



UTILITY SCAMS IN THIS AGE OF AI: How to Spot

and Avoid Fraud

Someone calls claiming to be from your utility company. They say your service will be cut off if you don't pay them immediately. Real utility companies don't do this. But scammers want to scare you into paying before you have time to confirm what they're telling you. And scammers are now using Artificial Intelligence (AI) to craft frauds that are difficult for consumers to detect. Learn how to protect yourself.

Beware of these common scam tactics

- Disconnection threats: Scammers claim your service will be cut off without immediate payment.
- ➤ Caller ID spoofing: Fraudsters use software to make their calls appear legitimate.
- Overpayment claims: They may say you've overpaid and ask for personal or banking information to issue a refund.
- > **Smishing:** Scammers send fake text messages that seem to come from your utility company.
- Phishing attempts: Beware of emails that look like bills; always verify the sender's email before clicking links.

If you have any doubt about the status of your electric service, call your utility company using the customer service phone number on their website.

Watch for the following red flags

- High-pressure tactics that demand urgent action.
- Unusual payment method requests (wire transfer, qift cards, reloadable cards or cryptocurrency).
- Poor grammar, misspellings and suspicious email addresses.

Al use enhances utility scams

By leveraging Al-powered techniques, utility scammers can create sophisticated and convincing frauds that are hard for consumers to recognize and avoid.

➤ Al helps scammers craft convincing emails that appear to be from legitimate utility companies and include the use of company colors and logos.



- Scammers use AI to create realistic-looking utility company websites that are nearly indistinguishable from legitimate ones.
- Al technology can clone the voices of utility company representatives, making phone scams convincing.
- Al analyzes victims' online presence and social media to create highly personalized spam related to your utility services.
- Scammers create geographically targeted online ads that appear when users search for keywords related to their energy bills.
- Scammers use AI to launch large-scale utility scam campaigns quickly and efficiently.

According to Kathy Stokes, AARP Director of Fraud Prevention Programs, "the ability of AI to improve and scale scam tactics is the equivalent of the Industrial Revolution for fraud criminals."

Protect yourself

- Take your time: Don't rush into payments or action.
- Verify any communication by calling your utility company directly using the number on your bill.
- Never share personal information. Legitimate companies won't ask for sensitive details over the phone.
- If someone claims to be a utility worker, request official identification.

If you suspect a scam, report it to your utility company and the FTC at ReportFraud.ftc.gov.

Remember, legitimate utilities will provide multiple notices before disconnection and will not pressure you for immediate payment. If you are in doubt, let your utility company know so they can take proactive measures to protect both you and others from becoming victims.

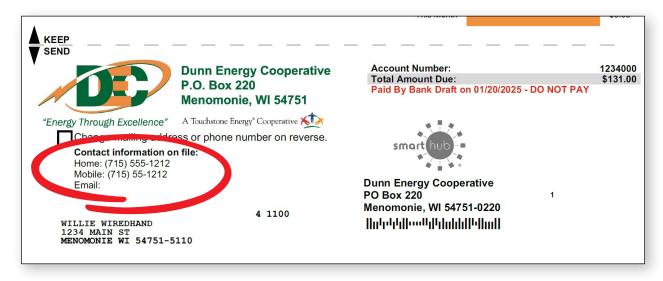
HOW DO WE CONTACT YOU?



Every now and again we have to take some electrical services out of power to do maintenance or repairs on our system. When we do this, we send out an automated call informing members of the planned outage so they can plan accordingly. We don't want you to just get started on a birthday cake or loaf of bread and have the power go out!

Every time we do these calls, we have a handful of phone numbers that bounce back as disconnected, changed, or it's for the wrong person altogether. We list your phone number(s) that we have on file on the bottom third of your electric bill. Please take a moment to verify that the number we have on file is the best number for you to get important notifications at. If it is not the correct number, you can make the correction on the stub and just mail it with your monthly payment. Otherwise, you can always call the office at 715-232-6240 to notify us of the change.

If you are a member who uses SmartHub, you can also change your contact information through the app or desktop site.



FROM THE BOARD ROOM

January 2025 Board Meeting Highlights



Monthly Reports:

The CFO report discussed December financials. Being a warmer-than-average month, sales missed budget. January will be busy with budget, rates, year-end billing, year-end accounting, preparation

for the annual audit, processing tax forms, and more.

The Operations report contained updates on brushing, substation upgrades, and day-to-day work. A temporary lineman in 2024 was hired on as a full-time apprentice lineman and an apprentice lineman recently graduated and is now a journeyman lineman.

The Engagement report included updates on The Power Connection program, Operation Round Up grants awarded, the open position for a New Service Coordinator, and the Annual Meeting.

The Information Technology report discussed grant opportunities and an upgrade to the cooperative's network.

Energy Services provided updates on the Load

Management Modernization upgrade, renewable energy applications in the queue, and facility maintenance.

The CEO/General Manager gave an overview of the cooperative's current issues, including meeting and training updates, strategic planning, and an in-depth presentation on rate-setting.

The following items were approved:

- Capital credit estate payout for deceased members.
- Audit committee report of all checks, ACH payments, wire transfers, credit card statements, and investment accounts.
- 2026/27 budget placeholder for a replacement of truck 14.
- Rate change beginning with January billing and corresponding changes to Policy 214.

Other Business:

Reviewed the monthly report of new Cooperative members.

Safety Meeting recap.