



Power vs. Trees

Most of us can agree that we love our electricity but hate the thought of our trees being cut or trimmed near the power lines. It is our duty as your electric service provider to keep our lines maintained, but it is also our responsibility to you, our members, to provide the safest and most reliable electricity possible. We refer to right-of-way (ROW) as the strip of land underneath and around power lines. Thinking of keeping our ROW clear in a more relative way helps keep it in perspective. **48-07-0030** Maintaining ROW could eliminate the possibility of losing power because of a limb hanging over the electric line. It could rid the danger of a child climbing an overgrown tree with

2020 ROW work substations:

- Shawnee
- Keller
- Cora
- Sparta
- Finney

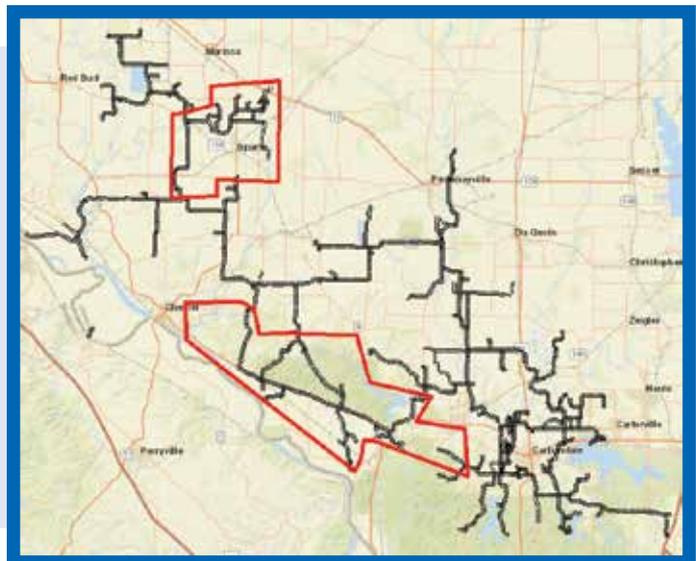
Maintaining rights of way improves service reliability for you - our members!



high-voltage power lines crossing through. It could remove the health danger of a neighbor on oxygen who greatly depends on electricity. In general, ROW maintenance is the number one factor preventing outage occurrences. Egyptian Electric Cooperative (EECA) maintains nearly 3,000 miles of line that serves over 15,000 members. It is a full-time job to maintain even the minimum clearance of 15-foot each side of the line. It is our goal to trim out and mow the ROW on a regular four-year rotation, making outages shorter and repairs less difficult. Over the last 14 years, in our improved efforts to capitalize our right-of way maintenance, power outages have drastically been

reduced across the board. December 2019 had around 703 outage-hours, whereas five years ago, in December 2014, there were just over 3,650 outage-hours. Maintaining a cleared ROW helps with pole inspections and better visibility of rotten or broken poles that could have otherwise gone undetected. Oil Field Electric (OFEC) is currently contracted with EECA to fulfill all our day-to-day tree trimming needs. Travis Deterding, our forestry manager, will be happy to answer questions you may have. Please keep in mind, if you have a tree with a limb near the line(s) that looks hazardous or you are considering trimming a tree that is in danger of falling on the lines, we ask that you contact us before doing any work. If there is any chance a limb or tree could strike a power line in the removal process, we would prefer our crews to remove the limb or tree in question.

The scheduled ROW work for 2020 will be lines serviced off five of our substations: Shawnee, Keller, Cora, Sparta and Finney. Herbicide application will be in various locations. EECA is transitioning from one year post clearing to a two year post clearing for herbicide application. We have the Murphysboro south, north, east, and all of Carbondale west substations to spray in 2020. Visit our website (www.eeca.coop) to learn more about our tree trimming procedures and our Stump Program. If your lines will be affected and your account is active with us, you should receive an automated phone call prior to tree work in your area.





1732 Finney Road
Murphysboro, IL 62966

Business hours/After hours
800-606-1505

24/7 Automated Pay-by-Phone
844-759-3977

Office hours 8 a.m. – 4:00 p.m. M-F
www.eeca.coop

Board of Directors

Steve Prest, President
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Choose your payment option!

- At our office lobby, drive-thru, drop-box, or payment kiosk
- Mail to: 1732 Finney Road, Murphysboro, IL 62966
- Set up recurring bank draft or credit card payments
- Use SmartHub portal, online or mobile app
- By phone, using credit card or checking account
- Off-site kiosks located at 2301 N Reed Station Pkwy in Carbondale and 1306 N Market in Sparta

New Look. New Experience. Same SmartHub.

