

Utility Scam Warning

RECENTLY, SOME FAST-TALKING SCAM ARTISTS HAVE PERSUADED SOME FOLKS, INCLUDING members of electric cooperatives, to divulge their personal identification, including Social Security and bank account numbers. How did they do that? They promised something for nothing.

These con artists have been approaching utility customers online, on the phone and in person, claiming to represent a government program that will help them pay their utility bills. They tell the customers that their bills will be paid with stimulus money, and all they have to do is hand over personal identifying information.

However, no such government program exists.

If someone approaches you with an offer that might seem too good to be true, you should be extra cautious. This is especially true if they tell you that in order to cash in on the fantastic offer, they just need to “verify” your bank account, credit card or Social Security number. The co-op members who share that information are at risk for identity theft and the financial damage that can result. They also could have their electricity shut off when the bill isn’t paid by the bogus program.

Remember, no one connected with Panola-Harrison Electric Cooperative would ever call you seeking this kind of information.

The Better Business Bureau offers some tips to help avoid being scammed:

Beware of giving personal information over the phone. Never provide your Social Security number, credit card number or banking information to anyone requesting it over the phone (or at your home) unless you initiated the contact and feel confident in the person with whom you are speaking.

Do your research. If you receive a call from someone claiming to be with the cooperative and feel pressured for immediate payment or personal information, hang up the phone and call the customer service number on your utility bill.

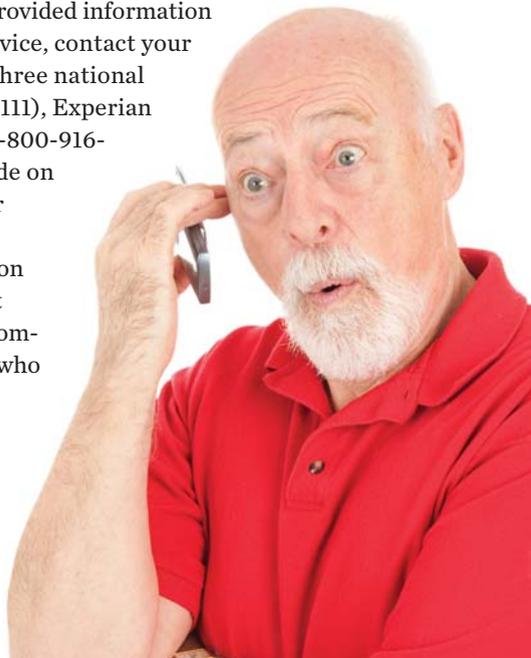
Beware of the door-to-door sales approach. Never allow anyone into your home to check electrical wiring, gas lines or appliances unless you have scheduled an appointment or reported a problem. Don’t give them any personal information until you have confirmed their identity by calling the company they represent.

Be proactive. If you have already provided information to someone claiming to offer this service, contact your bank immediately. Also contact the three national credit bureaus, Equifax (1-800-685-1111), Experian (1-888-397-3742) and TransUnion (1-800-916-8800), and have a fraud notation made on your account so it doesn’t affect your credit rating.

Inform others. Share this information with friends and family so they do not become victims. Elderly victims are common in this type of scam, but anyone who pays a utility bill is a potential victim.

There are people out there who make a living on preying on our trust and good intentions.

This holiday season and always, guard your personal information like you would your wallet, and don’t be taken in by the promise of easy money.



Decorate Without Danger

DECORATING FOR THE HOLIDAYS CAN be fun, but take steps to protect your home and family from decorating hazards with these quick tips:

- ▶ Inspect ladders for loose or missing screws, hinges and bolts before use.
- ▶ Use the proper ladder height, ensuring that ladders extend at least 3 feet past the edge of the roof.
- ▶ Exercise caution when decorating near power lines. Keep yourself and equipment at least 10 feet away.
- ▶ Inspect lights, decorations and cords for damage before using them.
- ▶ Make sure cords are not pinched by doors, windows or heavy furniture, which could damage the cord’s insulation.
- ▶ Make sure extension cords and electrical decorations used for outdoor decorating are marked safe for outdoor use.
- ▶ Fasten outdoor lights securely to trees, the house or other firm supports to protect them from wind damage.
- ▶ Do not mount or support light strings in a way that might damage the cord’s insulation.
- ▶ Make sure spotlights used to illuminate decorations are well-ventilated, protected from weather and a safe distance from flammable items.
- ▶ Avoid overloading electrical outlets with too many decorations or electrical devices.
- ▶ Turn off all electrical decorations before leaving home or going to sleep.

