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Electronews

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FROM THE CHIEF INFORMATION OFFICER

Keeping Your Data Safe

Do you pay attention to the news? Are you becoming numb to the seemingly countless reports of cybercrime, ransomware and the most recent data breaches happening across the world? Cybercrime has become a lucrative way for criminals to cash in data they've stolen from individuals and companies. Billions are spent every year to keep these cybercriminals out of company's data systems, but many still fall prey. More than likely, data about you is already on the dark web where data is exchanged for cryptocurrency. The more data a company stores about their clients, the bigger the targets they become.

So, what does a cybercriminal do with data they've gathered or purchased? There's no single answer as it all depends on the quality of

the data. It could be used to attack the user's personal finances, be resold when combined with correlated data, or used to open fraudulent accounts with personal identifiable information (PII). Regardless, the havoc it creates for the compromised individuals is real and can cost them dearly.

All that is very scary stuff, no doubt. You can rest assured that Victory Electric isn't numb to the constant threats against your data. In fact, we pay close attention to the latest threats and methods cybercriminals are using.



Denzil McGill

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Focused on

YOU.

OCTOBER IS NATIONAL CO-OP MONTH

Electric cooperatives were created to serve their members. Because we're a co-op, we're able to adapt to our community's unique needs. That's the power of co-op membership.

Victory Electric Sponsors 4 Students for Cooperative Youth Leadership Camp



Alleris Granados (left) and Emma Trejo (right) participate in the CYLC activities.



Jasper Kreger (left) and Erika Fry (center) pose for a photo after rafting.

ERIKA FRY, Spearville High School; **ALLERIS GRANADOS**, South Gray High School; **EMMA TREJO**, Dodge City High School; and **JASPER KREGER**, Spearville High School; attended the 45th annual Cooperative Youth Leadership Camp (CYLC) from July 15-21, 2022. The leadership camp was held near Steamboat Springs, Colorado, and hosted 62 student leaders from Kansas, Oklahoma, Colorado and Wyoming. These high schoolers were sponsored by 32 participating cooperatives across the four states including Victory Electric.

Trejo, Granados, Fry and Kreger were selected based on the leadership skills,

academic achievements, extracurricular activities, and character demonstrated in their application, which comprised a résumé application and an interview.

During the camp, the students learned how an electric cooperative is organized and operated by developing a model-cooperative with their fellow students, empowering the campers to elect a board of directors, appoint a general manager, establish committees, and attend daily membership



2022 Cooperative Youth Leadership Camp attendees pose for a photo.

meetings. Camp participants also attended educational seminars on leadership, online reputation management, conflict management, and co-op careers, in addition to presentations on high voltage electricity, raptors and avian protection with HawkQuest, and a tour of the Yampa Valley Electric community solar array.

Along with its professional development programs, CYLC included a visit to Mount Werner and downtown Steamboat Springs, whitewater rafting on the Colorado River, and other fun activities such as a volleyball tournament, swimming, talent show and a dance.

“Community involvement is at the core of Victory Electric’s principles, and we are proud to continue our sponsorship of our co-op’s student leaders at the Cooperative Youth Leadership Camp,” said Vice President of Communications Chanda Schulte. “It is an honor to help provide students opportunities to grow in their leadership potential and develop the knowledge to further engage in our cooperative community.”

Victory Electric sponsors a select number of students for the trip each year since 1977. For more information on how to attend/send students to camp, contact Chanda Schulte or Adriana Tipton at Victory Electric or email askcommunications@victoryelectric.net.



“There are so many different ways to look at leadership than I ever thought possible. Not only are you a leader by helping someone, but by listening to them share their side.” **ERIKA FRY**

“I learned how to be a better leader by learning to trust, be more open, and be a better listener.” **JASPER KREGER**

“Meeting new people with so many different and amazing stories inspired me so much.” **ALLI GRANADOS**

“What affected me the most was learning about the percentages — 10% of people aren’t going to agree with you or might not even like you. But I learned that’s ok because 90% of people will support me.” **EMMA TREJO**

Join the Fun!

