Cooperative Review





Celebrating Growth October is National Co-op Month

As we welcome the crisp autumn air and vibrant hues of October, we recognize this beautiful month as National Co-op Month. Union Power is joining cooperatives across the U.S. to celebrate the cooperative spirit that drives our community. As all co-ops come in different shapes and sizes, we all have one thing in common: to provide goods or services for the members of the co-op.

Electric co-ops, including Union Power, prioritize providing reliable, affordable, and sustainable electricity to our local communities and members.

As we celebrate Co-op Month this October, we're focusing on how "Co-ops Grow" for their members.

■ Co-ops Grow Communities:
Co-ops help communities
grow by promoting economic
empowerment, fostering
community engagement, and
supporting the unique needs
of co-op members. "Concern
for Community" is one of our
core principles—and being

- community-focused is essential to everything we do.
- Co-ops Grow Together: Co-ops are all about cooperation, not competition. That's why electric co-ops work together to share lessons learned, successful strategies, and better ways to serve our members. We're better when we grow together!
- Co-ops Grow Tomorrow's Leaders: Electric co-ops are fertile ground for growing tomorrow's leaders through various youth engagement programs. Whether through
- school demonstrations, community events, or the Electric Cooperative Youth Tour program, we're committed to providing opportunities for local youth to learn and thrive in our community and beyond.
- Power, your satisfaction is our primary goal. It's why we were formed many years ago to fulfill a uniquely local purpose. We've come a long way since then, and your needs continue to evolve. That's why we'll never stop growing for you!

Factors to Consider Before Installing Solar

The benefits of installing solar may seem like a no-brainer, but not every home (and homeowner's situation) is always right for solar. Before installing solar, there are several factors to consider, like determining if your home will receive enough sun to achieve your goals, finding the right contractor, and other important details. Considering solar for your home is a major decision. Here are a few things to review before installing solar.

- Establish what goals you want to achieve with solar. If saving money is your goal, contact one of our energy specialists. Our energy experts can walk through several home energy technologies and their impact on energy use. They can also perform an energy audit of your home that will yield recommendations for energy efficiency upgrades to provide a faster return on your investment.
- Is my roof suitable for solar? Your roof should be in good condition before installing solar panels. If your roof is old or in poor shape, it may need replacing before panels can be mounted. Additionally, your roof should receive a lot of sun to make the most of a system. Solar panels perform best when facing south, so keep this in mind as you think about where the panels will be mounted.
- How long will I own the home? If you're considering solar, you likely plan on staying in the home for several years. But if you plan on selling the home down the road, consider all potential buyers will not want to maintain a solar system. If you enter a contract to lease the system, review the terms of selling the property closely.
- Lease or purchase solar? Purchasing a solar system outright is expensive, so many homeowners opt to lease their solar panels. However, it's important to figure out what rebates and tax credits a solar system may entitle you to. Consult with a CPA on potential savings. Regardless, if you purchase a system outright or finance a solar system, get several quotes from different solar companies.
- documentation? It may seem obvious, but do your homework on the contractor before signing a contract. Request proof and documentation of the contractor's licensing, permitting, and other credentials. Check the company reviews and the contractor's status with the Better Business Bureau.



- Does the contract seem reasonable and fair? If you hire a contractor to install solar, carefully read the contract's fine print. Do the system performance calculations seem realistic? Does the project timeframe sound reasonable? Negotiate the contract terms to fit your goals and needs.
- Who will maintain the solar panels? Firmly, the system maintenance depends on who owns the system. If you lease the system from a solar installer, it may be their responsibility. Solar panels must be cleaned and checked periodically, as dirt and debris can impact the panel's productivity. Overall, it is important to know who will take on these responsibilities.

If you have researched home solar and decide it is a fit, we encourage you to contact one of your trusted energy specialists at Union Power as your first step. Our specialist can help walk you through the steps, including how our solar rates and fees work and any questions or concerns you may have before contacting solar installers.



Call one of our Energy Specialist today! 704-289-3145.





High School Juniors:

Are you ready to become the next great leader?



Taking on leadership roles and understanding your value as a citizen is what Youth Tour is all about! If you are a high school junior and love learning about the government and history of the nation's capital and how American history has shaped the U.S. today, what are you waiting for?

Union Power is now accepting applications from high school juniors who are ready to attend a five-day scheduled event in Washington, D.C., from June 15-21, 2024. Selected students will visit places like the Smithsonian, Capitol Hill, Washington Mall—MLK Jr., Korean War, Lincoln, Vietnam, WWII, Washington Memorial, and more. Juniors will be able to speak and interact with their members of Congress, senators, and legislative staff.

