

THE MOST SECURE WAY TO ACCESS YOUR ELECTRIC ACCOUNT?





SMARTHUB CAN BE USED THROUGH THE CO-OP'S WEBSITE OR ON THE APP ON YOUR MOBILE DEVICE.

LOGIN OR DOWNLOAD TODAY!

With SmartHub, you can:

- access your account information with ease
- view your billing & payment history
- track electric use
- receive important notifications directly from Consumers Energy
- quickly check the statewide outage map
- effortlessly contact YOUR electric co-op

Using the SmartHub app ensures you're always connected directly with <u>YOUR</u> electric cooperative. You won't have to worry about contacting the wrong company or falling victim to scams through fake numbers or fraudulent websites.

If you are contacted by a scammer, please notify Consumers Energy at 800-696-6552 or info@consumersenegy.coop.

ONE OF TWO MONTHLY \$5 BILL CREDITS

THIS MONTH'S CONTEST:

Submit your answers to the secret code on page 8-0. The answer will be published in the March newsletter.

Winners for the month of December:
Fugene & Norma Pecinovsky, Cambridge

Eugene & Norma Pecinovsky, Cambridge Jerold & Joyce Peterson, Ames

Here's how to enter:

- 1. Answer the question or challenge posed each month.
- 2. Send answers to Consumers Energy with:
 - •Sorvice A
 - Account Numbe
 - •Phone Number
 - •Email Addre

Submit via email or mail:

ail to: kglenney@consumersenergy.coop

Mail to: Consumers Energy
Attn: Contest
2074 242nd Street

3. Winners' names will be drawn at random and published in upcoming issues of *The Connection*.

February 2025

Dates To Remember:

FEBRUARY

- 2 Groundhog Day
- 3 Bills Due
- 3 Automatic Payments Deducted
- 10 Email / Mail Bills
- 14 Valentine's Day
- 17 President's Day
- 25 Automatic Payments Deducted
- 28 Read Meters

MARCH

- 3 Bills Due
- 3 Automatic Payments Deducted

Powering Lives, Empowering Communities:The Impact of Iowa's Electric Cooperatives

Enduring Affordability

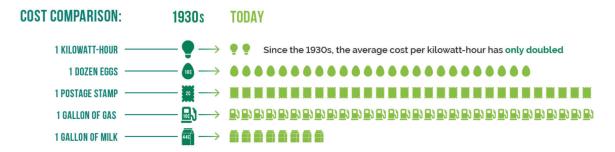
Here's some good news: The average American household is steadily spending less on electricity as a percentage of its income, even as we become increasingly reliant on digital conveniences in our daily lives.

In Iowa, the average household served by electric cooperatives spends about



THAT'S CHEAPER THAN BUYING A SANDWICH OR SPECIALTY COFFEE DRINK!

In lowa, the average household served by electric cooperatives spends about \$5.25 per day for electricity. That's cheaper than buying a sandwich or a specialty coffee drink. While the cost of most goods and services have increased dramatically over the past 85 years, electricity remains very affordable.



We help our cooperative members use energy wisely through energy efficiency programs, rebates, and incentives so they can spend their hard-earned money on other things. Iowa's electric co-ops work hard to control local costs in order to keep rates and fees as low as possible. Because we are member-owned, our rates are cost based; we're not driven by profits like investor-owned utilities.

We invest in technology and innovation to improve service, reliability, and efficiency. For example, digital meters allow members to track their electric consumption so they can make changes that can save money on their electric bills.

If you'd like to track your electric consumption and more, sign up for SmartHub! To get registered, you need your account number, your last name or business name as printed on your bill, and the email address you registered your Consumers Energy account with. (If you don't have an email address registered with the co-op, you can use the email address of your choice.) Visit www.consumersenergy.coop/smarthub-info or scan the QR code on page 8-A.

Need help? No problem! Call our Member Service Department at 800-696-6552.

At Consumers Energy, we are committed to supporting our members in every way possible, ensuring they can enjoy reliable, affordable electricity while saving money for the things that matter most.