Celebrate National Co-op Month

Considering the changing economic climate, we are especially excited to be supporting our area small businesses this year. Small business is the backbone of our local and national economy, and we are glad to support them and our community.

Victory Electric developed the Co-ops Love Local campaign to celebrate National Co-op Month, help support local small businesses and give back to our members. Each dollar spent at a local independent business returns three times more money to the local economy than shopping at a chain or mega online retailer.

In the month of October, we will be focusing on one of our seven core principles, Concern for Community, by benefitting 50 of our community members through a giveaway of 50 gift certificates from local small businesses in the amount of \$50 each. It's our intention to give back and

keep the community and our members at the top of our priorities and focus.

Starting Monday Oct. 10 and each Monday after for the month of October, drawings will be held via Victory Electric's website where members are invited to enter to win a \$50 gift certificate from one of our locally owned small businesses. For more information, follow us on social media and check out our website at www.victoryelectric.net/co-ops-love-local.

The local-lovin' fun doesn't stop there! Winners of the \$50 gift card drawings may then post on Facebook using "#Co-opsLoveLocal2022," or email Victory Electric describing how they spent their extra money locally this month. Doing so will enter them in a drawing for a \$100 Victory Electric bill credit during the week of giving on Nov. 21. Winners who include pictures in the post/email of how they spent the money locally will qualify them for an **ADDITIONAL** entry!

DRAWINGS WILL BE HELD EACH MONDAY THROUGHOUT THE MONTH OF OCTOBER.

ENTER TO WIN ON OUR WEBSITE!
www.victoryelectric.net/co-ops-love-local

Co-ops Love Local will benefit
50 locally owned businesses
& **50 community members**
through a giveaway of
50 gift certificates
in the amount of **\$50 each!**

Victory Electric is celebrating
National Co-op Month in October
with our *Co-ops Love Local* campaign.



What is Energy Cost Adjustment (ECA)?

The energy cost adjustment (ECA) is a pass-through, variable charge or credit to adjust for differences when wholesale power costs from our power provider either exceed or fall below the base rate. Energy is a commodity, and like every other commodity is subject to the laws of supply and demand. When demand is high or supply is short, costs go up. The ECA gives utilities the ability to deal with ongoing energy cost changes without having to make frequent changes to the base rate structure.

The ECA provides for a monthly adjustment dependent on any differences in the average cost from the base cost of wholesale power. When the kilowatt-hour cost to the cooperative is lower than the base cost, there is a credit to the bill. When the kilowatt-hour cost to the cooperative is higher than the base cost, there is a charge to the bill.

Inflation is high. Natural gas prices are extremely high, and we had consistently hot temperatures resulting in historic electricity demand. All those

things have directly impacted electric bills across the nation. Victory's "Energy Charge" listed on your bill has not increased since 2017. The ECA, listed below the "Energy Charge" on your bill, fluctuates based on the price of natural gas to generate electricity and/or the market price of energy our wholesale power provider purchases on Victory's behalf. It's important to note this charge is a direct pass through to our members. Victory does not profit from the increase in price of wholesale energy.

We care about you, the members we serve, and understand that electricity is more than a commodity — it's a necessity. That's why Victory Electric will continue working hard to power your life, reliably and affordably. Contact us if you have questions about your energy bill or for additional energy-saving tips.

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Stress Less with Budget Billing

For members who prefer to pay the same amount each month despite the temperature, electric use amount, or time of year, Victory Electric has a budget billing (also referred to as even-pay) option available.

Payments are set at the amount of 12-months average electric use, making it easy to budget. An accurate history of your electric use at your current residence is helpful in determining your true monthly average. Keep in mind, while you ARE paying the same amount each month for convenience, we keep track of your actual electric use. We do not want members paying too much or not enough each month, so budget billing payment amounts are recalculated at least once annually using your 12-month average bill amount.

