

WIEC NEWS

P.O. Box 338 ■ Carthage, Illinois 62321 ■ www.wiec.net ■ 800/576-3125

A Touchstone Energy® Cooperative 



No stamp - no check - no hassle!

Don't ever write another check for your WIEC electric bill. Use WIEC's Easy Pay program instead. Your electric bill will be automatically paid either through your checking account or your (6728-33) credit card on the due date each month.

Call our office for more details or check out www.wiec.net

Don't miss out on the Home Rebates

WIEC still has funds left in the Home program that can help our members increase the Energy Efficiency of their home. An energy assessment is done to determine just what your home needs to be air tight and draft free. Whether it's replacing the HVAC unit or putting additional insulation in the attic or just weather stripping around the back door, WIEC has money to help. (5816-24)

Call our office for more details. Don't delay as the program is finished when the money is gone.



Call toll free 800-576-3125



Western Illinois
ELECTRICAL COOP.
A Touchstone Energy Cooperative

524 North Madison | P.O. Box 338
Carthage, IL 62321
www.wiec.net | 800/576-3125

OFFICE HOURS

8:00 a.m. - 5:00 p.m.
Monday - Friday

DURING OFFICE HOURS, OR AFTER HOURS TO REPORT OUTAGE

217-357-3125
800-576-3125

BOARD OF DIRECTORS

- **Rob Gronewold** —
President, Carthage
- **Jay Morrison** —
Vice President, Niota
- **Janet Spory** —
Secretary/Treasurer, Sutter
- **William R. Newton** —
Assistant Secretary/Treasurer,
Burnside
- **Dave Biery** — Director,
Carthage
- **Calvin Baumann** —
Director, Basco
- **Mike Ford** — Director, Lomax

STAFF

- **Paul Dion** — Manager
- **Tommie Long** —
Manager of Operations
- **Becky Dickinson** —
Office Manager

MAP LOCATION CONTEST

Every month we are printing four member's map location numbers in the newsletter. If you find your map location number call the WIEC office by the 25th of the following month, tell us where it is and we will give you a \$10.00 bill credit. Keep on reading the WIEC News.



Energy Efficiency *Tip of the Month*



Consider using ceiling and other fans during the cooling season. They provide additional cooling and better circulation so you can raise the thermostat and cut down on air conditioning costs. ENERGY STAR-certified ceiling fans do even better, especially those that include compact fluorescent light bulbs.

Source: Alliance to Save Energy

Welcome New Members

- Arthur P & Nancy J Allen,
Niota
- Bryer M. Belshaw, Carthage
- Peggy S Benn, Hamilton
- Mackenzie Day &
Brooke Stull, Stronghurst
- S Mark & Erika Hirschi,
Nauvoo
- Richard & Mary Hilton,
Wall Twp., N.J.
- Janet Hines, Niota
- Courtney McFadden,
LaHarpe
- Mark Mankopf, Hamilton
- William Noblin, Nauvoo
- Dustin Smith,
Stronghurst

LABOR DAY

*WIEC will be
closed on Monday,
September 6
in observance of
Labor Day.
The office will reopen
on Tuesday,
September 7.*

*As always, in case of power
emergencies, call 217-357-3125
or 1-800-576-3125.*

*Please wait and call for ques-
tions concerning billing, payment
arrangements, capital credits or
other non-emergency matters
until normal business hours.*

Avoiding common financial scams

By Lisa Hughes-Daniel

The world, it seems, never lacks for folks who want to separate you from your hard-earned money. And as means of information have gotten more sophisticated, so have thieves. Many popular ploys today involve some form of online identity theft, which can cause untold damage to your finances and credit.

Can you recognize some of the more common financial hoaxes? Here's a quick guide to protecting your (662-6) wallet.

Phishing 101

"Phishing" is an online tactic by which thieves fraudulently try to get sensitive personal or financial information — such as passwords, bank account numbers, or your Social Security number — by pretending to be a source you trust. A few common examples:

- An e-mail purporting to be from your bank claims your account has been compromised and asks you to verify your account information.
- The "IRS" e-mails you, asking to confirm your personal information.
- A pop-up window appears, announcing you've won a prize and need to click — or better yet, send "processing fees" — to claim it.

