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Pickens, SC 29671

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Highway 123
Westminster, SC 29693

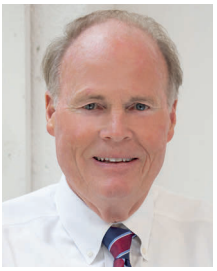
MISSION STATEMENT
Blue Ridge Electric Cooperative will operate as a competitive provider of energy services and a partner with local communities, with a focus on safety, service and integrity.

BOARD OF DIRECTORS
Len D. Talley, *Chairman*
J. Mendel Stone, *Vice-Chairman*
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PRESIDENT AND CHIEF EXECUTIVE OFFICER
Jim Lovinggood

This organization is an equal-opportunity provider.

A Touchstone Energy® Cooperative



"Thank you to our members. Serving you has been the greatest privilege of my career."

A heartfelt thank you

THIS IS THE FINAL magazine issue of 2026, and my last as President and CEO of Blue Ridge Electric Cooperative. After nearly 45 years with the co-op, I will retire in January.

As I write these final words, one feeling rises above all the others: gratitude. I have spent most of my life at Blue Ridge, and both our employees and members have become like family to me. It has been a privilege to serve this cooperative and the communities we call home.

First, I want to thank my wife and family. They stood by me through late nights, storm restorations and the many demands that come with serving an electric cooperative. While most people see the crews and employees working to restore power, they do not always see the sacrifices made by their families.

Over the years, many emergency calls came during the middle of the night. Sometimes I would be gone for hours, and sometimes for days. I remember leaving my wife at home with our two young children, often without electricity at home, too. Back then, there were no cell phones to stay connected, only a landline that sometimes worked and a fireplace to keep the family warm. While technology has made communication easier today, their commitment and sacrifice remain the same. Everything I have accomplished is because of their support.

I also want to thank my predecessor, Charles Dalton, who hired me in 1982 as just the second employee he brought to Blue Ridge. What began as a job quickly became a lifelong career. He challenged me to grow and believed in me long before I believed in myself.

I am equally grateful to our Board of Directors for the opportunity to serve as CEO for the past nine years. Their support, trust and encouragement meant more than they know. Serving in this role has been the honor of my life.

To every Blue Ridge employee, past and present, thank you. You are the reason this cooperative has been so successful. Along the way, many of you became lifelong friends and part of our extended family.

And finally, thank you to our members. Serving you has been the greatest privilege of my career.

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Holiday tree lighting

BLUE RIDGE ELECTRIC invites you to kick off the holiday season with us on Tuesday, Nov. 24, at 5:15 p.m. at our office at 734 W. Main St. in Pickens.

The evening opens with a Christmas devotional and features carols by students from Pickens Elementary School followed by the tree lighting. We're honored to welcome retiree Sam McMillan as our honorary tree lighter.

Hot cocoa, cider and cookies will be provided. All are welcome as we celebrate the reason for the season.



Lovinggood (left) discusses ideas for an ad promoting Blue Ridge Security with a producer from WYFF and Clemson head football coach Dabo Swinney.



During a Sunday open house at the Pickens office in the 1980s, Lovinggood talks with members as they look over service territory maps.

How it started

As a Pickens native, I knew after finishing school that I wanted to stay close to home. I began my career at Blue Ridge in the mapping and drafting department while also performing substation inspections. At the time, our system served fewer than 30,000 meters.

The work looked very different then. Maps were drawn by hand with ink on linen cloth, and computers were not yet a part of everyday operations. Today, nearly every aspect of engineering and system planning is done digitally. Looking back, the changes are remarkable.

Over the years, our cooperative continued to grow, and so did the technology that supports it. We also experienced memorable events, including Hurricane Hugo in 1989 and the Blizzard of 1993.

One turning point came in 1994 when I attended an engineering conference and learned about emerging automated meter-reading technology that also featured security options. That discovery led Blue Ridge to offer new security technologies for homes and businesses. Those ideas eventually resulted in the creation of Blue Ridge Security Systems.

Blue Ridge Security grew into one of the region's leading security providers before being sold in 2017. I remain proud of what that company accomplished and of the talented people who helped build it.



Lovinggood with the late U.S. Sen. Lindsey Graham at the Madren Conference Center in Clemson in May 2025.

What we accomplished together

When I reflect on my career, I am proud of the many achievements made possible by the dedicated employees, directors and members of this cooperative.

As CEO, I also had the privilege of working alongside an outstanding leadership team as we navigated some of the most challenging events in our history, including the COVID-19 pandemic, the 2020 Seneca tornado, Hurricane Helene in 2024 and Winter Storm Fern earlier this year.

Following the 2020 tornado, we completed the Oconee transmission project, one of the most important infrastructure investments in our system's history. The project included rebuilding four substations and constructing or upgrading more than 20 miles of transmission line.

Projects of this scale require strong partnerships and community support. We are grateful to our public partners and stakeholders who recognized the importance of strengthening our electric system. The result is a more reliable network that will benefit members for decades to come.

Hurricane Helene was the most destructive storm Blue Ridge has experienced in its 86-year history. At its peak, more than 90% of our members were without power. Yet through 14 days of restoration efforts, our employees demonstrated extraordinary dedication and safely restored service across our communities.

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Lovinggood speaks at the grand opening of the Upcountry Fiber office in Seneca in early 2025 as then-West Carolina CEO Jeff Wilson (right) looks on. Together, the two leaders formed a partnership that now brings high-speed internet to more than 30,000 homes and businesses.





