

Claverack Rural Electric Cooperative

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives
serving Pennsylvania and New Jersey

Claverack REC

570-265-2167
1-800-326-9799

Email: mail@claverack.com

Website: <http://www.claverack.com>

BOARD OF DIRECTORS

Charles R. Bullock, Zone 7
Chairman

570-280-8470

Dr. Robert R. Faux, Zone 2
Vice Chairman

570-574-3531

Danise C. Fairchild, Zone 1
Secretary/Treasurer

570-265-3599

Charles R. McNamara, Zone 8
Vice Secretary/Treasurer

570-553-4385

Angela S. Joines, Zone 3
570-756-4979

Gary L. Hennip, Zone 4
570-247-7233

Robert W. Fearnley, Zone 5
570-278-2288

Timothy T. Tewksbury, Zone 6
570-833-2320

Anthony J. Ventello, Zone 9
570-364-5562

Bobbi Kilmer
President & CEO

Staff

Annette Bender, Executive Assistant

Steve Allabaugh, Director, Engineering

Doug Nichols, Director, Operations

Shelley Young, Director, Financial Services

Brian Zeidner, Director, Member Services

Office Hours

Monday through Friday
7:30 a.m. - 4 p.m.

Jeff Fetzer, CCC, Local Pages Editor

Guest Column



Staying safe while shopping online

By Shelley Young, *Director of Finance*

THE HOLIDAY season is upon us once again, and that means it's time get busy shopping.

For more and more of us, that means shopping from the comfort of our homes.

Retail e-commerce is thriving and growing rapidly. While consumers enjoy the convenience, selection and pricing of buying online, shopping over the internet is not without its drawbacks — cyber threats topping the list.

The good news is that there are a number of ways you can protect yourself while shopping online this holiday season.

Be aware of shopping-related phishing schemes. Phishing emails encourage you to click on a malicious link, typically by enticing you with a “deal” or exclusive price. If you click on the link, you're redirected to a spoofed landing page of the brand being impersonated. If something smells phishy, you can check the “from” email address to ensure it's legitimate or try hovering your mouse over the URL before you click to confirm that it leads to a legitimate site.

Beware of courier spam emails.

This is one of the shipping scams that's common during the holiday shopping season, especially around Black Friday and Cyber Monday. If you're expecting any packages, you're a good target for scammers. You are likely to receive an email that looks like it's from the U.S. Postal Service, FedEx, or DHL. The email can be a notification of package arrival or delivery failure. The email may contain other links that request

or confirm your personal and payment information. Some may also tell you to take immediate action to avoid penalties.

Avoid suspicious or unfamiliar retailers. Do not submit your login or payment information on any site that seems suspicious or offers deals that seem too good to be true. During the holiday season, scammers will set up sites designed to attract bargain hunters hoping to score crazy deals. If you aren't familiar with the website or company you are buying from, don't take the risk.

Keep an eye on your credit. Sometimes you may not even be aware that your personal information is compromised until it's too late. Holiday season is like hunting season for cyber criminals seeking personally identifiable information. If your information or identity is stolen, one of the first signs is unusual changes to your credit score. You can receive a free credit report from each credit bureau annually. Visit www.annualcreditreport.com for more information.

Ship to a secure location. Package theft has become more prevalent in recent years with the rise of online shopping and the barrage of home deliveries. If no one's home during the day, consider shipping to your office or somewhere else that keeps your packages off sidewalks or front doorsteps.

Secure accounts with strong passwords. Reusing passwords is like using the same key for your house as you do for your car, your office, your mailbox, and even the locker at your

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Claverack board appoints Zone 6 director

CLAVERACK'S board of directors has appointed Tim Tewksbury of Meshoppen to represent Zone 6 on the cooperative board.

Tewksbury has held various management and leadership posts with PS Bank, formerly Peoples State Bank of Wyalusing, since 2007 and currently serves as senior vice president/chief information officer.



Tim Tewksbury

A graduate of Elk Lake High School, Tewksbury holds a bachelor's degree in computer science from Lock Haven University.

He serves on the board of directors of the Meshoppen Rod & Gun Club and has held a number of officer positions with the club over the years, including terms as president, vice president and secretary-treasurer.

Tewksbury has served as a volunteer hunter/trapper education instructor for the past eight years and had previously volunteered as a coach with the Auburn baseball and softball organization.

A Claverack member since 2000, Tewksbury said one of his primary interests as a director will be to ensure rural interests remain at the forefront of the co-op's activities and decision making.

"Having grown up on a dairy farm in Wyoming County, priorities for our rural areas are very important to me," he said.

