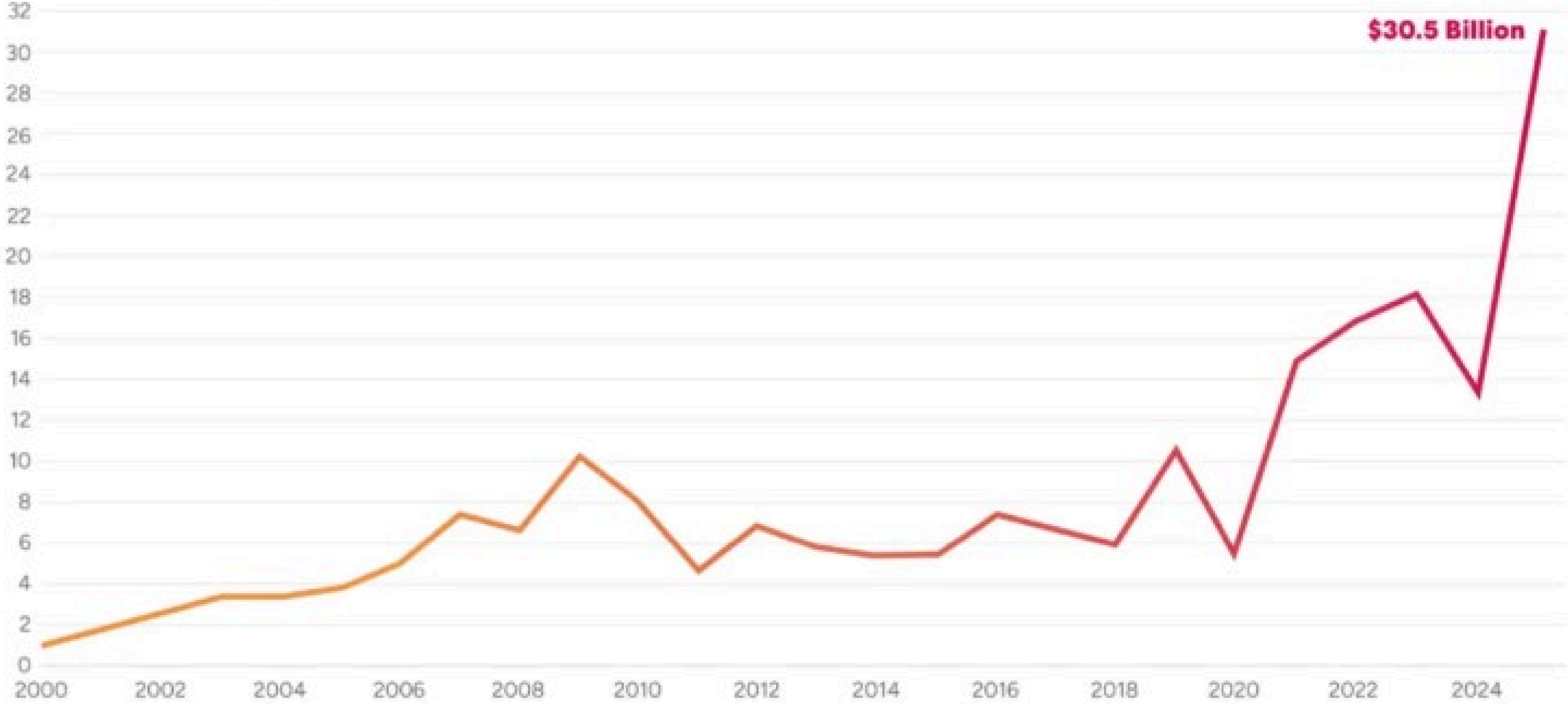


SOLUTIONS TO RAISE THE GRADE

- ✓ Adjust electricity rates to keep pace with capital expenditures and resilience initiatives.
- ✓ Design energy infrastructure using life-cycle cost analysis and expand transmission to efficiently deliver power to high-demand regions.
- ✓ Mitigate capacity shortfalls by accompanying major energy projects with sufficient storage infrastructure.
- ✓ Improve grid and pipeline reliability by increasing inspections and strengthening risk mitigation efforts.

https://infrastructurereportcard.org/cat-item/energy-infrastructure/

Utilities requested a record $31 billion in rate increases in 2025



Source: S&P Global, PowerLines

Utilities are Planning to Spend $1.4 Trillion on Capital Expenditures Through 2030 as Utility Bills Rise, Study Finds

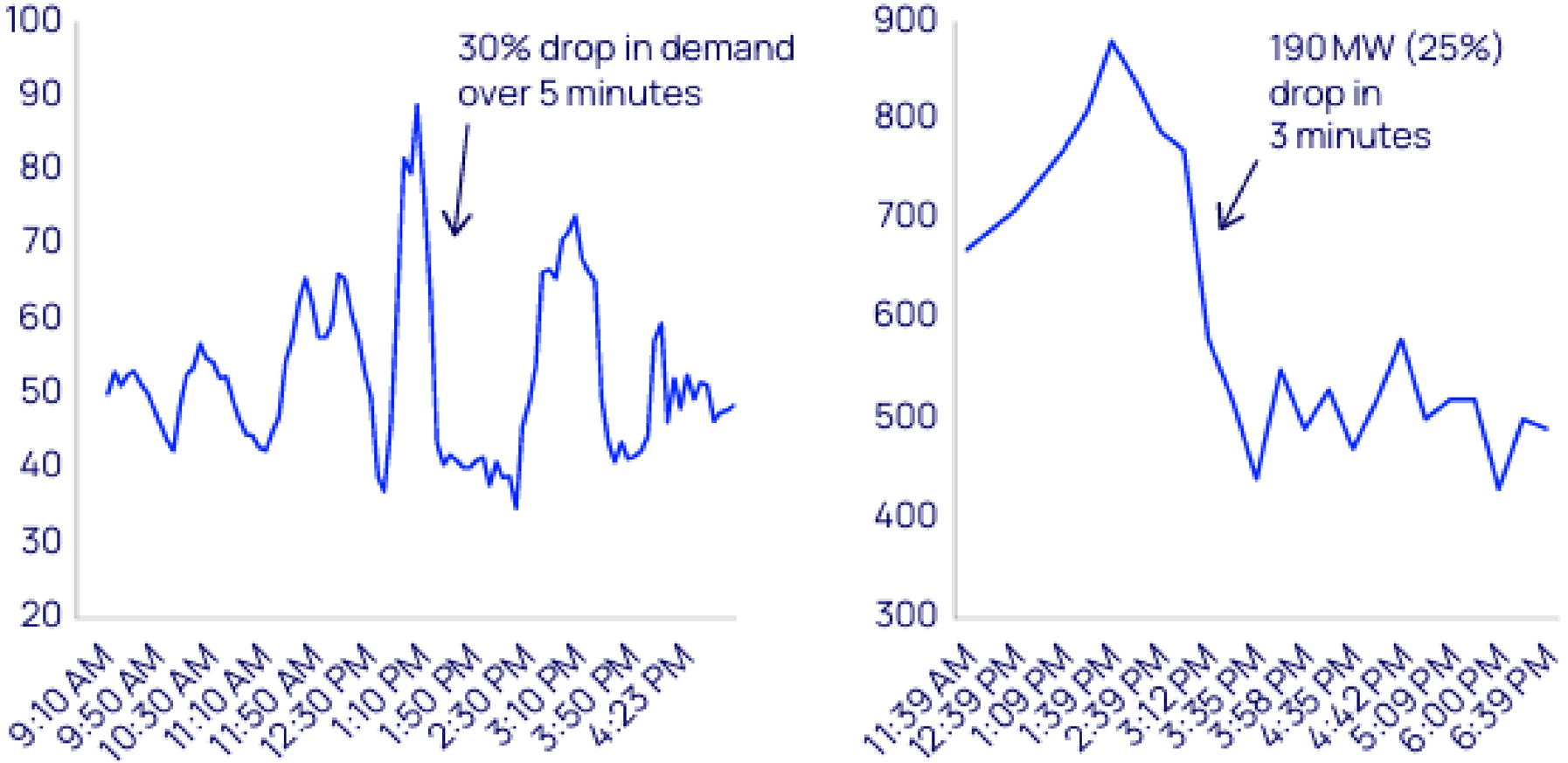
Press · April 14, 2026

In 2025 alone, utilities requested $31 billion in rate increases, while electricity and gas became the fastest drivers of inflation. Most utilities expect high levels of capital spending to continue through 2030, a trend that promises to intensify growing affordability pressures.

https://powerlines.org/utilities-are-planning-to-spend-1-4-trillion-on-capital-expenditures-through-2030-as-utility-bills-rise-study-finds/

FLUCTUATING AI DEMAND TRHEATENS GRID STABILITY

Figure 3:
Real-time power consumption from two US hyperscale data centres (MW)



https://www.woodmac.com/siteassets/horizons/2025/june-2025/horizons_june-2025-whitepaper_data-centres.pdf

NERC

Essential Action to Industry

Computational Load Modeling, Studies, Instrumentation, Commissioning, Operations, Protection, and Control

Initial Distribution: May 4, 2026

The purpose of this Level 3 NERC Alert is to ensure Essential Actions are taken by registered entities to address the risks posed by existing and new computational loads[1] interacting with the bulk power system (BPS), inclusive of computational load interconnecting with collocated generation.[2]

https://www.nerc.com/globalassets/programs/bpsa/alerts/level-3-computational-load-alert.pdf

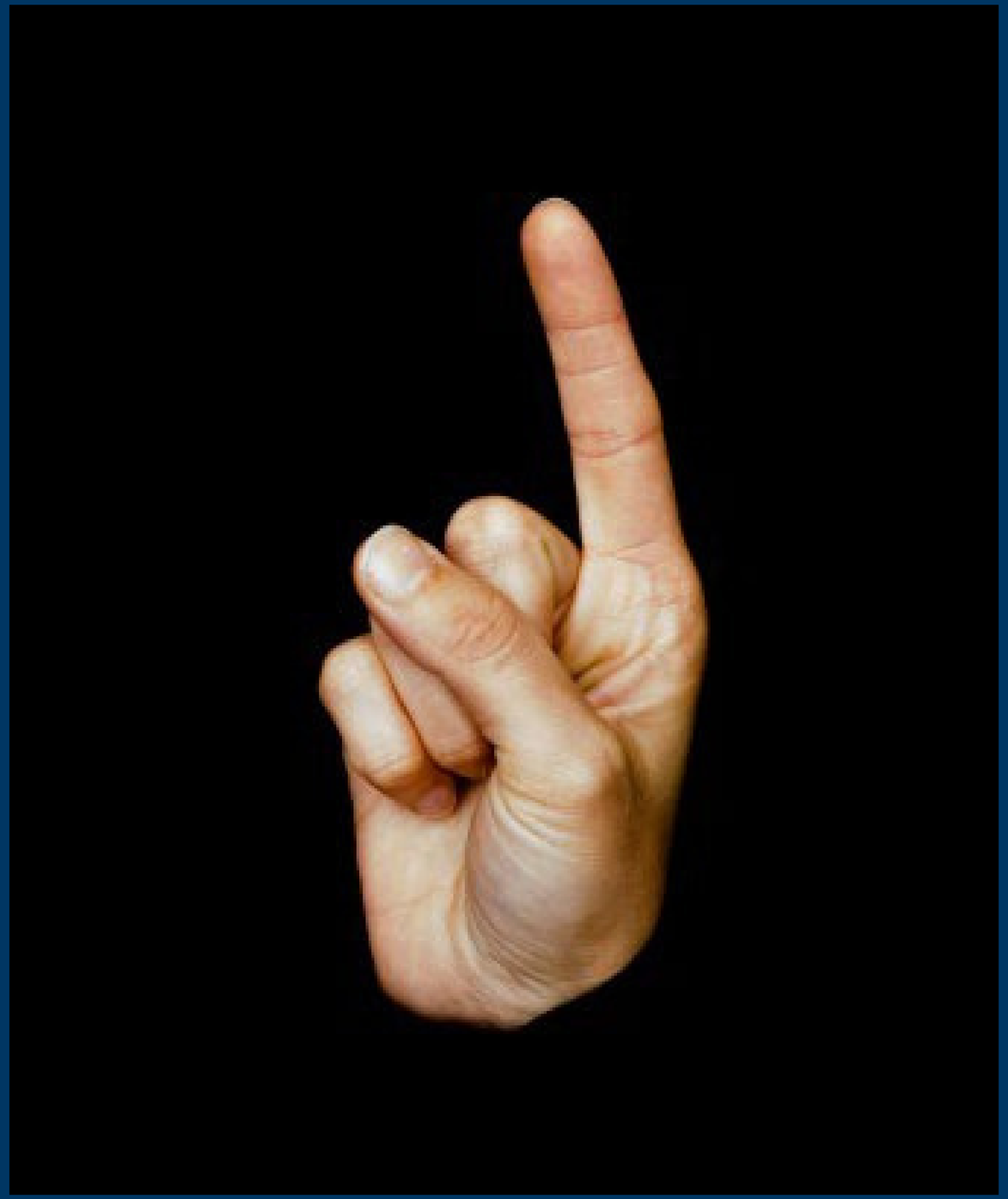
Massive disconnect of power roils largest US electric grid

