

## **Know the Signs**

wants you to be prepared

- If a caller specifically asks you to pay with a prepaid debit card
- If you feel pressured for immediate payment or personal information
- Never allow anyone into your home to check electrical wiring, natural gas pipes or appliances unless you have scheduled an appointment or reported a problem.

## Join the Fight to Stop Scammers

Our increasingly connected world is giving scammers more opportunities to take advantage of unsuspecting consumers. To help protect yourself, your family or your business from being victimized, heed the longtime maxim about vigilance, "If you see something, say something.

The Federal Trade Commission has received reports about scammers impersonating utility companies in an effort to get money. Reporting these scams helps authorities fight them.

Electric cooperatives are among the businesses and consumer organizations supporting Utilities United Against Scams.

Impostor scams are the most common type of fraud reported to the FTC. Impersonators call homes and small businesses demanding payment for supposedly delinquent bills and threatening to terminate service. This type of scam becomes more common during peak heating and cooling seasons, when its practitioners prey on consumers' need to maintain utility service amid temperature extremes.

Variations on the scheme are also becoming more common. Rather than making an initial claim that a consumer owes an outstanding balance, some

scammers are now claiming an overpayment is the reason for a phone call to a consumer. Never give banking information over the phone unless you place the call to a number you know is legitimate.

There has also been an uptick in doorto-door scams by people claiming to represent utility providers like your electric co-op. They may try to charge you for the phony service, sell you unnecessary products, collect personal information for use in identity theft or simply gain entry to steal valuables.

High-pressure demands are a common tactic in many of the schemes. Urging immediate decisions or actions such as immediate payment, particularly by a specific method like a gift card, wire transfer, cellphone or third-party appshould raise serious concerns.

Your first defense is maintaining awareness of your account status, including knowing whether balances are up to date. If the caller insists you have a bill past due, that's a big red flag. Contact the utility company directly using the number on your paper bill or on the company's website. Don't call any number the caller gave you because it's likely to be answered by someone who is part of the scam.

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## The NEC Christmas Card Decorating Contest Deadline Is Extended!



Rules: Entries must be hand-drawn and follow the contest theme of combining electricity or lineworkers with a Christmas or holiday component. All entries must be received by 5 p.m. on Thursday, January 23, 2020. DEADLINE EXTENDED to 5pm on Wednesday, July 8, 2020!

All submitted works must be an original concept and not a copy of anyone else's copyrighted material. If your image infringes upon another's copyright, it will be disqualified. Upon submitting your work to NEC for this contest, you are solely responsible for any infringement on copyrighted materials. Artwork must be delivered to the NEC offices or emailed in a JPG format that does not exceed 1MB. A one page submission form found at www.nueceselec-

tric.org must also be completed and returned with the artwork submission to be considered a complete entry. All artists must be dependents of a current member of Nueces Electric Cooperative, Children 17 and under are eligible to participate. One grand prize winner and one runner up will be determined in each of the three age categories, listed below. Winners will be announced in the August edition of Texas Co-op Power magazine. The three grand prize winners will each receive a \$100 electric bill credit and a \$100 Wal-Mart gift card. The three runner ups will each receive a \$50 electric bill credit and a \$50 Wal-Mart gift card. NEC will also determine which of the winners' artwork will be featured on the 2020 **NEC Christmas Cards.** 





## **Christmas Card Age Categories**

8 & Under 9 - 13 14 - 17

Help celebrate the holidays with and participate in the NEC 2020 Christmas Card Contest! This is a great opportunity to get into the holiday spirit and express your creativity! Do you think your drawing is the best of the best? We would love to feature it in our magazine! Our magazine reaches a wide audience and we want to celebrate your artwork! Download our application today at www.nueceselectric.org!

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