THE FIBER EFFECT: Growing Opportunities In Our Communities

2024 ANNUAL REPORT



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TO OUR SHAREHOLDERS

2024 marked a year of meaningful growth and opportunity at Nuvera, as we expanded our industry-leading fiber network, connected more customers than ever before, and delivered profitability for the company.

Nuvera's success is the result of three years of investment, planning, and hard work—all with one goal in mind: creating a durable future for Nuvera and the communities we serve.

Igniting the Nuvera Fiber Effect

Igniting the Nuvera Fiber Effect began with a big spark: the Nuvera Gig Cities project, which rebuilt our network with fiber across southern Minnesota. Now, as we connect families, businesses, and cities to fiber, that spark has ignited a ripple effect of opportunity.

At the heart of Nuvera's progress in 2024 is a shared success story. Together with community leaders, businesses, and others, we're shaping the future of the communities many of us call home.



James Seifert Board Chair



Glenn Zerbe CEO/President

With Nuvera connections, local businesses are expanding their reach to more customers and integrating technologies to operate more efficiently. Community leaders are seizing the opportunity to leverage fiber connectivity to spur new economic development and cultivate community vitality.

Families are using Nuvera to connect to what's important in their lives—work, school, live sports, e-gaming, and time with friends and family.

Nuvera has always been a connections company, and now more than ever, The Fiber Effect reveals how central those connections are in the lives and communities of those we serve.

In 2024, Nuvera marked significant milestones on the Gig Cities project:

- Completed 75% of the initial project construction with new communities and rural areas remaining.
- Currently, \$140 million of the planned \$200 million investment has been deployed, with new fiber infrastructure connecting customers in nearly every community we serve.

Nuvera's leading fiber infrastructure puts us in a competitive position to lead as a regional fiber service provider.

- In 2024, Nuvera increased the number of customers connected to fiber by 58%.
- Nuvera is the exclusive fiber provider in 93% of our fiber passings.

Looking ahead, Nuvera's focus is on key priorities to drive growth, operational excellence, and service to customers. In 2025, Nuvera will:

- Modernize our internal operations to continue to build, deliver, and support our customers.
- Accelerate residential connections to fiber growing by 35%.
- Capture new opportunities in business sales and residential multi-family communities.
- Expand into new communities.

We are proud of Nuvera's progress in 2024 and remain committed to the continued work of evolving our company to best serve our customers and communities. Thanks to the hard work of our dedicated employees, support from our customers, and the trust of our shareholders, together, we're building a strong future.

OFFICERS



Glenn Zerbe CEO/President

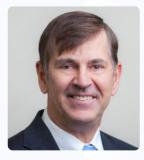


Barbara Bornhoft COO/Vice-President



Curtis Kawlewski CFO/Treasurer

BOARD OF DIRECTORS



Perry Meyer



Dennis Miller



Bill Otis



Wesley Schultz



James Seifert



Colleen Skillings

VISION

Nuvera is a regional leader in the delivery and integration of evolving information technologies.

MISSION

Nuvera provides customer-focused connectivity solutions to enable the prosperity of stakeholders.

VALUES

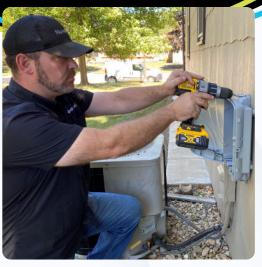
We believe / believe in:

- The highest levels of integrity, honesty and ethical standards in all that we do.
- Customers are our highest priority and deserve our best service, attitude and consideration.
- An environment that empowers employees to achieve excellence in all activities.
- Active participation to the continual qualityof-life advancements in our communities.
- Being good stewards in managing our resources.



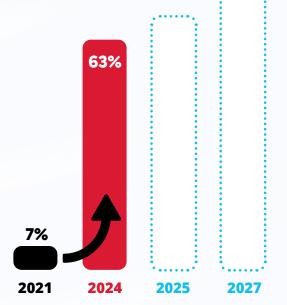
Suzanne Spellacy

MILESTONES AND MOMENTUM





Customers Connected by Fiber



In 2021, Nuvera embarked on an ambitious journey to reach the majority of Nuvera customers with reliable gig-speed fiber internet. Nuvera's dedication to that goal continued to build momentum in 2024 with more than 10,000 passings accomplished, making fiber service readily available for thousands of new customers when they decide to connect to Nuvera. In 2024, we reached more than 63% of our customers with fiber. This milestone reflects our unwavering commitment to using cutting-edge technology to empower our customers and strengthen our communities.