Story by Tim McLaughlin • 16h

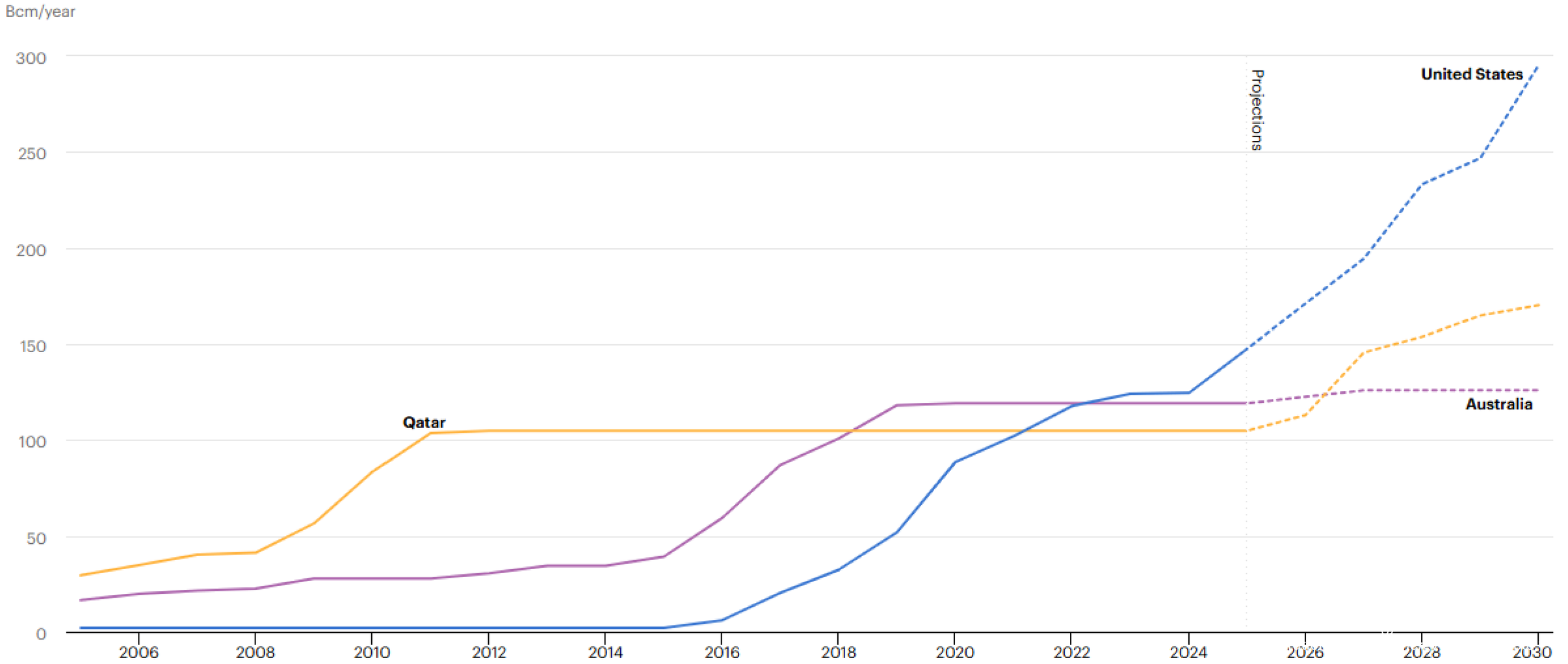
“A massive amount of data center power abruptly disconnected from the largest U.S. electric grid on Wednesday, causing a voltage disturbance that could be felt from Washington, D.C., to Chicago, according to experts and data from grid operator PJM.”

https://www.msn.com/en-us/money/general/massive-disconnect-of-power-roils-largest-us-electric-grid/ar-AA28umys

2. Electricity Costs: Gas, and Data Centers



US LIQUIFIED NATURAL GAS (LNG) EXPORTS



https://www.iea.org/data-and-statistics/charts/lliquefied-natural-gas-export-capacity-in-selected-countries-2005-2030

JANUARY 14, 2026

A Boom in Gas Exports Is Pushing Up U.S. Energy Bills

The analysis, based on data from the U.S. Energy Information Administration, found that Americans paid $12 billion more for natural gas between January and September 2025 than they did over the same period last year. Because natural gas is used to heat homes directly and to power the electric grid, its price has an outsized impact on Americans' utility bills. Higher exports leave Americans more exposed to swings in the global market.

https://e360.yale.edu/digest/lng-exports-costs

US storm drives global natural gas prices higher

Jan 27, 2026, 5:42am CST

Post Email Whatsapp Copy link

The Trump administration has, largely successfully, prioritized the export of liquefied natural gas, with Europe particularly dependent on US supplies after slashing its reliance on Russia.

https://www.semafor.com/article/01/27/2026/us-storm-drives-global-natural-gas-prices-higher

Chevron Reports “Extensive Damage” at Major LNG Project

By Irina Slav - Mar 31, 2026, 2:45 AM CDT



The damage affects supplies to Europe and Asia, including China and India

Iran strikes Qatar LNG plant, exports disrupted for 5 years

By Snehil Singh • Mar 20, 2026 • 09:29 am

Qatar Loses $24 Billion as LNG Exports Collapse 96%

By Tsvetana Paraskova - Aug 26, 2026, 6:00 AM CDT



https://oilprice.com/Latest-Energy-News/World-News/Qatar-Loses-24-Billion-as-LNG-Exports-Collapse-96.html

Huge fires at Russian oil facilities following Ukraine strikes, satellite images show

6 hours ago

Share Save Add as preferred on Google

Paul Brown, Barbara Metzler and Adam Durbin

BBC Verify

Recent data shows no ships were loaded with oil in any of Russia's three Baltic ports on 26 and 27 March, which Crea said is the first period of two consecutive days with no such activity since Moscow launched its full-scale invasion of Ukraine in 2022.

Satellite images show enormous plumes of smoke rising from burning oil facilities in Primorsk on 24 March, as well as fires at Ust-Luga and extensive damage to Kirishi on 27 March.

U.S. LNG Is Becoming the Backbone of Global Gas Supply

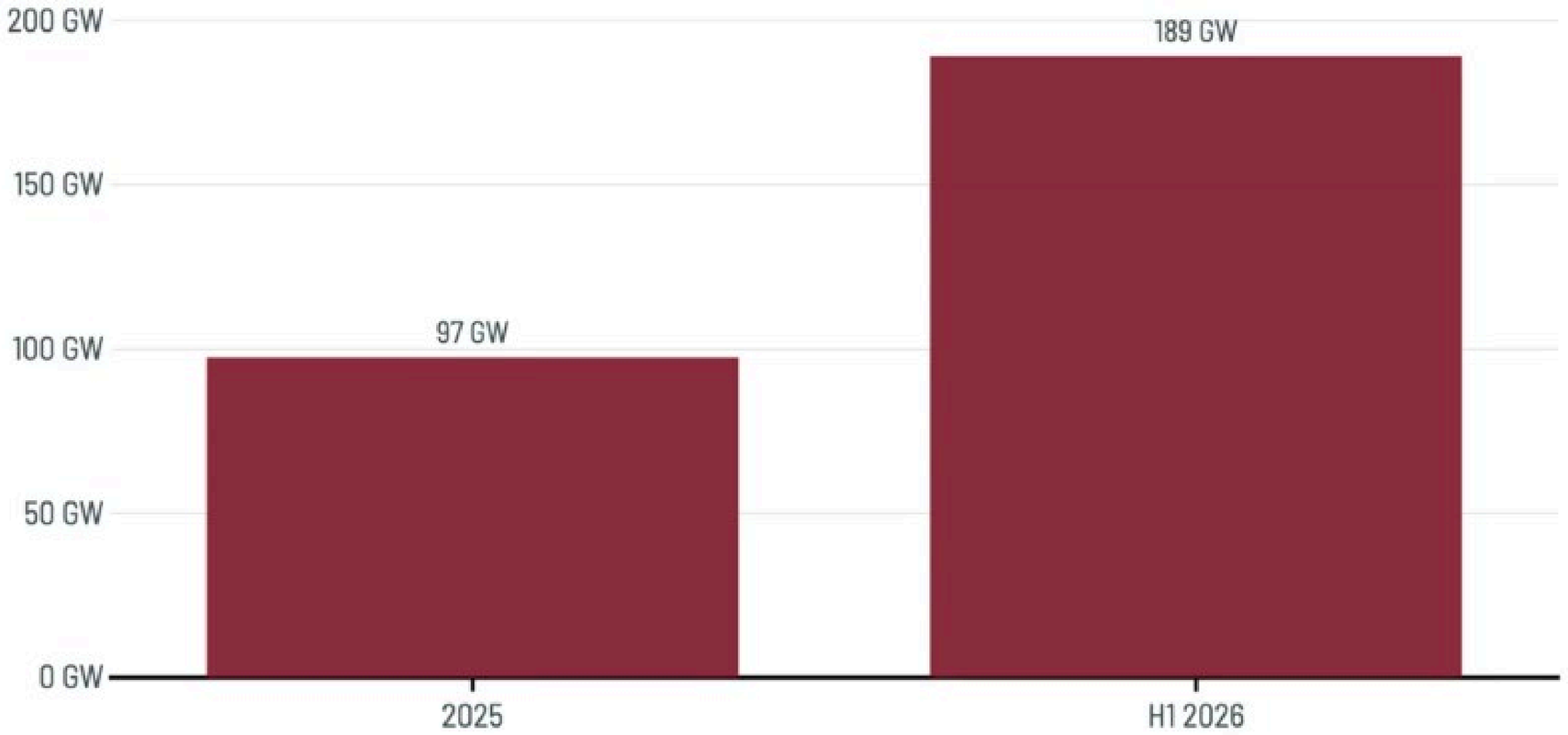
By Robert Rapier - May 18, 2026, 11:00 AM CDT

- **Rising geopolitical instability in the Middle East is pushing LNG buyers to prioritize supply reliability over low-cost contracts.**
- **AI-driven data center growth is emerging as a major new source of long-term natural gas demand.**
- **The United States is rapidly expanding LNG export capacity and increasingly positioning itself as the world's most dependable supplier.**

https://oilprice.com/Energy/Natural-Gas/US-LNG-Is-Becoming-the-Backbone-of-Global-Gas-Supply.html

U.S. gas power proposals tied to data centers nearly doubled in the first half of 2026

Gas-fired capacity in development planned on-site for data centers, in gigawatts (GW)



