

4 RIVERS ELECTRIC COOPERATIVE, INC.

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4 RIVERS ELECTRIC COOPERATIVE, INC.

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FROM THE MANAGER

Co-op Transitions

Honoring service and embracing change

Change is inevitable and a part of our lives whether we like it or not. When cooperative employees retire, we lose a dedicated, valued co-op advocate, but we also wish them well on a new life chapter.

4 Rivers' Chief Financial Officer (CFO) **ROGER COLE** retired in May after many years of service to 4 Rivers Electric. I want to thank Roger for his commitment to serving the members of 4 Rivers and wish him the best in his retirement!

As we bid farewell to Roger, we extend a warm welcome to **JOANNE KOLB** as our new CFO. Joanne started in mid-May, and we are looking forward to working with her.

Additionally, we have other staff adjustments in the member services and staking departments in preparation for another retirement in our staking. We appreciate the commitment of our staff during these transitions and recognize their efforts to continue serving and caring for our members.

While our team may evolve, our dedication to serving you, our valued members, remains steadfast. Our linemen build and maintain the electric infrastructure. Our warehousemen and mechanic make sure that the linemen have the equipment and vehicles to work the line. Our staking team designs the line to build or upgrade services. Our member services team works with

the membership to assess member needs. Billing tracks the usage and issues bills accordingly.

Accounting makes sure that all the co-op's bills are paid. I am

oversimplifying what our employees do to serve you, our members, but everyone at 4 Rivers does serve you, our members. It goes back to our mission statement: "Serving and Caring."

While employees sometimes change, our commitment to the membership does not. We encourage you to join us in expressing appreciation to Roger for his years of service and extending a warm welcome to Joanne. Your feedback and involvement are invaluable to us as we continue to serve and care for our community.



Dennis Svanes



4 RIVERS CFO BIDS FAREWELL TO CO-OP FAMILY



Roger Cole

As **ROGER COLE** concludes his remarkable 15-year tenure at 4 Rivers Electric Cooperative, we extend our deepest gratitude for his commitment and contributions. Roger's introduction into the cooperative family started in 1976 with Farmers Electric Cooperative in Greenfield, Iowa. He joined Lyon-Coffey Electric in 2009, which then consolidated to become 4 Rivers Electric Cooperative in 2020. As chief financial officer (CFO), Roger's expertise has been instrumental in guiding our cooperative

through significant growth and challenges. His dedication to serving our members and ensuring the financial health of our organization has left a lasting mark on our cooperative's success.

As he transitions into his next chapter, Roger looks forward to some traveling with his wife, Kathy, visiting with children and grandchildren, and catching up on home projects.

"Most of all, I'll miss the people I work with," he said. "I appreciate their support and friendship and feel privileged to have those relationships."

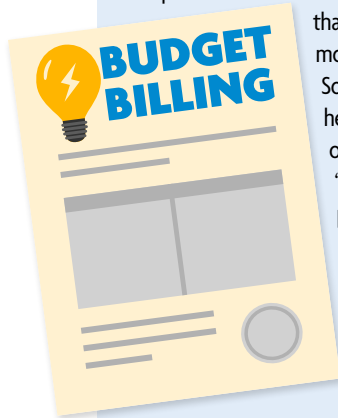
We are certainly grateful for Roger's tireless efforts and wish him all the best in his future endeavors. Thank you, Roger, for your dedicated service to our cooperative.

JUNE ADJUSTMENTS FOR BUDGET BILLS

Members enrolled in budget billing will receive their biannual budget adjustment on bills issued in June. The bills issued in May noted the new budget billing amount for the following month. Budget billing is one alternative the cooperative offers to members other

than traditional monthly billing. Some may have heard this type of billing called "even payment plan" or "level billing." This option gives members a more consistent payment each

month by considering an account's usage history and fees. Accounts are reassessed in May and November and the payment amount is updated to reflect any changes to the average usage/fees. This helps members avoid a large credit or balance due at the end of the year. Call 620-364-2116 to speak to one of our billing specialists if you are interested in signing up for budget billing.