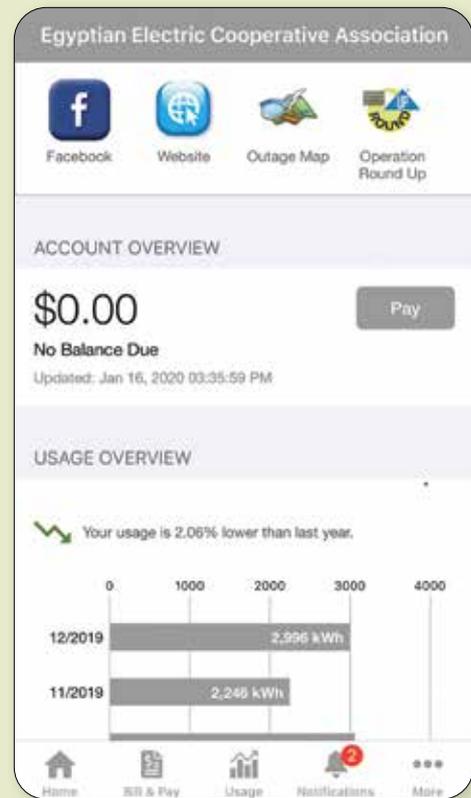
The SmartHub mobile app now has a refreshed and enhanced look!

As a co-op member, we hope you have discovered the value of SmartHub. Whether you go online or use the mobile app, there are many features that help you manage your account, from billing and payment info to detailed usage analysis. It is a great tool to help you access your account information on-the-go or online.

SmartHub recently rolled out a new upgrade for the mobile application to help you get to the features you need quickly and efficiently.

Now, when you open the SmartHub app, you will be able to see your account, usage and services overview on the home screen. **32-02-0004** At the top, there is a shortcut menu to the outage map, Facebook, our website and a link to our new Operation Round-Up program.

Notices and billing alerts will also be displayed on the home screen, making it easy for us to communicate important information with you. Billing, payment, and other features will be available with one click of a button in the new condensed menu. For instance,



SmartHub Home Screen

under the Bill & Pay tab, you can not only pay your bill, but view payment history and sign up for autopay.

We hope these app updates will help provide a more user-friendly and efficient experience. All of the features you love about SmartHub will still be available, now with a refreshed look and an enhanced user experience.

MEMBER PRIZES

Every month we will have three map location numbers hidden throughout our Egyptian Electric News section. If you find your location number, that corresponds to the one on your bill, call our office and identify yourself and the page that it is on and you will win a \$10 credit on your next electric bill.

Egyptian Electric secures \$1 million loan for Murphysboro CUSD



Pictured: Brooke Guthman, EECA Member Services Manager, and EECA Executive VP/General Manager Shane Hermetz presenting a check to the Murphysboro Community School District's Business Manager Jan Bush.

The Murphysboro school district will be able to begin improvements to the middle school starting this summer thanks to a \$1 million loan.

Egyptian Electric Cooperative Association (EECA) worked with Murphysboro CUSD #186 to secure the zero-percent interest loan from the USDA's Rural Economic Development Loan and Grant (REDLG) program. Murphysboro Middle School has more than 400 students enrolled and more than 50 faculty members.

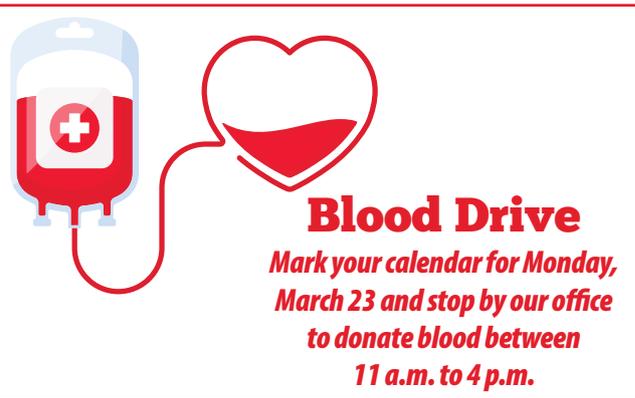
"The school district is excited to have secured this interest-free loan," said Chris Grode, superintendent for Murphysboro CUSD. "This will assist the district in making the best use of the county facility sales tax dollars."