Co-op Connections Card

DID YOU KNOW THAT YOUR PANOLA-HARRISON Electric Cooperative membership entitles you to a free Co-op Connections card?

The Co-op Connections card:

► Is a member benefit of PHEC's membership in Touchstone Energy.

► Gives PHEC members access to numerous money-saving discounts.

► Includes hotel and rental car discounts when you travel, among other national and local offers.

► Is accepted at more than 100,000 health-related providers nationwide.

► Includes a pharmacy benefit for possible discounts on drugs at many pharmacy retail locations. Check with your pharmacy for possible savings.

Here's how to check out PHEC's Co-op Connections website for more information on the program and print out your free card:

1. Visit our website at phec.us.
2. Select the Member Services drop-down menu.
3. Click on Co-op Connections Card.
4. Follow the links on the page to print out your card and view the offers.



Panola-Harrison Electric Cooperative

410 E. Houston St. • P.O. Box 1058
Marshall, TX 75671

Organized: 1937

Service area: Harrison and Panola counties in Texas and Caddo and DeSoto parishes in Louisiana

Serves: 20,141 meters; 13,722 members

Miles of line: 2,581 distribution;
72 transmission

GENERAL MANAGER

Kathy Wood

BOARD OF DIRECTORS

- Basel Gibbs, President
- Jerry Holmes, Vice President
- Albert Tiller, Secretary
- Paul Fortune
- Jay Goswick
- Sandra Stephens
- Gene Stough

Contact Us

For information during office hours and outages 24/7

CALL US

(903) 935-7936 local or
1-800-972-1093 toll-free

FIND US ON THE WEB

phec.us

OFFICE HOURS

Monday-Friday, 8 a.m.-5 p.m.
24-hour service available for outages and emergencies.

BILL PAYMENT INFORMATION

Bring your electric bill or bill stubs when visiting the co-op office in Marshall with billing inquiries or payment questions.

Payments can be made by mail, at our local office, by phone or on our website. We accept a variety of payment forms, including cash, check, electronic funds transfer, credit card and check-by-phone. Please call 1-866-520-1211 or (903) 935-4657 to pay by credit card or check-by-phone, or use our website at phec.us.



MERRY CHRISTMAS & HAPPY NEW YEAR

Panola-Harrison EC will be closed Monday, December 25, for Christmas, and Monday, January 1, for New Year's Day.

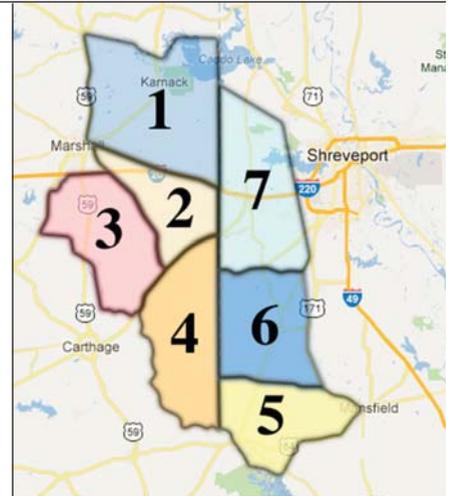


Did You Know?

Thomas Edison created the first Christmas lighting display in 1880 to draw attention to his invention, the incandescent lightbulb. He laid 8 miles of underground wire to power strings of lights wrapped around his laboratory.



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Panola-Harrison Electric Cooperative Director District Map

DISTRICT	DIRECTOR
1	Paul Fortune
2	Albert Tiller, <i>Secretary</i>
3	Jay Goswick
4	Basel Gibbs, <i>President</i>
5	Sandra Stephens
6	Jerry Holmes, <i>Vice President</i>
7	Gene Stough

NONDISCRIMINATION INFORMATION

Panola-Harrison Electric Cooperative is an equal-opportunity provider and employer. If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination complaint form online at ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call 1-866-632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Ave. SW, Washington, DC 20250-9410, by fax to (202) 690-7442 or by email to program.intake@usda.gov.

Giving Efficiency

WITH THE HOLIDAY RUSH STARTING EARLIER EVERY YEAR, GET A JUMP-START ON YOUR shopping list with some great green gifts. Using the tips below, you can have everything wrapped up before the ho, ho, ho turns into go, go, go!

Why give efficiency? Green giving is thoughtful on many levels. The person receiving the gift has a new gadget that can keep electric costs low year-round.

Choosing a green gift can be easy, too. Be aware of energy use. Look for energy ratings on large appliances and televisions, or select unplugged gifts—think renewable, reusable and recyclable.