Source: Global Energy Monitor, Global Oil and Gas Plant Tracker, H1 2026

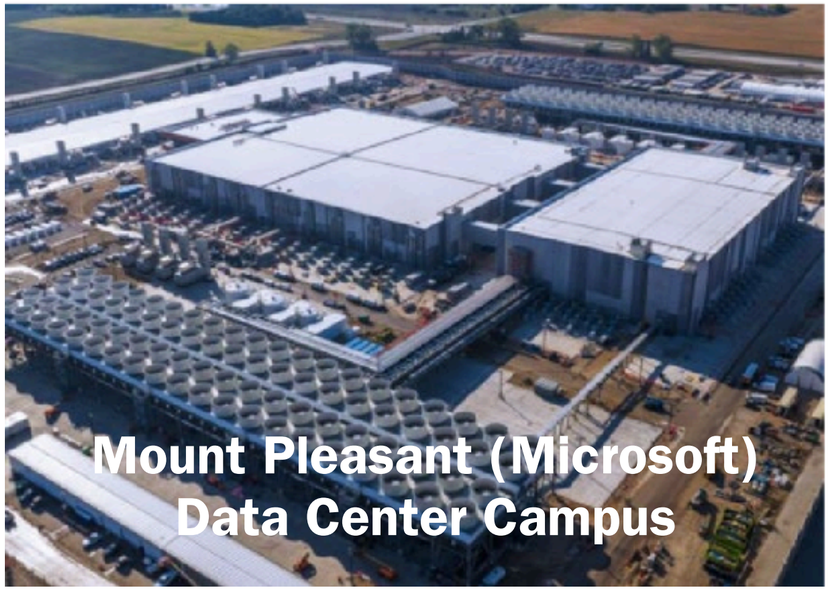
gem

https://mail.latitudemedia.com/u.s.-passion-new-gas-generation

DATA CENTER ENERGY OVERVIEW

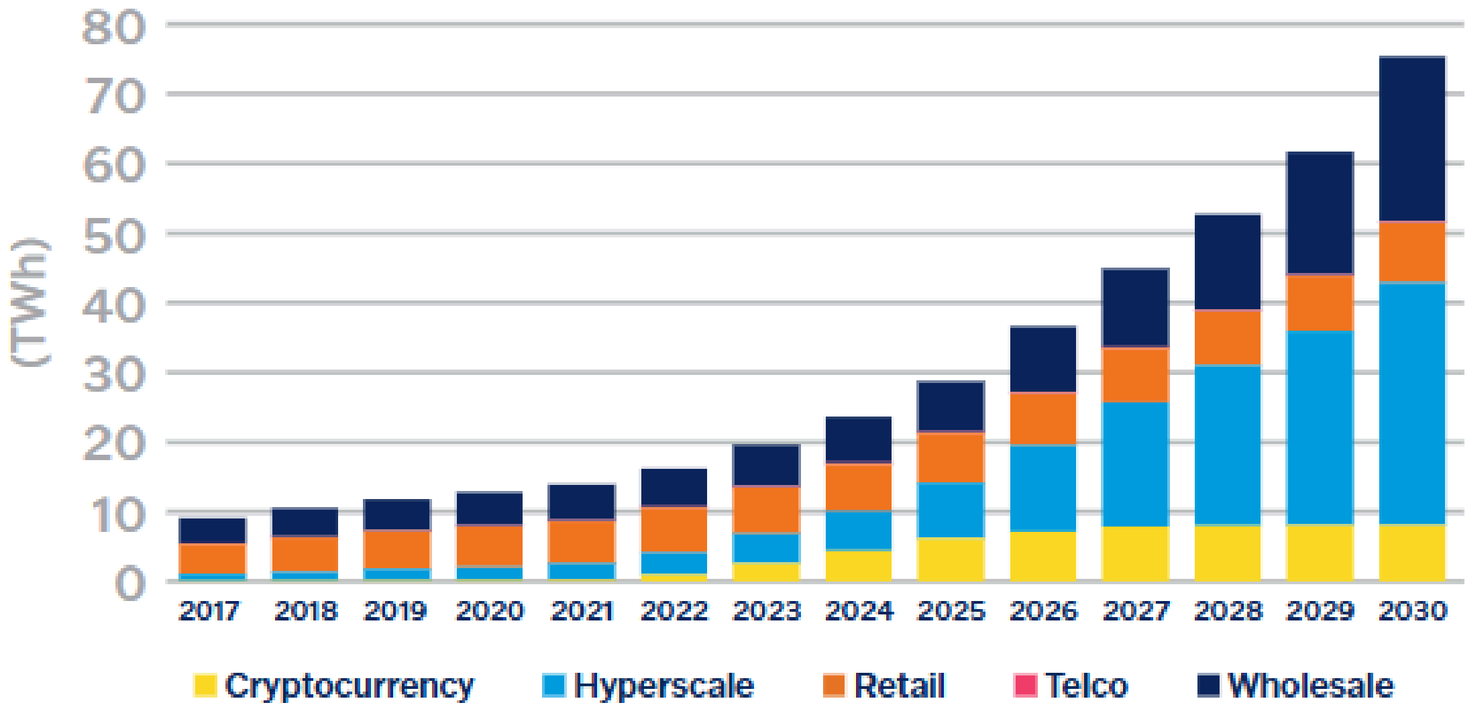
- From retail (small) to hyperscale (large)
- Largest new electricity user on US grid
- Energy use is proportional to computational output (tokens)
- Size defined by energy use in MW
- Hyperscale data centers require investments in transmission infrastructure and energy generation.
- Energy availability is the AI bottleneck


Port Washington (Lighthouse) Data Center Campus


Mount Pleasant (Microsoft) Data Center Campus

DATA CENTERS IN THE GREAT LAKES - HYPERSCALE

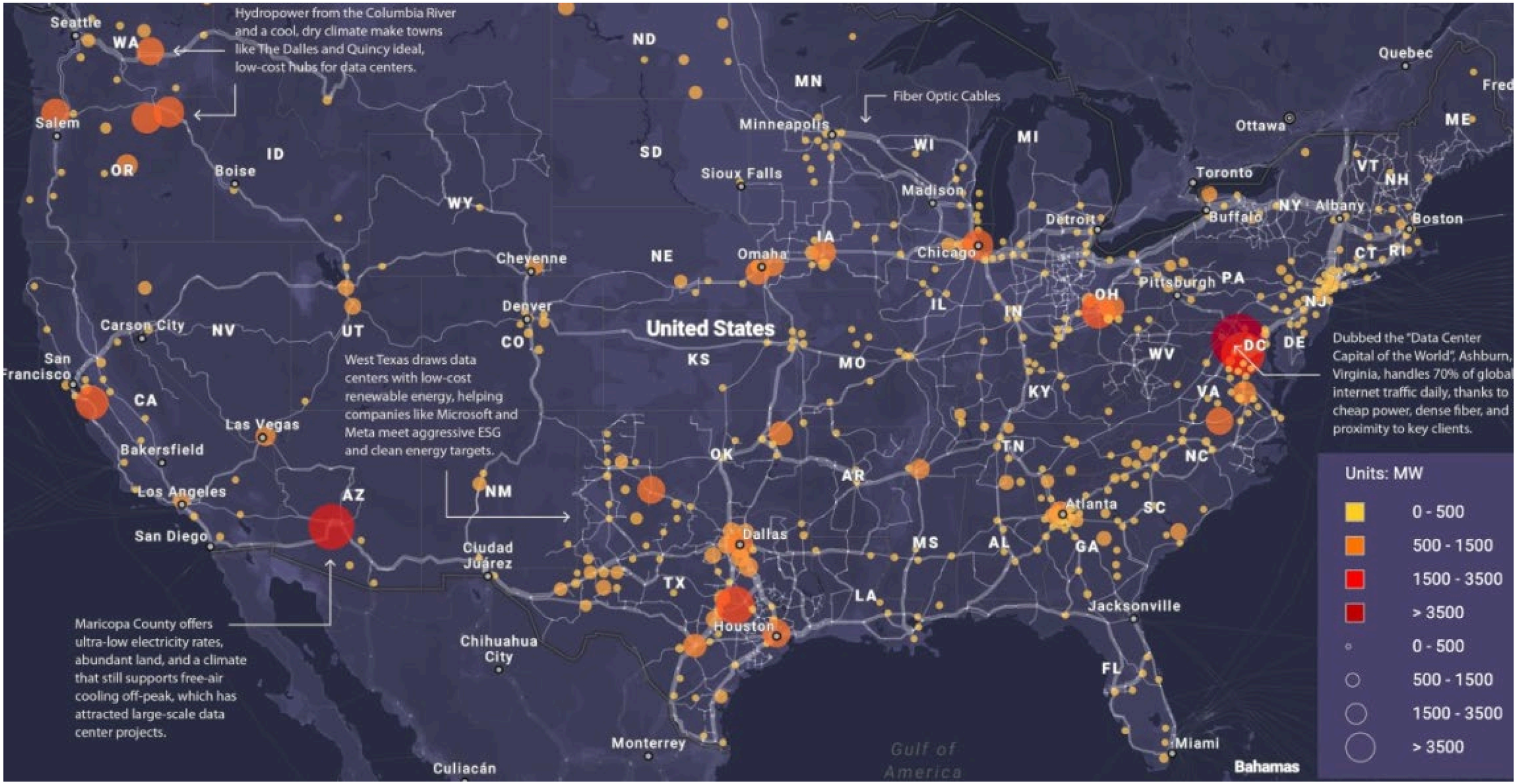
Energy Consumption: by Facility Type



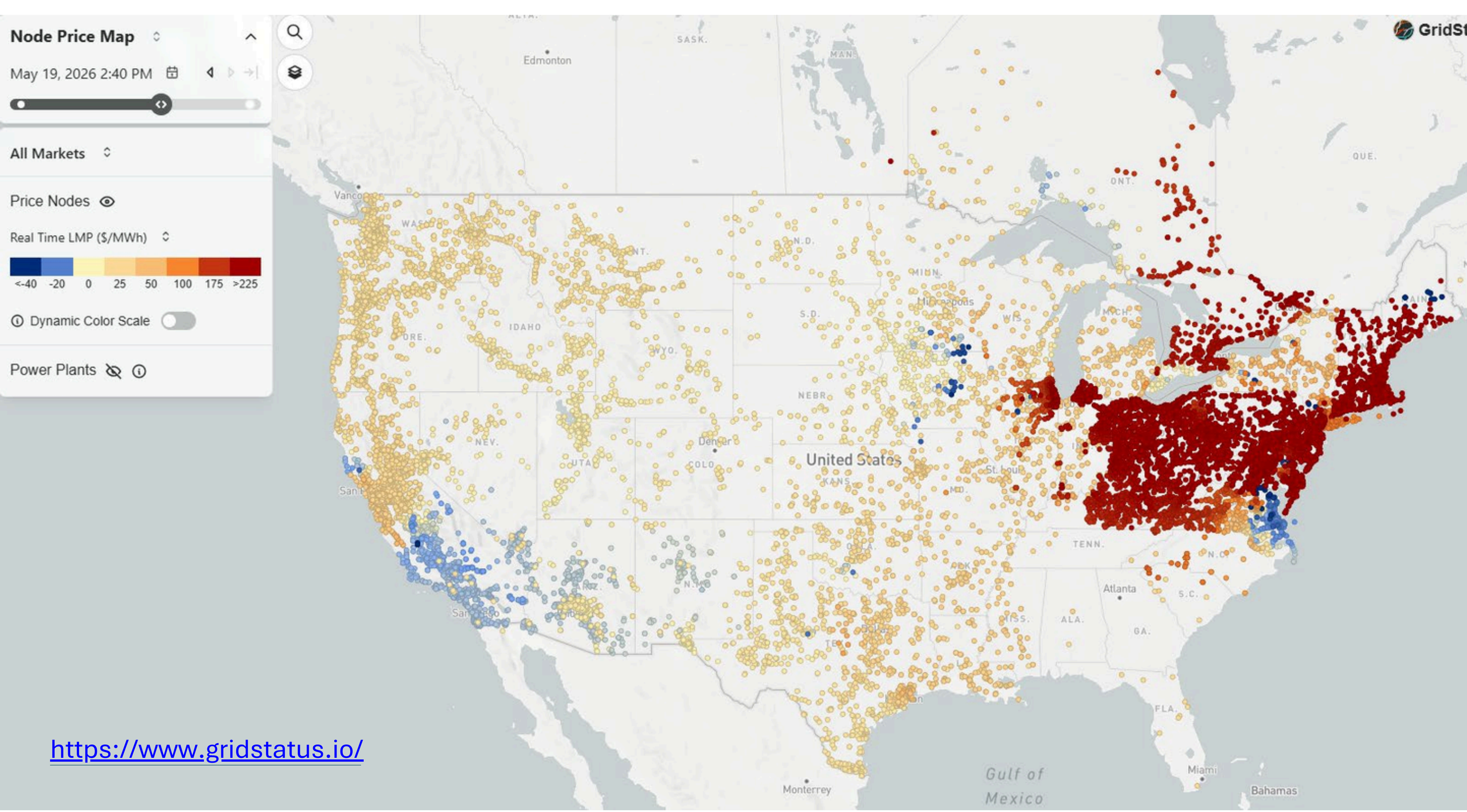
- More than 95% of the region's future data centers (planned or under construction) are wholesale and hyperscale.
- Hyperscale data centers run at nearly 100% capacity from the day they open
- By 2030, data centers in the region will consume energy equivalent to 8 million Great Lakes' households (approximately 20 million people).

