

# Shop Local for Yuletide Pride and Prosperity



## MESSAGE FROM CEO AND GENERAL MANAGER RICK HAILE

**'TIS THE SEASON, AND MOST OF US WILL SPEND THIS MONTH** shopping for, buying, wrapping and giving gifts. If you value our community like I do, you might go out of your way to buy locally.

I love the feeling of walking into my favorite locally owned shop, restaurant or store and knowing that the products, labor and profit involved can make a positive impact on my community. The spirit of Main Street is embodied in these businesses, just like it is in Heart of Texas Electric Cooperative.

Electric co-ops are as local and community-centered as they come. Founded to bring electricity to communities that didn't interest the big, investor-owned utilities,

electric cooperatives have been a cornerstone of community and economic development in rural America and beyond for decades.

The feeling I get when I frequent businesses in our community is the same feeling I get when I walk into work at the co-op every day: pride. I am proud to be a part of an organization that serves the community in which we live instead of a group of shareholders who might never set foot in our service territory.

Your electric cooperative is a nonprofit. When we make more money than we need to keep the lights on

safely and reliably, we return it to our members in the form of capital credits. This means that after all co-op expenses are paid, any additional money we earn goes back into our community instead of into a shareholder's pocket.

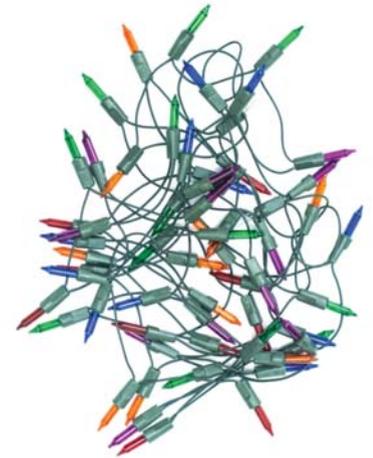
And because we are owned by you, our members, we have a vested interest in making sure our community prospers. We do this by investing in economic development and community service programs.

I hope you view Heart of Texas EC not just as your electric utility provider but also as a local business that brings pride and prosperity to our community. If you are interested in learning more, please stop by the co-op or give us a call.

We believe that being a part of this community is the most valuable gift, and we hope you feel the same way. Merry Christmas and happy holidays to everyone in your family, from everyone at your co-op family.



PETAR CHERNAEV | ISTOCK.COM



## Decorate Without Danger

### DECORATING FOR THE HOLIDAYS CAN

be fun, but take steps to protect your home and family from decorating hazards with these quick tips:

- ▶ Inspect ladders for loose or missing screws, hinges and bolts before use.
- ▶ Use the proper ladder height, ensuring that ladders extend at least 3 feet past the edge of the roof.
- ▶ Exercise caution when decorating near power lines. Keep yourself and equipment at least 10 feet away.
- ▶ Inspect lights, decorations and cords for damage before using them.
- ▶ Make sure cords are not pinched by doors, windows or heavy furniture, which could damage the cord's insulation.
- ▶ Make sure extension cords and electrical decorations used for outdoor decorating are marked safe for outdoor use.
- ▶ Fasten outdoor lights securely to trees, the house or other firm supports to protect them from wind damage.
- ▶ Do not mount or support light strings in a way that might damage the cord's insulation.
- ▶ Make sure spotlights used to illuminate decorations are well-ventilated, protected from weather and a safe distance from flammable items.
- ▶ Avoid overloading electrical outlets with too many decorations or electrical devices.
- ▶ Turn off all electrical decorations before leaving home or going to sleep.

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# HOTEC Issues Scam Alert

## HEART OF TEXAS ELECTRIC COOPERATIVE WARNS MEMBERS THAT SCAMMERS ARE

working in our community. A HOTECC member recently notified the co-op of a fraudulent phone call they received. The member's caller ID showed that the call came from the co-op's 1-800-840-2957 toll-free line.

Be advised: This is a scam! Do not answer. And if you do answer, do not give out any personal information.

The number cited is HOTECC's 800 number, but when you receive a legitimate call from the co-op, your caller ID will not show the 800 number. When a HOTECC representative calls you, your caller ID will show the local 254 area code. The co-op's McGregor office number is (254) 840-2871, and the Rosebud office number is (254) 321-0444.

If you are contacted via phone or email by someone claiming to be from Heart of Texas EC, and you have any doubts as to who you are communicating with, just hang up, or if you think an email might be fraudulent, do not click any links in it. Then call us at one of the numbers listed above.

