

# Avoiding Online Scams

Remember to never give out personal information over the phone or through email.

As the amount of time the average American spends online per day increases, it's more important than ever to protect ourselves from scams. According to the FBI, online scams cost Americans over \$800 million dollars last year.

A recent survey of adults ages 40 and older indicated that eight in 10 adults received some type of fraudulent offer, and 11 percent lost a substantial amount of money in a scam.

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## Illinois Rural Electric Cooperative

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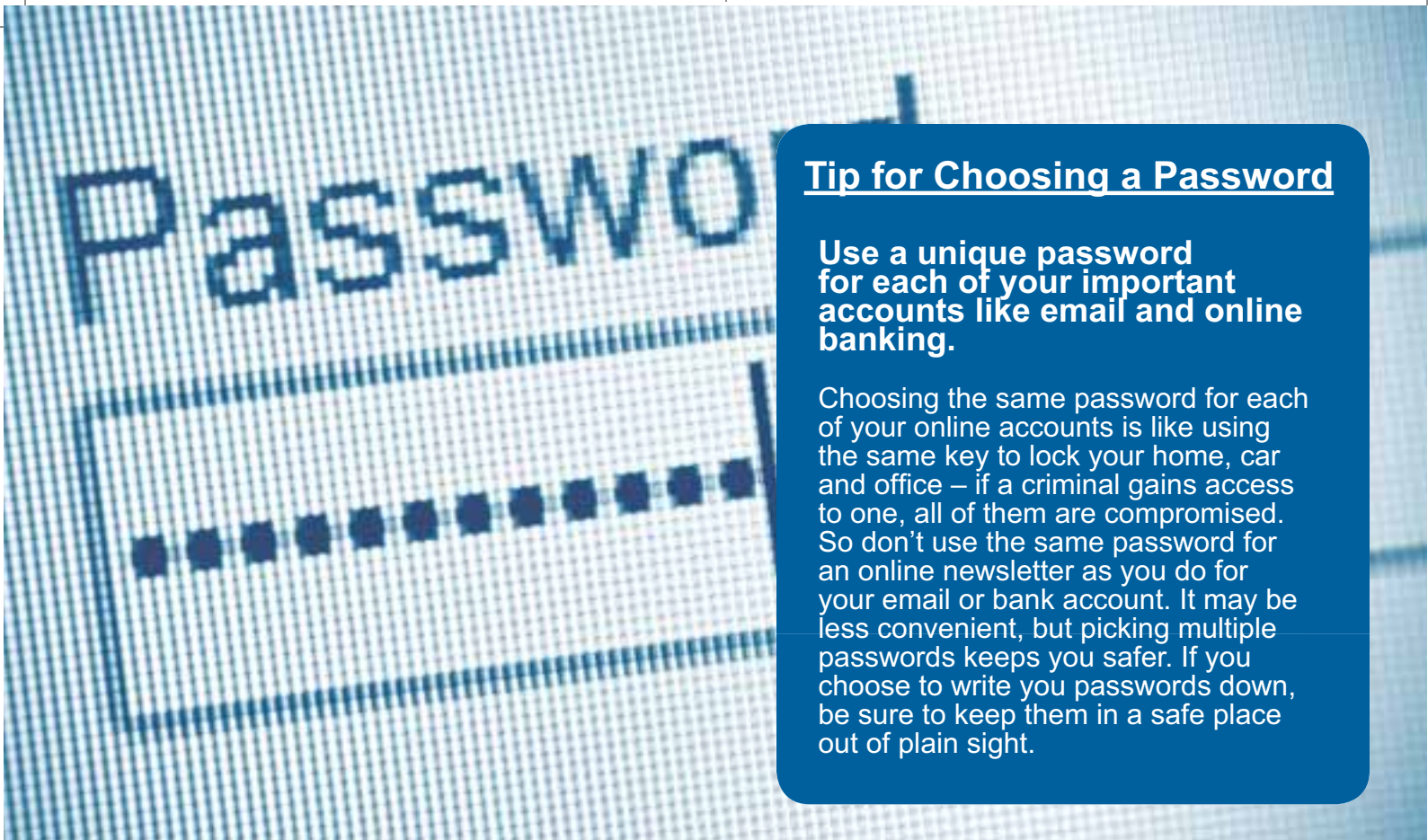
[www.e-co-op.com](http://www.e-co-op.com)  
1-800-468-4732