https://virginia.app.box.com/s/8qq2ggbdgwhf4atrorghtrcqsq64wd74

DATA CENTER ENERGY DEMAND

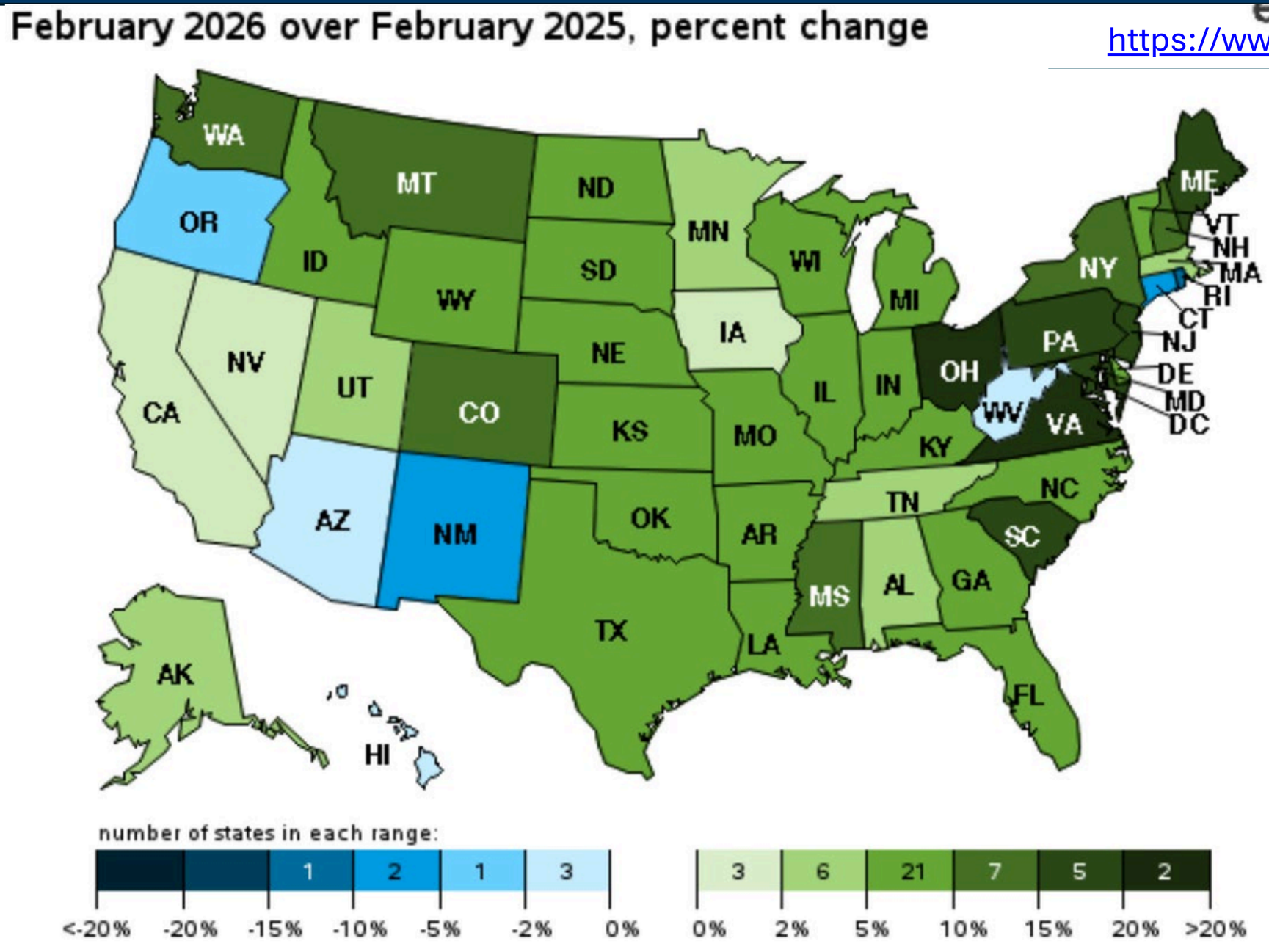


https://www.linkedin.com/pulse/data-center-reckoning-why-communities-saying-what-has-jigar-shah-cqcie/



https://www.gridstatus.io/

Electricity Prices



https://www.eia.gov/electricity/

DATA CENTER ENERGY CONCERNS

Immediate Electricity Price Increases

- Increase in wholesale power costs.
- Increase in utlity capital investments + protected rate of return.

Long-Term (Structural) Price Increases

- Supply chain contraints drive up costs for all electricity investments.
- New capital investments will need to be fully paid back regardless of whether data centers continue operating.

Grid Reliability

- Insufficient energy and fluctuating demand may cause outages.

3. Supply Chain Costs



The US Data Center Boom Is Hitting a Transformer Crunch



https://www.bloomberg.com/news/newsletters/2026-04-01/us-data-center-boom-relies-on-hard-to-find-electrical-equipment

Gas turbine prices soar 195% as market faces supply-demand crisis

01 April 2026 | 1 minute read

- *Prices anticipated to be US$600/kW by end-2027—a 195% increase since 2019*
- *Orders to peak in 2026, as developers secure 63GW of gas capacity through 2030*

https://www.woodmac.com/press-releases/gas-turbine-prices-soar-195-as-market-faces-supply-demand-crisis/

"Gas turbines make up an estimated 20 – 30% of project costs for combined cycle projects, and even higher for simple cycle ones, making them by far the largest driver of gas plant costs," said Aurora Tenorio, senior analyst, Supply Chain at Wood Mackenzie. "This supply constraint, compounded by six-year lead times and order books sold through 2027, has fundamentally shifted the market from fuel-economics-driven decisions to procurement-strategy-driven project viability."

Global Diesel Crunch Worsens Ahead of Peak Winter Demand

By Irina Slav - Aug 10, 2026, 5:00 PM CDT

https://oilprice.com/Energy/Energy-General/Global-Diesel-Crunch-Worsens-Ahead-of-Peak-Winter-Demand.html

- **Global diesel supplies are tightening, with Russia banning exports, Middle Eastern refinery disruptions, and record U.S. exports draining inventories ahead of peak demand season.**
- **Europe is especially vulnerable, with refinery closures, depleted inventories, and reduced access to Russian-linked fuels pushing diesel prices up 40% since mid-June.**
- **The squeeze could spread across the economy, as diesel is essential for agriculture, construction, mining, transport, and distribution, while limited U.S. and Asian supplies offer little relief.**

War and Drought Are Choking the World's Most Vital Trade Routes

By Kurt Cobb - Aug 17, 2026, 1:00 PM CDT

- **Iran's disruption of the Strait of Hormuz and the Houthi campaign against Saudi-linked shipping are restricting two crucial Middle Eastern trade routes.**
- **Drought is simultaneously constraining the Panama Canal and the Rhine, forcing vessels to wait, lighten cargoes or shift freight to more expensive alternatives.**
- **Together, geopolitical conflict and extreme weather are demonstrating the vulnerability of global supply chains to simultaneous chokepoint disruptions.**

https://oilprice.com/Energy/Energy-General/War-and-Drought-Are-Choking-the-Worlds-Most-Vital-Trade-Routes.html

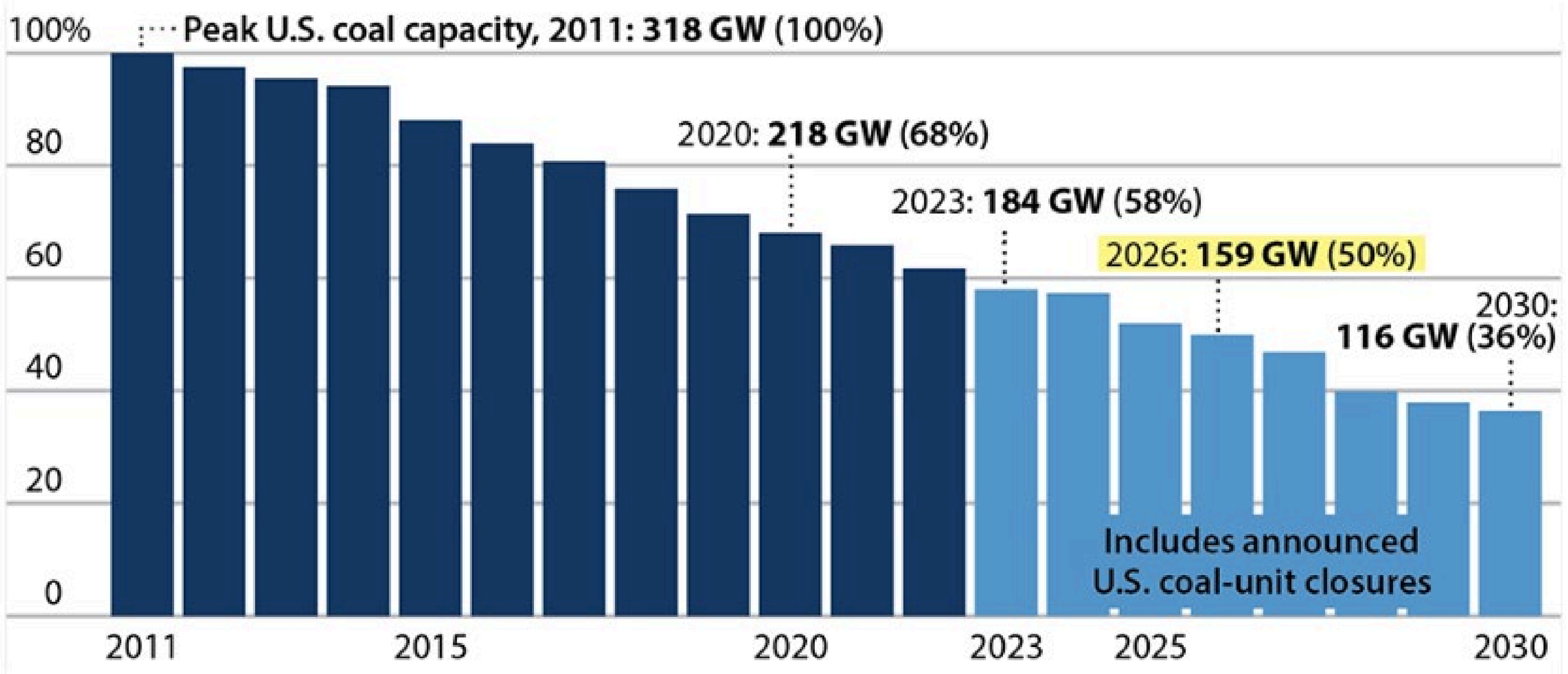
4. Stranded Assets: Coal, Datacenters, and Gas?



CRITICAL QUESTIONS

1. How much new energy infrastructure do we need?
2. What type should we build?
3. Who holds the risk if we overbuild or build the wrong type?

