



UTILITY SCAMS IN THIS AGE OF AI: HOW TO SPOT AND AVOID FRAUD

Someone calls claiming to be from your utility company. They say your service will be cut off if you don't pay them immediately. Real utility companies don't do this. But scammers want to scare you into paying before you have time to confirm what they're telling you. And scammers are now using Artificial Intelligence (AI) to craft frauds that are difficult for consumers to detect. Learn how to protect yourself.

Beware of these common scam tactics

- Disconnection threats: Scammers claim your service will be cut off without immediate payment.
- Caller ID spoofing: Fraudsters use software to make their calls appear legitimate.
- Overpayment claims: They may say you've overpaid and ask for personal or banking information to issue a refund. (95203)
- Smishing: Scammers send fake text messages that seem to come from your utility company.
- Phishing attempts: Beware of emails that look like bills; always verify the sender's email before clicking links. If you have any doubt about the status of your electric service, call your utility company using the customer service phone number on their website.

Watch for the following red flags

- High-pressure tactics that demand urgent action.
- Unusual payment method requests (wire transfer, gift cards, reloadable cards or cryptocurrency).
- Poor grammar, misspellings and suspicious email addresses.

AI use enhances utility scams

By leveraging AI-powered techniques, utility scammers can create sophisticated and convincing frauds that are hard for consumers to recognize and avoid.

- AI helps scammers craft convincing emails that appear to be from legitimate utility companies and include the use of company colors and logos.

- Scammers use AI to create realistic-looking utility company websites that are nearly indistinguishable from legitimate ones.
- AI technology can clone the voices of utility company representatives, making phone scams convincing.
- AI analyzes victims' online presence and social media to create highly personalized spam related to your utility services.
- Scammers create geographically targeted online ads that appear when users search for keywords related to their energy bills.
- Scammers use AI to launch large-scale utility scam campaigns quickly and efficiently.

According to Kathy Stokes, AARP Director of Fraud Prevention Programs, "the ability of AI to improve and scale scam tactics is the equivalent of the Industrial Revolution for fraud criminals."

Protect yourself

- Take your time: Don't rush into payments or action.
- Verify any communication by calling your utility company directly using the number on your bill.
- Never share personal information. Legitimate companies won't ask for sensitive details over the phone.
- If someone claims to be a utility worker, request official identification.

If you suspect a scam, report it to your utility company and the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Remember, legitimate utilities will provide multiple notices before disconnection and will not pressure you for immediate payment. If you are in doubt, let your utility company know so they can take proactive measures to both protect you and others from becoming victims.

Learn more at:



HOW WEATHER AFFECTS YOUR ENERGY BILL

Here at Oconto Electric we often get questions about why someone’s electric bill is suddenly higher than usual. Often the answer is “extreme weather” changes like heat waves or cold snaps.

Tracking the temperature is a way to measure how much heat or air conditioning was needed that day to be comfortable. Did you know that you can monitor your account and see how the weather could be affecting your electric bill through SmartHub?

It’s a frigid fact that you use more energy in cold weather. During a cold snap, people tend to stay home, thus using more energy. Colder outdoor temperatures require your heating system to work longer to maintain a comfortable indoor temperature, even if you don’t change the thermostat

setting. The longer a heating system runs, the more energy it uses. Homes with gas heating will also see higher energy bill because the fan that circulates the heat runs on electricity.

Did you use a space heater or an electric blanket more than usual? If so, they can consume a lot of energy when left on for hours.

SmartHub is also a powerful communication tool. You’ll receive important news and information about your account, outages, news and events through the app. You can decide how you want to be notified about your bill, by email or text message on your smartphone.

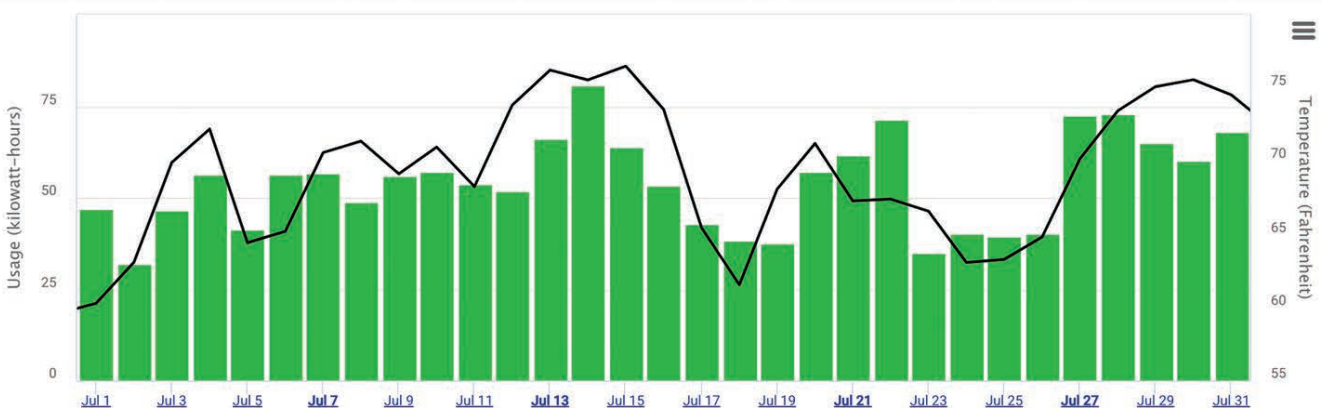
Paying your utility bill has never been easier. Make payments from anywhere at any time, or set up Auto Pay and stop worrying about forgetting to pay the bill every month.

