

Carroll Electric members are seeing the benefits of using eBilling and eDraft. Combined, these free services simplify the routine billing process and reduce administrative expenses for both our members and the Cooperative.



You will experience the same information, appearance, and lead time you get with a traditional, paper bill. Access your bill through a secure, online member portal called myAccount.



Your bill amount is paid automatically from your checking or savings account on your electric bill due date. This eliminates paying late fees or reconnect fees.

To enroll, either visit carrollecc.com or call one of our friendly customer service representatives at 1.800.432.9720.

# did you know

When you enroll your account in both eDraft and eBilling, we give you an eBundle discount on your electric bill.

Once processed, you will begin to receive this \$1.00 credit each month you remain enrolled in both programs for the same account.\*

Members already enrolled in both of these options on their account will automatically receive the eBundle discount.

\*The eBundle discount is limited to one per member who participates in both electronic billing (eBilling) and electronic draft (eDraft) on the same account.

## **Get familiar with cyber basics**

## OCTOBER IS CYBERSECURITY AWARENESS MONTH

At a time when we are more connected than ever, being "cyber smart" is of the utmost importance. This year has already seen more than a fair share of cyber attacks and breaches, including the high-profile attacks on the Colonial Pipeline and other critical infrastructure. Furthermore, as has been underlined by these recent breaches, cyber attacks are becoming more sophisticated with more evolved bad actors cropping up each day. Luckily, there are several steps that we can take on a daily basis to mitigate risks and stay one step ahead of malefactors. Here are a few quick tips:

Enable multi-factor authentication.

Multi-factor authentication (MFA) adds that necessary second check to verify your identity when logging in to one of your accounts. By requiring multiple methods of authentication, your account is further protected from being compromised, even if a bad actor hijacks your password. In this way, MFAs make it more difficult for password cracking tools to enable attackers to break into accounts.

#### Use strong passphrases/password manager

This may seem obvious, but all too often securing strong passphrases/password managers is overlooked. People spending more time online during the pandemic has certainly contributed to more bad actors prowling for accounts to attack. Using long, complex and unique passwords is a good way to stop your account from

being hacked, and an easy way of keeping track and remembering your passwords is by using a password manager.

#### Perform software updates

When a device prompts that it's time to update the software, it may be tempting to simply click postpone, and ignore the message. However, having the latest security software, web browser, and operating system on devices is one of the best defenses against online threats. So, don't wait - update.

#### Do your research

Common sense is a crucial part of maintaining good online hygiene, and an intuitive step to stay safe online is to do some research before downloading anything new to your device, such as apps. Before downloading any new learning app on your device, make sure that it's safe by checking who created the app, what the user reviews say, and if there are any articles published online about the app's privacy and security features.

#### Check your settings

Be diligent to double check your privacy and security settings and be aware who can access your documents. This extends from Google docs, to Zoom calls, and beyond. For meetings on Zoom, for example, create passwords so only those invited to the session can attend, and restrict who can share their screen or files with the rest of the attendees.

Being cyber smart and maintaining stellar online hygiene is the best way to protect yourself and others from cyber attacks. No single tip is foolproof but taken together they can make a real difference for taking control of your online presence. Following these tips is also easy, and free. By taking preventive measures and making a habit of practicing online safety, you can decrease your odds of being hacked exponentially - and prevent lost time and money, as well as annoyance.



## PASSWORD DOS AND DON'TS

A strong password can make all the difference in protecting your personal information. Follow these tips for stronger passwords.

#### DO:

- Change the manufacturer's Wi-Fi password on your router.
- Use two-factor authentication.
- Use unique phrases (like lyrics to your favorite song) to remember passwords.

### DON'T:

- Don't use common words or numbers like "password" or "1234."
- Don't use personal details like your date of birth in a password.
- Don't use the same password for multiple accounts.

October is Cybersecurity Awareness Month.

Do Your Part. #BeCyberSmart