

LIVE LINES

Woodbury County Rural Electric Cooperative

December 2024

Guard against utility service scams, other forms of fraud and identity theft

It is the world we live in today, it is neccessary to pause and consider before we click, answer or respond to someone seeking information. No industry, person or business is off limits to scammers. They even try to con their way into the utility industry.

The Better Business Scam Tracker reports that victims usually lose \$274 in general scams and \$500 in a utility scam.

When it comes to power bills, scammers make threatening phone calls to consumers to demand immediate payment, or else! (Or else their service will be shut off, they threaten.) This deceiving claim is often made during the height of summer or winter, when people want to stay comfortable during the extreme heat or cold.

However, utilities typically send initial disconnection notices in writing.

Utility scams: How they get you

Scammers request that immediate payment be wired, loaded on a reloadable gift card or debit card, or sent using cryptocurrency (a digital money system that does not rely on banks for verification). Only scammers request this type of payment and threaten immediate service disconnection. Do not provide any information (including your utility account number) or agree to immediate payment; instead, hang up and check with your utility by using the phone number listed on your power bill. Fake numbers and links can appear in emails and texts.

Utilities are closely regulated and do not have the right to raise prices substantially without notice to the membership. Consumers should trust their gut reaction; if it seems like a fraud, it probably is.

Protect personal info

When supplying your utility (or any business or person) with sensitive information such as a social security number, proof of address or death certificate, do not email the information. Additionally, do not give out sensitive information to anyone who calls you. Verify the phone number and call the utility directly to discuss any matter that would involve providing personal information. In general, some companies do have password-protected, secure methods to obtain personal information via an app or portal, but always verify this before using.

No matter the scam, the goal of the scammer is to gather personal information. Stay safe: Do not share Social Security numbers, account details, credit card numbers, bank information, death certificates, or birth dates. Thieves can use this information to steal their victim's identity.

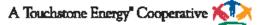
If you become a victim of a scam, report it to the local police and your bank. Consumers can protect themselves by blocking unknown callers and keeping software updated on phones and computers.



Never make a utility bill payment to anyone calling you on the phone, coming to your door (unless that is a verified bill payment method used by your utility company), texting you or emailing you. Always call your utility company at the number provided on your bill or on the utility's website if you have a question about payment or billing information. Know your utility bill payment options—online, by phone, automatic bank draft, mail or in person.

Source: Utilities United Against Scams





The Recipe Corner

Pecan Cream Pie

- 1 9 inch pie crust unbaked
- 1 c heavy whipping cream
- 1/3 c powdered sugar
- 2 8 ounces packages cream cheese, softened
- 1/2 c light brown sugar
- 1/4 c pure maple syrup
- $1\ 1/2\ c$ pecans finely chopped
- 1/4 tsp salt
- 1. Start by blind baking the 9-inch pie crust as instructed and let it cool down.
- 2. For the whipped cream, beat the whipping cream and powdered sugar together in a bowl until stiff peaks form.
- 3. In another bowl combine the cream cheese, brown sugar, maple syrup and salt. Mix until you achieve a smooth consistency, for the cream cheese filling.
- 4. Gently fold in the whipped cream into the cream cheese mixture. Add 1 cup of pecans. Stir everything together.
- 5. Once done spread this delicious filling onto the crust and sprinkle with the remaining pecans.
- 6. Refrigerate, for 2 hours or until it sets nicely.

When The Power Goes out We are Working Hard to Restore It

We hate it when the power goes out just as much as you do. When there is an outage, we work hard to resume service as quickly and safely as possible.

Many times, the reasons for outages are beyond our control. Here are the main reasons the power goes out:

1. STORMS — Conditions brought on by storms such as high winds, ice, and lightning can interrupt service. Lightning itself does not impact outages as much as people think, but it can strike trees and cause branches or even whole trees to fall on distribution lines. Lightning can cause a problem, however, if it trikes substation equipment, such as a



large transformer. Strong high winds and ice that accumulates on lines can also impact distribution.

