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December 2024

Merry Christmas, Happy Holidays and Happy New Year!

As the year 2024 nears completion with just the month of December remaining, let us take time from our busy schedules this holiday season to reflect on our many blessings and good fortune received.

NEWS BRIEFS:

The return of \$1.2 million in capital credits is in process. Checks were mailed just prior to Thanksgiving to members that received electric service in 2002 and 2003.

We have results from the October EIEC member survey with nearly 1,000 responses. Thanks to our members that took time to participate! Overall, members rated their cooperative very high, with a score of 88 (out of 100) on the member satisfaction benchmark. Additionally, member ratings for employees and interactions with members ranked extremely high at 95 or above in most every category.

Members also identified areas for improvement, such as value for the cost of service. We use this annual feedback to continually strive to improve service and to create a positive experience for members. In my ten years plus tenure, the satisfacation index has been within

a range of 86 to 91, and an average of over 88. Thank you!

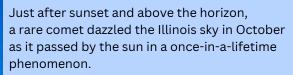
During our June 2025 annual meeting process, three of our nine member districts will be up for election. The incumbents are all seeking reelection. They include Chad Larimore, District 8; Steve Gordon, District 7; and Tyler Finegan, District 1. More information will be provided in future publications and through social media. If you are interested in learning more about the election process, please give us a call. Members can obtain petitions to begin the qualifying process beginning in mid to late February.

From our Board of Directors and all of us at Eastern Illini, thank you for being members and for your support.

It is our sincere hope that you will experience a safe, blessed, and joyful holiday season, a Merry Christmas and a super start to the year 2025!

Cooperatively,





Comet Tsuchinshan-ATLAS, a celestial spectacle not seen since the Stone Age, graced the night skies. This comet came from what's known as the Oort Cloud well beyond Pluto. Comets are frozen leftovers from the solar system's formation billions of years ago. As they swing toward the sun, they heat up and release their characteristic streaming tails.

Photo courtesy of Bob Hunzinger, EIEC President/CEO

Small actions can stack up to energy savings:

If you're heading out of town during the holiday season, you can save energy while you're away by lowering your thermostat a few degrees. Unplug devices that consume energy when they're not in use, including phone chargers, toothbrush chargers, and TVs.

In this issue:

- Be prepared for driving on snow & ice
- Make your holidays merry and bright!
- Cybersecurity tips
- Wrapping up your finances
- The gifts we take for granted



- View your bill
- Make a payment
- Compare usage by month
- Review known issues
- Report an outage
- Update account information

SmartHub is available online or through an application on your cell phone. Sign up today!

Your Touchstone Energy Cooperative



Be prepared for driving on snow and ice

Stay Safe on Winter Roads



Winter months can bring snow, ice and windy conditions, creating hazards for drivers. It is important to be prepared in case there is an accident.





Before a winter storm

Perform seasonal maintenance on your car to ensure:

- Batteries are charged.
- Tires have sufficient tread.
- Spare tire is inflated.
- Jumper cables are in good condition.
- A winterized car emergency kit.
- Windshield wipers work.
- Headlights, brake lights and turn signals work.
- At least a half-full tank of gas.

Prevent frostbite and hypothermia

If you are stranded in your car after an accident, observe the following precautions:

- Do not stay in one position for too long.
- · Stay awake.
- Do not overexert yourself to avoid strain on your heart.
- Watch for signs such as a change in skin color, numbness, shivering, slurred speech, loss of coordination or confusion.

Winter storms and power lines

Always treat sagging and downed power lines as energized and dangerous. Keep at least 50 feet away from the area.



- Contact 9-1-1 and wait for the power to be shut off by utility workers.
- If your vehicle is on fire, jump clear with feet together, avoiding contact with both the vehicle and ground simultaneously.
- Shuffle or "bunny hop" away from the vehicle, keeping feet together to prevent different electric currents through your body.
- Never drive over a downed power line, which can cause additional hazards.



PRACTICAL TIPS TO STAY SAFE AND EFFICIENT DURING THE HOLIDAYS

Make your holidays merry and bright!

As December kicks off, it's hard to believe we'll soon be gathering with family and friends to celebrate the holiday season. This festive time of year brings joy and warmth, but as the weather gets cooler and we spend more time indoors, the holidays can also bring increased energy use and a higher risk of electrical and fire hazards. As your local electric cooperative, our team at Eastern Illini cares about your wellbeing. This month, we want to share a few practical tips to help you stay safe and efficient during the holiday season.