We work hard to keep your personal and financial information safe from predators, and we appreciate your assistance.

## How Does the Scam Work?

Utility phone and email scams typically involve callers who claim to represent a utility company and attempt to trick people into paying them money by threatening to turn off their power. The scammer usually insists the victim pay immediately with a credit/debit card or a prepaid debit card, which provides them easy access to the victim's money.

Scammers are starting to manipulate caller ID to display a fake number, which may actually be your co-op's number. Often, scammers use this "spoofing technology" to make the caller ID display the name and phone number of the local utility, leading members to believe the call is legitimate. Don't be fooled.

## What Should You Do?

**Hang up!** If you are not 100 percent sure you're speaking with an actual representative from your co-op, hang up and call the co-op back at either number listed on your monthly statement: (254) 840-2871 or (254) 321-0444.

**Report it!** Contact HOTECC and local law enforcement to report theft or attempted theft by scams. If the theft was executed through a prepaid debit card, contact the location where you purchased the card for directions on how to stop your money from being transferred. If it was transacted through a credit card or your bank, contact them immediately.

**Beware!** Never give out personal information or credit card numbers or wire money as a result of an unexpected or unsolicited call or email if you cannot validate the authenticity of the caller or sender. Be suspicious if the caller insists you use a prepaid debit card or if they demand an immediate payment. If it doesn't feel right, end the conversation and hang up.

Remember, if Heart of Texas EC members are late paying their bills, a printed late notice will be sent before service is disconnected.

**Know your options!** HOTECC provides many secure options for making a payment and will never call a member to request an immediate bill payment via prepaid debit or bank card.

Protecting our members' personal and financial data is a top priority. If you have questions, please call or visit the co-op office.



## Heart of Texas Electric Cooperative

Operating in Bell, Bosque, Coryell, Falls, Hamilton, McLennan and Milam counties

### CEO AND GENERAL MANAGER

Rick Haile

### DIRECTORS

Garland Cook, District 1  
DeWayne Draeger, District 6  
Kermit Dreyer, District 7  
Paul Edge, District 2  
Dan Foster, District 9  
Kenneth Hollas, District 3  
Bobby Nawara, District 4  
Allen Shows, District 5  
Larry Stock, District 8



## Contact Us

### McGREGOR OFFICE

**(254) 840-2871** local  
**1-800-840-2957** toll-free  
1111 S. Johnson Drive • P.O. Box 357  
McGregor, TX 76657

### OFFICE HOURS

Monday-Friday, 8 a.m.-5 p.m.  
Drive-thru 7:30 a.m.-5:30 p.m.

### ROSEBUD OFFICE

**(254) 231-0444** local  
**1-800-840-2957** toll-free  
159 Loop 265 • P.O. Box 598  
Rosebud, TX 76570

### OFFICE HOURS

Monday-Friday, 8 a.m.-5 p.m.

### CREDIT/DEBIT CARD PAYMENTS

Online at [hotec.coop](http://hotec.coop)  
By phone at 1-855-399-2688

### FIND US ON THE WEB

[hotec.coop](http://hotec.coop)





LEFT: Heart of Texas EC members were greeted by staff as they arrived at the annual membership meeting. RIGHT: Our youngest members enjoyed visiting and posing for pictures with the linemen.

# HOTEC Celebrates 80 Years of Member Service

**HEART OF TEXAS ELECTRIC COOPERATIVE MEMBERS CELEBRATED** 80 years of co-op history October 17 as they gathered for the 2017 annual membership meeting in Temple. Hundreds of visitors enjoyed refreshments and visited with staff members while eagerly awaiting the meeting and prize giveaway. It was another great turnout.

Member gift bags included a few goodies to take home, including LED bulbs, surge protectors, calendars and more.

The youngest members posed for photos with a lineman on a utility pole or in the bucket of a service truck.

The business meeting opened with a welcome by HOTEC Board President Garland Cook. Master of ceremonies David Carpenter introduced the board of directors, Operation Round Up directors and other special guests.

The drawing for prizes began with Ron Poston announcing the names of several winners.

**Service Awards:** It was a special night for employees, as several were honored for their years working at the co-op. Cook announced the employees' names and years of service as CEO/General Manager Rick Haile presented each one with a plaque and gift.