- 2. TREES AND VEGETATION Branches, limbs, or trunks can fall on lines and vegetation (such as vines) can grow around poles, lines, or other equipment. Ice and wind can make matters worse. This is why we work so hard to keep power lines and equipment clear.
- 3. ANIMALS It is estimated that 11 percent of all outages are caused by our furry friend the squirrel. They love to chew on the weatherproof coating around lines. Other critters like turkeys, snakes and seagulls can interfere with service too.

A bird on a wire is harmless and safe for the bird as long as it touches the line and nothing else.

- 4. ACCIDENTS Cars, trucks, and farm equipment that have a run-in with a utility pole can cause an outage.
- 5. PUBLIC DAMAGE Unsafe digging, equipment or line damage, vandalism or theft can all cause interruptions in the energy chain.
- 6. OVERLOAD This happens where demand spikes, such as when too many air conditioners run on a hot summer day, causing blackouts or brownouts.
- 7. EQUIPMENT issues We maintain and inspect all of our lines and equipment
- regularly; however, sometimes equipment malfunctions. We strive to address any problem as soon as it happens.

Attention High School Seniors and College Students

In 2025, Basin Electric Power Cooperative and Woodbury County Rural Electric Cooperative will again be offering educational scholarships. Watch the January issue of this newsletter for details on how to apply. A total of \$2,500 in scholarship money will be available.

Annual Notice of Complaint Procedure

"If your complaint is related to the Woodbury County Rural Electric Cooperative's service rather than its rates, and Woodbury County Rural Electric Cooperative does not resolve your complaint, you may request assistance from the Iowa Utilities Board by calling (515) 281-3839, or toll-free1-877-565-4450, or by writing to: 1375 East Court Avenue, Des Moines, Iowa 50319, or by E-mail to: iubcustomer@iub.state. ia.us."

Defined Electric Service Areas ProtectRural Iowans

By Leslie Kaufman, executive vice president and general manager of the Iowa Association of Electric Cooperatives

At the Iowa Association of Electric Cooperatives, we are constantly monitoring issues that could impact the people and rural communities served by Iowa's electric cooperatives. Our state's 2025 Legislative Session will begin on January 13 and IAEC will prioritize efforts to ensure Iowa's law regarding defined service areas is not undermined. I'd like to explain why this law has been so crucial to our mission to serve co-op member-consumers.

What are defined service areas?

In Iowa, where you live your location determines which electric utility will serve you. This regulatory protection is called defined electric service territory and the State of Iowa wrote Senate File 1258 into law almost 50 years ago to efficiently ensure that every square foot of our state has an electric utility obligated to provide service upon request.

Why do Iowa's electric cooperatives support defined service areas?

Electric co-ops are committed to safeguarding defined service areas because they

protect rural Iowans by supporting affordable electric rates, securing fostering a resilient electric grid and encouraging economic development.

Defined service areas provide a high degree of certainty to Iowa's electric cooperatives because we can which allows us to confidently make long-term investments in power generation to maintain affordable rates, finance major grid upgrades to ensure resiliency and utilize new technologies to enhance service. Electric co-ops can also be proactive in maintenance and vegetation management to improve reliability for the homes, farms and businesses we power every day. Additionally, defined service areas allow electric co-ops to robustly support economic development efforts in the communities we serve, which retain and create local jobs and provide needed services and tax revenue.

Any efforts to remove or weaken Iowa's defined service areas could result in higher electric bills and decreased reliability for Iowans. This issue is non-negotiable for Iowa's not-for-profit electric cooperatives, which are mission driven to power lives and empower communities by providing electricity that is safe, reliable and affordable.

Since the 1990s, several states have deregulated their electric utilities, but the hopes that competition would result in lower rates and improved reliability have not materialized. In fact, according to a 2023 New York Times investigation, "Deregulation has resulted in increased rates/fees in every state where it has been introduced." The report goes on to conclude that "On average, residents living in a deregulated market pay \$40 more per month for electricity..." This outcome is unacceptable for the Iowans we serve.

