

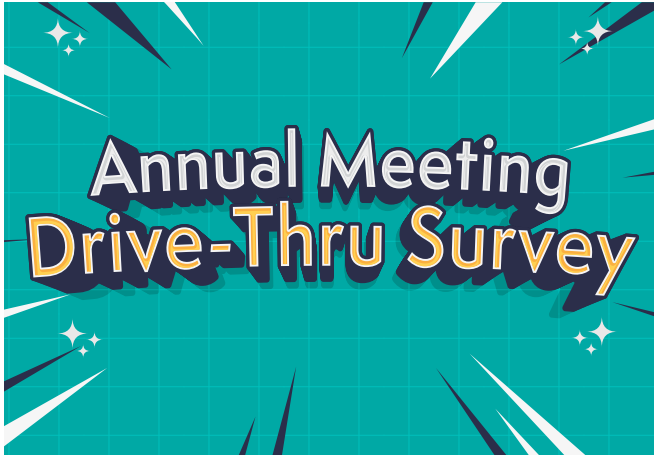
energy update



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OCT | 25

We want your opinion!



Be sure to check your October bill closely! Inside the statement is a copy of the Annual Meeting survey. We'd love to hear your feedback, whether you attended or not. Your feedback helps us better plan for next year's meeting and future Co-op events.

All surveys returned by November 15, either physically or through the QR code, will be automatically entered into a drawing to win one of two \$30 bill credits.

You can also complete the survey online by scanning the QR code:



REMINDER **2025 REBATES**

2025 Rebates must be submitted by
MONDAY, DEC. 22, 2025

For more information and to find rebate forms, visit www.acrec.com/rebates or call 563-864-7611.



NATIONAL
CO-OP
MONTH



4 best bets to stay cyber safe

October is Cybersecurity Awareness Month

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. At the heart of online safety are four essential behaviors called the Core 4 by the National Cybersecurity Alliance. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- a. Every password must be long, unique and complex.** Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- b. Don't reuse passwords.** Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- c. Use a password manager to store and generate strong passwords.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest

way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

- 2. Enable multifactor authentication (MFA).** MFA, sometimes called 2FA, adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one. This could be
 - a. A one-time code sent to your phone
 - b. A biometric scan like a fingerprint scan or FaceID
 - c. A physical security key

Enable MFA on your accounts, especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone. This includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

3. Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are a few tips:

- a. Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.
- b. Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- c. Don't click Remind Me Later- the security is worth it.
- d. Remember your phones, smartwatches and tablets are computers so keep these devices updated as well.

4. Look out of phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions.

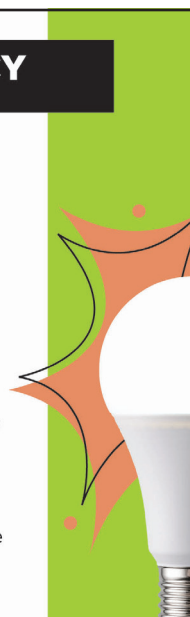
ENERGY EFFICIENCY

TIP OF THE MONTH


As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs.

If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking.

Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.



TIPS TO AVOID ENERGY SCAMS



Do you know the warning signs of an energy scam? Scammers will often use **high-pressure tactics** that create a sense of urgency. They may also ask for **unusual payment methods** such as gift cards or cryptocurrency. **Dodgy communication** is typically associated with a scam, including poor grammar, spelling errors or unusual email addresses. If you spot any of these warning signs, take a moment to pause and determine if it's legitimate or if it's a scam.