The loan will help the school with many improvement projects. The HVAC project includes asbestos abatement, as well as ceiling, lighting and electrical upgrades. The funds will also support the transition from a hot water radiator system to a variable refrigerant flow system.

"We are thrilled to be able to facilitate these loans to those in our community," says EECA General Manager Shane Hermetz. "It is important for us to invest in our very own rural communities, and the cooperative is happy to act as the intermediary through the USDA REDLG programs."

This is the third REDLG loan EECA has assisted in attaining and is the largest to date. **06-35-0010** The co-op is accepting applications from qualified member or non-member taxing entities within its service territory interested in the program.

USDA Rural Development provides loans and grants to help expand economic opportunities and create jobs in rural areas. The funding for these projects is part of the REDLG program to support rural business. For more information about this program, visit rd.usda.gov.



Blood Drive
Mark your calendar for Monday,
March 23 and stop by our office
to donate blood between
11 a.m. to 4 p.m.



SAVE!
the **DATE!**

ANNUAL MEETING
THURSDAY, JULY 16, 2020
AT EGYPTIAN ELECTRIC'S HEADQUARTERS



**Operation Round Up, where
together we make the difference!**

www.eeca.coop

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Sign up to round up your bill > money goes into the Egyptian Electric Charitable Fund NFP account > 100% of the funds go back into the community!

Changes to credit card payments

Due to the increase in credit card fraud nationwide resulting from Card-Not-Present (CNP) transactions, we are implementing new security safeguards in order to protect member information. As a result, **effective January 2021 we will no longer be accepting credit card payments over the phone.** Until then, we encourage our members to use one of our other safe payment portals.

In order to serve our membership best, and most securely, we now provide several secure payment options with 24/7/365 availability such as making a payment through our IVR/automated payment system at 844-759-3977, utilizing our outdoor office kiosk, accessing your account online through our website or SmartHub App, or by setting up automated payments.

Why are we changing the way we accept credit cards?

- 🔒 Credit card fraud is an ever-growing threat.
- 🔒 To maintain compliance with rules set forth by the credit card industry.
- 🔒 To minimize risk to Members & the Cooperative of credit card fraud.

Leaders in the industry call CNP fraud a huge problem that's growing exponentially and unabated. Card fraud continues to grow, but the type of card fraud carried out is largely shifting to CNP transactions. A 2018 study from the Federal Reserve said the amount of card-present fraud in the U.S. declined from \$3.68 billion in 2015 to \$2.91 billion in 2016, while the amount of CNP fraud jumped from \$3.4 billion to \$4.57 billion during the same period. A study released in 2018 by Javelin Strategy & Research said CNP fraud is 81% more likely to occur opposed to in-store/card present fraud.

Why can't I talk to a live person when paying by credit card?

- 🔒 We cannot verify that the person on the phone is the authorized card holder. For example we cannot check a photo ID over the phone.
- 🔒 Voice transactions bypass the security "built-into" the card; mag-strip, EMV chip.

What is the law governing credit card transactions?

- 🔒 We are governed by regulations and guidelines, (not law) set forth by the credit card industry (VISA, Mastercard, etc.).
- 🔒 We are required to follow the credit card standards for use of their cards.
- 🔒 The regulations and guidelines are known as "Payment Card Industry" standards, PCI for short.
- 🔒 The regulations vary based on company size, card present, card NOT present, internet payment, automated telephone system, live telephone call, and many other factors.

Why can I still pay by phone with other companies?

- 🔒 Each company views fraud and their risk exposure differently.
- 🔒 Our goal is to minimize risk to all our members.

Retailers stand to lose about \$130 billion in revenue on fraudulent CNP transactions between now and 2023 as they fail to keep up with digital fraud detection and prevention measures, according to a new forecast from Juniper Research.

I insist on paying my bill over the phone with a credit card – talking to a live person – now what?

- 🔒 No problem. We can still process your payment; however please understand that we are ending the practice of taking credit card information in a live call starting in January 2021.
- 🔒 Credit card payments over the phone is available through our IVR system 24/7, and through SmartHub and online. These methods have the options to save card information and/or make payments reoccurring due on bill due date.

Will there be a time that I cannot pay my bill by giving my credit card information to a live person?

- 🔒 **Yes. January 2, 2021** we will stop offering this service, unless dictated beforehand by the credit card industry as it's standards continue to evolve.

To view all the most current ways to pay your bill, turn to page 13 or go to our website, www.eeca.coop.