COAL DECLINE



https://www.rtoinsider.com/31995-ieefa-forecasts-wave-coal-power-retirements-2030/

A mix of gas and r

As energy-hungry data centers loom, Wisconsin ratepayers owe $1 billion on shuttered power plants

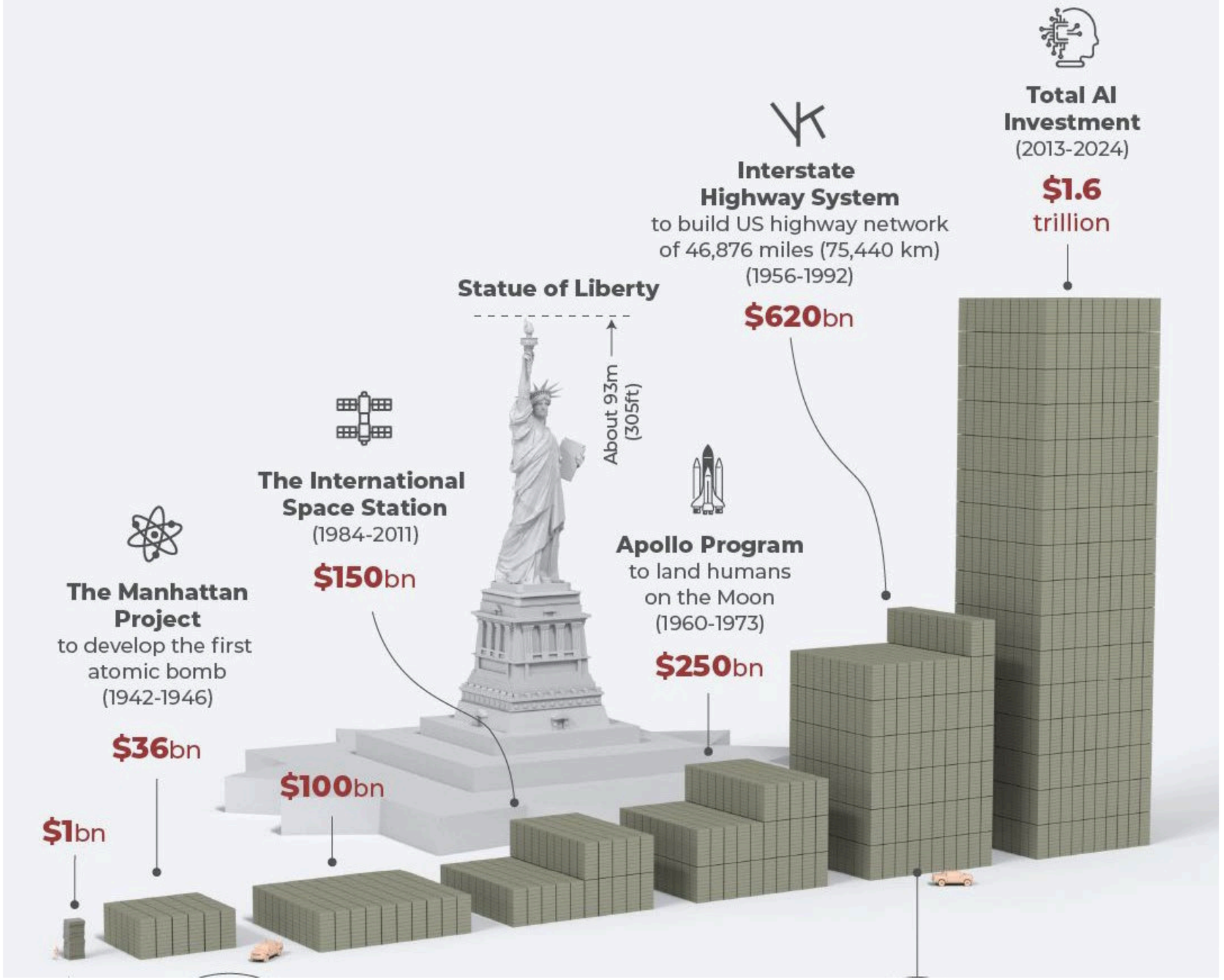
"... We Energies, shut it down after 38 years, in 2018. We Energies customers, however, are still on the hook. A portion of their monthly bills will continue to pay for Pleasant Prairie until 2039 — 21 years after the plant stopped producing electricity.In fact, residential and business utility **customers throughout Wisconsin owe nearly $1 billion on "stranded assets"** — power plants like Pleasant Prairie that have been or will soon be shut down, a Wisconsin Watch investigation found."

https://wisconsinwatch.org/2025/12/wisconsin-stranded-assets-power-plants-energy-data-centers-ratepayers-utility-cost/

and 10.1,, April 2024, preliminary data

CRITICAL QUESTIONS

1. **How much new energy infrastructure do we need?**
2. What type should we build?
3. Who holds the risk if we overbuild or build the wrong type?


Total AI Investment
(2013-2024)
$1.6 trillion
Interstate Highway System
to build US highway network of 46,876 miles (75,440 km)
(1956-1992)
$620bn
Statue of Liberty
About 93m (305ft)
The International Space Station
(1984-2011)
$150bn
Apollo Program
to land humans on the Moon
(1960-1973)
$250bn
The Manhattan Project
to develop the first atomic bomb
(1942-1946)
$36bn
$100bn
$1bn

DATA CENTERS WATCH

Wisconsin data center tax break to cost state more than $2 billion

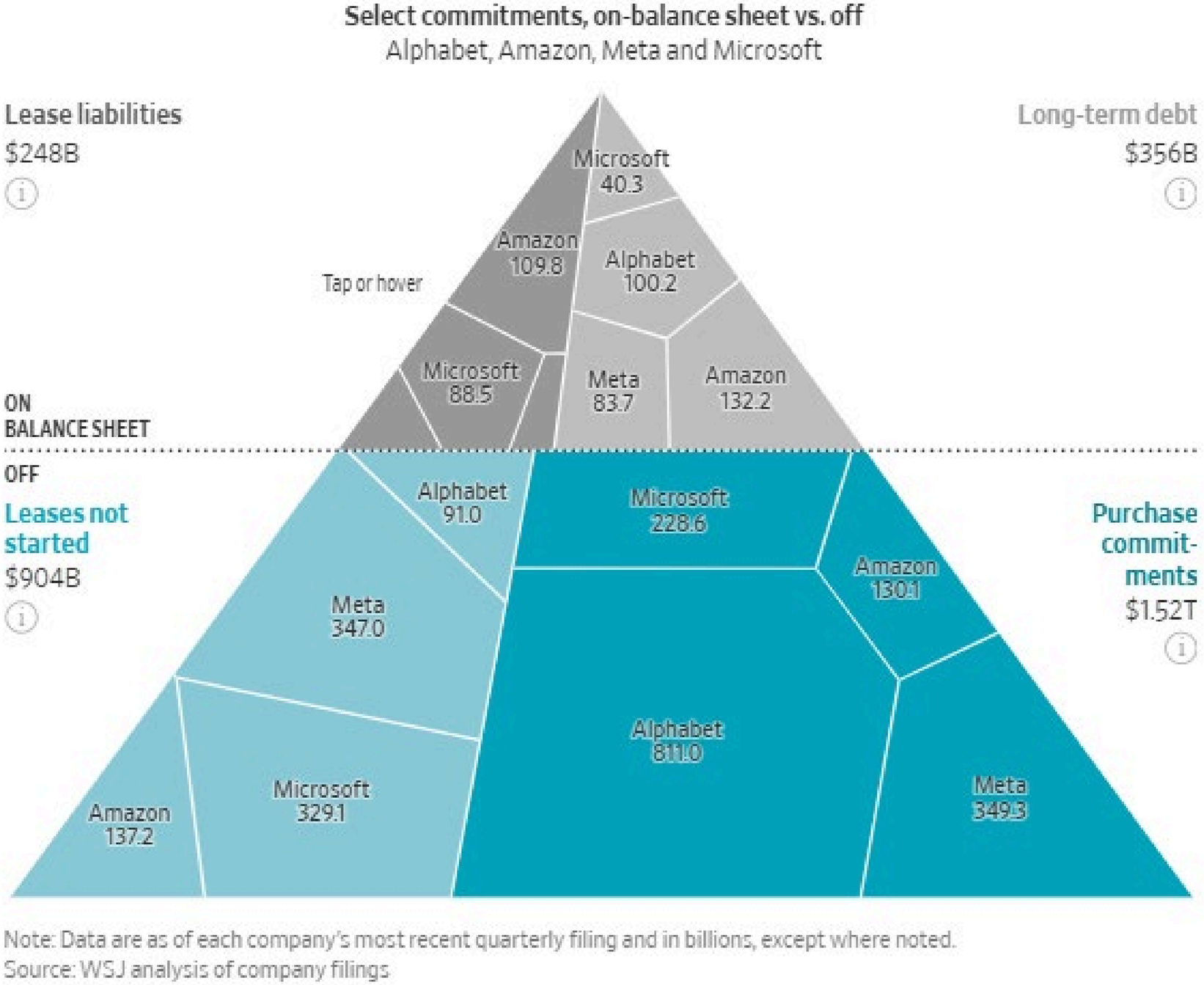
Designed to lure data centers, the sales tax break is now drawing scrutiny. But some say the development boom will boost other types of revenue.



The state will be out $1.5 billion in forgone state sales tax revenue during construction, which can take years, plus $369 million annually once the facilities are built.

The estimates apply to the hyperscale data centers under construction in Beaver Dam and Port Washington and the facilities under construction or planned in Mount Pleasant. A much smaller Epic project in Verona is also part of the estimate.

https://wisconsinwatch.org/2026/04/wisconsin-data-center-tax-break-to-cost-state-more-than-2-billion-lost-revenue



Note: Data are as of each company's most recent quarterly filing and in billions, except where noted.
Source: WSJ analysis of company filings

https://www.wsj.com/tech/ai/why-big-techs-ai-spending-is-3-trillion-higher-than-it-seems-e1067bb2

Microsoft proposes $13.3B expansion in Mount Pleasant with two new data center campuses

by **Heather Asiyanbi** January 20th, 2026



https://racinecountyeye.com/2026/01/20/microsoft-13b-expand-mount-pleasant/

At least 12 data center proposals in Alliant territory, documents show

“In thepaperworkAlliant submitted in the case, the company was asked to list all requests it has received in 2025 to serve new data centers, including details about the potential development locations and costs. Alliant objected to the request, saying it was “compound, vague, overbroad, unduly burdensome, and disproportionate” to the case at hand, but ultimately provided a brief list of 12 proposals it had received. But a black rectangle is placed over the last two columns, redacting which cities the data centers could be in, and how many megawatts the facilities would require.”

https://captimes.com/news/government/at-least-12-data-center-proposals-in-alliant-territory-documents-show/article_70d7892a-be08-4e4d-b8ea-3cb8270cea19.html?_hsmi=418951802

How China's Energy Supremacy Threatens U.S. AI Dominance

https://stanfordreview.org/how-chinas-energy-supremacy-threatens-u-s-ai-dominance/

US Companies Are Realizing That Chinese AI Models Are Way Cheaper, Ditch American Ones

https://futurism.com/artificial-intelligence/us-realizing-chinese-ai-models-way-cheaper

‘Lower-value human capital’ is what bank CEO calls thousands of workers he’s cutting because of AI

Standard Chartered plans to eliminate 7,800 jobs by 2028

During the earnings webcast, Winters elaborated on these plans, insisting “It’s not cost-cutting, it’s replacing low-value human capital with financial and investment capital.” The substitution of workers “in favor of machines will accelerate as we go forward into AI.”

https://www.marketwatch.com/story/ai-in-focus-as-standard-chartered-bank-replaces-lower-value-human-capital-slashing-back-office-workers-by-15-bd147174?mod=home_lead



https://www.pbs.org/newshour/show/pope-leo-warns-ai-should-be-disarmed-in-manifesto-on-potential-dangers

In rural Wisconsin, a town rejects a plan to build a massive data center

Cassville residents and leaders are in the dark about who would build a $1B center or where it would go. They used zoning to block the plan.

https://wisconsinwatch.org/2026/04/wisconsin-data-center-rural-town-cassville-rejects-plan-driftless-area-zoning



by **Bennet Goldstein / Wisconsin Watch**

April 29, 2026 Why you can trust Wisconsin Watch

> "My read of the situation right now: They're looking for the lowest-hanging fruit with the least amount of regulations," Hagen said.
>
> Cassville's new ordinance prohibits data centers in the town for up to two years and prevents land use changes, such as constructing a residence on a farm field, without the town board's approval. And the county cannot preempt local zoning authority in the town's case, Hagen said.

New York becomes the first state to impose a data center moratorium

By **Jasper Ward**

July 14, 2026 4:05 AM CDT · Updated July 14, 2026

ENERGY

Data center approvals in Texas halted until audits completed, Gov. Greg Abbott says

> On Monday, the governor ordered the Public Utility Commission of Texas and the Electric Reliability Council of Texas to audit all data centers wanting to connect to the state's power grid.

BY **PAUL COBLER**

REPUBLISH ↗ SHARE

AUG. 3, 2026, 1:12 P.M. CENTRAL UPDATED: AUG. 3, 2026, 5:25 P.M. CENTRAL

Virginia state senators call for data center moratorium

Some lawmakers said Virginia has to stop approving new data centers altogether until the impacts on water, electricity and other issues are figured out first.