Welcome New Employees!

JOANNE KOLB joined the team in May as 4 Rivers new CFO. After spending the past year and a half in a consultant role with several other co-ops, Kolb says, "I'm excited to be a part of the 4 Rivers team and look forward to making my home here and getting to know the community." She and her husband, Dan, along with their two dogs, Buddy and Lady, join us from Wisconsin, where they own a maple sugarbush farm. Welcome, Joanne!

Additionally, two interns from area electrical programs will gain valuable on-the-job experience working with our line crews this summer.

BRADLEY BOHL is working with our line crews in the north territory, while **BRANDON JULICH** is helping serve our members on the south side of the co-op.

We are pleased to be working with these students this summer as they further their electric lineworker careers.



Joanne Kolb



Bradley Bohl



Brandon Julich



Sleichter Awarded Lineworker Scholarship

4 Rivers continues to invest in our community youth and future lineworkers by funding scholarships for students majoring in an electrical lineworker program. This year, 4 Rivers awarded this scholarship to **TRENTON SLEICHTER**.

Sleichter graduated from Santa Fe Trail High School in May and plans to attend the electrical lineworker program at Pratt Community College. Sleichter will be a third generation lineworker and is familiar with the dedication involved to be successful.

“Without a lineman, the technology, healthcare, etc., that we know, would not be,” says Sleichter. “They keep our world running smoothly, so that we can connect with whomever we want, whenever we want.”

Scholarship applicants are scored on their application, essay and transcript, with top scorers being awarded \$5,000 scholarships to help with tuition, fees, books, tools and supplies. 4 Rivers is excited to offer this opportunity for future lineworkers and help cultivate this trade in our area.



Scholarship recipient
Trenton Sleichter

Summer is Coming: Remember Your Sunscreen

BY PAT MELGARES, K-STATE RESEARCH AND EXTENSION NEWS SERVICE

Even one sunburn can increase risk of cancer during one's lifetime

Summer is knocking on the door, which for many folks means picnics, swimming, gardening and other outdoor activities. That also means sun. Lots and lots of sun.

Ashley Svaty, a family and consumer sciences specialist at K-State's Northwest Research-Extension Center in Colby, said it's critically important that we think about protecting our skin's health.

“There is a statistic (from the American Academy of Dermatology) that it only takes one blistering sunburn during childhood or adolescence to nearly double a person's chance of developing melanoma,” Svaty said. “So even when we're younger, we have to be mindful of the sun's rays, and as adults, we have to be role models and help protect those kids and babies.”

Researchers say that a little sun is good for the body and mind: 20 minutes of sunshine helps in producing vitamin D, supports bone health, relieves blood pressure and promotes good mental health.

But too much sun can lead to longer-term, negative health effects.

“We need to protect ourselves when outside,” Svaty said. “I understand if we work in a field, or those that have outdoor jobs. Seek shade as much as you can, but if you can't find shade, wear a wide, brimmed hat and sunglasses to protect those eyes, and wear UPF (ultraviolet protection factor) protective clothing.”

Another common term associated with sunscreen for the skin — SPF — stands for sun protection factor. Sunscreens are sold with varying levels of SPF, but Svaty said the level that one buys — as long as it is 30 SPF or higher — is less important than routinely reapplying protection.

“The big thing to remember is that you can get as high of an SPF as you want but remembering to reapply that every two hours is critically important,” Svaty said. “The majority of people don't put enough sunscreen on the first time, and then they don't reapply later. SPF 30 or higher is fine but remember to reapply every two hours.”

