

It's a matter of (Co-op!) principles

ACE Hardware, State Farm, REI, Land O'Lakes and your electric co-op all share something in common: We're all cooperatives.

We may be in different industries, but we all share a passion for serving our members and helping our communities to thrive. In fact, all cooperatives adhere to the same set of seven principles that reflect our core values of honesty, transparency, equity, inclusiveness and service to the greater community good. October is National Co-op Month, so this is the perfect time to reflect on these principles that have stood the test of time but also provide a framework for the future.

1. Open and Voluntary Membership

Membership in a cooperative is open to all people who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Representatives (directors/trustees) are elected among the membership and are accountable to them.

3. Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following

purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Cooperatives are autonomous organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

5. Education, Training, and Information

Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, help boost cooperative understanding.

6. Cooperation Among Cooperatives

By working together through local, national, regional and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.

7. Concern for Community

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

BILLING AND COLLECTION PROCEDURES

Your directors have carefully set a policy for us to use in billing and collection. This policy has been approved as fair by the Arkansas Public Service Commission (PSC). The policy is printed here for your review and information.

BILLING & COLLECTION PROCEDURES:

Bills for electric service supplied are mailed to consumers at regular monthly intervals. The net rate shall apply up to the due date; the gross rate shall apply thereafter. Gross rates are 10 percent of the first \$30.00 of the bill and 2 percent of the remaining balance added to net rates.

In fairness to the majority of our members who pay their electric bill on time, our costs for past due accounts are passed on to the members having the delinquent accounts. We urge you to pay your account before it becomes past due to avoid having extra charges added to your bill.

NON-PAYMENT:

Accounts not paid by the due date shall receive a written notice giving eight (8) days prior to disconnection of service. After the final date to pay on the shut-off notice, the cooperative shall have a representative call to collect the bill or disconnect, and there shall be a \$35.00 fee added to the gross bill, to help defray the cost of the trip, if payment is received at that time. If the account is not paid at that time, service may be disconnected.

If a check or bank draft is returned unpaid by the payee bank a returned check charge of \$30.00 will be added. If the check or bank draft is for a past due balance, the electric

service may be disconnected immediately. If a member has 2 returned checks or bank drafts in 12 months for reasons other than bank error, payments must be on a cash-only basis.

Electric service, disconnected for failure to pay a delinquent account, shall be restored upon payment of all past due usage, plus a reconnect fee of \$50.00. An account that has been disconnected 7 days shall be closed and all charges must be paid to reconnect it. A deposit may also be required.

DELAYED PAYMENT AGREEMENT FOR RESIDENTIAL CUSTOMERS:

When a consumer to whom service is rendered throughout the year is unable to pay an account in full, the cooperative shall not discontinue service if the consumer:

1. Requests the agreement on/before the final date to pay as printed on the shut-off notice.
2. Pays a reasonable portion of the account; and
3. Agrees in writing to pay the balance of the account in reasonable installments; and
4. Agrees in writing to pay in full all future bills during the period of the agreement by the due date.

The reasonableness of the terms of a particular delayed payment agreement shall be based on the consumer's ability to pay, the size of the unpaid account, the consumer's payment history, and the length of time and reasons the account has not been paid.

Get familiar with cyber basics

OCTOBER IS CYBERSECURITY AWARENESS MONTH

At 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, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, 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 methods of authentication, 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 manager

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, and 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 anything new to your device, such as apps. Before downloading any new learning app on your device, make sure that it's safe by checking 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 to double check your privacy and security settings and be aware 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.

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 for 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.



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:	DON'T:
<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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.

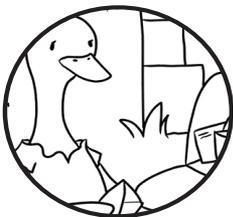
October is Cybersecurity Awareness Month.

Do Your Part. #BeCyberSmart

SEVEN COOPERATIVE PRINCIPLES

1  Open and
Voluntary
Membership

2  Democratic
Member
Control

3  Members'
Economic
Participation

4  Autonomy
and
Independence

5  Education,
Training and
Information

6  Cooperation
Among
Cooperatives

7  Concern for
Community

Did you know all co-ops use the same set of seven principles to guide their work?