

# Energy Scams Unmasked

Consumers with water, gas and electricity connections have long been targets for utility scams. But in today's digital world, every swipe and click increases the risk of potential scams.

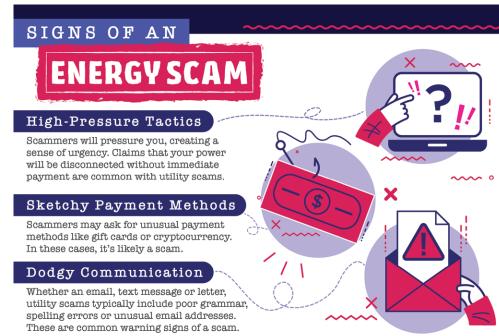
Scammers are more sophisticated than ever before, and they understand our increasing reliance on technology. With their sharpened digital knives, scammers have adapted their tactics to trick unsuspecting consumers through a variety of methods.

South Central Electric wants to help you avoid energy scams, whether a financial loss or leak of your personal information. We'd like to share updates on some of the latest utility scams, as well as tips to help you stay safe from even the craftiest scammers.

### **Recent Utility Scams**

Scammers typically disguise themselves—either physically or digitally—as utility employees or representatives to steal consumers' money or personal information. A common trick is to claim a consumer's bill is past due and threaten to disconnect service if payment isn't received immediately. Scammers approach consumers through a variety of means, including phone calls, text messages, emails and even in-person visits. However, the digital line of attack is increasingly more common.

For example, new capabilities disguising caller ID or "spoofing" can make the phone number you see on caller ID appear to be



from a trusted source. Spoofing makes it easier for scammers to deceive you because it's more difficult to immediately verify the call. Another recent scam uses fraudulent websites that are identical to a utility payment webpage—and what's worse, these pages are often promoted on search engines to trick consumers into clicking and making a payment.

Another recent scam involves phone calls, text messages or emails claiming you overpaid your electric bill and will receive a cash or banking refund. This offer may seem too good to be true, and it is—it's likely a scam aimed to steal your personal information.

### Spotting a Scam

There are several red flags you can watch for to identify an energy scam.

Scammers often use high-pressure tactics to create a sense of urgency, like claiming

your electricity or other services will be disconnected if a payment isn't made immediately.

Additionally, scammers may ask for unusual payment methods such as gift cards or cryptocurrency. If someone is pushing for an unusual payment method, it's likely a scam.

You've probably noticed that many digital scams, like emails or text messages, include poor grammar, spelling errors and odd email addresses. These are red flags, so when you see these dodgy forms of communication, consider it a potential scam.

# What South Central Electric Will (and Won't) Do

South Central Electric will never demand an instant, immediate payment and threaten to disconnect your service without prior notices or warnings. We strive to resolve challenging situations and work with

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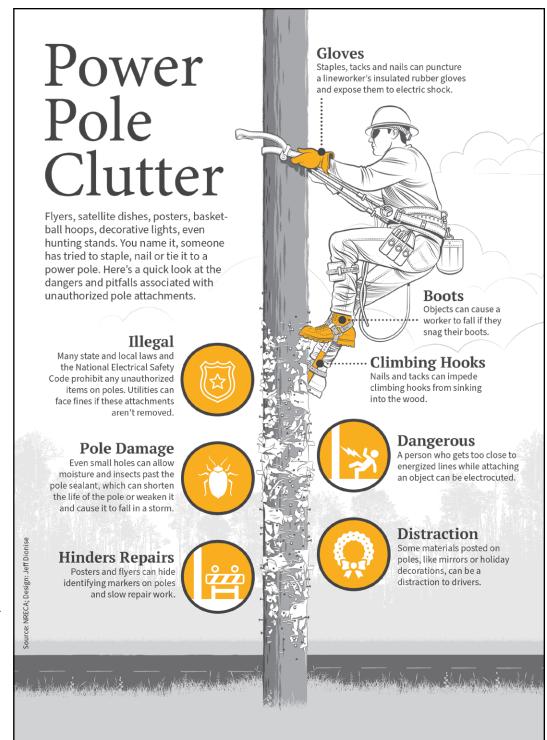
our members to avoid disconnects. Before any disconnection, there have been multiple contacts with South Central Electric.