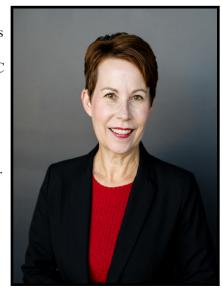
We invite you to learn more about this issue at www.ProtectRuralIowa. com where you will also find links to research and studies on deregulation. Your locally owned electric cooperatives are working hard to safeguard defined service area protections that have benefitted Iowans since 1976.

Scan the QR code to learn more about why defined electric service territories are Important to rural Iowans.





The Board of Directors and Staff of Woodbury REC wish you a Happy Holiday Season. The REC office will be closed on December 25th, and January 1st. Even when the office is closed, our phones are answered 24 hours a day. If you should have an electrical outage, report it using our SmartHub app or call (800)469-3125 or (712)873-3125.



Majority of home heating fire deaths involve a space heater or other heating equipment

Heating equipment, such as space heaters, kerosene heaters, fireplaces and wood-burning stoves, is a leading cause of fires in U.S. homes, according to the National Fire Protection Association (NFPA). The term "homes" includes one-and two-family homes (including manufactured homes), apartments, townhouses, and other multi-family dwellings.

During a recent four-year period, local fire departments responded to an estimated average of 48,530 fires involving heating equipment each year. The fires resulted in 500 civilian (non-first-responder) deaths, 1,350 civilian injuries, and \$1.1 billion in direct property damage according to NFPA's Home Heating Fires report published in 2021.

In addition:

- Heating equipment caused one in seven home fires and 19% of home fire deaths.
- Most home heating fire deaths (81%) included stationary or portable space heaters.
- More than half of home heating fire deaths were caused by placing heating equipment too close to things that can burn, such as furniture, clothing, mattresses, or bedding.
- Nearly half (48%) of all home heating fires occurred in December, January, and February.
- Failure to clean equipment, such as chimney flues, accounted for a quarter of all heating equipment fires.

Approximately two in five home heating equipment fires involved items that ran on what is considered solid fuel, such as wood-burning or pellet stoves or wood-burning fireplaces. However, electric-powered heating devices were responsible for the largest share of losses, accounting for more than half of the fatalities, three in five injuries and two-fifths of the property damage.

Follow these safety tips to use space heaters safely:

- 1. Read all instructions and use space heaters only as recommended.
- 2. Do not leave space heaters unattended.
- 3. Plug them directly into an outlet; most power strips and extension cords are not equipped to handle the energy spikes caused by space heaters cycling on and off.
- 4. Unplug any other items from the outlet you are using and try to use a dedicated circuit to avoid overload.
- 5. Keep children and pets away from space heaters.
- 6. Turn the heaters off before you leave the room or go to sleep.
- 7. Do not use heaters that are in disrepair or have frayed cords or damaged plugs.
- 8. Place them on flat, level surfaces and never on furniture, counters or carpet, which can overheat.
- 9. Unplug and put space heaters away (out of the reach of children) when not in use.

RECare Consumer Contribution Plan

Your Rural Electric Cooperative has always extended a helping hand to those needing it. Now, in response to actions by the Iowa General Assembly, your REC has established RECare, a program of members helping members. RECare will provide funds to be distributed by local community action agencies to help pay winter heating bills and to assist in weatherization of homes of low income consumers of this Cooperative. You may make a one time contribution or you may make a monthly pledge that will be automatically added onto your monthly electric bill. Even one dollar a month pledge will help others.

Consumer Authorization Form

Yes, I want to be a part of members helping members and contribute to <i>RECare</i> .
I will make a one-time contribution to <i>RECare</i> . My check is enclosed.
I will contribute \$ per month to <i>RECare</i> . I understand that this
amount will be automatically added to my monthly electric bill.
My gift is a matching fund gift. The matching fund is
Name

Address

City	_

Please Mail To: RECare

Woodbury County Rural Electric Cooperative P.O. Box 566 Moville, Iowa 51039