

# Cooperative Review

OCTOBER 2021



## Brighter Together: Celebrating National Co-op Month

October is National Co-op Month, an annual celebration of what makes co-ops different and the difference co-ops make. You can see the cooperative business model in action across a variety of industries, from agriculture to grocery to utilities. Electric cooperatives like Union Power are based in the communities they serve, independent and governed by a board of directors, which is elected by their members, not shareholders.

Although independent, Union Power is part of a network of 26 electric co-ops in North Carolina sharing a vision to build a brighter future for co-op members and communities through commitments to reliable, affordable, and sustainable electric service, as well as community and economic development.

While working toward our Brighter Future vision, we will continue to uphold the seven guiding principles of cooperative businesses:

- Autonomy and independence
- Concern for community
- Cooperation among cooperatives
- Democratic member control
- Education, training, and information
- Members' economic participation
- Voluntary and open membership

The principle of concern for community is woven deeply into programs like Bright Ideas Education Grants, Union Power College Scholarships, Touchstone Energy Sports Camp Scholarships,

and our rural economic development work. As your local, non-profit power provider, we are working to strengthen the areas we serve while building a brighter future for our members.



To learn more about Union Power and the value of co-op membership, visit us at [union-power.com](https://union-power.com).



**YOUR CO-OP  
MEMBERSHIP POWERS  
A BRIGHTER  
FUTURE**

# Tune in to our Virtual Annual Meeting

We're doing everything possible to stay connected while protecting the health and safety of our members, directors, and employees. That's why we're inviting you to participate in this year's Annual Meeting online via the Union Power Cooperative YouTube channel. We are very excited to bring the business of the Co-op directly to you on **Saturday, Oct. 9 at 9:00 a.m.**

Here's how to join:

1

**Go to YouTube.com**

Then type "Union Power Cooperative" in the search bar to find our YouTube channel.

2

**Go to [union-power.com/annualmeeting](https://union-power.com/annualmeeting)**

Then click the link on our Annual Meeting page to get to our YouTube channel.



To be eligible for a chance to win one of 25 \$50 bill credits, you must register online using the link sent to your email address or by mailing in the registration card you received in the mail by Monday, Oct. 4 at 5:00 p.m. If you have any questions, please give us a call at 704-289-3145.



## Powered with Love: Power Bucks Donations Support Members in Need

In 2020, members donated approximately \$8,000 in Power Bucks to help family, friends, and neighbors who were having difficulty paying their bills due to the impacts of the COVID-19 pandemic. Because of members like you, our community is powered with love, and as demonstrated by your generosity, we are better when we support each other and work together.

If you want to brighten someone's day by giving them the gift of power, call us at 704-289-3145 to speak with a customer service representative who will apply the Power Bucks credit to the member's account of your choice.

Thank you all for being a huge part of who we are and helping to brighten someone's day with the gift of power!



## Five DIY Efficiency Projects for Fall

You may still be feeling the heat right now, but cooler weather is right around the corner, and the upcoming fall months are the perfect time to tackle a few DIY efficiency projects around your home. If you have energy efficiency on your mind as cool weather begins to set in, use these top five tips to make sure you're set up to save both energy and money:

### 1 Check your home's HVAC system

Consider getting a simple inspection to ensure everything is functioning properly. Take this time to change your filters. A clogged air filter restricts airflow, making HVAC systems work harder and consume more energy to heat your home. We recommend changing air filters quarterly. Also, make sure your HVAC vents are not blocked by furniture, carpeting, or drapes.

### 2 Reverse ceiling fans

If your ceiling fan has a reverse switch, use it to run the fan's blades in a clockwise direction after you turn on your heat. The fan will produce an updraft and push heated air from the ceiling down into the room (remember, hot air rises). This is especially helpful in rooms with high ceilings.

### 3 Seal air leaks

The key is to make sure your home is airtight. So try to pinpoint where your home's draftiest areas are and seal them by applying caulk and weatherstripping around windows, exterior doors, electrical wiring, and plumbing. When choosing weatherstripping materials, make sure it can withstand temperature changes, friction, and the general "wear and tear."

### 4 Make the most of your water heater

Flush your hot water tank to remove sediment. You can also wrap an older hot water tank with an insulating blanket to help conserve energy (and save you money). These blankets prevent hot water heaters from losing heat in cold rooms and closets.

### 5 Switch to LEDs

With shorter days come longer nights, which means you'll be keeping the lights on more. Because of this, you may want to consider switching out your less-efficient light bulbs for more efficient LEDs. By opting for LED lighting with the ENERGY STAR label, you'll use 70 to 90% less energy than with incandescent bulbs and can expect them to last 15 times longer.