To be eligible for budget billing, a member must reside at the address and have no late payments for a full year. Budget billing is only available to residential members. You will still receive a monthly bill indicating the monthly payment amount. If you are interested, please call, or stop by Victory Electric's office to see if you qualify. Members on PowerMyWay are not eligible for budget billing since members' accounts are charged daily not monthly.

If you are a member that currently uses our budget billing option and might be concerned about the higher use this past summer, impacting your 12-month average, give us call to recalculate your monthly amount so you can determine whether you'd like to change your monthly payment prior to your renewal month.

1 ENERGY CHARGE

The energy charge is the cost for the total amount of energy used in a billing period. The energy charge is determined by multiplying the total amount of electricity consumed during the billing period, measured in kilowatt-hours (kWh), by the energy charge rate.

2 ENERGY COST ADJUSTMENT (ECA)

The ECA is a pass-through variable charge or credit to adjust for differences when wholesale power costs from our power provider either exceed, or fall below, the base rate. This allows the cooperative to respond to market fluctuations without implementing a rate change. Victory Electric does not make a profit on the ECA.

Some members may notice the new informational line item, Demand Charge, on their bills. As the electric industry adapts to new technologies, Victory Electric wants to ensure we are positioned to support those changes and opportunities. Currently, for most tariffs, Victory Electric uses a two-part rate structure, including a service availability charge, and an energy charge.

3 DEMAND CHARGE

Demand is a charge to appropriately allocate costs to build, maintain, or upgrade the infrastructure (power lines, transformers, substation upgrades, etc.) needed to ensure enough energy is delivered to meet the members' needs. Demand is not the total amount of energy used; it is the rate at which it is being used. The charge is determined by the maximum demand of energy at any point within the billing cycle multiplied by the determined rate for a members' specific rate class.

UNDERSTANDING YOUR BILL

	CURRENT MONTH ENERGY CHARGE	AMOUNT
1	Energy Charge 831 KWH @ 0.111778	92.89
2	Energy Cost Adj 831 KWH @ 0.00048	0.40
3	Demand Charge 5.422 KW @ 0.00	0.00
4	Service Availability Charge	20.00
5	Taxes and fees	8.04
	Current Month Energy Charge	121.33

What is demand? Demand is the rate which a person utilizes electricity. Demand increases when many large or power-hungry appliances operate simultaneously. In these instances, Victory Electric must have sufficient infrastructure to meet the power requirements of the member's instantaneous demand. If a member is able to spread their use over a longer time period, the demand charge can be reduced.

4 SERVICE AVAILABILITY CHARGE

This is the minimum charge to be connected to the distribution lines. The service availability charge covers the cooperative's operating costs and is reflective of the investment in the poles, wires, transformers and other equipment it takes to provide you with electric service.

Why is the service availability charge different for residential, commercial, industrial, and other rate class members?

Different kinds of electric users require different configurations of lines, transformers and substations. Each configuration bears different costs, which are allocated appropriately to each rate class.

5 TAXES & FEES

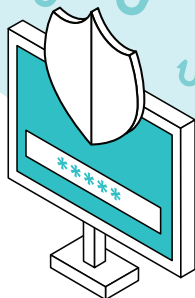
All bills include a pass through of taxes and fees attributable to the sale of electric service for the service location unless satisfactory proof of exemption is provided. Victory Electric collects and remits these taxes and fees directly to the appropriate government agency. Victory Electric does not make a profit on the collection of taxes and fees.

Protect Yourself in Cyber

October is Cybersecurity Awareness Month

Improve your cyber-hygiene in four steps:

- 1 ENABLE MULTI-FACTOR AUTHENTICATION.** Multi-factor authentication goes beyond a simple username and password to require a two-step login.
- 2 USE STRONG PASSWORDS AND A PASSWORD MANAGER.** A password manager can keep all your passwords safe and only requires remembering one main password. Make sure it's secure with an extended character count and includes numbers and symbols.
- 3 UPDATE SOFTWARE REGULARLY.** Software updates can help eliminate security risks and decrease your chance of a cyberattack.
- 4 RECOGNIZE AND REPORT PHISHING ATTACKS.** Whether they are in the form of a text or an email, phishing presents a real hacking danger. Know what to look for to prevent falling for such an attack.