Tewksbury was appointed to the board of directors on Sept. 18 to fulfill the unexpired term of James Luce, who passed away in April. The Zone 6 term expires at the 2021 Claverack annual meeting.

Tewksbury and his wife, Lori, have been married for 21 years. They have one daughter, Megan, who is a senior at Elk Lake High School. 🌞

Claverack's offices will be closed in observance of Thanksgiving Day, Thursday, Nov. 28.

Claverack helps members save even more when buying Energy Star appliances

TO ENCOURAGE members to practice energy conservation and responsible energy use, Claverack offers rebates of up to \$100 to consumer-members who purchase qualifying Energy Star appliances.

With Claverack's Energy Star rebate program, members not only benefit from the energy savings achieved from the product itself, they receive a direct rebate from the co-op for their purchase. For Energy Star-rated refrigerators, the rebate amount is \$100; for washers or dryers, members will receive a \$50 rebate.

To apply for the rebate through the Claverack Energy Star Rebate Program members must:

- ▶ Purchase an Energy Star-rated refrigerator, washer or dryer in the current calendar year.
- ▶ Complete a rebate form, which can be found on the Claverack homepage, claverack.com, or by calling the office at 1-800-326-9799.
- ▶ Include a receipt or invoice showing the date and purchase price of the Energy Star items.
- ▶ Include a copy of the Energy Star



label from the appliance.

- ▶ Mail all documentation to: Claverack Rural Electric Cooperative, Attn: Appliance Rebate Program, 32750 Route 6, Wysox, PA 18854.

Once all documentation is received, a bill credit will be applied to your account. Rebates are available on a first-come, first-served basis. There is a limit of one rebate per appliance type per member account, and appliances must be installed within Claverack's service territory.

Funding for rebates is limited, and the rebate program is subject to change or cancellation without notice.

For more information, contact the Claverack member services department at 1-800-326-9799. 🌞

Member survey begins this month

Claverack will be conducting a member satisfaction survey by phone and email with the help of TSE Services during November.

The telephone survey will take approximately 5 to 7 minutes. Most phone calls will be made Monday through Friday from 5:30 p.m. to 9 p.m., but some may be made on weekdays or Saturdays from 10 a.m. to 5 p.m., if necessary.

Calls will be made from a call center based in Allentown, Pa., and the caller ID will show a 919 area code.

The email will include a link to the survey embedded in the email invitation. Claverack's logo will appear in the email.

If you are one of the consumer-members to receive a call or email, please participate so we can find out how we are doing and how we can better serve you.

Guest Column

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gym that you never go to. The point is, if someone gets access to any one of those keys, they now have access to everything you want to keep safe. The same is true of your online accounts. During the holiday season, you'll likely be creating new accounts to make checkouts, tracking and returns easy. When you do, use random, strong passwords, so in the event of a site breach, you won't be handing a cyber criminal the key to your other accounts.

If you follow the tips laid out above, you'll be way ahead of the curve in terms of securing your personal information online and ensuring that your holiday season remains a time for joy, family and giving, instead of a time for worry, stress and frustration. 🌞

Co-op Connections Card: Your prescription for savings

One of the most valuable features of your Co-op Connections Card is the prescription discount offer. The card is your ticket to savings of up to 10 to 85% at over 60,000 participating pharmacies, including CVS, Rite Aid, K-Mart, Wal-Mart, Wegmans, Walgreens, Tops and Target — as well as many independent pharmacies.

Last year, Claverack members saved \$6,000 in prescription costs by showing their Connections cards at participating pharmacies. Members saved an average of 49% off the retail price of their prescription purchases by simply showing their Co-op Connections Card in 2018.

Since we began participating in the Co-op Connections program in 2011, Claverack members have saved over \$93,000 in prescription drug costs.

You can discover all of the participating pharmacies in the region by

linking to the Co-op Connections website from our homepage, claverack.com, or by calling 1-800-800-7616.

The Co-op Connections Card also provides co-op members with discounts at over 160,000 dental locations and 20,000 vision providers nationwide, as well as with countless merchants, retailers and service providers nationally and regionally. To



explore all of the benefits of this discount program, visit the Touchstone Energy Co-op Connections Card website at connections.coop.

If you do not have a Co-op Connections Card, please contact the Claverack member services department at 1-800-326-9799. You can also print the discount card at home through the connections.coop website or download the mobile app for your Apple and Android devices. 🌟

Be aware of third-party payment agencies when paying your Claverack bill

We all have bills to pay, and convenience and security when making those payments is important to everyone. We offer multiple secure payment options to our Claverack members, free of charge:

1) Send a check with your bill stub via the U.S. Postal Service.

2) Visit our Wysox office to pay by cash or check during regular business hours or after hours in our secure drop box.