Saving energy doesn't have to be complicated. Spending a little time and effort before the weather turns cold can help you maximize energy savings and increase the comfort of your home.



Visit us at [union-power.com](https://union-power.com) to learn more ways you can save energy.





## Unplug with Meaningful Community Programs

**M**ost adults have a vague memory of a time when “checking for messages” meant listening to an answering machine. We carried on with our days without relying on cell phones and managed just fine. But today, we are more connected than ever through our smartphones and other devices.

Our phones are so much more now—from cameras to calendars to social media connections—and truly disconnecting from them can be tough. But it’s even harder for our kids to unplug because they only know life with these tiny screens. It’s difficult for them to imagine life without computers, gaming devices, tablets, or cell phones.

But there’s great value in unplugging for children and adults, even if it’s for just a short period of time. For kids, time away from the screen to be outside with other children allows them to connect with nature and others in a way that a virtual experience does not allow. They can experience life in the moment and allow their creativity and energy to break free.

Fortunately, there are great community programs and organizations like 4-H, your local library, sports leagues, etc., that provide children with a safe place to play, learn, and grow, while cultivating new skills and interests.

These types of clubs and programs offer kids an opportunity to explore activities and interests outside of school academics. Children can investigate areas they might not otherwise have access to and discover new interests and passions. They often learn new skills and strengthen existing ones.

Community programs also foster important leadership development and public speaking skills. Through guided and informal play and activities, children learn problem-solving and interpersonal skills that enable them to resolve conflicts peacefully and improve interpersonal relationships.

Adults can also find meaningful opportunities to spend time with the kids when we all unplug. From board games to craft projects to playing in the park, there are many ways we can unplug for some family fun.



### High School Juniors: Apply for a Trip to Washington, D.C.!

The application period for the 2022 Youth Tour to Washington, D.C. is now open! Union Power is selecting three high school juniors to represent us at next summer’s Youth Tour on June 18-24.

During the week-long trip, students will network with peers from across the country, meet members of congress, visit national museums and historic landmarks, and learn all about electric cooperatives.

Interested applicants can learn more and apply at [union-power.com/youthtour](https://union-power.com/youthtour).

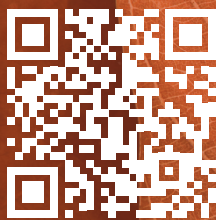
Let’s encourage our youth to step away from the screens to play and be part of an organization that helps them connect with others and find meaningful interactions and explore new activities and interests.

When you do plug back in, Union Power is here to connect you to educational programs, other resources, and opportunities that help build a brighter future. Visit [union-power.com](https://union-power.com) to learn more!



# **RAKE IN THE SAVINGS THIS FALL**

Get your home prepared for the crisp autumn air.  
Contact Union Services and save on your new  
heating and cooling system today!



**Scan the QR code  
to see our special  
fall offer!**



**704-283-9047**  
**savewithunion.com**



# Get Familiar with Cyber Basics

## October is Cybersecurity Awareness Month

**A**t a time when we are more connected than ever, being “cyber smart” is of the utmost importance. This year has already seen more than a fair share of cyber-attacks and breaches. As has been underlined by these recent breaches, cyber-attacks are becoming more sophisticated with more evolved bad actors cropping up each day. Luckily, there are several steps that we can take on a daily basis to mitigate risks and stay one step ahead of malefactors. Here are a few quick tips:

- **Enable multi-factor authentication:** Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple authentication methods, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.
- **Use strong passphrases/password managers:** This may seem obvious, but all too often, securing strong passphrases/password managers is overlooked. People spending more time online during the pandemic has certainly contributed to more bad actors prowling for accounts to attack. Using long, complex, and unique passwords is a good way to stop your account from being hacked. An easy way of keeping track and

remembering your passwords is by using a password manager.

- **Perform software updates:** When a device prompts that it's time to update the software, it may be tempting to simply click postpone and ignore the message. However, having the latest security software, web browser, and operating system on devices is one of the best defenses against online threats. So, don't wait, update!
- **Do your research:** Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading new apps to your device. Before downloading a new app on your device, verify who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.
- **Check your settings:** Be diligent in double-checking your privacy and security settings and being aware of who can access your documents. This extends from Google Docs to Zoom calls and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend and restrict who can share their screen or files with the rest of the attendees.



### PASSWORD DOS AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

#### DO:

- Change the manufacturer's Wi-Fi password on your router.
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

#### DON'T:

- Don't use common words or numbers like “password” or “1234.”
- Don't use personal details like your date of birth in a password.
- Don't use the same password for multiple accounts.

October is Cybersecurity Awareness Month. Do Your Part! #BeCyberSmart

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyber-attacks. No single tip is foolproof but taken together; they can make a real difference in taking control of your online presence.