Safety first

Many families truly enjoy decorating their homes for the holidays. Before decking the halls, always check electrical cords and light strands to make sure they aren't frayed or damaged. This provides peace of mind, knowing the holiday lights are ready to safely brighten your home. Also double check the outdoor lights to make sure they're rated for outdoor use.

Many households enjoy scented candles at Christmas. While festive, candles can create fire hazards and should never be left unattended. One of the best and easiest ways to safeguard your home is to test smoke alarms often. We recommend testing them on the first of each month, so it's easy to remember. Testing smoke alarms only takes a few seconds and could save lives, so make it a habit.

'Tis the season for savings

Spending more time indoors with a few more guests in the home can impact home energy use. By taking a few small steps to save energy during the holiday season, you can lower your bills.

Remind family members to mind the thermostat. Since heating and cooling makes up the majority of home energy consumption, the thermostat is one of the best places for savings. Lower it a few degrees, especially when you have



people stopping by. Good company brings additional warmth to your home.

Help your fridge and freezer save energy Your refrigerator and freezer work hard over the holidays. Help reduce their energy use with these tips:

- Set your refrigerator temperature to between 35 and 38 degrees and your freezer to 0 degrees.
- Let food cool before putting it in the fridge, to keep it from using extra energy to maintain a cool temperature.
- Cover liquids and wrap foods stored in the refrigerator because uncovered foods release moisture and make the compressor work harder.
- Don't block air vents with large items it can make the items freeze and cause other parts to run too hot.

Bake several dishes at the same time to reduce energy use from your oven. Use room-temperature ingredients and cook multiple dishes at once to conserve energy. And don't open the door to peek keep the heat where it belongs. You can also save by turning the oven off 10-15 minutes before the dishes are done to take advantage of residual heat.

There's no denying one of the best parts of the holiday season is the food—not just the meals but the time we spend together in the kitchen.

There are many ways to save in the heart of your home, but one of the best approaches is to cook with smaller countertop appliances, such as air fryers, slow cookers and toaster ovens. These handy appliances consume a fraction of the energy used to heat the oven, creating the perfect recipe for mealtimes and energy savings.

Put lights and decorations on a timer Use timers to control the amount of time your holiday lights and displays are in action each day, turning them on when it gets dark and off at bedtime.

Deck the halls with LED Lights

LEDs are ideal for tree and holiday lighting since they are brighter, can last up to 10 times longer than traditional bulbs, use a fraction of the energy of conventional bulbs (about 75% less) and stay cooler, reducing risk of fires.

We hope some of these practical tips will help you save energy and safely enjoy the holiday season. We wish you a very Merry Christmas!



THINK BEFORE YOU CLICK

Cybersecurity tips for a safer digital world

Did you know the average household with internet access owns about 17 connected devices? That figure covers a wide range of electronics, including smart phones, computers, streaming devices, smart speakers, home assistants and more. Given our increasing reliance on internet-connected technologies, the likelihood of new cyber threats is ever-present.

At Eastern Illini, we routinely monitor and manage cyber risks, and we work together with other co-ops to share the latest advancements in cybersecurity measures that make us stronger. But you can help, too. When we all work together to stay safe online, we lower the risk of cyber threats to our systems, online accounts and sensitive data.

Learn how to spot and report phishing attempts. Phishing occurs when criminals use phony emails, direct messages or other types of

digital communications that lure you to click a bad link or download a malicious attachment. If you receive a suspicious email or message that includes urgent language, offers that seem too good to be true, generic greetings, poor grammar or an unusual sender address, it could be a phishing attempt. If you spot one, report it as soon as possible—and don't forget to block the sender.

Create strong, unique passwords

When it comes to passwords, remember that length trumps complexity. Strong passwords contain at least 15 characters and include a mix of letters, numbers and symbols. Create unique passwords for each online account you manage and use phrases you can easily remember.

Use a password manager

It's time to ditch the notebook if that's where you keep your passwords – use it for doodles instead. Ditto for the Notes app or word processing doc – save the hard drive space. Instead, the simplest, most secure

way to manage unique passwords is through a password manager application. A password manager is software created to manage all your online credentials like usernames and passwords. Many are free. Often, browsers include password management programs. Password managers store your passwords in an encrypted database. These programs also generate new passwords when you need them.