Building on the success of our Gig Cities project, we brought our high-speed fiber internet into new communities, including Shakopee, Belle Plaine, Cokato and Olivia. These expansion communities mark a significant period of organic growth rather than through acquisition. Fiber connectivity is now not only supporting individuals in their homes and businesses but fueling local economies with fast and reliable internet.

With over 60% of homes and businesses connected to our fiber network, Nuvera is now firmly positioned as a broadband leader.

Nuvera has gone from reaching just 7% of our customers with fiber in 2021, when Gig Cities began, to an impressive 63% today.

Thanks to this incredible progress, Nuvera experienced robust financial growth in 2024:

- Overall company revenue increased by over 6% year-over-year, reflecting strong performance across all business segments.
- Broadband revenue saw an impressive rise of over 8% year-over-year, showcasing the growing demand and value of our fiber network.

Our progress and remarkable increase in profitability in 2024 reflects more than just metrics—it signals a transformation in who we are as a company, elevating our position as a regional service provider.

CHARTING THE COURSE FOR 2025

Our vision for 2025 focuses on connecting customers to our state-of-the-art fiber network and strengthening relationships with every community we serve. Key priorities include:



Unleashing the Potential of Fiber

We've made a transformational investment in building a generational fiber network, and 2025 promises to be a year where we connect more customers than ever, maximizing network potential.

Supporting Community Growth



We are dedicated to supporting our communities as they leverage our fiber infrastructure for opportunities in education, work, healthcare, and beyond. By fostering growth and innovation, we aim to drive economic development and improve the quality of life for families.

Strengthening Partnerships

Together with employees, shareholders, and community stakeholders, Nuvera's investment will continue building stronger, interconnected communities where everyone has a chance to thrive.

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Company Growth

Achieving our goals in 2025 will position Nuvera for another year of exceptional growth. The company's foundational strength will continue to ride the momentum of the last three years to reach more customers and communities.

Nuvera is positioned to meet our customers' ever-changing needs as the digital complexity of homes and businesses continues to grow and change. We are paving the way for a future of endless possibilities solving today's challenges, seizing tomorrow's opportunities, and building a foundation that will sustain future generations.

To our customers, employees, and partners, thank you for helping us continue our incredible transformation in 2024 on a new path to growth, strength and profitability. We are excited to continue this incredible journey with you by our side.

CONNECTING TODAY, BUILDING TOMORROW

Every community has a unique story, and fiber is helping to shape what comes next. These stories showcase the real-life impact of better connectivity and brighter possibilities in some of Nuvera's service areas.

NEW ULM

When it comes to fostering economic growth and enhancing community prosperity, New Ulm continues to lead with its forwardthinking investments. One of its crown jewels? Gig-speed fiber internet from Nuvera. For residents, businesses, and a growing number of remote workers, fiber internet is not just a convenience; it's a necessity that is helping to position New Ulm as a hub for innovation, commerce, and modern living.

The impact is clear—New Ulm's connectivity already makes it an ideal destination for entrepreneurs and remote employees seeking a quality lifestyle paired with a reliable digital infrastructure.

New Ulm Economic Development Director Heather Bregel emphasizes the crucial role of fiber internet in attracting new businesses and workers to the city. **"Having high-speed internet is a great asset for New Ulm in attracting remote workers and businesses who depend on that availability,"** she says.

For Sarah Warmka, President and CEO of the New Ulm Chamber of Commerce, fiber internet is just as essential for the town's branding as it is for functionality. "Having fiber internet makes our town look modern—it shows that we're a good place for businesses and remote workers," she says. "We get a lot of people in our office who are remote workers interested in relocating to New Ulm. They see the quality of life here, and having high-speed, reliable internet becomes a key part of their decision."

Beyond its appeal to talent and potential residents, fiber internet is foundational for the city's existing businesses. Everything from point-of-sale systems for retailers to online sales platforms relies on the stability that fiber provides. Warmka notes, "For many of our retailers, who also sell online, and those using cloud-based systems, reliable internet access is critical."

Fiber internet has also put New Ulm ahead of the curve, setting it apart from other towns without this advanced connectivity. Furthermore, as New Ulm prepares for new housing projects in the coming years, Warmka highlights how vital fiber internet will become. "These housing developments will make the town even more attractive for remote workers, and having high-speed fiber keeps us competitive. It's an essential piece in solidifying New Ulm as the place to live and work."

