

Bluestem NEWS

BLUESTEM ELECTRIC COOPERATIVE

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CONTACT US

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P.O. Box 5, Wamego, KS 66547
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FROM THE CEO

4 Best Bets to Stay Cyber Safe

October is National Cybersecurity Awareness Month

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors the National Cybersecurity Alliance call the Core 4. These simple steps will help shield your personal information, protect your online accounts and keep your devices secure.

1 USE LONG, UNIQUE AND COMPLEX PASSWORDS. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

► **EVERY PASSWORD MUST BE LONG, UNIQUE AND COMPLEX.** Nowadays, every password should be at least 16 characters long, which significantly

overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.

► **DON'T REUSE PASSWORDS.** Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.

► **USE A PASSWORD MANAGER TO STORE AND GENERATE STRONG PASSWORDS.** If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.



Michael Leitch

Continued on page 12D ►



Fall back on Nov. 2

On Sunday, Nov. 2, remember to turn your clocks back one hour. It is also a good time to change the batteries in your smoke detectors and have a professional check your fire extinguishers.

PAYMENT OPTIONS

Bluestem Electric offers an automated pay-by-phone option 24 hours a day, seven days a week. By calling 844-973-2526 and following the prompts, you can pay with a credit card, debit card or electronic check with **NO FEES**. You will be required to use your Bluestem account number when calling in to ensure accuracy. If it is your first time using the system, be prepared to create a four-digit PIN. For security reasons and to comply with federal rules and Payment Card Industry (PCI) data security standards, Bluestem employees cannot take your payment information over the phone; however, they are happy to assist if you have questions and can be reached at 800-558-1580.



CONVENIENT PAYMENT OPTIONS FOR OUR MEMBERS

All members receive a standard monthly bill for their electrical use. Bills are due and payable upon receipt.



AUTO PAYMENT

Payments can be made automatically when you sign up for Automatic Bank Draft. Your bank account will be drafted on the due date of the bill each month. Members can sign up through our online bill pay system or through the office. You will receive a statement each month from Bluestem to let you know how much your bill is. The bill will say "Auto Pay on xx/xx/xxxx. Do not send payment."



ONLINE BILL PAY

Online bill pay is available 24 hours a day, seven days a week by visiting www.bluestemelectric.com. Members also have the option to download the SmartHub app from the Android or Apple stores on their smartphone. By using your credit card, debit card or bank account, you can either set up a one-time payment or recurring. Recurring payments will be automatically withdrawn each month on the due date.



MAIL

You can pay your electric bill by mailing a check or money order in the return envelope that is included with your monthly bill. If you are mailing a check without the return envelope, please mail to: P.O. Box 33, Wamego, KS 66547.

Be sure to include the name and Bluestem account number of the account to be paid to ensure its proper posting. Please allow sufficient time for postal processing. Payments must be received in our office prior to the due date. We **DO NOT** use the mailing post date for the payment date.



PHONE

Our automated pay-by-phone system is available 24 hours a day, seven days a week at 844-973-2526.

It is as simple as calling and following the voice prompts. This is a **FREE** service allowing you to make a payment by phone with a debit or credit card or electronic check with **NO FEES**. For security reasons and to comply with PCI, Bluestem employees cannot take your payment information over the phone.



800-558-1580

EXCERPT FROM THE BLUESTEM ELECTRIC COOPERATIVE BYLAWS

Bluestem Nomination and Election Process

SECTION 4.05 NOMINATION OF

TRUSTEES. The Board shall appoint a nominating committee, on or before the first of October of each year, consisting of not less than one, nor more than five members from each district for whom a Trustee is to be elected. Board members may not serve on the nominating committee.

Only committee members from each district will nominate their own candidate. Committee members from districts one and two will meet together in any County within District #1 and/or District #2 where the Cooperative is providing a Cooperative Service and committee members from districts three and four will meet together in any County within District #3 and/or District #4 where the Cooperative is providing a Cooperative Service. Nominating committees shall meet during the month of October. On or before the first day of November, the nominating committee shall prepare and post a list of nominations for Trustee at the Wamego office and on the Cooperative Website and/or other Cooperative Social Media sites. The committee shall nominate one or more candidates for each position. Nominations may be made by petition, filed on or before the close of business, November 30, at the Wamego office. The

petition must be signed by no less than 5% of the membership of the district for whom the Trustee is to be elected. The secretary shall immediately post such nominations at the same place where the list of nominations by the committee is posted. Nominations made by the petition shall appear on the ballot in the order received.

