

Be wary: avoid scams and never give personal information over the phone

Across the U.S., cases of fraud and identity theft are at all-time highs. In 2014 alone, there were over 40,000 cases of phone- or utilities-related fraud, or 118 cases every day.

Energy scams are becoming more sophisticated and prevalent, and it's possible for anyone to be tricked by them.

The best ways to stay safe are to be aware of some of the common ploys, be suspicious of "free energy" claims, and contact your co-op district office if anything seems amiss.

Phone scams

Locally, Clay Electric members have reported receiving phone calls offering home energy surveys and other energy-related programs. Members are encouraged to be cautious when dealing with any unsolicited phone call and to never give any personal information over the phone. Some members have also reported receiving calls from individuals claiming to be with Clay Electric and demanding immediate payment for electric bills. Clay Electric employees will never contact you by phone in an attempt to collect payment.

Email

Many people don't realize how sophisticated scam email has become. Many of these email messages will mimic email from legitimate sources and contain personal information, such as your name, address, bank name and more.

Unfortunately, this information is not difficult to find and can make otherwise sensible people send back sensitive information or click a link in the message. If you open an email message that you suspect is a scam or that asks for private information, you can always call your utility to confirm its authenticity. Just don't click the link first.

Door-to-door

Even in the digital age, there are scams being perpetuated face-to-face. Typically, these scams target the elderly or people who may not speak English well, who may be easier to intimidate. Claiming to be from the utility (or associated in some way), they will tell you that something is wrong (bill past due, equipment missing or broken) and that you need to pay them money immediately or be disconnected. Electric cooperatives do not demand payment like this in the field and do not go to a member's house unless there is a scheduled appointment.

Again, if you want to check if the person at your door is a utility employee, call your electric cooperative.

Product scams

We've all been taught that if it sounds too good to be true, it probably is. This is almost always the case with "miracle" devices that claim to reduce energy use without providing a sensible explanation for how they work.

Avoid energy scams with these tips:

- Always guard your personal accounting and banking information, and never share this information with family, friends or strangers.
- Remember: Your electric cooperative will NEVER call and ask for sensitive personal information over the phone.
- Only use methods authorized by your electric cooperative to pay your bills.
- Cooperative employees visit a home only in response to a service request. If a service call has not been scheduled or requested, do not allow the person to enter your house.
- When an employee does respond to a service call, check identification and make sure the service truck is clearly marked with the proper logo.

The Clay Electric Cooperative, Inc. _____

Power Line

April 2016

Join us for Annual Meeting on April 28

Clay Electric's 78th Annual Meeting will be held April 28 in Keystone Heights.

Members will find it to be an activity-filled day. There will be health screenings, a delicious grilled chicken lunch, energy-related exhibits and a chance to win a door prize. This year's grand prize is a 2007 Chevy Colorado pickup truck.

An important part of the day is the business portion of the meeting, which takes place beneath the big tent located alongside Highway 100.

Following a brief morning session which begins at 9 a.m., the polls open for members to cast their ballots to elect three members to Clay Electric's board of trustees. On Annual Meeting day, polls will remain open until 5 p.m.

The afternoon business session begins at 1 p.m. and will include comments by Board President Kelley Smith and General Manager/CEO Ricky Davis.

Can't make it to Annual Meeting?

Vote absentee!

See back for details

 **Clay Electric Cooperative, Inc.** _____

A Touchstone Energy Cooperative

Report from
the manager

Ricky Davis
General Manager/CEO



Your co-op's Annual Meeting is April 28

I want to thank our members who attended the three trustee district meetings held in February and March and encourage all of you to attend our Annual Meeting on April 28.

One of the advantages of being served by a not-for-profit, democratically organized electric cooperative is the fact that our member-owners select their fellow members to represent them on the board of trustees. We are fortunate to have trustees who are knowledgeable and dedicated to serving the members. The board meets monthly to discuss important issues, review financial budgets and activity reports and establish overall policies.

The trustees ensure your cooperative is operated using sound and established business principles, and that the cooperative's strategic goals of providing excellent service and competitively priced power while maintaining financial stability are met.

As a member of the cooperative, Annual Meeting is one of the most important events you can attend, and it is your opportunity to elect three members to the board of trustees. After district meetings in February and March, the candidates for trustee are incumbent Carl Hagglund for District 1; incumbent Jo Ann Smith for District 8; and incumbent Karen Hastings for District 9.

There are many activities planned for the Annual Meeting, including informational booths, a health fair and door prize drawings. The musical entertainment will be provided by Back From the Brink, a local bluegrass group.

If you are unable to attend the Annual Meeting, consider voting by absentee ballot. Please see the next column for details.

Vote absentee

How do I request an absentee ballot?

To request an absentee ballot, you will need to provide your account number that is associated with your membership. This account number begins with an asterisk (*) and can be found on your electric bill statement. Request a ballot by either:

- Calling 1-800-239-2385 toll-free, or
- Emailing clayelectric@clayelections.com and providing the name and account number.

When can I request an absentee ballot?

- The deadline to request a ballot is no later than April 19 at 3 p.m.
- All ballots must be received by April 25 by 4 p.m. via U.S. mail to the designated P.O. Box for the ballots to count.
- Ballots will only be mailed to the member's billing address. There will be no exceptions.

How do I vote?

- Instructions for completing the absentee ballot are included in the ballot packet.
- Members will not be able to bring their absentee ballots to the Annual Meeting. Members at the annual meeting will only be allowed to vote through the traditional in-person method.
- Absentee ballots will only be accepted in the return envelope delivered by USPS to the P.O. Box on the return envelope.
- Absentee ballots will not be accepted at Clay Electric offices or at the Clay County Supervisor of Elections office.
- Per Clay Electric bylaws, once an absentee ballot is cast, no in-person voting will be allowed for that member at the Annual Meeting.

Prize Drawing

All members who vote by absentee ballot will be placed in a separate prize drawing contest to win one of five bill credits: one bill credit for \$500, one for \$250, one for \$150 and two for \$100. Winners will be notified within two weeks of the Annual Meeting.

Members who vote absentee can still attend the Annual Meeting but they will not be eligible to win any of the door prizes, including the grand prize.

Clay makes it easy to choose your own method of payment!

Electronic Payments

You can make an electronic payment by visiting clayelectric.com or by calling your local district office. If you prefer to handle the transaction over the phone, call your district office and use the interactive voice answering system.

Credit/Debit Card Payments

All debit and credit card payments are processed through Western Union SpeedPay, an independent service provider. A processing fee of \$3.65 will be charged by Western Union SpeedPay. Clay Electric does not receive any portion of this fee. To make a credit or debit card payment, call Western Union SpeedPay at 1-888-822-0545 or visit the co-op website to pay online.

Automatic Deduction from your Account

If you'd like your payment to be automatically deducted monthly on your due date by bank draft from your checking or savings account, the Automatic Monthly Payment Plan should be your choice. You can sign up online or call/drop by your local district office.

Power Line is an informational publication of Clay Electric Cooperative, Inc. It is distributed monthly with members' billing statements. If you have questions or comments about the Power Line publication, contact Editor Kathy Richardson at P. O. Box 308, Keystone Heights, FL 32656; email: KRichardson@clayelectric.com.

Clay Electric's website (<http://www.clayelectric.com>) offers services such as payments, and information about the co-op's programs and services. Members can also write their own ads online to be published on the website's Trading Post. To enter your ad on the Trading Post, you must use your Clay Electric account number, which is printed on your electric bill statement.

Clay Electric's Board of Trustees will meet on April 26 beginning at 12:30 p.m. in Keystone Heights.