

SOUTHEAST ELECTRIC *Cooperative*



CELEBRATING 80 YEARS

Royal Sandy,
General
Manager
(1946-1978)



PO BOX 369, EKALAKA, MT 59324 • PH 406-775-8762 • WWW.SEECOOP.COM

This fall, you should refresh your cybersecurity habits

COLUMN BY **TYE WILLIAMS** | SOUTHEAST ELECTRIC MANAGER

As the leaves begin to change and we settle into the routines of fall, it's a good time to take stock of a few things around the house — preparing for cooler weather, checking our heating systems and getting ready for the months ahead. It's also a good time to refresh our cybersecurity habits.



October is National Cybersecurity Awareness Month, but protecting your personal information is something that deserves attention all year long.

At Southeast Electric Cooperative, cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the physical systems that operate the electric grid, we also work to protect the systems and information that help us serve you — including online accounts, payment systems, member portals and outage communications.

Unfortunately, scammers are becoming more sophisticated, too. Artificial intelligence (AI) is making it easier for cyber criminals to create convincing



emails, text messages, websites and even voice messages that can look and sound legitimate. The FBI has warned that generative AI can make fraudulent schemes more believable by eliminating many of the errors that once helped us identify a scam.

That matters when it comes to utility scams.

A scammer may impersonate Southeast Electric and claim your account is past due, your service is about to be disconnected or you need to make

an immediate payment. The message might even include our logo, use professional-looking language or direct you to a website that appears legitimate. With AI helping scammers create more convincing communications, simply looking for spelling mistakes or other obvious warning signs may no longer be enough. And these scams are not a small problem.

According to the Federal Trade Commission, consumers reported losing \$3.5 billion to imposter scams in

2025, making these types of scams the most commonly reported type of fraud. Nearly one in three fraud reports involved an imposter scam.

So, what should you do if you receive an unexpected message claiming to be from Southeast Electric?

If a message creates a sense of urgency or threatens immediate disconnection, take a moment to verify it. Don't click the link or call the phone number provided in the message. Instead, contact Southeast Electric directly using our trusted methods. You can reach us by phone at 406-775-8762; by email at info@seecoop.com; or just stop by our office at 110 S Main St. in Ekalaka, MT.

You can also take steps to protect your online accounts *before* a scam occurs. Start with your password. Longer is generally better than simply adding more special characters. Choose a long, unique passphrase that is difficult for others to guess, and don't reuse the same password across multiple accounts.

If the accounts you access online offer multifactor authentication (MFA), consider using it. MFA adds an extra layer of protection by requiring an additional way to verify your identity, such as a code sent to your phone or an authentication app.

Most importantly, remember that you don't have to make a payment simply because someone tells you that you do. We want you to have an opportunity to verify any unexpected request.

Southeast Electric is committed to protecting the systems that help us deliver your electricity and serve our members. You can help by protecting your own account, slowing down when something seems urgent and contacting us directly when you're unsure.

For questions about your account or payment options, contact Southeast Electric at 406-775-8762. RM

Mail delays could cause late payments and lost discounts

Send your payment in early or use SmartHub

If you've noticed your first-class mail taking longer to arrive, you are not alone.

The main driver of slower service is the United States Postal Service (USPS) "Delivering for America" 10-year plan. Under the plan, some mail is now routed to a larger regional facility instead of being processed locally. Once mail reaches these facilities, higher volumes and fewer processing points can add additional time to the delivery.

Another change began in January 2026 with The Local Transportation Optimization policy. This ended late afternoon pickups in some locations, meaning outgoing mail can sit overnight and add additional days to reach the final destination.

On December 24, 2025, the USPS changed how postmarks are applied. The postmark is now when it is processed at the regional facility, not the date you put it in the collection box, or hand it to the clerk. As a result, the postmark could potentially be days later than the day you physically mailed the item.

Keep this information in mind when you are mailing time-sensitive papers such as tax filings, ballots, legal documents and payments. Experts recommend asking the postal clerk to hand-stamp your mail or use certified mail.

What does this mean for your SECO bill?

At Southeast Electric, your payment is due and must **be received by the 20th of every month**. SECO does not accept postmarks as a grace period. If your payment is not received by the 20th, the 10 percent discount is forfeited. To avoid losing the discount,



DON'T FORGET

SMARTHUB the on-line bill payment system is now available. It is convenient and easy!

consider mailing your payment several days before the due date to allow for possible postal delays.

An easier way to pay

If you'd like to avoid the delays altogether, consider using SmartHub to view and pay your SECO bill online. Making payments through SmartHub is fast and easy. With SmartHub, you can schedule payments through your bank or set up auto-pay.

The first time you make a payment either through the website or through your mobile app, you'll be able to securely store your payment information for future transactions. The next time you need to pay your bill, it will only take a couple of clicks.

Download SmartHub at seecoop.com/smarthub or give us a call. You can reach us at (406) 775-8762 or toll free at 1-888-485-8762.

With mail taking longer to reach its destination, planning ahead — or choosing an electronic payment option — can help ensure your SECO payment arrives on time, and you don't lose your monthly discount. RM