Bridget Itzen,

CEO/General Manager

Bridget Stzen

BUDGET BILLING RECALCULATION

Members who participate in Budget Billing:

Budget Billing amounts have been recalculated. A message appeared on the February electric bill similar to the one pictured below. The new amount takes effect on the March billing statement.

The Budget Billing Program allows members to equalize monthly payments. The cooperative recalculates this average two times a year in order to keep the members' averages in line with actual use. The monthly Budget Billing amount is based on members' average electric use, and the recalculation is based on a rolling 12-month average and the current account balance. In order to set accurate amounts for budget billing, members should reside at their current service location for at least 6 months.

For more information, contact the Member Services Department at 800-696-6552 or info@consumersenergy.coop.



Combine Budget Billing with Automatic Bill Payment!



THE ONLINE

AUTOMATIC BILL

PAYMENT FORM.

To sign up for Automatic Bill Payment, there are options:

- contact the co-op to send you an authorization form
- sign up using SmartHub online or in the app
- complete the form online by scanning the QR code on the left or by visiting:

 ${\tt www.consumersenergy.coop/authorization-agreement-for-auto}$



Providing Our Members With Safe And Reliable Electric Service

View or Pay Your Bill Online www.consumersenergy.coop

Payment Drop-Off Locations

Nevada Outpost 919 SW 3rd Street Nevada, IA 50201

Marshalltown Office 2074 242nd Street Marshalltown, IA 50158 7:30 a.m. to 4:00 p.m. Monday - Friday Phone: 800-696-6552 or 641-752-1593 Secure Pay Toll-Free Phone: 844-201-7196

Billing Date: 02/07/2025

4010 1 AV 0.395 4 4010
WILLIE WIREDHAND C-12 P-17
1938 COOPERATIVE WAY
ELECTRIC CITY IA 12345-9465

Page 1 of 2





Message Center			
Powering the Future! Consumers Energy annually awards \$1,000 scholarships to area students. A lineworker and academic scholarships are available to those who qualify. Visit our website for more details or call the office at 800-696-6552.			
Your monthly budget payment has been recalculated. Beginning next month your monthly budget payment will be \$99.00.			
Account Number	Description	Property Address	
12345	HOUSE	1938 COOPERATIVE WAY	
Average Temperatures This Month: 21 Last Month: 26 Last Year: 22	ACCOUNT SUMMARY Previous Balance Payment Received - Thank You Balance Forward Total Electric Charges Account Balance		-181.81 -112.00 -293.81 159.34 -134.47
Total Budget Amount Due			112.00
		-	



VALENTINE'S DAY SECRET CODE

Each letter of the alphabet has a corresponding symbol. Match up the symbol to the correct letter to solve the riddle.



What kind of Valentine's day candy is never on time?



Answers to Bath Safety Word Scramble

These bath safety tips
with scrambled words
were published as
last month's
newsletter contest.
Here are the answers!

- Ensure <u>GROUND</u> fault circuit interrupters (GFCIs) are installed and working properly.
- Use all electrical <u>APPLIANCES</u> away from the sink, tub, toilet, and shower.
 Electricity and water are a deadly combination.
 - Do not extend a cord's reach to use a cell **PHONE** or other device near the tub or shower.
- Do not plug too many things into an <u>OUTLET</u> or circuit.
- Ensure <u>LIGHT</u> fixtures in the shower are covered and exhaust fans are free from lint, dirt, and grime.
- Water <u>HEATERS</u> should be set at 120°F so hot water does not cause severe burns.

CELEBRATE BLACK HISTORY MONTH

February is Black History Month! Let's take a look at a few African American inventors whose contributions helped revolutionize the way we use electricity and essential devices that power life.



Read the descriptions of each inventor and their contributions, then choose the best answer to complete the description.

Annie Easley

Annie Easley started her career in 1955 as one of the first African Americans at NASA (when it was called the National Advisory Committee for Aeronautics), essentially acting as a human computer, performing manual computations for researchers. Annie was a gifted programmer and developed computer code that was used to analyze _____ energy projects, as well as batteries for early hybrid vehicles.



A. nuclear

B. wind and solar

C. geothermal

Annie Easley broke down barriers for women and people of color in STEM fields and won the admiration and respect of her coworkers.