Following these tips is also easy and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked exponentially — and prevent lost time and money, as well as annoyance.



### Energy Efficiency Tip of the Month:

Old, uninsulated, and improperly installed exterior doors can waste energy and money. Shut the door on wasted energy by weather stripping and sealing all exterior doors. If you have an old exterior door, consider replacing it with a newer, energy-efficient model. Source: energy.gov

## Beware of Scammers Targeting Unsuspecting Utility Members

Every day, North Carolinians are targeted by scammers through phone calls, emails, text messages, online, or in person. Scammers' tactics can change daily, which is why it's important for co-op members to stay on top of the latest utility scam reports.

Several Union Power members have reported being targeted through scams where someone claims to be a co-op employee and demands immediate payment, threatening to shut off power if the payment is not received in a certain number of hours. Additionally, scammers often ask for personal account information and demand that payment be made with a prepaid credit card.

Union Power will never contact a member to obtain account or personal information without notice. If you doubt the identity of someone claiming to represent the Co-op, hang up and call Union Power's office using the phone number listed on a bill or another official document.

- **Take your time.** Scammers try to create a sense of urgency so that you'll act fast and hand over personal information, especially via phone. Take time to think before acting.
- **Be suspicious.** Scammers typically request immediate payments through prepaid debit cards or third-party apps. Unusual requests like this should raise red flags. If the request seems strange and out of the ordinary, you're likely being targeted by a scammer.



- **Confirm before you act.** If you're contacted by someone claiming to represent Union Power or another utility, but you're unsure, hang up the phone and call the utility directly. You can reach us at 704-289-3145 to verify the situation.

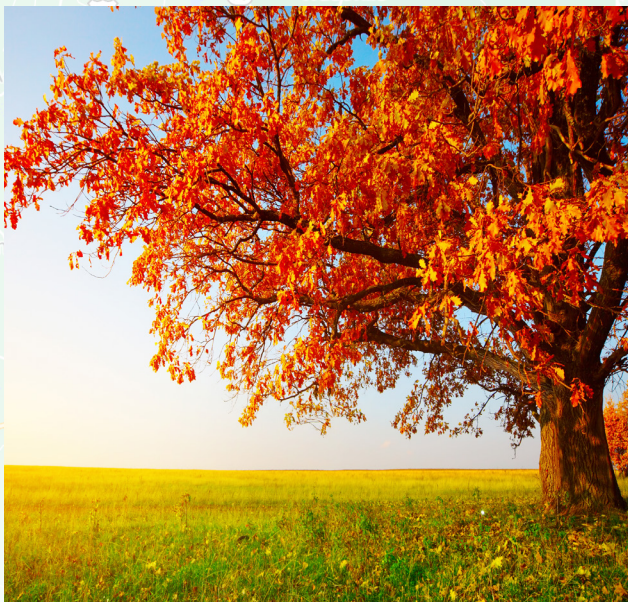
Our increasingly connected world provides scammers with more opportunities to connect with unsuspecting consumers. Be vigilant, and please report any utility scams to Union Power so we can let others in our community know. Union Power urges members to be aware of scams and asks that members share information with family, friends, and neighbors to help stop scams.

# Right-of-Way Clearing

During the next month, you may see our tree-trimming crews in your neighborhood: ABC Professional Tree Services and Lewis Tree Service.

**Rowan County:** Turkey Trot Ln, High Rock Rd

**Stanly County:** Big Lick Rd, Bridle Rd, Churchill Rd, Coyle Rd, Crest Ridge Dr, Dorrie Dr, Dry Rd, Dryewood Ln, Edgefield Rd, Elm St, Fiji Ct, Griffin Greene Blvd, Harvell Rd, Hatley-Burris Rd, Island Creek Rd, Lee-Griffin Rd, Lorene Dr, Mabry Rd, NC Hwy 200 S, Old Aquadale Rd, Pless Mill Rd, Rustic Ln, Sedgefield Cir, St Johns Dr, St Onge Dr, St Simon Ct, St Thomas Dr, Sunset Lake Rd, Travis Rd, Waco Dr, Wayfield Dr, Webb Rd, Wrenn Rd



For more information about Union Power's vegetation management program or tree trimming practices, please call 704-289-3145 to speak with Wil Ortiz (ext. 3323) or Carrie Lorenz-Efird (ext. 3291). Visit [union-power.com](http://union-power.com) for monthly right-of-way clearing updates.



A Touchstone Energy® Cooperative

The Cooperative Review newsletter is published monthly for the members and friends of Union Power Cooperative.

Greg Andress  
**Exec. Vice President & General Manager**

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