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### Tip for Choosing a Password

**Use a unique password for each of your important accounts like email and online banking.**

Choosing the same password for each of your online accounts is like using the same key to lock your home, car and office – if a criminal gains access to one, all of them are compromised. So don't use the same password for an online newsletter as you do for your email or bank account. It may be less convenient, but picking multiple passwords keeps you safer. If you choose to write your passwords down, be sure to keep them in a safe place out of plain sight.

Surprisingly, 40 percent of people did not recognize the warning signs of a scam. Many of these scams come by way of email or phone.

It's also important to know online scams don't always target people through the Internet. Cyber criminals will often use the phone to solicit information from people. Two of the most common methods used to take advantage of unsuspecting victims include:

- **Online phishing:** An email you receive from what looks like a known, trustworthy website asks you to respond with confidential information such as a credit card number, banking number, personal identification number (PIN) or Social Security number. Clicking links in the email can also install malware, or malicious software, on your computer.
- **Phone solicitations:** Callers may make attractive offers that guarantee you will receive large amounts of money or inform you a payment is needed in regards to a service, but only after you provide sensitive information or pay an up-front fee.

So what types of online scams are common?

One is an online survey that pops up when browsing the Internet and states that it is from a trusted source, such as your Internet provider or a local business. This scam can install a virus on your computer. Always close out of the browser if this occurs when you are online.

Another scam on the rise comes by phone. The caller will state that he or she is with Microsoft Tech Support and that an update is needed on the person's computer. The caller will then request a debit or credit card number to complete the update.

The best way for members to protect themselves from scams is to never give out any personal information over the phone or through email. Also, remember that if something sounds too good to be true, it probably is.

## Faster Wireless Internet Service

Recently, the co-op began offering faster wireless Internet speeds to members. Our previous top offer was six megabits per second. Six meg is a good speed for many online tasks, however to meet the growing demand of Internet services, such as online video streaming, we have started upgrading some of our towers.

We now offer 25 megabits per second to many of our members. This is made possible by the latest generation of wireless technology.