With the continued support of city leaders, businesses, and residents, New Ulm's fiber internet infrastructure will remain the foundation of its commitment to the future—positioning New Ulm not only as a great place to visit but as an exceptional place to call home.



GOODHUE COUNTY

Cooperative

At Nuvera, our mission is to bring reliable, highspeed internet to the communities we serve. In the past few years, we achieved just that by installing 1,376 new fiber passings in Goodhue County as part of our Gig Cities fiber expansion project. This investment is transforming lives, empowering businesses, and reaffirming the vital role of connectivity in modern life.

One of the most striking success stories in Goodhue County comes from the town of Welch, according to Goodhue County Administrator Scott Arneson. Before fiber broadband, essential operations at the town hall were hampered by the lack of internet availability—making tasks like pulling up GIS maps during permit reviews nearly impossible. Now, with Nuvera's fiber internet, such tasks are seamless, improving both efficiency and public service.

For local businesses, the difference has been equally dramatic. Bars and restaurants are processing credit card transactions without issue and are even able to offer public Wi-Fi to their patrons, increasing customer satisfaction.

The impact of fiber broadband extends far beyond businesses.

"Residential customers have shared stories about how reliable, high-speed internet has changed their home lives," Arneson said. Families that once could only support one internet user can now seamlessly work, study, and stream simultaneously.

Good internet has also opened the door for advancements in agriculture.

"I hear from farmers that once they did get better internet, they are able to farm differently," Arneson said. "For instance, in milking operations, they are able to track what types of things make better milk production. You wouldn't be able to operate those systems without that live experience with internet."

Enhanced internet access is becoming a key factor in the decision-making process for individuals and businesses considering moving to a new area. Reliable fiber coverage is no longer a luxury—it is a necessity. By providing this connectivity, Nuvera is contributing to the growth and development of communities, making Goodhue County an even more attractive place to live and work.

Strengthening our success in Goodhue County is the strong partnership Nuvera has fostered with local leaders. Arneson has worked closely with Nuvera on several grant applications to bring fiber internet to hard-to-reach areas. Arneson has described the collaboration as exceptional, highlighting the shared commitment to solving connectivity challenges and expanding access to those who need it most.

From enabling smart farming systems to allowing families to thrive in an increasingly connected world, Nuvera's commitment to bridging the digital divide is creating a future where everyone can stay connected, no matter where they live.



HUTCHINSON

The city of Hutchinson is stepping boldly into the future, thanks to Nuvera's strategic investment in cutting-edge fiber internet technology. With 5,329 fiber internet passings now available, businesses and residents alike in this vibrant Minnesota community are reaping the benefits of lightning fast, reliable connectivity. More than just a technological upgrade, this network represents a critical foundation for economic growth and quality of life in Hutchinson.

Hutchinson is home to a robust network of precision, high-tech manufacturers, all of whom rely heavily on high-speed internet for their daily operations, according to Hutchinson Economic Development Director, Miles Seppelt.

"Broadband fiber internet is critical to our current and future success," said Seppelt. From designing custom solutions to collaborating with clients across the globe in real time, local manufacturers depend on fiber internet to maintain their edge in a competitive market.

Seppelt shared how fiber internet enables engineers in Hutchinson to work directly with customers in other states or countries. "It's not unusual to have engineers collaborating in real time," he explained. "They may have video calls on one screen and engineering schematics on another as they work through complex design challenges. This would be impossible if we didn't have broadband fiber internet in our community."

> This connectivity ensures that Hutchinson's businesses remain agile, innovative, and competitive, positioning the

city as a leader in advanced manufacturing and engineering excellence.

Nuvera's fiber internet rollout has not only benefited existing businesses but also strengthened Hutchinson's appeal to potential investors and companies looking to establish a presence in the region. Seppelt noted how critical fiber internet is in the site selection process. **"It's on the same level as land, buildings, and workforce," he said. "If we don't have all of those—including fiber internet—we're simply out of the game."**

The shift toward remote work has transformed the way Americans think about living and working—and Hutchinson is perfectly positioned to capitalize on this trend. Seppelt highlighted how high-speed fiber internet has made it possible for Hutchinson residents to work for companies based in the Twin Cities or even other states. "Remote work is becoming more and more commonplace," he explained. "This is a trend that will accelerate in years to come."

For young professionals and families seeking an alternative to the hustle and bustle of urban life, Hutchinson offers an attractive combination of small-town charm and modern amenities.

"Broadband internet is the key ingredient that makes it possible," said Seppelt. "It is an essential element if we are to remain a vital, growing community."