Even if you're not e-mailing sensitive information back to a scammer, clicking on pop-ups or links in e-mails can make you vulnerable to a security breach, allowing thieves to access your personal data in other ways.

Keep in mind that scam artists read the news, too. Exploiting timely events, like the new health-care bill or the census, can give fraudulent appeals an air of credibility.



Don't get caught in the net

Since some legitimate financial business *can* be conducted online, how can you detect foul play? First, look for telltale signs of amateurism, like misspellings, poor grammar, or words typed in ALL CAPITALS.

Second, know the rules. While you may receive e-mail notices from some companies — for instance, letting you know that your credit card payment is due — no bank or other institution worth its salt will ask you to send sensitive information electronically, an unsecure method of communications.

Whether a scam is small-scale or large, don't become a victim. Some steps you can take to protect yourself include:

- Don't open e-mails from senders you don't know — just delete them. Especially avoid clicking on any links, pop-ups, or attachments.
- Know the identities, websites, addresses, and phone numbers of companies you do business with. If you have concerns about an e-mail you receive, call the institution to verify.
- If you stop receiving statements for bank, credit card, or even utility accounts, investigate. Identity thieves sometimes change billing addresses so you won't find out they're running up charges.
- Check your credit report annually (you can obtain free report a year) and again if you suspect identity theft. Go to www.annualcreditreport.com or call 877.322.8228.
- Use anti-virus and anti-spyware software on your computer, and update them regularly.
- Visit www.onguardonline.com or www.ftc.gov/idtheft for more tips on protecting your identity and what to do if it's stolen.

Lisa Hughes-Daniel is a marketing communications consultant who writes and edits employee benefits-related materials for the Insurance & Financial Services Department of the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

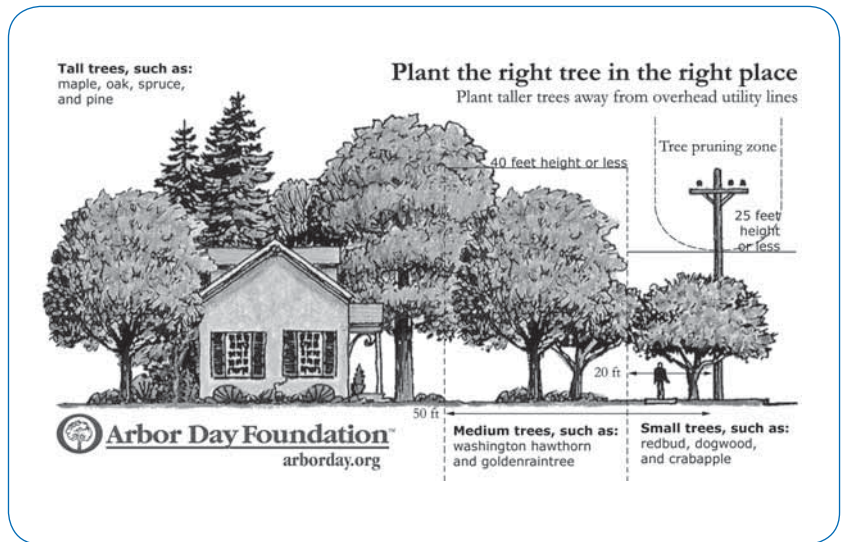
The Right Tree in the Right Place

Courtesy of the Arbor Day Foundation

The Arbor Day Foundation encourages thoughtful practices that help preserve community trees while also benefiting electric co-op consumers.

Trees can help cool your home and neighborhood, break cold winds to lower your heating costs and provide food for wildlife. Properly placed trees can lower line clearance costs for utility companies, reduce tree mortality and result in healthier community forests.

Tall trees surrounding your home, such as maple, oak, pine and spruce, provide summer shade to lower cooling costs and keep out cold winter winds. Medium trees, 40 feet or less in mature height, might include Washington Hawthorne and Golden Raintree, while smaller trees suitable for planting



beneath utility lines might include Redbud, Dogwood, and Crabapple. **(5616-36)** When planting near utility lines, consider a 25-foot maximum mature height and

20-foot spread.

To learn more about which trees might work best in your yard, visit www.arborday.org.

Landscaping **REDUCES** direct summer sunlight and cold winter winds.



Without landscaping a heating and air conditioning system has to work **HARDER.**