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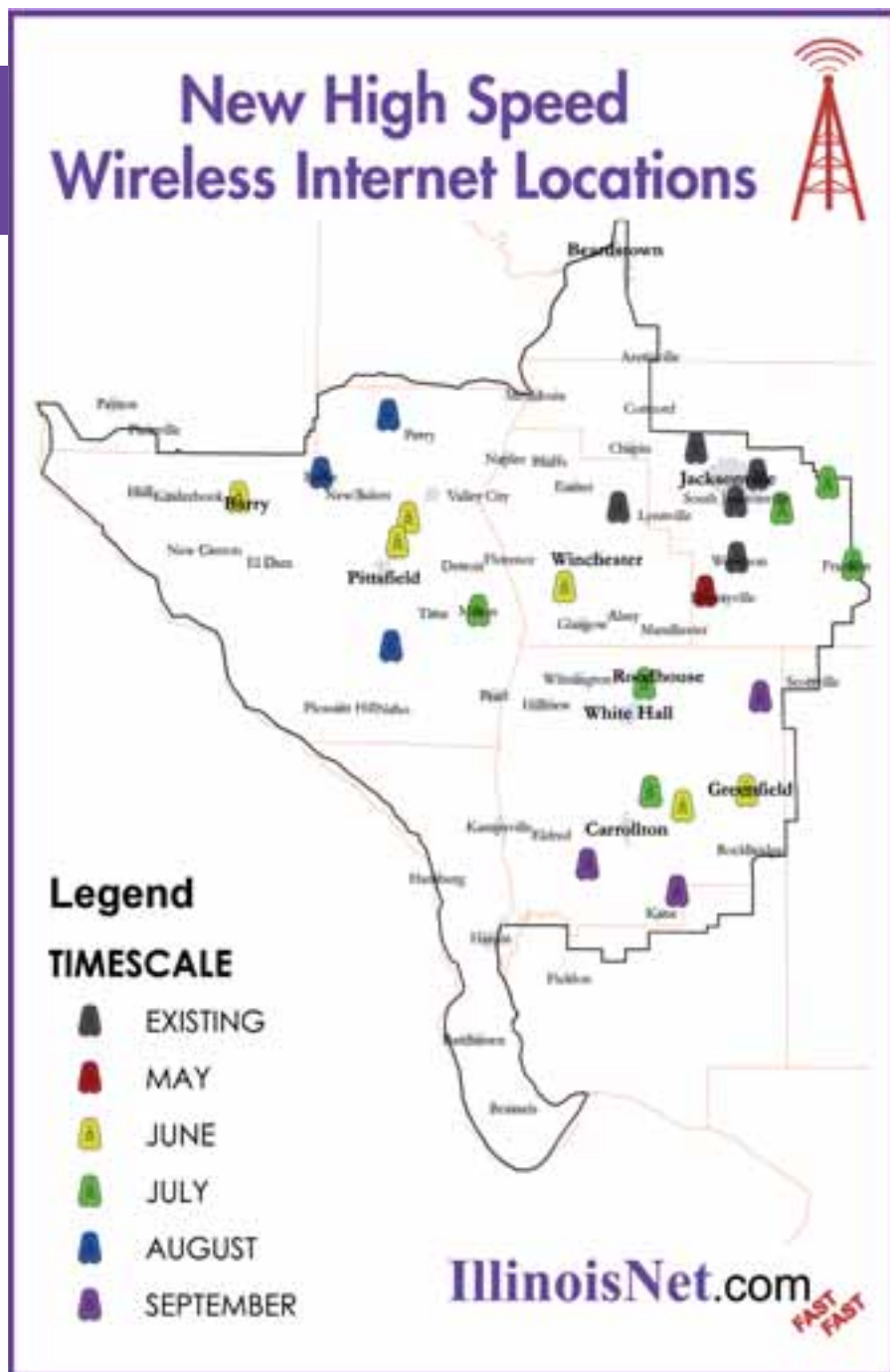
25 meg = 25,000,000 pieces of information a second! Dial-up Internet was 14,000 a second.

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Over the coming months we will continue upgrading towers throughout the service territory. We will focus our initial efforts on the towers that serve the most members. A map detailing our approximate upgrade schedule can be seen on the right.

25 meg Internet service allows members to have multiple devices in the home stream video at the same time. This is great for families who use streaming services such as Netflix or Hulu. 25 meg is also great for those that video chat, play games online, or have multiple devices such iPads and laptops.

If you are interested in upgrading to our 25 meg Internet service, please give us a call at 1-800-468-4732. If you are not in an area with the 25 meg service, we can notify you when the service is available.



# Win a Chevy Volt!



Sign up for paperless billing and pay your bill online to enter! Go to [e-co-op.com](http://e-co-op.com) to sign up.

The co-op will give away a Chevy Volt and install a charging station at a member's home in December 2015. Entering the drawing is easy. Visit the co-op's website, [www.e-co-op.com](http://www.e-co-op.com).

Click on Login or Register under myBill. Next, click Register and enter your member information including your e-mail address. Make sure to choose Yes for paperless billing.

We'll e-mail you your bill. Then you pay your monthly statement online at [e-co-op.com](http://e-co-op.com). Every time you receive a paperless bill and pay online, you've entered to win the Volt! You could have 12 chances to win.

If you are already signed up for paperless billing and pay online or bank draft, you are already entered.



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