Loyal service to the co-op was evident in the number of employees receiving awards for longtime tenure. Receiving his 40-year service award was serviceman Kenneth Fikes. Poston received a 30-year award, and Brandon Young received a 20-year award. Sherri Morgan received a 10-year award. Receiving awards for five years of service were Chad Miller, Amber Velasco, Brenda Allison and Sam Hoerster.

**Message From the Manager:** Haile began his report by thanking the board of directors for the opportunity to serve in his position. "In my 30 years with the co-op, I have gotten to know co-op members and employees from across the country, and co-op people are simply the best of the best," he said.

He thanked the co-op's employees, managers and members for their part in creating a wonderful work environment throughout his career.

Haile also paused to remember two HOTEC employees who lost their lives in tragic accidents since the last meeting.

He thanked the members for their donations for one of our lineman trainees who was recently diagnosed with lymphoma. More than \$800 was donated.

The co-op financials were solid this year, with a clean audit. This gave the board the opportunity to approve approximately \$600,000 in capital credits retirements, which were returned to the members in 2017.

Haile also discussed recent coal plant closures and cyber-security.

**Youth Tour Report:** Emily Jander, HOTEC's 2017 Youth Tour representative, expressed her thanks to the members for their generosity in providing her a trip to Washington, D.C.

The chance to see government at work and to visit with Rep. Bill Flores were among the highlights of her trip. Mount Vernon was her favorite site to visit, she said, and the new friends she made are what she treasures most.

**Guest Speaker:** Dr. Dawn Buckingham, state senator representing District 24, was the guest speaker for the evening. She presented a legislative update and reviewed a number of the bills that passed during the recent legislative sessions. She also provided information on the constitutional amendments that were slated to be on the ballot in November.

**Director Election:** Directors elected to serve another term were Bobby Nawara, District 4; Allen Shows, District 5; and Larry Stock, District 8.

**More Prizes!** Gift cards, bill credits, tools and small appliances were among the prizes handed out to lucky members.

Virgil and Vivian Vaclavik Jr. and Roger and Sherri Savage won the two grand prizes: \$500 bill credits. Ronnie Skala and Dewayne Mesecke each won a 55-inch TV. Fire HD 10 tablets were won by Brendan Wrisk and Felce Fedelem. After prizes were awarded, the meeting was adjourned.

The directors and staff of Heart of Texas EC look forward to the future—working together to serve members.



Rick Haile presented service awards to several employees: Kenneth Fikes, 40 years; Ron Poston, 30 years; Brandon Young, 20 years; and Sherri Morgan, 10 years. Receiving five-year awards but not pictured were Chad Miller, Amber Velasco, Brenda Allison and Sam Hoerster.

**ANNUAL MEETING PRIZEWINNERS**

- Virgil and Vivian Vaclavik Jr.**, \$500 HOTEK bill credit
- Roger and Sherri Savage**, \$500 HOTEK bill credit
- Brendan Wrisk**, Kindle Fire
- Felce Fedelem**, Kindle Fire
- Ronnie Skala**, 55-inch TV
- Dewayne Mesecke**, 55-inch TV
- Susie Grelle**, \$100 Academy gift card
- Alan James Hoelscher**, \$100 Academy gift card
- Kit Bennett**, \$100 Lowe's gift card
- Philip Jander**, \$100 Lowe's gift card
- Frank Thomas**, \$100 Lowe's gift card
- Olivia Aleman**, \$100 Cabela's gift card
- Larry Bird**, \$100 Cabela's gift card
- F.T. Kuykendall**, \$100 Cabela's gift card
- Douglas Kunkel**, \$50 Walmart gift card
- Kenneth Schneider**, \$50 Walmart gift card
- Edwin Peeler**, \$50 Best Buy gift card
- Leonard Janke**, \$50 Best Buy gift card
- Mrs. Willie Ray Hoff**, \$50 cash
- Phillip Kostroun**, \$50 cash
- James R. Gibson**, \$50 cash
- Franklin Glaser**, \$50 cash
- Robert Stack**, \$50 cash
- Edwin Malcik**, \$50 cash
- Shirley Dach**, \$50 Walmart gift card
- Patrick Wallace**, \$50 Walmart gift card
- Willie and Ellen Whitfield**, \$50 Walmart gift card
- Edgar Bounds**, \$50 Walmart gift card
- Larry Ryter**, \$50 cash
- William Kirby**, \$50 bill credit
- Steve Pechal**, \$50 bill credit
- Earl Soudelier**, \$50 bill credit
- Lemuel Williams**, \$50 bill credit
- Steve Wooley**, \$50 bill credit
- John Cawyer**, meter lamp
- Glenn Psencik**, Crock-Pot
- Sidney Frasier**, smoothie blender
- Elaine Jones**, waffle maker
- Leslie Mesecke**, \$50 bill credit
- Fannie Mae Price**, \$50 bill credit
- Larry James Brown**, \$50 bill credit
- Don Bethke**, cordless drill
- Alan Baca**, coffee maker
- Rita Mize**, hand mixer
- Leo Engbrock**, digital camcorder
- Peggy Lindemann**, heater
- Janet Ferguson**, grilling tool set
- Mrs. John Pagach**, \$50 bill credit
- Barbara Walker**, \$50 bill credit
- Micah Reeves**, \$50 bill credit
- Manuel Bravo Sr.**, motorcycle tool kit
- Ula Faye Williams**, tool kit
- Vicki Brenner Dawson**, DVD player
- Joe Bob Rueter**, toaster
- Terry Coots**, screwdriver set
- Bobby Joe Tatum Jr.**, work light
- Doris and Johnnie Volcik**, LED spotlight
- Laura Arocha**, \$50 Walmart gift card
- Henry E. Skala Jr.**, \$50 Walmart gift card
- O.E. Davidson**, \$50 Walmart gift card
- Stella Nichols**, auto safety kit
- Loleta Wolbrueck**, electric knife
- Wanona Marek**, storage shelf
- Jim Willie Thompson**, folding step stool