By Drew Wilder • Published August 1, 2026 • Updated on August 1, 2026 at 6:47 pm

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https://www.reuters.com/world/new-york-becomes-first-state-impose-data-center-moratorium-2026-07-14/, https://www.texastribune.org/2026/08/03/texas-data-center-project-audit-greg-abbott/, https://www.nbcwashington.com/news/local/northern-virginia/virginia-state-senators-call-for-data-center-moratorium/4137267/

Nearly half of US data centers planned for 2026 canceled or delayed

Story by Craig Hale • 3h • 2 min read

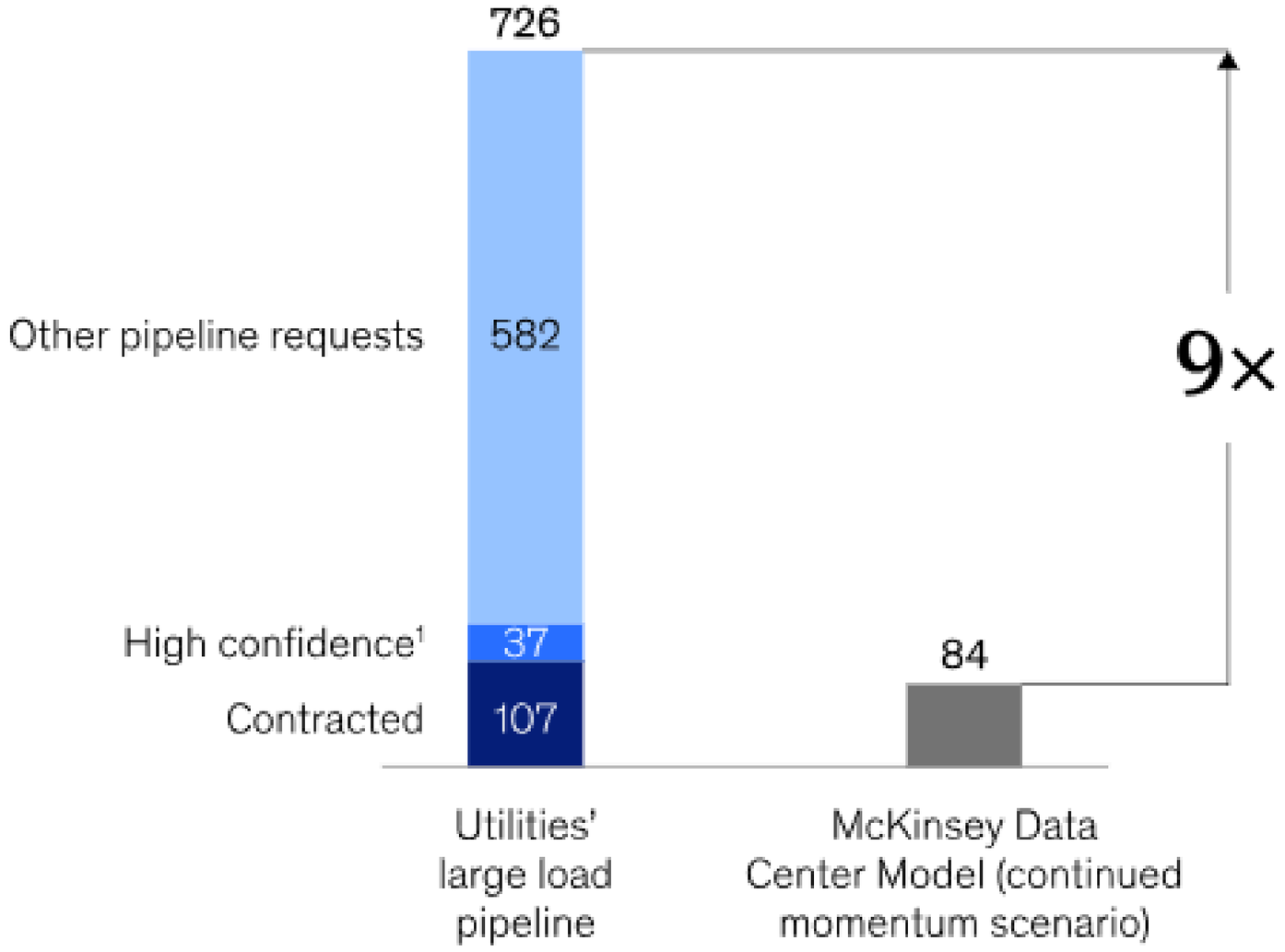
With an estimated 12-16GW of planned capacity, only 5GW is currently under construction and many projects remain having been announced, but with no physical progress yet.

Maybe one of the most notable is OpenAI's $500 billion Stargate Project, with progress reportedly having stalled at Texas and data center buildouts falling behind the original timeline.

https://www.msn.com/en-us/money/general/nearly-half-of-us-data-centers-planned-for-2026-canceled-or-delayed/ar-AA20AIhZ

Pipeline inflation is likely significant, with large load capacity requests nine times as large as credible builds.

Large load pipeline vs expected additional US data center demand, 2030, gigawatts



https://www.mckinsey.com/industries/electric-power-and-natural-gas/our-insights/powering-ai-how-real-is-the-risk-of-overbuilding

CRITICAL QUESTIONS

1. How much new energy infrastructure do we need?
2. **What type should we build?**
3. Who holds the risk if we overbuild or build the wrong type?

Renewables in vogue as Iran war drives up Europe power prices

By **Forrest Crellin, Fatos Bytyci** and **Edward Mcallister**

April 27, 2026 3:05 AM CDT · Updated 17 hours ago

Across the Adriatic Sea from Albania, Italy, which generates more than 40% of its electricity from gas, has seen a more than 20% rise in its benchmark wholesale contract since the war began. In gas-hungry Germany, the benchmark has risen over 15%.

In contrast, the benchmark in France, which relies on nuclear energy for 70% of its electricity production, has risen by less than half of Italy's over the same period. In Spain, which has rapidly increased renewable output to nearly 60% of total generation, prices have fallen. Albania also recorded lower average prices in March compared to last year, thanks to ample hydro capacity.

https://www.reuters.com/sustainability/boards-policy-regulation/renewables-vogue-iran-war-drives-up-europe-power-prices-2026-04-27

China's solar exports jump 60% on the year in April

By **Reuters**

May 18, 2026 5:59 AM CDT · Updated May 18, 2026



https://www.reuters.com/business/energy/chinas-solar-exports-jump-60-year-april-2026-05-18/?_hsenc=p2ANqtz-9j37a7OjsfBL6iGBuki2pSZny9U779vXVNNqu5LNkhfEjTHnqhP4zam10dxcX3IUsSE10RMVCf1oZssBpBh1u19PMQhQ&_hsmi=419274865

Clean Energy Investment Hits $2.2 Trillion, Nearly Double Fossil Fuels

By Haley Zaremba - Jun 17, 2026, 4:00 PM CDT

- Conflicts disrupting oil and gas supply chains, from Russia's invasion of Ukraine to the latest U.S. and Israeli military action, are pushing governments toward power sources that can't be embargoed.

https://oilprice.com/Energy/Energy-General/Clean-Energy-Investment-Hits-22-Trillion-Nearly-Double-Fossil-Fuels.html

CRITICAL QUESTIONS

1. How much new energy infrastructure do we need?
2. What type should we build?
3. **Who holds the risk if we overbuild or build the wrong type?**

DATA CENTERS WATCH | ECONOMY

Oracle sues Wisconsin regulators as it seeks relief from data center credit requirements

The lawsuit escalates Oracle's dispute over Public Service Commission requirements designed to shield utility ratepayers from data center financial risks.

by **Paul Kiefer / Wisconsin Watch**
June 23, 2026



ECONOMY, NEWS, SCIENCE AND TECHNOLOGY

Oracle's credit rating cut amid data center legal battle with Wisconsin regulators

The company that's building a $15B data center campus in Port Washington says it's 'confident' in opportunities for growth

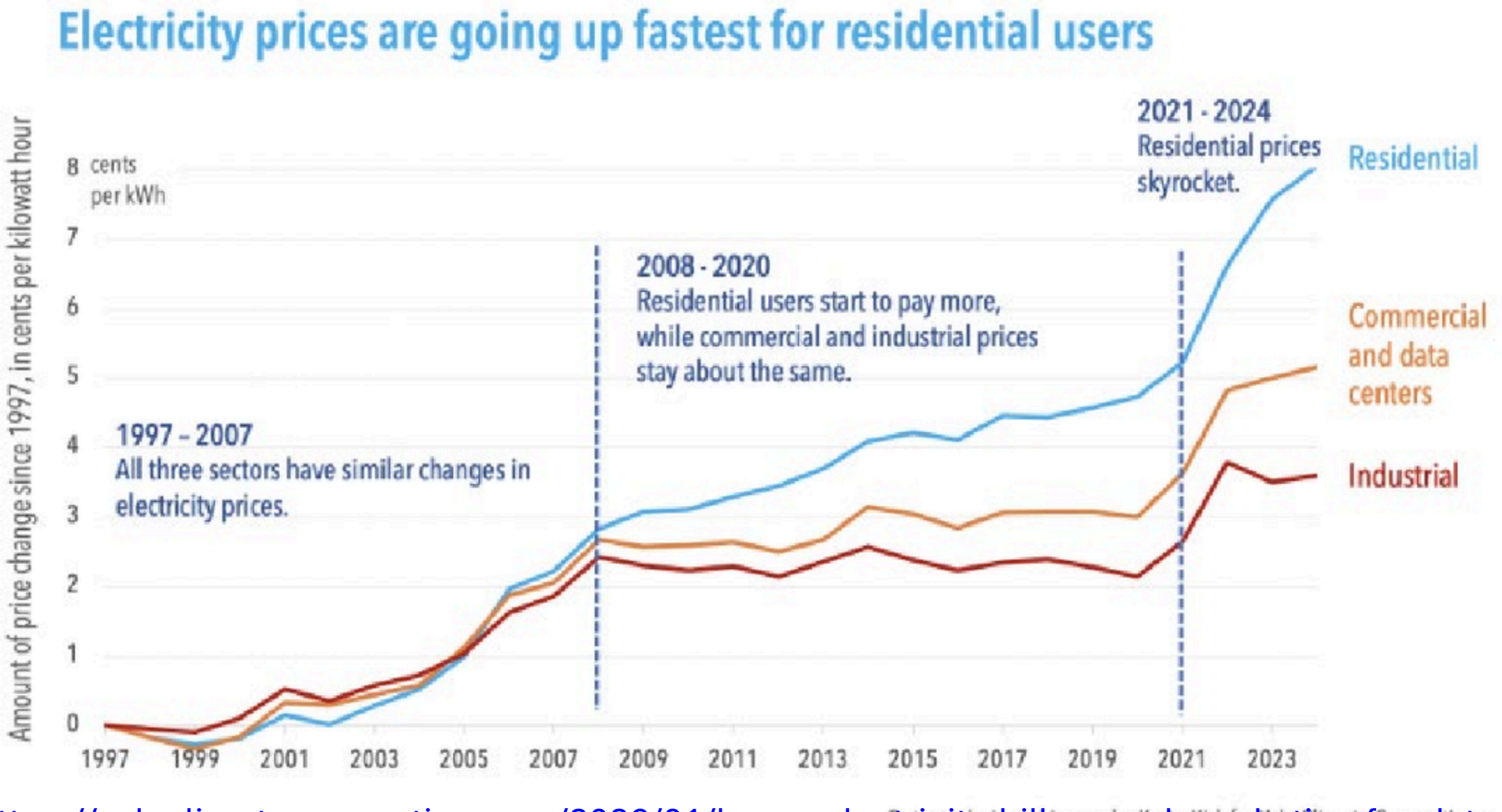
BY DANIELLE KAEDING • JULY 20, 2026 • UPDATED JULY 20, 2026 at 10:08 AM

https://wisconsinwatch.org/2026/06/oracle-sues-wisconsin-regulators-data-center-credit-requirements-public-service-commission/, https://www.wpr.org/news/oracles-credit-rating-cut-data-center-legal-battle-with-wisconsin-regulators

5.
Cost Shifting



Home electricity bills are skyrocketing. For data centers, not so much.



https://yaleclimateconnections.org/2026/01/home-electricity-bills-are-skyrocketing-for-data-centers-not-so-much/

U.S. NEWS

Private equity sees profits in power utilities as electric bills rise and Big Tech seeks more energy