3) Pay by phone using a check or debit/credit card with our automated system: 1-877-853-6463.

4) Pay online using a check or debit/credit card with SmartHub: claverack.com (Pay Bill). The SmartHub mobile app is available to iOS and Android users.

5) Set up automatic payments with the PAiD Plan so your payment is automatically posted on the due date each month. You set this up through SmartHub at our website.

Recently, some of our members have been utilizing third-party payment agencies to make payments to their Claverack account. We'd like to point out a few things you should know if you choose to make your payment this way. First, a processing fee may be applied to your transaction by the agency. Second, although the payment may be withdrawn from your bank account the day you initiate the transaction, the agency may be sending a paper check to our office, which could delay the posting of your payment by the due date, resulting in a late fee being applied to your account. Finally, although the agency website may display the Claverack logo, claverack.com is the only registered website for Claverack Rural Electric Cooperative.

The most important thing to do is research the "fine print" if you choose to utilize any third-party payment options. If you have any questions about Claverack payment options, please contact us at 1-800-326-9799.



DONATION: Claverack board Chairman Charles Bullock presents United Fire Company Vice President Lucas Schwarztrauber with a check for \$5,000 that will be used toward construction of an addition to the company's fire station in Montrose. Claverack committed \$2,500 from its Community Services Fund for the contribution and secured a \$2,500 matching grant through CoBank's Sharing Success program to double the donation. CoBank, part of the U.S. Farm Credit System, provides loans and financial services to cooperatives, agribusinesses and rural utilities, including Claverack. On hand for the presentation were, from left, Claverack President & CEO Bobbi Kilmer, Bullock, Schwarztrauber and United Fire Captain Mike Rosin.



DONATION: Claverack board Chairman Charles Bullock presents a \$1,000 donation to Joyce Kerrick, president of the French Azilum Historic Site Board of Directors. The contribution, funded through the cooperative's Community Services Fund, will be used toward the costs associated with living history events presented at the French Azilum Historic Site in Bradford County. Also on hand for the check presentation were Claverack director Danise Fairchild, far left, and Claverack President & CEO Bobbi Kilmer.

Operation Round-Up

MEMBERS HELPING MEMBERS

With today's higher energy costs, more and more cooperative families struggle to keep up with their energy bills.

You can help some of your neighbors in need by participating in Claverack's Operation Round-Up program.



This voluntary program allows you to assist members of the cooperative who are experiencing difficulties paying their electric bills. Participating in the program is inexpensive – less than \$1 a month – and allows you to help make a difference in a neighbor's life.

CONTRIBUTING IS EASY

The concept is simple. Claverack rounds up your monthly electric bill to the next dollar amount. The difference between the round-up amount and your actual bill amount goes into our member assistance fund.

For example, if your electric bill is \$100.32, then you would pay \$101. The extra 68 cents goes into our member assistance fund for needy families of the cooperative.

In addition to being a great way to help neighbors in need, participating in the program can also make balancing your checkbook easier.

A FEW PENNIES CAN MAKE A DIFFERENCE

Each year, hundreds of Claverack members receive energy assistance in the form of government money. That financing is often targeted in congressional budget cuts; so help for needy families is never certain. That's why we began Operation Round-Up – to help more members.

BE A GOOD NEIGHBOR

If you would like to help others, Operation Round-Up is an easy way to do so. An average yearly donation is about \$6. And if you change your mind and decide to quit, just call the office and ask to stop.

The choice is yours. Sign up today to start helping others by calling us at 1-800-326-9799. You can also sign up through our website, claverack.com, by clicking on Operation Round-Up under the "Your Bill" drop-down menu at the top of the screen.

Generate safely

To ensure the safety of our lineworkers, Claverack requires that backup power sources such as standby and portable generators must be completely isolated from the cooperative's power lines to avoid backfeeding electricity into the co-op's distribution system.

During an outage, lineworkers trying to restore power, or anyone who contacts a downed line, could be seriously injured or killed by backfeed from an improperly installed generator.

Properly isolating your generator from the co-op's electric lines requires the installation of a double-throw transfer switch, which must be installed by a professional electrician.

The switch makes it impossible to connect the main power source to the generator. Its use is required by the National Electric Code when connecting an auxiliary power source to an existing system.

If you have questions about the proper installation of an emergency generator, contact Claverack's engineering department at 1-800-326-9799. For additional information about generators, visit our website at claverack.com.



Never connect a portable electric generator directly to your home's wiring.

Portable generators can be deadly when improperly installed. Claverack REC **strongly encourages** our members to have a licensed electrician install the equipment necessary to safely connect emergency generators.