Keeping Your Data Safe *Continued from page 12A* ▶

We deploy numerous layers of systems to stop fraudulent activity across many fronts. We're constantly searching for new, better, and cost-effective ways to defend against the latest threat matrix.

With October being Cybersecurity Awareness Month, we felt this was a great time to share with our members some of the tactics we use to keep your data safe so you can do the same with your data. There are a lot of ways that cybercriminals can present their threats to a target. One of the most prolific mediums is email. In fact, phishing with email links and malicious code is the No. 1 tactic used. Often, the bad guys are trying to convince you they are a trusted partner or someone that you deal with on a regular basis, like a bank, agency or merchant. Their phishing email will direct you to go to a site and confirm your password because "someone has tried to gain access to your account." Of course, you don't want that, so it's natural to want to get the issue corrected ASAP. They'll also tell you to "act immediately" so you won't give any thought to what you're about to do. This tactic may look very real because they've gotten data about you from a previous hack on the dark web, so they already know your email address and that you bank at a specific bank for example. Always take time to carefully look at the links in such an email to be sure it matches the web address of the entity where they're trying to get you to go on the web. They'll often disguise these links to

look very much like a real institution's web address.

Remember those hacks on the dark web where your data is probably already located? Its likely cybercriminals already have your email address and a password that you've used previously. Because we humans are creatures of habit, we often use the same passwords for many sites and hackers know about this flaw as well to gain access to sites using this information. It's vitally important to not reuse passwords across multiple sites. Experts recommend that everyone use a password keeper or at a minimum, be sure and use a complex password with letters, capitals, numbers and special characters. Also, don't skimp on any security measures companies make available to use so you can keep your account safe.

For example, if a company provides the use of secret questions or multi-factor authentication (MFA), be sure to utilize it. MFA, sometimes called 2FA (two factor authentication) is a great way to ensure that the person logging into an account is not a counterfeit.

There are many additional things you can do to keep your data safe. For more information, we recommend visiting the Department of Homeland Security's Cybersecurity and Infrastructure Security Agency's site on Cybersecurity Awareness Month. They have great advice to help you secure your data and prevent you from becoming a victim of a cybercrime.

THANKS, DENZIL

ENERGY EFFICIENCY Tip of the Month

With winter weather on the way, now is the time to seal drafty windows. If you can see daylight around a window frame or if you can rattle a window, the window likely needs to be sealed. Visit www.energy.gov/energysaver to learn how and where to seal air leaks.

SOURCE: WWW.ENERGY.GOV



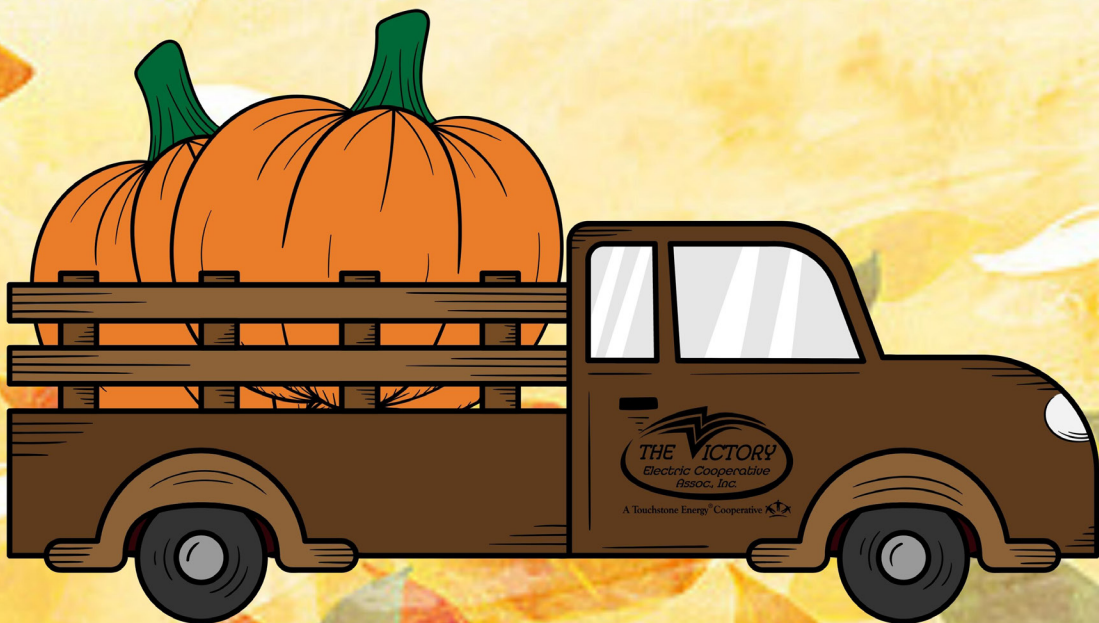
Our Annual Pumpkin Festival is BACK!