Lewis Howard Latimer

Lewis Latimer worked with Thomas Edison on the development and commercialization of the incandescent light bulb. He invented a method to manufacture _____ filament to make lightbulbs mass-producible. His method was patented in 1882.



B. hydrogen

C. silicon

Without Lewis Latimer's contributions, our lives would never have been so bright!



Marian Croak

Marian Croak began her career in 1982 at Bell Laboratories (now AT&T) and patented more than 200 inventions. One of her greatest contributions was VoIP, or Voice over Internet Protocol. She developed the technologies in the late 1980s. VoIP technologies are essential for today's fast-paced digital world. VoIP allows voice functionality over an ______, including helpful features for video calls and mobile messaging.



B. audible barrier

C. internet connection

Marian Croak's passion for advancing technology has improved our digital capabilities and overall quality of life.



Answswer Key | Annie Easley: B, Lewis Howard Latimer: A, Marian Croak: C

Sources: Dept. of Energy, Lewis Latimer House, NASA



Utility scams in this age of Al: 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, gift cards, reloadable cards or cryptocurrency).
- Poor grammar, misspellings and suspicious email addresses.

Al use enhances utility scams

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

 AI 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.
- AI technology can clone the voices of utility company representatives, making phone scams convincing.
- AI 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 both protect you and others from becoming victims.

Learn more at:





Are you pursuing a career in the powerline industry?

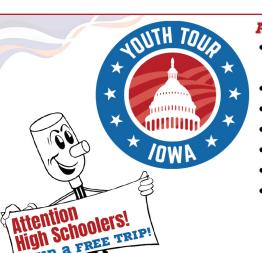
Consumers Energy offers a \$1,000 scholarship to residents of the state of Iowa for this type of education in the electric industry!







For more information, contact Billing and Education Coordinator, Tami Kerwood, at 800-696-6552 or tkerwood@consumersenergy.coop.



ABOUT IOWA YOUTH TOUR:

- This is an <u>All-expenses-paid</u> trip to Washington, D.C. for high school sophomores, juniors, & seniors.
- Explore iconic monuments & museums while in D.C.
- Meet with lowa's members of Congress.
- Develop lifelong friendships with students from all over lowa & across the country.
- Discover leadership lessons from our nation's history.
- 2025 Youth Tour dates are June 13-21.
- Immerse yourself in the cooperative spirit that built our nation!



DEADLINE TO APPLY: MARCH 14, 2025

For more information, contact Billing & Education Coordinator, Tami Kerwood at 800-696-6552 or tkerwood@consumersenergy.coop.



ocnoidrsnip מפפה חיני פחד מחום



Graduating from high school in 2025?

Apply for the Consumers Energy Academic Scholarship for \$1,000 to pay toward your post secondary education!

For more information, contact Billing and Education Coordinator, Tami Kerwood, at 800-696-6552 or tkerwood@consumersenergy.coop.

CONSUMERS ENERGY BOARD OF DIRECTORS

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President

dbeckman@consumersenergy.coop

Bill Hobson

Director

whobson@consumersenergy.coop

Pat VonAhnen

Secretary-Treasurer

pvonahnen@consumersenergy.coop

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cgriffieon@consumersenergy.coop

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alem@consumersenergy.coop

Jennifer Sease

Director

jsease@consumersenergy.coop

Energy Efficiency Cost per kWh: \$0.000364

To report an outage, call 800-696-6552.

For the most accurate outage updates, check SmartHub or

www.consumersenergy.coop for messages, the statewide outage map, or call Consumers Energy.

WAYS TO PAY YOUR CONSUMERS ENERGY BILL



Automatic recurring monthly payments

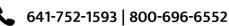
Online or the app
www.consumersenergy.coop

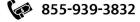
By phone 24/7 855-939-3832

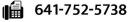




2074 242nd Street | Marshalltown, IA 50158









info@consumersenergy.coop

OFFICE HOURS 7:30 AM - 4:00 PM MONDAY - FRIDAY



Educational & FUN!
 Offered to members' high school sophomores, juniors, & seniors



For information on ways to pay or programs and services offered, contact the Member Services Department.