# How Much Will Using Your Space Heater Cost You?

WITH COLD WEATHER AHEAD, HEART OF TEXAS ELECTRIC COOPERATIVE WANTS TO remind our members who heat with electric space heaters: Use them safely, and use them sparingly to control your energy costs. **How much does your space heater cost to use? You may be surprised when you discover the answer.**

The chart below shows what your estimated cost would be for using one space heater over a period of a week or month. For every additional space heater, the cost multiplies. If you were using two space heaters as your primary heat source 24 hours per day over a month's time, the estimated cost would be \$212.76!

Electric space heaters are no more energy efficient than any other electric heating source, and generally all space heaters are equally efficient.

**If you choose to use an electric space heater, please keep these safety tips in mind:**

- ▶ Choose a heater that is certified by a nationally recognized testing institution such as Underwriters Laboratories.
  - ▶ Keep space heaters at least 3 feet away from flammable items, such as curtains and furniture, and out of high-traffic areas.
  - ▶ Select a heater with an automatic shutoff switch that will engage if it tips over, and a guard around the heating element.
  - ▶ Check plugs and cords, and discard them if they're frayed or damaged.
  - ▶ Electric heaters should be plugged directly into wall outlets, not power strips.
- To learn more about how to save energy, visit [hotec.coop](http://hotec.coop).

## ELECTRIC SPACE HEATER CONSUMPTION CHART

The Heart of Texas EC kilowatt-hour rate is based on 1,000 kWh at the residential rate of 0.0985. Please note that the chart includes the prorated Availability Charge, based on 1,000 kWh/month. The PCA is based on the current rate as of October 1.

### 1,500 Watt Heat Setting at 0.0985/kWh

Hours Used per Day	1	2	4	6	8	10	12	24
Daily Cost	\$0.15	\$0.30	\$0.59	\$0.89	\$1.18	\$1.48	\$1.77	\$3.55

**24-Hour Daily Use, Cost per Week: \$24.82    Cost per Month: \$106.38**

*Note: If the heater has a fan, the actual cost may increase over the amounts shown.*

# Lower Your Thermostat, Lower Your Bill

Heart of Texas Electric Cooperative encourages members to conserve electricity and avoid higher winter energy bills.

Setting the thermostat to 68 degrees when home—and lower when away—saves money.

### Save even more!

- ▶ Turn off and unplug unused lights and appliances.
- ▶ Close shades and blinds at night to reduce heat loss. Open them to capture solar heat on sunny days.
- ▶ Avoid using electric space heaters if possible.
- ▶ Change furnace filters.
- ▶ Weatherstrip or caulk doors and windows.



## MERRY CHRISTMAS & HAPPY NEW YEAR

Heart of Texas EC will be closed Monday, December 25, for Christmas, and Monday, January 1, for New Year's Day.