SECTION 4.06 ELECTION OF

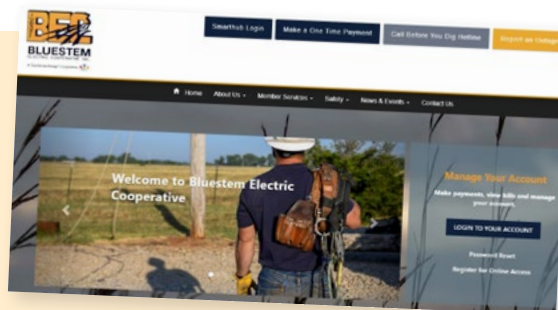
TRUSTEES. The election of Trustees shall be by mail ballot and/or electronic ballot as determined by the Trustees. Only those nominees selected by the nominating committee or nominated by petition shall appear on the ballot. There may be write-in votes for a qualified member not named on the ballot. The ballot shall first list the name(s) nominated by the committee, then the name(s) nominated by petition in the order received and, at the end, a place to write in a name. Failure of strict compliance with provisions of this section shall not affect the validity of any election of Trustees.

The secretary shall mail the ballots to the respective members by the 10th day of December of each year.

On or before the first day of January of each year, ballots must be postmarked or received at the Wamego office.

BEWARE OF THIRD PARTY BILL PAYMENT SERVICES

Bluestem Electric **DOES NOT** charge members to make payments at www.bluestemelectric.com, through the SmartHub app or by phone. Third-party payment locations and websites are **NOT** affiliated with Bluestem Electric, and payments made through these sources cannot be guaranteed. Be sure that you see the BEC logo and use the Bluestem Electric website www.bluestemelectric.com to make bill payments.



COLD WEATHER RULE

Effective Nov. 1-March 31

Bluestem Electric Cooperative members who are unable to pay their electric service bills during the cold weather period may qualify for this program. The requirements members must meet to qualify are summarized below:

► MEMBERS MUST NOTIFY

Bluestem Electric of their inability to pay their bill in full.

► **MEMBERS MUST APPLY** to federal, state, local or other financial assistance programs for which they may be eligible to receive aid in paying utility bills.

► **MEMBERS AND BLUESTEM ELECTRIC WILL REACH** a mutually agreeable payment arrangement.

Please note that failure to follow the above requirements, illegally diverting utility service, receiving service by tampering, or defaulting on a payment agreement will disqualify the member from receiving benefits under the Cold Weather Rule.

Bluestem Electric will send one written notice mailed first class at least five days prior to termination of service. A member may not be disconnected until a recognized regional weather forecasting agency predicts a 24-hour forecast above the activating temperature.

The co-op shall make at least one telephone call attempt (or other acceptable means of notification) with the member of record on the day of termination of service prior to termination of service.

In no event will Bluestem Electric disconnect service if the temperature is forecast to fall below 35 degrees Fahrenheit within 24 hours following the time of disconnection.

The Cold Weather Rule is to ensure that human health and safety are not unreasonably endangered during the cold weather months.

The Cold Weather Rule does not apply to prepay meter accounts.



1 Confirm your cellphone number is listed on your account by calling the BEC office.

2 Visit <https://crc.coop/?uid=6727> or scan the QR code.

3 Accept the user agreement and complete an online form to create a text reporting account.



4 You will receive a text verification code on your cellphone. Enter the code into the form to confirm your account. Click submit. You are now ready to report an outage at your location(s).

5 If you have multiple accounts, you can add keywords based on service location (e.g. home, well, shop, irrigation, etc.). Use these keywords when texting outages (e.g., outage home, outage well) to help BEC crews to expedite restoration times.

ENERGY EFFICIENCY TIP OF THE MONTH

Now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs. If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking. Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.

SOURCE: NATIONAL RURAL ELECTRIC COOPERATIVE ASSOCIATION

4 Best Bets to Stay Cyber Safe *Continued from page 12A ▶*

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. Think of it as using two locks on your digital door instead of only one. This could be:

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

Enable MFA on your accounts — especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone — this includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

3 **KEEP SOFTWARE UPDATED.**

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, smartwatches and tablets are computers, so keep these devices updated as well!

4 **LOOK OUT FOR PHISHING AND SCAMS.**

Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing on your emotions. Scammers will even call you! Here's how to look out for phishing and scams:

- ▶ Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- ▶ Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("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 legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

The National Cybersecurity Alliance is a non-profit organization on a mission to create a more secure, interconnected world. From families to Fortune 500s and every kind of organization in between, we work together with one goal in mind: to make cybersecurity easier and more accessible, so that we can experience the benefits technology brings to our lives without worry.

SOURCE: NATIONAL CYBERSECURITY ALLIANCE

Electric cooperatives provide power with purpose.

NATIONAL
CO-OP
MONTH