South Central Electric will never ask for your Social Security number or banking details over the phone or through email. We offer several secure payment options, including in-person, scheduled payments, SmartHub, and pay by phone. You can see our payment options page on our website; www. southcentralelectric.com

### **Avoiding Scams**

Whether in-person, over the phone or online, always be suspicious of an unknown individual claiming to be a South Central Electric employee requesting banking or other personal information. We do not send you text messages.

If you're ever in doubt about a potential energy scam, just give us a quick call at 507-375-3164 so we can assist. South Central Electric wants to help protect you and our community against utility frauds, and by notifying us about potential scams, you can create the first line of defense. We encourage you to report any potential scams so we can spread the word and prevent others in our community from falling victim.





# Connect with Minnesota's Electric Cooperatives at FARMFEST

Join Minnesota's rural electric cooperatives at Farmfest from August 6-8. As Minnesota's premier agricultural event, Farmfest attracts nearly 30,000 attendees and hosts over 500 exhibits and vendors in rural Redwood County each year.

Farmfest serves as a vital platform for addressing political and educational issues impacting farmers and rural communities across Minnesota. From policy discussions to showcasing the latest technological advancements in agriculture, the event offers valuable insights and networking opportunities for all attendees.

Minnesota electric cooperatives have a long history of participating in Farmfest and connecting with our agricultural partners. Be sure to visit our booths where we will be showcasing tools and technology to make outdoor work easier and demonstrating our commitment to safety with an interactive electrical safety exhibit. Learn firsthand about essential safety measures to keep you and your family safe. See a live safety demonstration illustrating the need for caution when working near or moving large equipment around powerlines. Don't miss this opportunity to connect with Minnesota's electric cooperatives and discover how we're empowering farmers and rural communities across the state.

Minnesota's electric cooperatives are proud to supply the electrical needs of most farms across the state, serving members in every Minnesota county.



Visit us along with other Minnesota Electric Cooperatives, at Farmfest 2024 and enter for a chance to win a grand prize!

### **FARMFEST 2024**

AUGUST 6, 7, 8 • REDWOOD FALLS, MN

Bring this coupon to Booth #2301

NAME	
ADDRESS	

PHONE#

EMAIL ADDRESS

You must be a member of one of the participating electric cooperatives to be eligible to win.



# ONLINE PAYMENT & BILLING WITH SMARTHUB

Pay your bills on-line with South Central Electric's online bill payment system,

SmartHub. Download the SmartHub app for your mobile device or tablet from the APP Store or Google Play.

To get started visit our web site **southcentralelectric.com** and click on the SmartHub logo. Once you are at the SmartHub site you'll have to sign up as a first time user by clicking the "New User" link and follow the prompts.







## Clean up with care

Once the storm has passed, it is tempting to go straight into yard clean-up mode. However, take time for safety.

Do not go outside if there is a power outage. There could be a downed power line, which could cause electrocution. Sometimes, downed lines can be covered by branches, storm debris, water, snow or ice.

### Keep these additional safety tips in mind:

- Do not trim trees/branches within 10 feet of a power line.
- Read all instructions and be familiar with equipment you intend to use.
- Do not use a chainsaw for the first time during cleanup.
- Follow all safety recommendations when using power tools.
- Carry a ladder horizontally instead of vertically.
- Look for overhead power lines before carrying a ladder.
- Always look up for overhead power lines before removing debris from gutters.
- Take your time. Rushing can result in serious injury.
- Wear proper shoes and clothing when using ladders and power tools.
- Call your electric utility to report branches in power lines; never try to remove them yourself.



Remember, wait until an outage is restored before going outside to assess the damage.





Official monthly newsletter

### **South Central Electric**

71176 Tiell Dr., PO Box 150 St. James, MN 56081-0150 (507) 375-3164 Outages: (888) 805-7232

Jutages: (888) 805-7232

### E-mail address:

sce@southcentralelectric.com

#### Web:

www.southcentralelectric.com

### Office hours:

7 a.m. to 3:30 p.m.

Ron Horman, General Manager

### **Board of Directors**

President, Ron Jorgenson Vice President, Michael Miest Secretary, Brad Asendorf Treasurer, Matt Peters Brent Imker, Director Mark Sandberg, Director Bill Kunz, Director

The Board meets the fourth Tuesday of the month at South Central Electric's building at 71176 Tiell Dr., St. James, MN.

Please see our website for a summary of the board meetings.

This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint\_filing\_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