PUMPKIN FESTIVAL

OCTOBER
29

VICTORY ELECTRIC COOP
9 - 11 A.M. | 3230 N. 14 AVE.
PUMPKIN PAINTING | GAMES
COSTUMES | FACE PAINTING

Throw on your costume to join us for fall fun for the whole family at the Pumpkin Festival. There will be a pumpkin painting station, peddle cars, a train for kids to ride, games, and more! A pumpkin will be provided free to the first 600 children ages 12 & younger. All children must be accompanied by an adult.

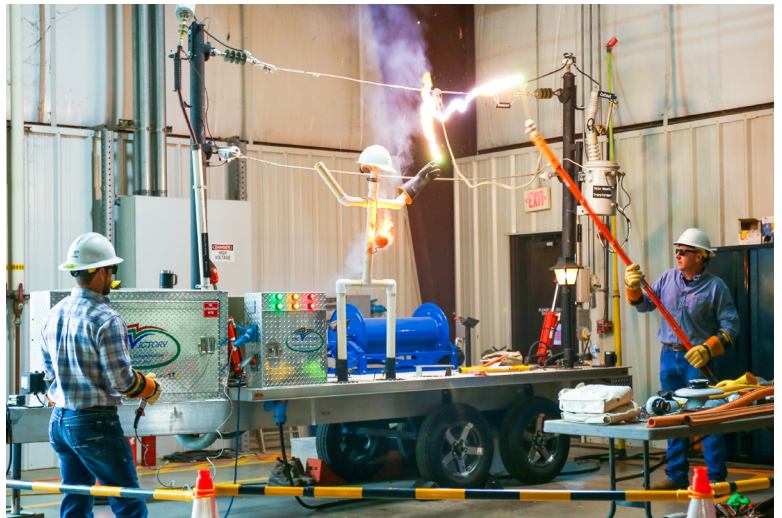


Victory Hosts Safety Demo for Black Hills Energy

In August, Victory Electric had the honor of hosting a safety demonstration with employees from Black Hills Energy. By sharing our knowledge and experience with the crew from Black Hills, we are teaching others how to stay safe around electrical equipment.

Inspired by the Seventh Cooperative Principle, Concern for Community, it is our intention to look out for others that are working hard in our community.

“Public safety is a top priority for Victory Electric. We perform safety demonstrations to educate the public on the dangers of power lines and what to do if they encounter a downed power line,” said Justin Straight, Victory Electric’s manager of safety. “We work with the public, first responders, and other utilities to get the message out and do our part to keep the community safe.”



Victory’s Vice President of Safety and Key Accounts Kyndell Penick and Manager of Safety Justin Straight share their knowledge while conducting a high voltage safety demonstration for Black Hills Energy.

Working on the Line



Showing Cooperation Among Cooperatives, Victory Electric and Sunflower Electric work together to repair damage from the Sept. 1 storm.

RIGHT: Victory crews work to repair storm damage alongside Sunflower Electric.



BOTTOM: The Sept. 1 storm that blew through our service area caused significant damage to poles along Highway 56 in Dodge City.