## Youth Tour, Scholarship Applicants Sought for 2018

*HOTEC offers two programs for area high school students*

**THE GOVERNMENT-IN-ACTION YOUTH TOUR IS A YOUTH LEADERSHIP PROGRAM** sponsored by Heart of Texas Electric Cooperative and organized by Texas Electric Cooperatives and the National Rural Electric Cooperative Association. For more than 50 years, electric cooperatives across the state and nation have been sending young adults to the nation's capital for an action-packed tour.

Highlights of the trip include meeting congressional leaders, visiting national monuments and historic sites, touring Smithsonian Institution museums, going on a boat cruise on the Potomac River, seeing a show at the Kennedy Center and rallying with more than 1,700 fellow students for a day of inspirational leadership speakers.

Eligible entrants must have completed their freshman year in high school, be a dependent of a Heart of Texas EC member with permanent resident status in the service area, and submit an application and essay. Tour dates are June 6–15, 2018.

To apply, students submit an application and essay to be judge independently through Heart of Texas EC. **Youth Tour applications are due February 15.**

Heart of Texas EC also awards five scholarships of \$1,000 each to graduating high school seniors who want to pursue higher education. Applicants must live with a parent or guardian who is an active Heart of Texas EC member.

Applications and more details can be found at [hotec.coop](http://hotec.coop) by clicking on Youth Tour & Scholarships under the Programs tab. **Scholarship applications are due March 1.** For more information, call Member Services Manager Ron Poston at 1-800-840-2957.

## 2017 Capital Credits Allocation

**HEART OF TEXAS ELECTRIC COOPERATIVE HAS ALLOCATED CAPITAL CREDITS TO MEMBERS'** accounts for the 2017 calendar year. The allocations for 2017 amounted to \$4,871,264. This includes \$1,935,062 in operating margins.

Each account's equity can be calculated by multiplying the member's total bill, including security light expenses and excluding any taxes, service fees, memberships, deposits or miscellaneous charges, by a factor of 0.05557525.

Capital credits are not returnable at this time, and they cannot be applied toward current or outstanding bills. If you have any questions concerning these calculations, please call the co-op office at 1-800-840-2957.



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## Did You Know?

Thomas Edison created the first Christmas lighting display in 1880 to draw attention to his invention, the incandescent lightbulb. He laid 8 miles of underground wire to power strings of lights wrapped around his laboratory.



## Give friends and family the Best of Texas.

The Best of Typically Texas Cookbook features more than 700 best-loved recipes (with more than 300 desserts) from two of our most popular cookbooks.

**Now available at Heart of Texas EC.** Come by and purchase your copy today!



## Will the Closure of Coal-Fueled Power Plants Affect Your Bill?

**WITH THE RECENT CLOSING OF TWO COAL-FUELED POWER PLANTS IN CENTRAL TEXAS,** Heart of Texas Electric Cooperative members are asking, “Will my electric bill go up?”

Although these closures will affect hundreds of our neighbors who stand to lose their jobs, and create ripple effects in the local economy, it is not expected to cause any significant fluctuation in the price of electricity for Heart of Texas EC members.

The most common reason for early closures of coal-fueled plants is economics. Most of these plants are nearing the end of their life expectancy and are less efficient, making them less competitive in a low-cost market. The low cost and abundance of natural gas, and the availability of renewables like wind and solar are providing viable alternatives.

Wind power has been encouraged through federal tax subsidies and ratepayer-funded transmission lines. This makes low-cost wind power a principal factor in keeping prices low.

Heart of Texas EC buys its electricity from Brazos Electric Power Cooperative. Established in 1941, Brazos Electric produces or purchases its electricity using various generation resources. Although natural gas is the primary fuel source, Brazos also produces and/or buys power that uses hydroelectric and solid fuel (coal) as fuel sources. This diversity provides stability to the cost of producing and providing electricity to its 16 member co-ops and municipally owned distributors.

“Brazos owns power plants, has short- and long-term contracts, and buys from the market to assure a stable and economic power supply,” notes Heart of Texas EC CEO/General Manager Rick Haile.

Brazos also takes advantage of low energy prices in the ERCOT market.

The 16 co-ops, which include Heart of Texas EC, each have a representative who serves on the board of directors of Brazos. Haile currently serves as vice president of the Brazos board. This participation bolsters HOTEK’s goal of providing quality service to our members.

Long-term planning strategies of Heart of Texas EC and Brazos EC ensure that dependable electric power will be available at a reasonable rate for our members long into the future.