The introduction of fiber internet is more than just a technological advance for Hutchinson it's a springboard to lasting economic success and community growth.

OPENING NEW DOORS

From home to the workplace, fiber internet is transforming the way people live and work.

NEW ULM REAL ESTATE AND FORESEE STUDIOS

The shared New Ulm offices of New Ulm Real Estate (NURE) and Foresee Studios is a busy place, humming with creativity and community relationships. Nuvera's fiber internet connection is a critical component of keeping all this activity running smoothly and supporting both businesses as they bring their customers the best service possible.

NURE has been a pillar of New Ulm's real estate market since it first opened its doors in 2008. Consisting of agents Mary Henle, Lisa Besemer, and Jennifer Otte, NURE has held its title as the #1 real estate seller in New Ulm for 16 consecutive years.

Meanwhile, Foresee Studios, run by versatile creative Adam Towles, has been providing high-quality photography, videography, licensed drone services, and web design since 2017. While Towles provides services to many customers across the southern Minnesota region, the location of his office turned out to be the perfect complement to NURE as he has come to be one of their best partners, capturing stunning visuals for their property listings.

While the partnership between NURE and Foresee Studios was a natural fit, their old internet setup was anything but seamless. Their previous copper service with another internet provider posed frequent challenges, with download speeds of just 320 Mbps and a miserably low upload speed of 0.61 Mbps. "It was enough for basic tasks like emailing, but anything beyond that was a struggle," Adam recalls.



For Foresee Studios, which relies on storing large photography and video files in the cloud, the lag was more than just an inconvenience it was a productivity killer. "I used to have to start an upload, step away, and do something else because it took so long," Adam said.

NURE faced its share of issues too. With their team of expert agents needing to frequently attend online continuing education classes, delays and buffering during video calls would disrupt an otherwise seamless workflow.

Since installing Nuvera fiber internet in late 2024, the change has been nothing short of revolutionary for the shared office. Download speeds skyrocketed to 933 Mbps, and upload speeds reached an impressive 947 Mbps—a night-and-day difference from their copper connection.

For Adam, this means his media uploads are now almost instantaneous. What once required patience and a workaround now happens in seconds, letting him focus on delivering topnotch services to his clients without delays.

NURE has also experienced a massive upgrade in their day-to-day operations. Their video conferencing for continuing education classes runs with flawless clarity, zero buffering, and no interruptions. This efficiency allows them to keep their skills sharp and serve their clients better than ever.



What's even more surprising is that NURE and Foresee Studios are paying significantly less for their Nuvera fiber internet than they were for their old copper-based service with another company, Lisa said.

Additionally, the introduction of fiber internet in the area is supporting NURE's livelihood in ways they didn't expect. According to research done by the Fiber Broadband Association in 2023, homes with fiber internet availability showed a 4.9% increase in value. Beyond the technical upgrades, what truly stands out for NURE and Foresee Studios is Nuvera's strong commitment to customer service. "The local service with Nuvera has been amazing," Mary said. "We love our rep, Jon Bleick. We can ask him anything, and he's always been incredibly helpful."

For Mary, Lisa, and Jennifer, this level of personal service resonates deeply with their own business ethos. Being New Ulm natives (with Jennifer recently moving back to be closer to family), they take pride in giving back to the community that's supported them for so long.

"We love New Ulm," Mary shared. "The community means everything to us, and we're grateful to be part of it. Working with a company like Nuvera that loves this community as much as we do has been such a positive experience."

The story of NURE and Foresee Studios exemplifies the impact that Nuvera's fiber internet can have on local businesses. By providing blazing fast speeds, reliable connectivity, and unparalleled customer care, Nuvera has empowered these businesses to do what they do best—serve their clients and their community with excellence.

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THE COMMUNITY MEANS EVERYTHING TO US, AND WE'RE GRATEFUL TO BE PART OF IT. WORKING WITH A COMPANY LIKE NUVERA THAT LOVES THIS COMMUNITY AS MUCH AS WE DO HAS BEEN SUCH A POSITIVE EXPERIENCE."

Mary Henle | New Ulm Real Estate Agent

SLETTE FAMILY

The Slette family of New Ulm showcases the tangible impact of Nuvera fiber internet on a modern home. Their story exemplifies how our reliable, high-speed internet enhances not just daily activities but also their professional, educational, and personal lives.