Not only is this tour amazing, but it also looks great on a college resume.



Interested applicants can learn more and apply at union-power.com/youthtour.

Calling All High School Seniors

Seniors, it's never too late to start applying for college scholarships. As Union Power's commitment to the community, your cooperative is proud to offer a \$1,000 scholarship to 10 high school seniors from our five-county service area—Cabarrus, Mecklenburg, Rowan, Stanly, and Union counties.

Applicants must meet the following criteria:

- Student must reside in the home of a Union Power Cooperative member.
- Must be a senior of the current graduating class.
- Must attend a four-year institution or community college in North Carolina.
- Meet the criteria for awarding the scholarship: 40% need, 30% academic achievement, and 30% of extracurricular activities in school, civic, and community functions.

An independent committee, not affiliated with the Cooperative, will judge completed applications and select winners representing Union Power Cooperative.





To apply, visit union-power.com/collegescholarships by March 1.

Stay Safe While Browsing the Web

In today's world, most of us don't leave the front door unlocked. We protect our homes, loved ones and valuables from intruders with locks, alarms and other security measures. Cybersecurity is no different. It's the practice of protecting other valuables such as your identity, banking, health records, and other sensitive information from digital attacks and theft.

In addition to cooler weather, leaves falling, crisper air, and fall festivities, October is the time of year we recognize Cybersecurity Awareness Month. While taking necessary steps to protect personal information is a year-round practice, at Union Power, we use this time to emphasize helpful cybersecurity reminders across our team of employees and our members.

Given our increased reliance on internet-connected devices and gadgets, we would like to share a few cybersecurity tips from the Cybersecurity and Infrastructure Agency (CISA). The CISA is an agency of the United States Department of Homeland Security that is responsible for strengthening cybersecurity and infrastructure protection. Here are four ways to keep you and your family safe online:

- Implement multi-factor authentication (also known as two-step verification) on your accounts. The additional layer of protection makes it much harder for criminals to access your information. Even if a hacker obtains your password, they may be unable to access your accounts if multi-step verification is enabled.
- Update your software. This is one of the easiest ways to protect your personal data. When downloading a software update, make sure it's coming straight from the company that created it. Beware of fake pop-ups that request urgent downloads. Better yet, turn on automatic updates.

- Think before you click. Most successful cyberattacks start with a phishing email. Don't take the bait when cybercriminals go phishing. Avoid emails (or texts) that look too good to be true, oddly urgent, poorly crafted, or include unusual requests
- Create strong passwords using long, unique and complex words or phrases. Consider using a password manager to save time, work across all devices, protect your identity, and notify you of potential phishing websites.

For the young people in your household

Just as you would talk with your children about safety in the physical world, discuss ways to stay safe online. Help them understand the public nature of the internet, especially when sharing or posting things online is difficult (if not impossible) to take back. Just as you would guard your money or valuables, children need to learn to protect their personal information, especially on social networks. Also, inform them about the privacy and security settings on social networks and gaming sites.



More information about internet safety and privacy visit staysafeonline.org.





Spooktacular Savings

This spooky season, we're sharing a few energy-saving tricks so you can treat yourself to lower-than-expected energy bills. Here are four simple ways to summon the spirit of energy efficiency.

- One of the easiest ways to save energy is through thermostat control. Since home heating and cooling accounts for a large portion of monthly energy use, smart thermostats can help you manage heating and cooling costs by learning your daily routine and adjusting the temperature settings accordingly. You can control smart thermostats anywhere through your smartphone, preventing unnecessary energy consumption while you're away.
- Get rid of goosebumps by eliminating ghostly drafts: The winter chill is just around the corner, so now is the time to seal air leaks around your home. Apply caulk and weather stripping around drafty windows and doors to make your home more comfortable and lower energy use.
- Illuminate dark areas with energy-efficient lighting: LED bulbs use 75% less energy and last 25 times longer than incandescent bulbs. Making the switch to LEDs saves money and reduces energy.

- Knowing how much LEDs can save is beneficial for the upcoming holiday season. LED light strings offer an average of 88% energy savings compared to traditional incandescent light strings.
- Stir up savings with countertop cauldrons: Cooler weather summons our favorite soup recipes. Small countertop appliances like slow cookers use less energy than cooking meals on the stovetop. Grab your book of spells and stir up savings in the kitchen.

When we look around our homes, many opportunities exist to save energy. So, investigate your home this spooky season and unlock a different kind of magic that brings actual energy savings.