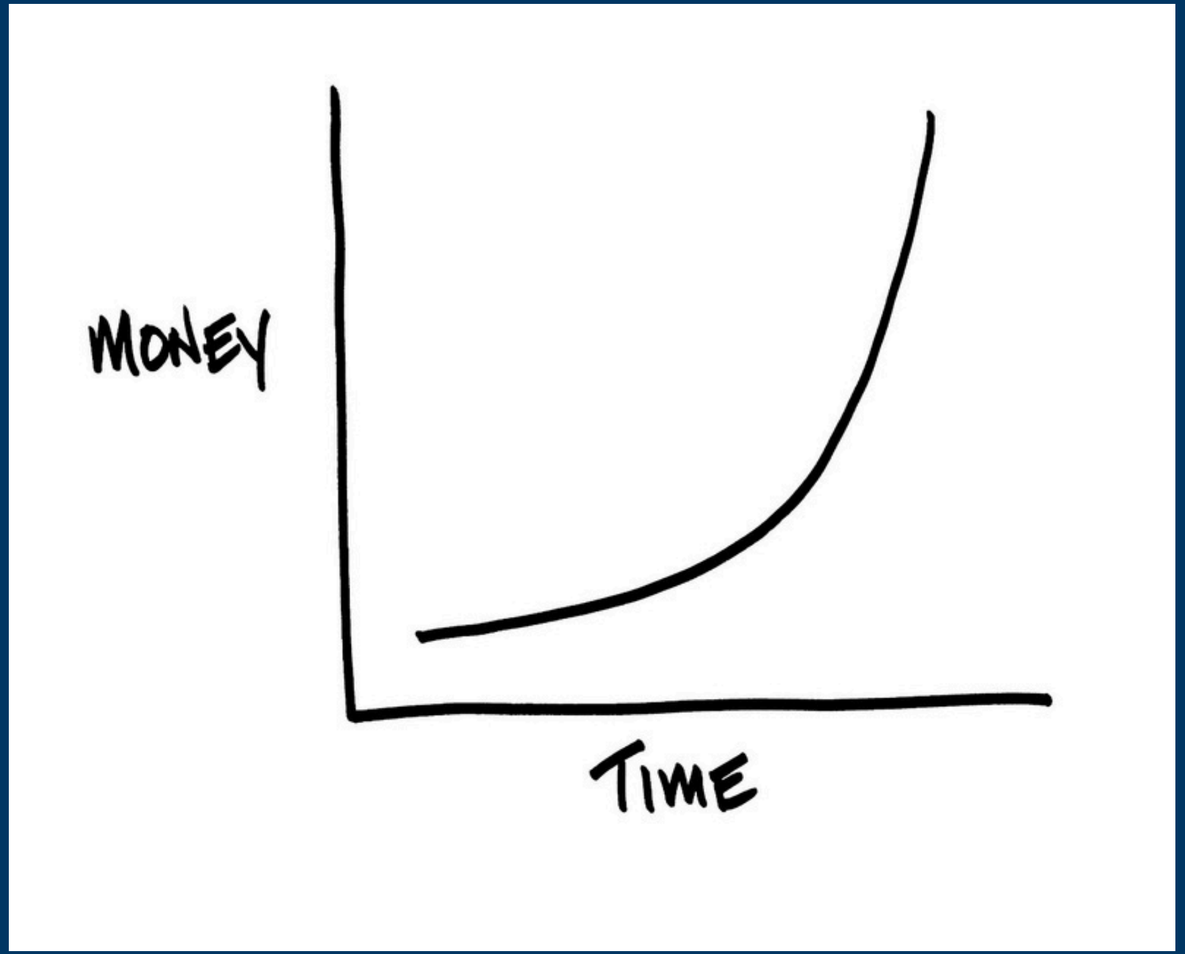
BY MARC LEVY

Updated 11:01 PM CDT, September 26, 2025

“Opponents of the acquisition suspect that BlackRock is only interested in squeezing bigger profits from regular ratepayers… “It’s no secret that private equity is extremely aggressive in chasing profits, and when it comes to utilities, the profit motive lands squarely on the backs of ratepayers who don’t have a choice of who they buy their electricity from… ””

https://apnews.com/article/big-tech-private-equity-electricity-utilities-power-energy

Safeguard Your Energy Bill



ENERGY EFFICIENCY AND ON-SITE SOLAR/STORAGE

Protect Yourself from Rising Energy Costs!

1. Prioritize highest value, lowest cost investments.
2. Get a home/business energy audit.
3. Get a solar site assessment and bid.
4. Explore demand response, arbitrage, continuous power supply.
    a. Competetive bids: Request for Information (RFI) and Request for Proposals (RFP).
5. Access private, state, and federal incentives.

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https://focusonenergy.com/

CASE STUDY: TYPICAL INSTALLATION



- Pictured above is an 18 module, or 7.2 kW, solar array.
- Estimated annual solar production = 9,575 kWh

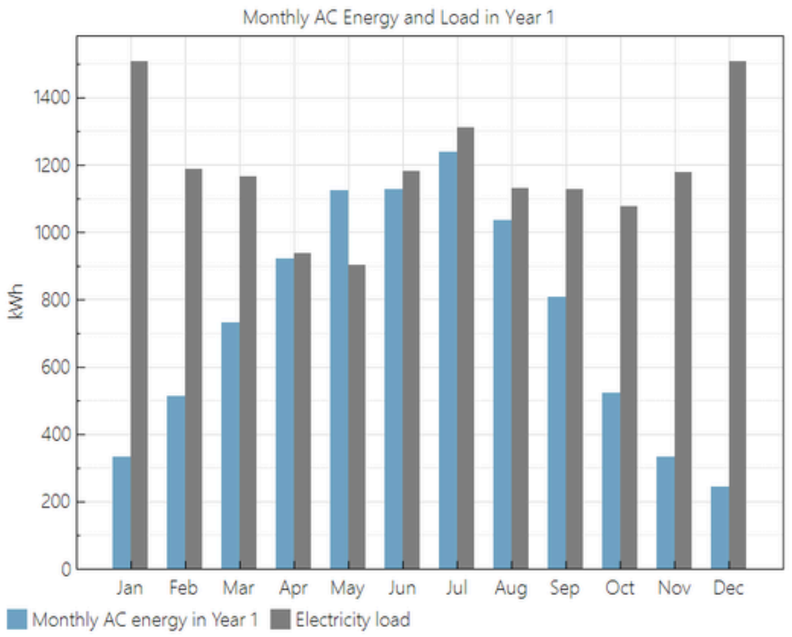
KEY VARIABLES

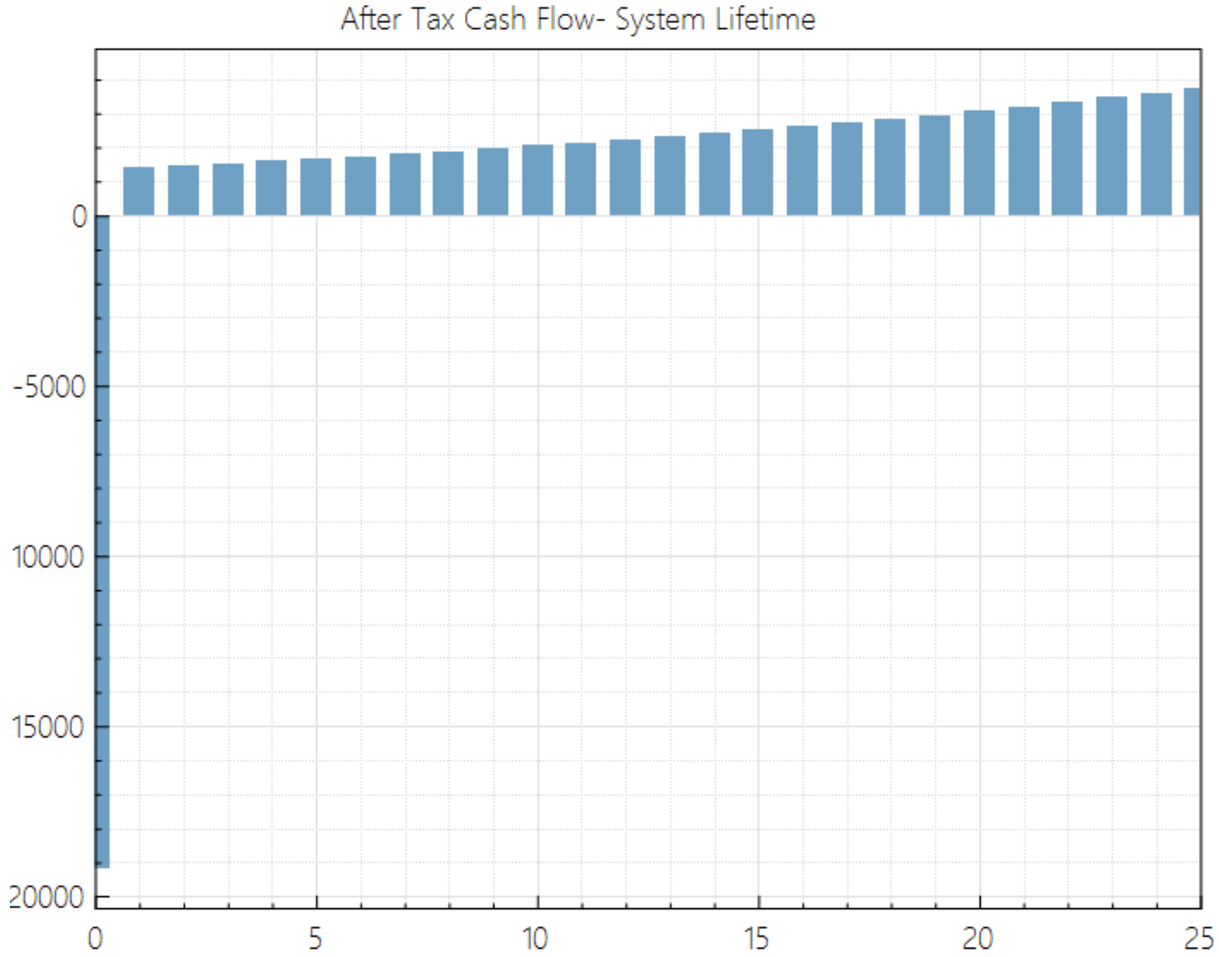
- **System Size:** 7,200 Watts
- **Annual Production:** 9,573 Kilowatt Hours (kWh)
- **Price per Watt:** $3/watt
- **Total Price:** $21,600
- **State Rebate (WI):** $2,400 Focus on Energy
- **Final Price:** $19,200

* Payback and IRR depend on assumed electricity price

2% Projected Escalation Rate

Metric	Value
Bill without solar YR1	$2,378
Bill with solar YR1	$756
Net savings YR1	$1,622
Net present value	$552*
Simple payback	11 years