Trevor Slette, Publisher at the Citizen Publishing Company—a group of three newspapers based out of Windom, MN—relies heavily on Nuvera's fiber internet to maintain his productivity. Working remotely one day a week, Trevor accesses large photo and PDF files and proofs entire publications stored in the cloud. "We have high-speed internet at the office. To have virtually the same kind of service at our home is really nice," Trevor shared. With Nuvera fiber, geographic location poses no barrier to top-tier professional connectivity.

Katie Slette, Clinic Director at the New Ulm Medical Center, depends on the secure infrastructure of Nuvera fiber internet, especially when she is on call for the Medical Center as a member of the senior leadership team. **"It is crucial that I be able to access information in a secure and timely fashion in order to support our care teams, even if I'm not on site,"** Katie emphasized. Katie has come to trust the security and reliability that Nuvera fiber internet provides.

For Cullen, the youngest member of the Slette family and a senior at New Ulm High School, Nuvera fiber internet is both an academic and recreational tool.

His school assignments often require extensive online research and access to digital resources, which fiber adequately supports. Additionally, as a passionate gamer, Cullen appreciates the unmatched download speeds that Nuvera offers. "If you come home from school and you've been looking forward to a certain game all day, only to find out there's a big download you need to install, it's really nice that it only



takes a few minutes with fiber, rather than potentially hours," Cullen said.

The Slettes' Nuvera fiber connection enriches their daily routines in countless ways. Whether streaming music through their home sound system, never missing a Vikings game, or keeping in touch with family via video calls to Michigan and Arizona, the family has come to rely on Nuvera's consistent performance. "Reliability and speed are really important," Katie said.

When the family relocated from Windom to New Ulm and learned that Nuvera was expanding its fiber network in the area, they eagerly signed up. "We had fiber at our home in Windom, so when we moved to New Ulm and found out the fiber service was being expanded around town, we couldn't wait to get it," Katie said.

As Nuvera continues to invest in expanding our fiber infrastructure, stories like the Slettes' demonstrate the value of our service to households and local economies alike.

BRAU MOTORS

For Brau Motors, a family-run Buick and Chevrolet dealership in Arlington, MN, reliability is the backbone of both their business operations and customer relationships.

With 78 years of service and a soon-to-be third generation joining the family business, Rob and Angie Brau know what it takes to maintain trust and deliver excellence to their loyal clients. But in today's world, reliability means more than exceptional customer service—it requires robust and dependable technology.

"We can't afford for our system to go down. Everything runs on the internet, and we're constantly accessing the cloud all day long," explained Rob Brau.

In October 2024, Brau Motors made the switch from their previous copper internet provider to Nuvera's cutting-edge fiber internet service. Arlington became one of the new cities to join Nuvera's fiber network in 2024, and Brau Motors quickly reaped the benefits.

From programming vehicles and accessing recall information to managing day-to-day workflows in the shop, the internet serves as the nervous system of their dealership. The shift to Nuvera's fiber internet has improved their operations by minimizing disruptions and enhancing reliability. Even seemingly small changes have made a big difference. "You would notice the music in the showroom cutting out suddenly before," said Angie Brau. "It doesn't do that anymore with fiber internet."

For the Brau family, reliability isn't just a technical benefit; it's the secret to their lasting success. Their customers, some of whom drive an hour just for an oil change, trust Brau Motors to deliver every time. With Nuvera's fiber internet, the Braus are confident they can continue to meet and exceed those expectations for generations to come.

"Fiber internet supports everything we do—from our mechanics in the shop to the experience we provide in the showroom. It's essential to our business," Rob Brau said.

Nuvera is proud to support businesses like Brau Motors, empowering them with the tools they need to stay connected, competitive, and reliable.





DRIVING NUVERA'S VISION FORWARD

2024 marked a year of remarkable strides as we continued to deliver on our vision for comprehensive fiber growth established three years ago. We are proud to maintain our mission of being a leading provider of fiber internet services in southern Minnesota, ensuring sustained progress with the invaluable support of our customers, communities, employees, and shareholders.

CUSTOMERS

Nuvera's commitment to providing the best internet experience for our customers remains unwavering. From streaming their favorite entertainment—whether it's popular sports matches or the latest movies, to gaming, to working from home, Nuvera's gig-speed internet is critical for quality of life and success for our customers in their daily lives.

The enthusiasm of our fiber customers has never been more evident. The demands of our fastpaced world continue to grow, and Nuvera remains ahead of the curve, meeting and exceeding these evolving needs.