Energy Efficiency Tip of the Month

Did you know using your dishwasher is more energy efficient than washing a load of dishes by hand? To maximize efficiency, wash full loads in the dishwasher and don't block the arms or other parts that move while the appliance is in use. For additional savings, turn on the "air dry" setting instead of using the "heat dry" setting and use a rinse aid to help dishes dry faster without spotting and streaking.

Is Your HVAC Ready to Take on Cooler Temperatures?

As the leaves begin to change and the air turns crisp, it's time to prepare your home for the cooler months ahead. Proper HVAC maintenance can help ensure your home stays warm, safe, and energy efficient throughout the season. Below are some tips to help you maximize energy savings this fall:

- Inspect your Heating System: Having a professional inspect your HVAC unit may be well worth the cost, ensuring everything functions correctly and providing heat when needed.
- **2. Don't block the heat:** Ensure furniture, drapes, or other obstructions do not block your HVAC vents.
- 3. Change your air filters: Maintaining a schedule for replacing your filter every month can benefit your HVAC. As the temperature drops and your family starts to spend more time indoors, it can result in more dust clogging your filters. Having a dirty filter forces your HVAC to work harder, which wastes energy.
- **4. Check for air leaks:** Locating and sealing air leaks is beneficial in having an energy-efficient home. Checking around windows and doors is a great start to seal any leaks. Once you have located the leak, this can be easily fixed or repaired with weather stripping for doors or the appropriate caulk (interior vs. exterior) for windows.
- **5. Thermostat settings:** Ensure the settings are correct for the season and the fan is on auto. Programming your thermostat at a low, comfortable temperature in the winter and lower while you are sleeping or away from home will help the unit run efficiently. For best results with a heat pump, do not adjust your heat

- setting by more than 2 degrees at a time. Doing so will cause the auxiliary heat to activate when it is not needed.
- **6. Reverse the direction of ceiling fans:** During the cold months, make sure your ceiling fans are running clockwise. Doing this will redistribute the warmest air in the room, allowing you to set the thermostat a little lower without sacrificing comfort.
- 7. Landscape around the air unit: Remove the build-up of leaves and overgrown vegetation so they do not interfere with the airflow of your outdoor unit. Trimming any bushes or trees and having plenty of clearance, about 2 feet, will help the unit run properly.

Following these fall home maintenance tips, you can enjoy a warm, safe, and energy-efficient home this season. Union Power Cooperative is committed to helping our members save energy and money, and we hope these tips will assist you in preparing your home for the cooler months ahead.



To learn more about additional ways to save, contact one of our energy specialists at 704-289-3145.



Right-of-Way Clearing

During the next month, you may see our tree-trimming crews in your neighborhood; Vendors: Lewis Tree Charlotte Service, Lucas Tree Experts, and Xylem Inc. Oakboro Aquadale

Rowan County: Barefoot Tr, Old Beatty Ford Rd, Richfield Rd, Stokes Ferry Rd

Stanly County: Austin Rd, 601 Bethlehem Church Rd, Cherokee Rd, Claude Dr, Community Rd, Converse Rd, Curtis Rd, Dusty Rd, Efird Rd, Fink Rd, Frog Pond Rd, Gaddis Rd, Griffin-Greene Blvd, Hills-View Rd, Hwy 138, Hwy 24-27, Jay Rd, Kidd Rd, La Rock Ln, Lingerfelt Rd, Maxton Rd, McSwain Rd, Newsome Rd, Nichols Dr, Norton Rd, Old Mill Rd, Old School Rd, Philadelphia Church Rd, Prince Rd, Ramsey Rd, Renee Rd, Restoration Ln, Silver Rd, Stony Rd, Teeter Rd, Treece Rd

Union County: Agr Nance Rd, Army

Rd, Braswell-Rushing Rd, Clontz Long Rd, Country Wood Rd, Fish Rd, Haigler Gin Rd, Haigler Rd, Hwy 200, Hwy 205, Hwy 601, Indian Trail-Fairview Rd, Kate Rd, Love Mill Rd, Old Kennedy Ford Rd, Olivia Ct, Rushing Benton Rd, Sikes Mill Rd, Unionville Brief Rd, Unionville Rd, W Lawyers Rd



For more information about Union Power's vegetation management program or tree pruning practices, please call Wil Ortiz at 704-289-3145 (ext. 3323) or Carrie Lorenz-Efird (ext. 3291). Also, visit union-power.com/ vegetation-management/crew-locations for monthly right-of-way clearing updates and information on our programs.



As a Union Power Cooperative member, you agree to: Comply with all aspects of the service agreement and agree to be bound by the cooperative's Articles of Incorporation and Bylaws; and furnish, without cost to the cooperative, all necessary distribution easements, and rights-of-way.



A Touchstone Energy® Cooperative

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

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