Enable multi-factor authentication when available

Multi-factor authentication (also known as 2-factor authentication) adds an extra layer of security to your online accounts. These extra security steps can include facial recognition, fingerprint access, or one-time codes sent to your email or phone.

Think before you click

What's the most common way for cybercriminals to get your sensitive information? It's when you click on something you shouldn't have. Malicious links in email, tweets, texts, posts, social media messages, and malicious online advertising are a direct way for hackers to get your sensitive information. Don't make it easy for them. Be wary of clicking on links or downloading anything that comes from a stranger or that you were not expecting.

Update software regularly

Software and internet-connected devices, including personal computers, smartphones and tablets, should always be current on updates to reduce the risk of infection from ransomware and malware. When possible, configure devices to automatically update or notify you when an update is available.

Let's all do our part to stay cyber smart and create a safer digital world for all. Visit staysafeonline.org to learn about additional cybersecurity tips.



Let's work together to build a safer digital world.

TAKE A MOMENT TO REFLECT ON YOR FINANCIAL HEALTH

Wrapping up your finances

As you are wrapping up your holiday gifts, take a moment to consider wrapping up your finances as well. As the year draws to a close, it's a great time to reflect on your financial health and set goals for the coming year. Start by reviewing your spending habits over the past 12 months. Identify areas where you can cut back and redirect those funds towards savings or debt repayment. Consider setting up automatic transfers to your savings account each payday to build an emergency fund or work towards a specific financial goal.

The holiday season often brings extra expenses. Create a budget for gifts to avoid overspending. Look for creative, cost-effective ways to celebrate that focus on experiences rather than material items.

Finally, review your investment portfolios to ensure they align with your current needs and long-term goals. By taking these small steps, you will start 2025 with greater financial confidence. Here are a few ideas to consider as 2024 comes to an end.

Your New Motto - "Cash & Carry": Kick off 2025 by keeping credit cards out of your wallet or purse and under wraps. You'll spend less using cash because not only do you "see" what you're spending, but you'll also "feel" it as your money pile reduces in size. This helps to make you think twice about what you really need and make more sound purchases.

Check Your Credit Report: Set an alert to do this once a year, if not more often. It's an invaluable way to spot identity theft, mistakes that could be hurting your credit rating, any inconsistencies, and review closed accounts. You're entitled to free credit reports every twelve months from each of the three nationwide credit bureaus which include Equifax, Experian, and TransUnion.



Get up-to-date and get yours today at AnnualCreditReport.com or you can call 1-877-322-8228.

Only Buy What You Can Carry: This is a good trick for only getting what you went into a store for in the first place. Grab a cart or basket and the cost can easily add up as you have all that extra space now to fill. Keep to the plan and you'll reduce impulse purchases. Toning up your arms is an added bonus.

Put the "ME" in Your Emergency Fund:

It's all about taking care of your financial situation when surprise bills pop up - and they will! From needing a new roof, to your pet getting sick or your own medical emergency, even unexpected car trouble or a last-minute trip, having extra cash on hand can ease both your financial strain and stress levels.

Chill Fridge Costs: With all the opening and closing of the refrigerator door, it's not a wonder that the seals weaken over time - sending energy out into the room and wasting your electricity budget. Can't tell if you have an issue? Put a piece of paper or a dollar bill on the seal and close the door. If you can pull it right out, time to replace those seals.

Show Your Dryer Vent Some Love: Maintenance of appliances can help them

perform better and last longer, not to mention be much more energy-efficient - which adds up to more savings. And it's so easy to clean out the lint trap after every load of laundry. Ignore this habit and risk damp clothes, vent clogs and a call to the repair shop, or worse creating a possible fire hazard.

Scan and Save: While it's always a good idea to hang on to receipts to make returns and to track expenses, you can now make some money from them. Just download a receipt scanning app and earn cash back on regular spending. How it works: you get paid to take photos of receipts from purchases that you upload to the app and are instantly rewarded with points to redeem for gift cards or cash.

Make Sure Your 401(k) is A-O.K.:

Take the free money your company is handing out via their 401(k) employeematch programs. Try to put away the maximum allowed of each paycheck, and have it done automatically. Review the percentage you're contributing each year and give it a raise. Your retired self will thank you. It's important to give yourself a moment to review where you are in your current financial life, decide how you want to wrap up 2024, and set yourself up for what you want to accomplish in 2025.