DAILY USAGE - 12/01/2024 - 12/31/2024



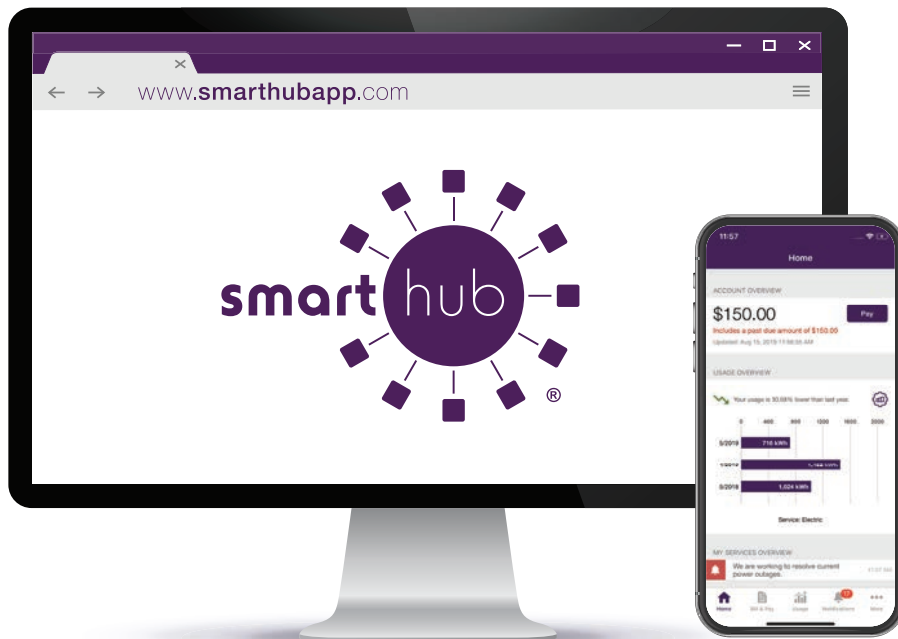
When you use electricity is as important as how much you use. The Usage Explorer gives you a detailed look at your past and current usage, all in one place. View your power use alongside weather trends by month, day or hour. (16502) On the right side of the chart it shows the recorded temperature and the black line shows what the temperature was for the day. You can see when the weather was milder there was less usage and the colder days it spikes up. This specific account on the cold days there is a spike in usage due to an electric space heater. The July chart below you can see that on the hotter days the usage goes up because the air conditioner is working more.

DAILY USAGE - 07/01/2024 - 07/31/2024





PRESENTING SMART MANAGEMENT. SMART LIFE. SMARTHUB.



On the go and in control. SmartHub is a web and mobile app that allows you to do business with us like never before:

- Manage your account
- Report service issues
- Receive important notices
- View and pay your bill
- Monitor usage 24/7

...All in the palm of your hand and online.

How do I get SmartHub?

From your device or computer, go to www.ocontoelectric.com.

Click on the SmartHub icon.

iOS Users



Scan this QR code to access SmartHub in the Apple iTunes App Store.

Android Users



Scan this QR code to access SmartHub in the Android market.



Senior Wellness Fair

Safety first is the motto we live by here at Oconto Electric, and the same should go for you in your home. That is why we were at the Bellin Health Fitness Oconto Senior Wellness Fair promoting our MainStreet Messenger program (personal emergency response systems).

We had a great morning educating individuals about this incredible and affordable option to keep them safe in their homes. Did you know that you don't need to be an OEC member to get a MainStreet Messenger installed in your home? If you know someone in our service territory that needs this service please let them know that we have it available.

Photo courtesy of Bellin Health. L to R: Katie Jagiello and Brenda Friction visit with one of the wellness fair participants.

Energy Efficiency Tip of the Month

March is an ideal time to service your home cooling system, ensuring it runs efficiently when the heat of summer arrives. Routine maintenance, like cleaning or replacing filters, checking refrigerant levels and inspecting parts, can improve your system's energy efficiency and lower your energy bills. By addressing potential issues early, you can avoid costly emergency repairs and extend the lifespan of your unit. Scheduling service in the spring helps you beat the peak-season rush, giving you faster access to qualified technicians. A well-maintained cooling system can save energy and keep your home comfortable all summer long.

HIDDEN ACCOUNT NUMBERS

Oconto Electric Cooperative hides two account numbers in the local pages of the *Wisconsin Energy Cooperative News* each month. If you spot your account number, call our office before you receive the next issue, and OEC will give you a \$15 credit on your electric bill or a \$25 credit if you have a load management receiver. The February account numbers belonged to Claudia Komorowski, Oconto Falls and Janet Warrichaiet, Coleman.



Ryan Miller, CEO

Katie Jagiello, Communications and Marketing

7479 REA Road, P.O. Box 168, Oconto Falls, WI 54154
www.ocontoelectric.com

Hours of Operation: 7:30 a.m.–4:00 p.m.

Hours of Lobby: 9:00 a.m.– 3 p.m. Friday

Non-emergencies: 920-846-2816

Emergencies & outages: Toll FREE 800-472-8410
24 hours a day, 7 days a week