Even something as small as packaging and wrapping can make a difference. Look for items with lightweight packaging. And think about wrapping your gift in something like a fabric bag that can be reused or even an accessory like a scarf to tie things up.

For decorators: LED Christmas lights (\$15–\$35). These energy-efficient lights are becoming easier to find. They save on holiday electric bills and stay cool to the touch. For a festive package, wrap in a decorative stocking.

For gardeners: solar garden lights (\$15–\$50). Available in endless colors, styles and sizes, solar garden lights can be a lovely addition to your favorite green thumb’s garden. To up the green quotient, wrap in a burlap bag.

For cooks: toaster oven (\$60–\$140). Especially great for the empty nester or those cooking for only one or two, toaster ovens are a good alternative to heating a large standard oven.

For movie buffs or sports fans: Energy Star-rated TV (prices vary). TVs are getting bigger and better. But before you give something that uses too much energy, look for the Energy Star label. It will offer the smallest impact possible on electric bills.

For techies: smart strip (\$20–\$40). This cutting-edge technology is great for plugging in electronic gadgets. Not your average power strip, smart strips offer designated outlets that make it easy to power down certain devices to save energy while not affecting others plugged into the same strip.

Solar cellphone charger (\$55–\$100+). Help unplug energy-sucking chargers from the wall; solar chargers can be placed in a window to charge a cellphone, GPS unit or music player anywhere the sun shines—even in a car on the move.

You’ll find many options once you start looking for green gifts, so get creative. Remember that what you give affects future electric bills, and give the green light for energy-smart gifts this year!

Stay Safe While Shopping Online

IF YOU'RE LIKE MANY CONSUMERS TODAY, YOU PROBABLY DO SOME SHOPPING ONLINE.

Every year, online sales seem to increase dramatically. During the 2016 Christmas shopping season, internet-related sales grew more than 12 percent from the year before—reaching an astonishing \$122.9 billion, according to the National Retail Federation. But while shopping from the convenience of your keyboard can save time, money and gas, there are important things to consider for your own security:

It's always safer to shop with merchants you know. If you want to buy from a website that's new to you, do an online search for that merchant and “complaints” to check for negative chatter about the seller.

Use secure websites. When placing your order on the merchant's website, make sure that there is an “s” near the beginning of web address: For example, the URL should begin “https://” instead of just “http://.” Also, be sure to look for a padlock icon in the upper left or lower right portion of the screen. Both of these features signal that the site you are visiting uses a high level of security to protect customers' personal information.

Credit cards give you greater protection than cash and debit cards. If you are not charged the correct amount for your purchase or do not receive the merchandise you ordered, you can dispute the transaction under the terms of the Fair Credit Billing Act—but only if you used a credit card.

Choose your passwords carefully. Most websites require you to use a password to access your personal information and place orders. Be sure to create passwords that are not easy for others to guess—and use a combination of letters, numbers and, if possible, symbols such as * and % to make it more difficult for your information to be accessed by others.

Check the merchant's privacy policy. This will tell you how they plan to use your information—including whether they will share it with others. You may wish to avoid sellers that do not have a privacy policy, as you have no way of knowing what they'll do with your data.

Always print and keep the receipts from your transactions. Receipts contain all the information from your order, including what you bought, the price you paid and any order or confirmation number. This info is vital if you need to follow up with the merchant or dispute your transaction.

Shopping online is easy and convenient—but by taking some simple precautions, it also can be *safe*.



Deck the Halls With LEDs

REMEMBER OLD-SCHOOL CHRISTMAS

lights? When one went out, they all did.

But not anymore, if you use LEDs for holiday decorating. These hardy, energy-saving bulbs give you one less thing to worry about during the holidays.

Why are LED holiday lights better than traditional ones?

▶ The look of LED lighting is now on par with that of traditional bulbs. LEDs come in warm, inviting colors with a variety of light beam patterns and dimming levels.

▶ LEDs have an operational life span of about 20,000 hours—enough to last for 40 holiday seasons.

▶ LED bulbs don't have glass or filaments, making them durable and resistant to breaking.

▶ An outage in an individual LED bulb generally doesn't darken the whole strand.

▶ LEDs use less energy. Running LEDs on a 6-foot Christmas tree 12 hours a day for 40 days can save about 90 percent of the cost of using traditional lights.

▶ Because they use less energy, it's safe to connect multiple LED strands end-to-end without overloading the wall socket. Also, they're cool to the touch, reducing the risk of fire.