## 12 Days of Holiday Safety

**DAY 1: WHAT’S THAT NOISE? TEST SMOKE** and carbon monoxide alarms.

**Day 2: Shocker!** Before use, inspect all electrical lights, decorations and extension cords for damage.

**Day 3: Two’s company, three’s a crowd.** Do not overload outlets with too many decorations or devices.

**Day 4: Is it working?** Test ground-fault and arc-fault circuit interrupters.

**Day 5: Ouch!** Prevent falls by arranging cords safely along walls and out of doorways and high-traffic areas.

**Day 6: Kids eat the darnedest things.** Avoid placing lights, hooks, ornaments and other small decorations within reach of young children.

**Day 7: Thirsty?** Keep the Christmas tree stand full of water. A fresh tree poses less of a fire hazard than a dry tree.

**Day 8: Make a wish!** Blow out candles before leaving the house or going to bed.

**Day 9: Nice and warm.** Keep space heaters at least 3 feet away from anything flammable.

**Day 10: Can’t touch this!** Install tamper-resistant receptacles to prevent kids from inserting objects into outlets.

**Day 11: Escape route:** Share your family fire escape plan with overnight guests.

**Day 12: Hot stuff!** Keep children away from cooking areas; use back burners and turn pot handles inward.



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# Cybersecurity: What Is Your Co-op Doing To Protect You?

**CYBERSECURITY. CHANCES ARE, YOU'VE HEARD THAT TERM A LOT LATELY. SO, WHAT** does it mean? And what is your co-op doing to protect you?

Heart of Texas EC's IT Department is constantly on guard against unauthorized access to our system and files, and your personal information. Network firewalls and content filters help protect our systems. Antivirus software is frequently checked, patched and updated. PCI compliance standards, which govern the use of credit cards, have been implemented and are standard practice.

HOTEC implements industry standards for cybersecurity on a daily basis. Best practices are always reviewed and constantly updated. Cybersecurity measures are discussed every week. It is a constantly evolving practice.

Heart of Texas EC staff members must complete cybersecurity training at least monthly and are tested periodically to ensure that they are following the proper procedures. But even the best procedures cannot prevent all attempts to obtain private information. That is why alerts are issued if we feel that a scam attempt is targeting our members.

## How Can You Protect Yourself?

There are things that you as an individual can do to strengthen your cybersecurity.

- ▶ Use strong passwords and personal identification numbers, and keep them secret. They should contain both numbers and letters and, if allowed, symbols. And don't share them.
  - ▶ Maintain your computer's security. Use antivirus, spam and spyware detection programs, and use your own computer when completing financial transactions.
  - ▶ Log out completely. Always click the "log out" button at the end of transactions.
  - ▶ Be cautious when using wireless connections. Unsecured Wi-Fi connections or wireless networks in public areas are generally not as safe to use as secured ones.
  - ▶ Use apps wisely. If you use apps on mobile devices to access financial accounts, be sure to password-protect your device and select the highest security setting that the app offers.
  - ▶ Look for secure websites. Check to ensure that each login page indicates that it is a secure site, often noted by a padlock symbol near the URL.
  - ▶ Don't respond to emails requesting personal information. Legitimate companies will not ask you to provide or verify sensitive information through email.
- If you have any questions, please call the HOTEC office at (254) 840-2871.

## RECIPE OF THE MONTH



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## Banana Crunch Muffins

- 3 cups flour
- 2 cups sugar
- 2 teaspoons baking powder
- 1 teaspoon baking soda
- ½ teaspoon salt
- 1 cup (2 sticks) butter, melted
- 2 eggs
- ¾ cup whole milk
- 2 teaspoons vanilla extract
- 1 cup mashed bananas
- 1 cup diced bananas
- 1 cup chopped pecans
- 1 cup granola
- 1 cup sweetened, flaked coconut

1. Preheat oven to 350 degrees. Apply nonstick cooking spray to muffin tins.
2. In a large bowl, combine flour, sugar, baking powder and soda, and salt. Add butter and mix thoroughly.
3. In a medium bowl, combine eggs, milk, vanilla and mashed bananas, stirring until combined. Add to dry ingredients and mix until smooth. Fold in diced bananas, pecans, granola and coconut.
4. Spoon into muffin tins. Sprinkle tops with extra granola or flaked coconut, if desired. Bake 25–30 minutes.

Makes 18 muffins.

Find this and more delicious recipes online at  
**TEXASCOOPPOWER.COM**