# CURRENTS

## JNEC's March 2025 Newsletter

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### A New Energy

There's a quiet transformation happening across the nation. America's smaller communities are changing in remarkable ways—while holding steadfastly to the values that, for generations, have made them the places people choose to build a better life for themselves and their families.

To embrace the beauty of a simpler lifestyle. To live independently; yet, to also be part of a community that looks out for neighbors. To grow in new ways, in new directions. To feed the world, change the world, build the future.

Because America's rural communities may seem quiet—but scratch below the surface and you'll find a whole lot happening. There's a new energy here to go along with the more affordable, down-to-earth way to live that's been here all along. And the opportunities to create something new have never been greater.

These are the communities served by America's electric cooperatives. You might think of us as the local electric company, and you'd be right: We're led by members like you, created by and for the communities we serve. Electric cooperatives are community-focused organizations who work to deliver affordable, reliable, and sustainable energy to our members. And every co-op is as unique as the community that shaped it, changing over time as our communities grow and change.

We're local and we're independent. But together, we're mighty: across the country, local cooperatives work together and learn from one another to develop new technologies and infrastructure. And in the process, we bring electricity to one in eight Americans and over 19 million homes, businesses, farms, and schools in 47 states. Co-ops themselves provide 71,000 great jobs, invest billions in local economies every year, and are a driving force in helping attract and grow business and industry in rural America.



America's electric cooperatives aren't just economic engines. They're innovators, developing new ways to incorporate the benefits of cooperative solar, wind, and other sources of renewable energy into a balanced energy mix. And we're always looking for new ways to help our members save energy, save money and take advantage of the technology that's changed the way we live.

It's all part of the cooperative spirit that's always been one of the best things about living in our community. Neighbors looking out for neighbors. People working for the common good. Even as we celebrate our differences and our individual achievements, knowing that we can't do everything alone—we're all in this together. And we are stronger and better for it.

That's community. That's what fueled the co-op movement so many years ago—and it's the source of our new energy today. The power of community is what being an electric cooperative is all about.

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## 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.
- 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.

#### Al 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.

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.