Svaty noted a few extra things to keep in mind:

- ▶ The type of sunscreen one uses — spray or lotion — doesn't matter. It's a personal preference.
- ▶ Cover as much skin as possible when outside. SPF clothing is one good way to do this, while remaining comfortable.
- ▶ Use sunscreen all year round. The sun's reflection off snow in the winter can be equally damaging to skin.
- ▶ Remember vulnerable spots when applying sunscreen: top of head, tips of ears and back of neck.
- ▶ Discard expired sunscreen and keep a fresh tube year-round.

More information on sun protection is available online from the American Academy of Dermatology and the American Cancer Society or speak to a board certified dermatologist.

Energy Scams Unmasked



Consumers with water, gas and electricity connections have long been targets for utility scams. But in today's digital world, every swipe and click increases the risk of potential scams.

Scammers are more sophisticated than ever before, and they understand our increasing reliance on technology. With their sharpened digital knives, scammers have adapted their tactics to trick unsuspecting consumers through a variety of methods.

4 Rivers wants to help you avoid energy scams, whether a financial loss or leak of your personal information. This month, we'd like to share updates on some of the latest utility scams, as well as tips to help you stay safe from even the craftiest scammers.

RECENT UTILITY SCAMS

Scammers typically disguise themselves — either physically or digitally — as utility employees or representatives to steal consumers' money or personal information. A common trick is to claim a consumer's bill is past due and threaten to disconnect service if payment isn't received immediately. Scammers approach consumers through

a variety of means, including phone calls, text messages, emails and even in-person visits. However, the digital line of attack is increasingly more common.

For example, new capabilities disguising caller ID or "spoofing" can make the phone number you see on caller ID appear to be from a trusted source. Spoofing makes it easier for scammers to deceive you because it's more difficult to immediately verify the call. Another recent scam uses fraudulent websites that are identical to a utility payment webpage — and what's worse, these pages are often promoted on search engines to trick consumers into clicking and making a payment.

Another recent scam involves phone calls, text messages or emails claiming you overpaid your electric bill and will receive a cash or banking refund. This offer may seem too good to be true, and it is — it's likely a scam aimed at stealing your personal information.

SPOTTING A SCAM

There are several red flags you can watch for to identify an energy scam.

Scammers often use high-pressure

tactics to create a sense of urgency, like claiming your electricity or other services will be disconnected if a payment isn't made immediately.

Additionally, scammers may ask for unusual payment methods such as gift cards or cryptocurrency. If someone is pushing for an unusual payment method, it's likely a scam.

You've probably noticed that many digital scams, like emails or text messages, include poor grammar, spelling errors and odd email addresses. These are red flags, so when you see these dodgy forms of communication, consider it a potential scam.

WHAT 4 RIVERS WILL (AND WON'T) DO

4 Rivers will never demand an instant, immediate payment and threaten to disconnect your service without prior notices or warnings. We strive to resolve challenging situations and work with our members to avoid disconnects.

4 Rivers will not demand your entire Social Security number or banking details over the phone or through email. We offer several secure payment options, including in-person, IVR Pay by Phone, scheduled payments, and SmartHub.

AVOIDING SCAMS

Whether in-person, over the phone or online, always be suspicious of an unknown individual claiming to be a 4 Rivers employee requesting banking or other personal information. We will only send you text messages if you have opted in for important alerts.

If you're ever in doubt about a potential energy scam, give us a quick call at 620-364-2116 so we can assist you. 4 Rivers wants to help protect you and our community against utility frauds, and by notifying us about potential scams, you can create the first line of defense. We encourage you to report any potential scams, so we can spread the word and prevent others in our community from falling victim.

SIGNS OF AN

ENERGY SCAM

High-Pressure Tactics

Scammers will pressure you, creating a sense of urgency. Claims that your power will be disconnected without immediate payment are common with utility scams.

Sketchy Payment Methods

Scammers may ask for unusual payment methods like gift cards or cryptocurrency. In these cases, it's likely a scam.

Dodgy Communication

Whether an email, text message or letter, utility scams typically include poor grammar, spelling errors or unusual email addresses. These are common warning signs of a scam.