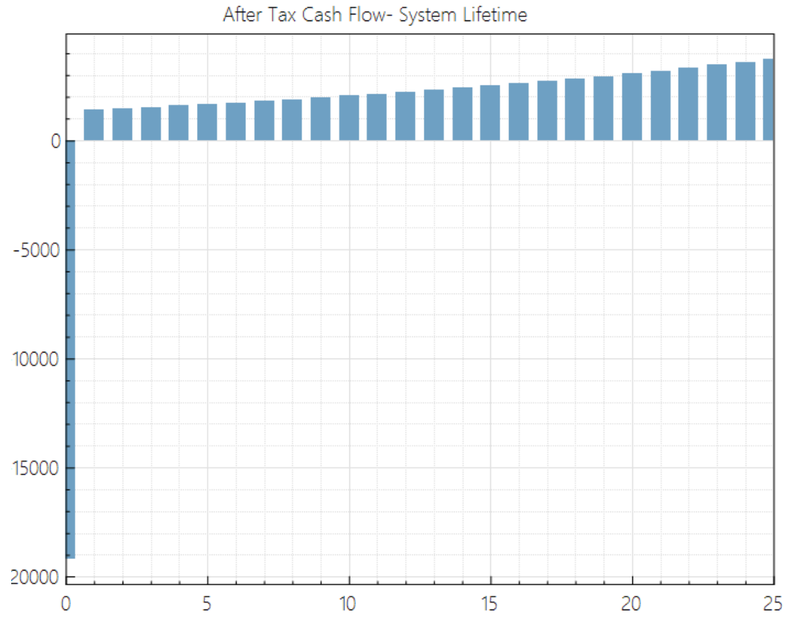


***Assumptions:** ($7,082) in operating expenses and 9.06% discount rate

Projected Electricity Rate Escalation

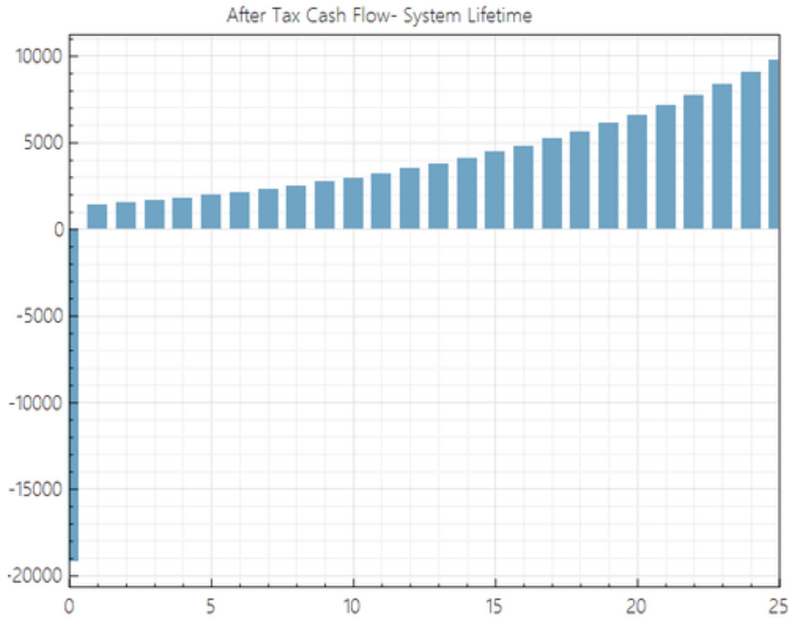
2%

Metric	Value
Net saving yr 1	$1,622
Net savings 25 yr	$67,342
Savings - Cost	$48,142
Net present value	$552
Simple payback	11 years



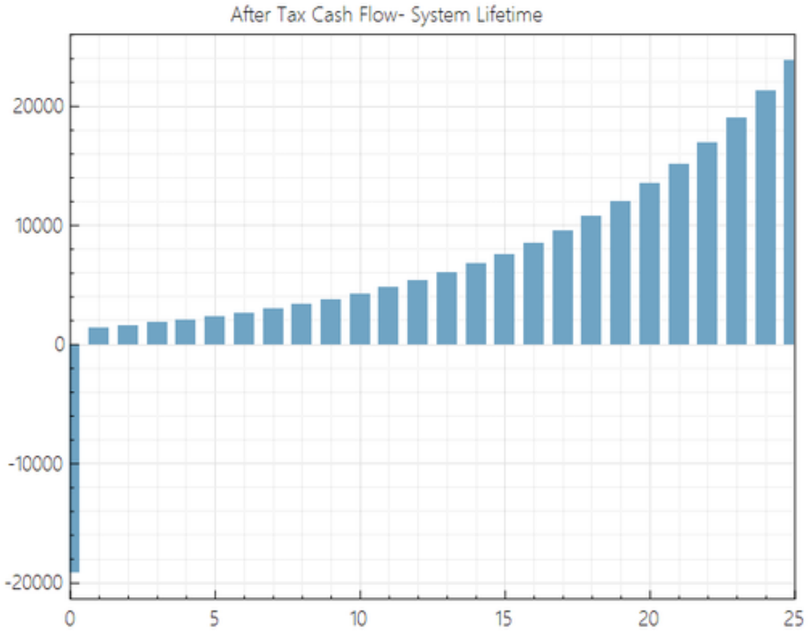
6%

Metric	Value
Net saving yr 1	$1,622
Net savings 25yr	$117,813
Savings - Cost	$98,613
Net present value	$11,319
Simple payback	9.3 years



10%

Metric	Value
Net saving yr 1	$1,622
Net savings 25yr	$214,096
Savings - Cost	$194,896
Net present value	$30,034
Simple payback	8.3 years



MIDWEST RENEWABLE ENERGY ASSOCIATION

Contact Us:

info@midwestrenew.org
(715) 592-6595
7558 Deer Road
Custer, WI 54423

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FINANCING WITH CLEAN ENERGY CREDIT UNION



HOW CLEAN ENERGY CREDIT UNION DOES BUSINESS

CLEAN ENERGY INVESTMENTS

Every lending decision we make is guided by one question: does this move us closer to a clean energy future? From solar and EVs to energy-efficient home upgrades, we put 100% of your dollars to work for a cleaner planet.

MEMBER OWNED NOT-FOR-PROFIT

We serve our members, not stockholders. Earnings are returned to you through lower loan rates and higher savings yields.

CERTIFIED B-CORP

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Certified B Corporation | CLEANENERGY CREDIT UNION



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- Energy Efficient Lighting & Electricity Solutions
- Upgrade to ENERGY STAR® Appliances
- Efficient Building Envelope Solutions
- Energy Efficient Water Heating
- Solar and Batteries
- Water Reclimation Systems
- Energy Analysis & Monitoring
- Climate Home Hardening

FULL LIST OF GHI IMPROVEMENTS

Certified B Corporation

CLEANENERGY® CREDIT UNION

Rate Comparisons

Comparison of Average Savings, Deposits, and Loan Rates (APR) at Credit Unions and Banks from NCUA as of 12/26/25

Clean Energy CU rates as of 10/29/26

Product	Clean Energy CU	Credit Unions	Banks
1 Year CD ($10k)	3.5%	2.95%	2.29%
Money market account ($2.5k)	1.5%	0.74%	0.52%
Interest checking account ($2.5k)	2.5%	0.15%	0.2%
Credit card (Classic)	NA	12.58%	15.27%
30 Year fixed-rate mortgage	NA	6.26%	6.5%
Used car loan (48 months)	5.49%	5.53%	7.73%
New car loan (48 months)	4.99%	5.32%	7.33%

Source: ncua.gov/analysis/cuso-economic-data/credit-union-bank-rates/credit-union-and-bank-rates-2025-q4

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CLEANENERGY CREDIT UNION

CURRENT CLEAN ENERGY GHI LOAN RATES

Loan Type	Min/Max Loan Amount	Term	APR as low as
Secured Green Home Improvement Loans	$3,000 to $75,000	3 years	5.24%
Secured Green Home Improvement Loans	$3,000 to $75,000	5 years	5.74%
Secured Green Home Improvement Loans	$3,000 to $75,000	7 years	5.99%
Secured Green Home Improvement Loans	$3,000 to $75,000	10 years	6.49%

Loan Type	Min/Max Loan Amount	Term	APR as low as
Unsecured Green Home Improvement Loans	$1,000 to $50,000	3 years	8.24%
Unsecured Green Home Improvement Loans	$1,000 to $50,000	5 years	8.74%
Unsecured Green Home Improvement Loans	$1,000 to $50,000	7 years	8.99%
Unsecured Green Home Improvement Loans	$1,000 to $50,000	10 years	9.49%

1 Loans must be used for qualifying clean energy products and services – see list here.
2 Rates shown include a 2.00% discount for automatic loan payments.
3 Rates shown are lowest possible rates for qualified buyers. Rates may change dependent on credit qualifications, underwriting factors, and loan characteristics.
4 Residences in certain counties and states may be eligible for a 0.50% rate discount, learn more.
5 APR = Annual Percentage Rate. All rates and programs are subject to change at any time.
See "loan fees" tab for associated fees.
6 Refinance loans incur an additional 0.50% added to the current rate.

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CLEANENERGY® CREDIT UNION

Who is the Clean Energy CU movement?

















































DON'T LET COST STOP YOU

FINANCING CLEAN ENERGY UPGRADES





Upfront costs should not stop you from making improvements that save you money long term. There are more financing options out there than most people realize, and it pays to do your research before you need them.

State & Local Programs

State and Local Loan Programs Some states offer 0% or deeply discounted financing for clean energy upgrades. Maryland, New Jersey, and Connecticut all have active programs right now. Check what is available in your state before you borrow.

Mission Driven Lenders

Mission Driven Lenders Credit unions and Community Development Financial Institutions (CDFIs) often offer lower rates and more flexible terms than traditional banks, with programs specifically designed to support low income borrowers and underserved communities.

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FIND OUT WHAT YOU MAY QUALIFY FOR

Rewiring America



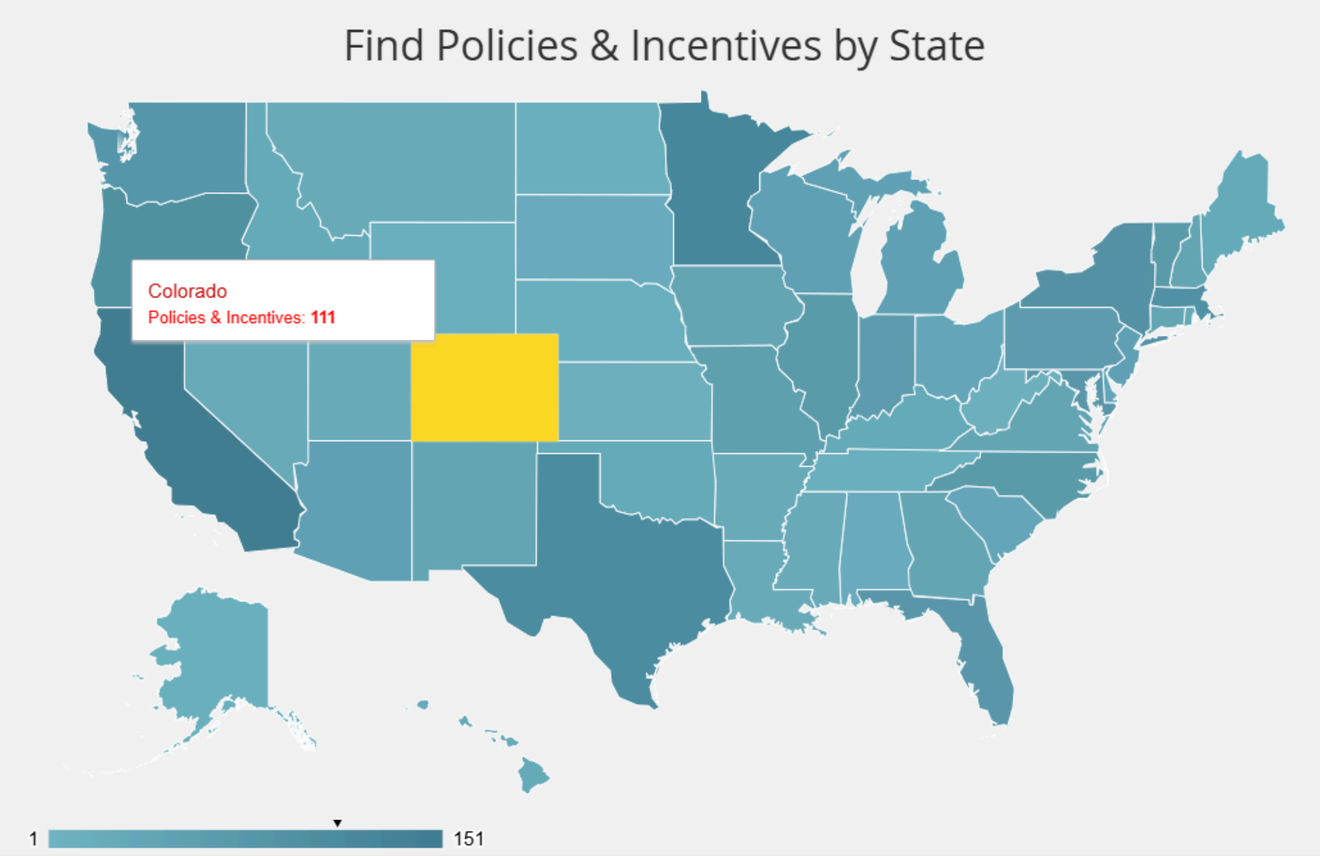
A broad look at federal, state, and utility incentives available to you based on your zip code and household size.

homes.rewiringamerica.org/calculator

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FIND OUT WHAT YOU MAY QUALIFY FOR

Database of State Incentives for Renewables & Efficiency (DSIRE)



DSIRE is the most comprehensive source of information on incentives and policies that support renewable energy and energy efficiency in the United States, operating since 1995.

dsireusa.org

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SAFEGUARD *Your Energy* BILL

Q&A

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