

Best bets to stay cyber safe

Protecting yourself online doesn't have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While you can never be "hack-proof," you can become resilient in the online world.

During National Cybersecurity Awareness Month in October, we offer these simple steps to help shield your personal information, protect your online accounts and keep your devices secure.

1. Use long, unique and complex passwords. Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have amazing passwords:

- Every password must be long, unique and complex. Nowadays, every password should be at least 16 characters long, which significantly overwhelms password-cracking programs. Use a random mix of letters, numbers and symbols.
- Don't reuse passwords. Every account needs a unique password. Unfortunately, making small changes, like adding numbers or switching out an S with a \$, doesn't count as a unique password.
- Use a password manager to store and generate strong passwords. If you're wondering how to manage so many unique, long passwords, the answer is a password manager! There are many free, secure options. Password managers are the safest way to store your passwords. If you prefer to keep a password notebook, treat it like cash.

2. Enable multifactor authentication (MFA). MFA (sometimes called 2FA) adds an extra security layer by requiring something more than just your password to log in. Think of it as using two locks on your digital door instead of only one. This could be:

- A one-time code sent to your phone
- A biometric scan like a fingerprint scan or face ID
- A physical security key

Enable MFA on your accounts, especially email, banking and social media. It's a simple way to supercharge the security on your accounts. Also, never share MFA codes with anyone. This includes not sharing them over the phone, through texts or via email. Only scammers will ask for MFA codes.

3. Keep software updated. Software updates don't just bring new features. They often fix security flaws that criminals exploit. It usually takes a few minutes, but updates are worth it. Here are



some tips:

- Turn on automatic updates when possible for your devices and apps. You can usually find these options in your "settings" menu.
- Install updates promptly for your operating systems, browsers, antivirus tools and apps.
- Don't click "remind me later." The security is worth it.
- Remember your phones, smartwatches and tablets are computers, so keep these devices updated as well!

4. Look out for phishing and scams. Phishing remains the most common online threat. Criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. These messages aim to get you to click before you think by playing your emotions. Scammers will even call you! Here's how to look out for phishing and scams:

- Be highly skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- Phishing emails can light up positive emotions ("You've won our sweepstakes!") or negative ones ("You've been hacked!").
- Don't click suspicious links or download unexpected attachments.
- Report phishing attempts to your email provider, social media platform or IT department.
- If you're unsure if a message is legit, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams. ■

Co-op supports 4-H youth



Lower Yellowstone Rural Electric Cooperative purchased hogs from **Edward Frisk** and **Mya Jorgenson** at the Richland County 4-H sale. A sheep was also purchased from Blythe Anderson at the Roosevelt County 4-H sale (not pictured).

Co-op Day at the fair



Lower Yellowstone Rural Electric Cooperative joined six other local cooperatives to host the annual Co-op Day at the Richland County Fair on July 31. A total of 300 popsicles were handed out, and over 900 root beer floats were served to fairgoers.



Need heating assistance?

If you are having difficulty paying your heating bill, there is help. The Low Income Home Energy Assistance Program is accepting applications. This program helps with heating bills through the winter months.

Eligibility is based on household income and resources. If you reside in Montana, you can contact Energy Share at 800-227-0703. If you live in North Dakota, you can contact Community Action at 701-572-8191. You may also download an application at lyrec.coop or call Lower Yellowstone Rural Electric Cooperative for more information.



SCHOLARSHIP



ELIGIBILITY REQUIREMENTS:

- The applicant's parent/legal guardian must be a LYREC member.
- The applicant must be currently enrolled as a full-time college student.

TO APPLY:

- Download an application at www.lyrec.coop.
- Analyze the impact of social media on teenage mental health. Provide three specific examples on how social media has affected you or someone you know.

JOHN REDMAN MEMORIAL

DEADLINE: OCT 20

www.lyrec.coop

All submitted essays must be the original work of the applicant. Essays found to be generated by AI tools may be disqualified.



Unplug energy vampires

Our homes are filled with an alphabet of electronics: DVD, PC, TV, Xbox. Americans own approximately 24 electronic products per household, according to the Consumer Electronics Association, so considerable energy goes toward powering those products.

And some of these products consume power even when they are not in use. To control these "energy vampires," Lower Yellowstone Rural Electric Cooperative offers some suggestions.

Use power strips

No matter what types of electronics you use, those glowing lights at night prove power is still being consumed, even while everyone is sleeping. Those TVs, game consoles, cable boxes and other electronics all draw small amounts of power, even when not in use, wasting energy in the form of "vampire loads."

There is a convenient and low-cost solution. A power strip makes it easy

to turn them all off with one click. Advanced models offer options like timers, remote control or the ability to set a "master device" to shut down everything else when it's turned off.

Replacing your conventional power strips with advanced power strips (APS) can help reduce the electricity wasted when these devices are idle.

APS are designed primarily for home entertainment centers and home office areas where there are typically many consumer electronics plugged into a power strip, and they work by preventing electronics from drawing power when they are off or not being used.

Unplug

When a laptop or smartphone is fully charged, unplug it.

Turn off computers, game consoles and other devices when they are not in use. Powering down your computer completely every night uses 50% less energy than sleep mode. ■

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