The Lovinggood family at the 2025 Christmas tree lighting outside the Pickens office. Since then, Lovinggood has welcomed another grandson, Cade, born in August.

CONT. FROM PAGE 5

Experiencing three of our most significant storms in just six years tested every part of our organization. Each time, our employees rose to the challenge, and our members supported us with patience and understanding. Together, we came through stronger.

Blue Ridge was founded in 1940 to bring electricity to rural areas that larger utilities would not serve. In 2021, we embraced that same mission by helping launch Upcountry Fiber through a partnership with West Carolina Telephone Cooperative. Today, more than 30,000 homes and businesses across the rural Upstate have access to high-speed internet through that effort, many for the very first time. This project required vision, courage, and a shared commitment to improving quality of life in our communities. It also led to the creation of the South Carolina Cooperative Broadband Association, helping electric and telephone cooperatives work together to expand broadband access across the state.

These are only a few examples of how Blue Ridge has worked to improve reliability, strengthen infrastructure, and provide better service. Throughout every decision, our focus has remained the same: serving our members.



WYFF News 4 chief meteorologist John Cessarich (center) speaks with Lovinggood at the 2019 Blue Ridge Fest.

Looking forward

Today, Blue Ridge serves more than 75,000 meters across 7,500 miles of line, and our growth continues. I fully expect that number to exceed 100,000 meters in the years ahead.

Like all electric utilities, we face new opportunities and challenges. Demand for electricity continues to increase, while new power generation resources must keep pace with that growth. Rising costs for fuel, materials, and infrastructure also remain a challenge.

Even so, I leave with tremendous confidence in the future of this cooperative.

Our next President and CEO, Zach Hinton, is the right leader for the next chapter of Blue Ridge. I am confident that he, alongside our talented employees and leadership team, will continue building on the strong foundation that has been established.

I believe deeply in the people of this cooperative. I will miss working alongside them, but I look forward to watching Blue Ridge continue to grow, serve our communities, and meet the needs of our members for many years to come.

Thank you for allowing me to be part of this remarkable journey.

With gratitude,

JIM LOVINGGOOD
President and CEO



Happy Thanksgiving, Merry Christmas & Happy New Year from Your Co-op!

BLUE RIDGE Electric Co-op

The holiday season is here, and that means this is our last issue of South Carolina Living for 2026. Thank you for your trust and support this year. From our co-op family to yours, we hope your table is full this Thanksgiving and your December is joyful.

We're already looking forward to 2027 and are grateful for the chance to keep serving you.

Our offices will be closed:

Thanksgiving:
Nov. 26-27

Christmas:
Dec. 23-25

New Year's Day:
Jan. 1

As always, our crews will be on standby for outages. To report one, use our mobile app, text OUT to 800-240-3400 or call 888-258-3743.

Outage updates and tips:
BLUERIDGE.COOP/OUTAGE

UPCOUNTRYFIBER
A STRONGER CONNECTION

Good news,

just in time for the holidays

More speed. Same local support you already love.

As the year winds down, we wanted to say thanks the best way we know how: making sure your internet continues to deliver the best possible experience.

500 MBPS	~~$65~~ **$50**
1 GIG	~~$80~~ **$65**
2.5 GIG	~~$95~~ **$80**
5 GIG	~~$110~~ **$95**
8 GIG	~~$115~~ **$110**

So...we're upgrading your internet for an entire year — **for free!**



Visit our office, or scan the QR code.

UpcountryFiber.com/upgradenow

Limited time offer. Terms and restrictions apply.

MARY "DOODLE" CAMPBELL
Upcountry Fiber customer

TIPS TO LOWER ENERGY COSTS

A few small changes this winter can make a big difference on your bill.

BLUE RIDGE Electric Co-op

HEATING CAN ACCOUNT FOR ABOUT HALF OF YOUR ENERGY USE

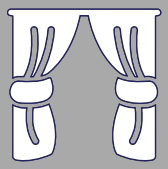


- Set your thermostat to 68° in winter.
- Schedule fall HVAC maintenance.
- If you have a heat pump, raise the thermostat a degree or two at a time. Big jumps kick on backup heat, which costs more to run.

INSTALL A SMART OR PROGRAMMABLE THERMOSTAT



- Pre-program your thermostat to make it easy to regulate your home throughout the year.



ADJUST DRAPERIES AND SHADES

- Open shades on sunny windows during the day and close them at night to hold heat in.

LOWER YOUR WATER HEATING COSTS

- Turn down your water heater to the warm setting of 120° to help save during the winter months.



MAKE SURE YOUR HOME IS WELL-INSULATED

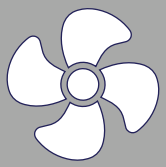
- Caulk, add insulation and weather-strip to keep warm air in.





PREP PIPES, SPIGOTS AND VENTS

- Wrap exposed pipes, cover outdoor spigots and close crawl-space vents to keep pipes from freezing.

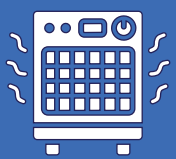


CEILING FANS COST PENNIES TO RUN

- Set them clockwise on low to push warm air off the ceiling and back down to you, so your heating system doesn't have to work as hard.

SPACE HEATER SAFETY AND HIGH COST OF USE

- Use them to warm one room, not the whole house. Keep them 3 feet from anything that can burn and plug them straight into the wall, never an extension cord.



For more information on saving energy in your home, visit:

BLUERIDGE.COOP/ENERGY-EFFICIENCY