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**SANTÉE ELECTRIC
COOPERATIVE NEWS**

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**SANTÉE ELECTRIC IS AN EQUAL
OPPORTUNITY PROVIDER AND
EMPLOYER.**



A Touchstone Energy® Cooperative



Happy Co-op Month!

DID YOU KNOW October is National Co-op Month? Did you know that electric cooperatives are just one of many types of cooperative organizations?

Though people have been working together to serve their common needs for as long as humans have been on the planet, what we think of as cooperatives really started 200 or so years ago. Robert Owen, a Welsh social reformer, is credited as the pioneer of the cooperative movement. The idea was simple: if the people have an unmet need, they can work together to help themselves meet that need.

You have likely heard us discuss the seven cooperative principles, which are at the core of everything we do. Those are open/voluntary membership, democratic member control, members' economic participation, autonomy/independence, education, cooperation among cooperatives and concern for community. Hopefully, you have heard us mention one or more of these, and you know how passionate we are about them.

There are all sorts of cooperatives today. Credit unions are a financial type of cooperative. There are grocery cooperatives, housing cooperatives, farm cooperatives and many others. In our neck of the woods, there are also two large telephone cooperatives. Farmers Telephone Cooperative and Horry Telephone Cooperative provide all the voice, data and television services our folks need.

Of course, we here at SEC are partial to electric cooperatives. In the 1930s, as part of President Roosevelt's New Deal solution to ending the Great Depression, the Rural Electrification Act was passed. In states all over the country, local people began forming electric cooperatives, and they worked together in their communities to build, govern and finance the systems we depend on today.



JOSH P. CROTZER

Democratic member control is one of the seven cooperative principles, and it comes to life at every Annual Meeting. We love seeing members like Dale Kauffman each year. SEC wouldn't be SEC without our member-owners!

In 1939, citizens of Clarendon, Florence, Georgetown and Williamsburg counties banded together to form Santee Electric to do what for-profit utilities would not do—bring light to rural communities. Back in those days, it really was as simple as light. Santee Electric was often called “the light company,” because that's all the cooperative provided initially. As time went on, however, the electricity we provided did much more than help us see in the dark; it helped us improve the quality of life. Refrigeration, laundry and air conditioning are just a few things we take for granted today that were completely unavailable here a century ago.

Today, you own a thriving, strong, \$300 million organization that does a lot more than provide light. It started with light, and it started with your cooperation. The employees of Santee Electric have the pleasure of operating and maintaining this great entity that you own. We want to thank all the people who came before us, and we want to thank you, our member-owners. Happy Co-op Month!

ROBERT G. ARDIS III
President and Chief Executive Officer

Four ways to stay cyber safe

IN OUR DIGITAL WORLD, we must protect ourselves from cyber criminals who are trying to gain access to our accounts and data. Santee Electric makes great efforts to protect the information and data with which you've entrusted us. We're always trying to enhance the security mechanisms that protect you and the reliable power you depend on.

Fortunately, protecting yourself online doesn't have to be complicated or expensive.

"A few simple habits can dramatically reduce your risk of falling victim to cyber-crime," says Mike Richardson, manager of information systems and chief security officer. "While you can never be hack-proof, you can become resilient in the online world."

At the heart of online safety are four essential behaviors that can help shield your personal information, protect your online accounts and keep your devices secure.

1. Stronger passwords

Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have secure passwords:

- ▶ Make them long, unique and complex. Passwords that are at least 16 characters long significantly overwhelm password-cracking programs. Use a random mix of letters, numbers and symbols.

- ▶ Don't duplicate or reuse. Every account needs a unique password. Making small changes, such as adding numbers or switching out an S with a \$, doesn't count as a unique password.
- ▶ Use a password manager. The safest way to keep up with and store so many unique, long passwords is through a password manager. There are many free, secure options.

2. Enable multifactor authentication (MFA)

Multifactor authentication (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. It's like an extra lock on your digital door. This could be:

- ▶ A one-time code sent to your phone
- ▶ A biometric scan such as a fingerprint scan or FaceID
- ▶ A physical security key

Enable MFA on your accounts—especially email, banking and social media—and never share MFA codes with anyone.

3. Update your software

Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are some tips:

- ▶ Turn on automatic updates when possible for your devices and apps. You can usually find these options in your Settings menu.

- ▶ Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- ▶ Don't click "Remind Me Later"—the security is worth it.
- ▶ Remember, your phones, smart-watches and tablets are computers, so keep these devices updated as well.

4. Look out for phishing and scams

Phishing—when criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links—remains the most common online threat. Some scammers will even call you. Here's how to look out for phishing and scams:

- ▶ Be skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- ▶ Phishing emails often play on emotions, using tactics such as "you've won our sweepstakes!" or "you've been hacked!"
- ▶ Don't click suspicious links or download unexpected attachments.
- ▶ Report phishing attempts to your email provider, social media platform or IT department.
- ▶ If you're unsure if a message is legitimate, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we're creating a safer internet for all.



Winter Peak hours begin Nov. 1

PEAK HOURS CHANGE next month! Currently, summer peak hours are in effect (April 1–Oct. 31, 3–6 p.m.). On Nov. 1, it will change to the winter peak hours of 6–9 a.m.

The peak charge on your bill is based on your highest single peak hour of the billing cycle. By reducing energy use during peak hours, you can save. The three easiest ways to shift energy use off peak hours and save are:

- ▶ Manually adjust your thermostat so your HVAC runs less during peak hours. A programmable/smart thermostat can also do this for you.
- ▶ Limit hot water use during peak hours. Consider placing a timer switch on your water heater that helps shift your energy use.
- ▶ Use your dryer or other high use appliances before or after the peak hours.

VISIT santee.org/rate-structure to learn more about peak hours and our rate structure or call (843) 355-6187.