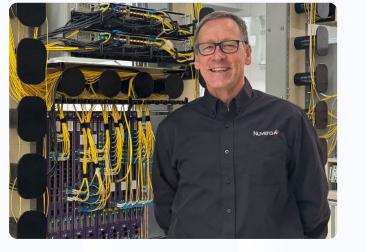


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COMMUNITIES

The state of Minnesota's broadband goal is that no later than 2026, all Minnesota businesses and homes have access to at least one provider of broadband with download speeds of at least 100 Mbps and upload speeds of at least 20 Mbps. Nuvera is shattering that goal by implementing a gig-speed fiber network across our service areas and in new service areas. Nuvera's investment in fiber continues to catalyze success for schools, governments, businesses, religious organizations, and beyond. Our advanced fiber network is not only helping these pillars thrive today but is also laying the groundwork for smart cities and economic growth in the future.

Nuvera's network infrastructure is empowering communities by fueling economic opportunities. Recognizing the tremendous potential fiber internet affords their constituents, city leaders continued to partner with Nuvera in the past year through collaborative meetings, permitting efforts and communications.



EMPLOYEES

2024 was a year of growth for our incredible team. Our continued investment in both employees and contract partners allowed us to deploy our fiber network efficiently and at scale. With more connections than ever planned in the coming months, the Nuvera teams remain dedicated to providing unmatched local expertise and service that set us apart in the market.

SHAREHOLDERS

The continued success of Nuvera is deeply tied to the steadfast support of our shareholders. With the continued support of our shareholders, Nuvera is able to make the investments in the future of the company.

Their confidence in our vision, leadership, and strategic direction fuels our ability to adapt and grow in an increasingly competitive landscape. Their unwavering belief ensures that Nuvera remains relevant and competitive for decades to come.



INVESTOR INFORMATION

ANNUAL MEETING

The Annual Meeting of Nuvera Communications, Inc. will be held online at **www.virtualshareholdermeeting.com/NUVR2025** on Thursday, May 22, 2025, beginning at 10:00 a.m.

VOTING OPTIONS

INTERNET

Go to **www.proxyvote.com** to transmit your voting instructions up until 10:59 p.m. Central Time on Wednesday, May 21, 2025.

PHONE

Call **1.800.690.6903** from a touch-tone telephone to transmit your voting instructions up until 10:59 p.m. Central Time on Wednesday, May 21, 2025.

When voting by internet or phone, you must have a proxy card in hand to enter your 16-digit control number; then follow the instructions provided.

MAIL

Mark, sign and date your proxy card, then return it in the postage-paid envelope or return it to:

Nuvera Communications, Inc., c/o Broadridge 51 Mercedes Way Edgewood, NY 11717

FORM 10-K

Shareholders may view all SEC filings, including the company's Form 10-K to the Securities and Exchange Commission, at **nuvera.net** or they may receive a hard copy of the Form 10-K (without charge) by writing to:

 Glenn Zerbe, CEO/President Nuvera Communications, Inc.
PO Box 697 New Ulm, MN 56073-0697

LEGAL COUNSEL

Blethen Berens, Chtd. 219 North Broadway, Suite C New Ulm, MN 56073-0428

INDEPENDENT AUDITORS

Olsen Thielen & Co., Ltd. 2675 Long Lake Road Roseville, MN 55113-1117

CORPORATE LOCATION

27 N Minnesota Street New Ulm, MN 56073

MAILING ADDRESS PO Box 697 New Ulm, MN 56073-0697

TELEPHONE 507.354.4111 844.354.4111 Toll Free

WEBSITE nuvera.net **FAX** 507.359.1611

CUSTOMER SOLUTION CENTERS

Aurelia

221 Main Street Aurelia, IA 51005 712.434.5989

Glencoe

2104 E 10th Street Glencoe, MN 55336 320.864.2818

Goodhue

111 Second Avenue Goodhue, MN 55027 651.923.5005

Hutchinson

235 Franklin Street SW Hutchinson, MN 55350 320.587.2323

Litchfield

421 S CSAH 34 Litchfield, MN 55355 320.593.2323

New Ulm 27 N Minnesota Street

New Ulm, MN 56073 507.354.4111

Prior Lake

4690 Colorado Street SE Prior Lake, MN 55372 952.226.7000

Redwood Falls

137 E 2nd Street Redwood Falls, MN 56283 507.627.4111

Sleepy Eye

121 Second Avenue NW Sleepy Eye, MN 56085 507.794.3361

Springfield

22 S Marshall Avenue Springfield, MN 56087 507.723.4211

TechTrends

15 Berens Boulevard New Ulm, MN 56073 507.233.3000

