



**MEMBERS**  
*are our jam*

## NATIONAL CO-OP MONTH Preserving What Matters

Every October, we celebrate National Cooperative Month. Why? Because it's a time to reflect on what makes co-ops special. This year, we're adding a little extra flavor with our slogan, letting you know as a cooperative, members are our jam.

It might sound like a silly slogan we're using to spread the fun, but it's the truth. Cooperatives put people before profits, serve the community and give you and your neighbors the power to make local decisions. And to me, that's as sweet as it gets.

Just like your favorite jam, Jones-Onslow EMC is made of real ingredients. Real people. Real care. Real principles. Seven principles, to be exact, that guide everything we do and remind us why the cooperative model is worth preserving.

### OUR RECIPE FOR SUCCESS: The Seven Cooperative Principles

#### 1. Open and Voluntary Membership

Everyone is welcome. It doesn't matter your race, religion or gender. If you need our services and accept the responsibilities of membership, you're a member.

#### 2. Democratic Member Control

You're not a customer, you're a member. That means you help guide the direction of your cooperative by electing fellow members to serve on our board of directors and make decisions on your behalf.

#### 3. Members' Economic Participation

When you invest in us, we invest in you. At Jones-Onslow EMC, we spread your dollars across the community,

improving your service, strengthening local nonprofits and, when possible, returning any leftover money to you.

#### 4. Autonomy and Independence

We're local through and through, which means we answer to you, not faraway investors. It also means we won't enter into any agreements or partnerships that put local control of the co-op at risk.

#### 5. Education, Training and Information

Knowledge is power. We prioritize education, training and sharing information about the issues that affect our co-op.

#### 6. Cooperation Among Cooperatives

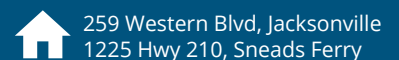
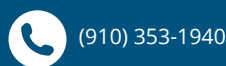
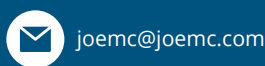
Have you tried a mixed-berry jam? The flavors support each other just like co-ops support each other. Together we're stronger. We work with other cooperatives at the local, state and national levels to share knowledge, improve services and strengthen the communities we serve.

#### 7. Concern for Community

This is our home, too, and Jones-Onslow EMC succeeds when our communities do. That's why we care deeply about supporting you, through the Bright Ideas program, Youth Tour, student scholarships and much more.

These aren't just words on paper; they're the ingredients that make Jones-Onslow EMC a sweet addition to our community. Members are our jam not only in October but all year long.

Thanks for being part of something meaningful.



# Choosing Your Perfect Payment Method

Choosing the right way to pay your electric bill is a lot like choosing the perfect pumpkin—you want the one that’s just right for you! At JOEMC, we know our members have different needs and lifestyles, so we offer a variety of payment options to make paying your bill as easy and convenient as possible. Whether you prefer the ease of automation, the flexibility of digital solutions, or the comfort of traditional methods, there’s an option that fits your lifestyle.

## CONVENIENCE OF TECHNOLOGY

For those who enjoy the convenience of technology, Online Bill Pay and our Mobile App put control at your fingertips. With Online Bill Pay, you can log in anytime to view your bill, check balances, and make payments on your schedule—perfect for early birds or night owls. Our Mobile App takes it a step further, letting you receive reminders, make quick payments, and track your energy usage while on the go. Suppose you’d rather not think about due dates at all. In that case, AutoDraft provides the ultimate set-it-and-forget-it solution by automatically deducting your payment from your bank account or credit card each month.

## COMMUNITY-BASED OPTIONS

For added convenience, JOEMC offers several community-based payment options. Our Remote PaySite kiosks, located in grocery stores and pharmacies, let you pay with cash, check, or card without making a trip

- to our office. With Pay Where You Shop, you can also take care of your bill while running errands at participating retailers and convenience stores—turning an everyday stop into an easy way to stay on top of your account. Locations can be found on our website [joemc.com](http://joemc.com).

## TRADITIONAL METHODS

- If traditional methods work best for you, JOEMC still has you covered. Mail-in payments are an option for those who prefer paper records. Just be sure to send in your payment with enough time for it to be received by the due date. And for members who like personal service without leaving their vehicle, our drive-thru offers fast, friendly assistance.

## FIND YOUR PERFECT MATCH

- No matter how you manage your bills, JOEMC has a payment option that fits your lifestyle. If you love the ease of automation, AutoDraft takes care of your payment for you. For

- those always on the go, the Mobile App keeps bill paying in the palm of your hand. Prefer personal service? Our drive-thru is quick, friendly, and convenient. To combine errands with bill paying, Pay Where You Shop makes it simple. Even better, you can change your payment method anytime to match your needs.

- Discover the payment option that works best for you. Log in to your account today and explore the choices designed to make managing your bills easier and more convenient than ever.



### TO SAVE ENERGY

As winter approaches, now is the time to inspect your home for air leaks around windows. Leaks reduce indoor comfort and lead to higher heating costs.

If you can see daylight around the edges of a window frame or if a window rattles slightly when touched, air is likely leaking.

Caulking and weatherstripping are simple, effective methods for sealing windows. These materials are available in a variety of compounds and forms, each designed for different types of surfaces. Choose the right product and apply it properly to reduce heat loss, improve comfort and lower energy bills.



## 4 BEST BETS TO STAY CYBER SAFE

### October is National Cybersecurity Awareness Month

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 "hackproof," you can become resilient in the online world.

At the heart of online safety are four essential behaviors we at the National Cybersecurity Alliance call the Core 4. These simple steps will 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).** Multifactor authentication (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 FaceID
- 🔑 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 on 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.

Article provided by the National Cybersecurity Alliance.



Ricky Maready, CEO

## *A Message from the CEO* **Powered by Purpose**

As the CEO of Jones-Onslow EMC, I see purpose in action every single day. Unlike investor-owned utilities, our co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members, our neighbors and our communities. That purpose is what sets us apart. It's why we were founded, and it's what continues to drive every decision we make.

At its core, being a cooperative means we are member-owned and locally controlled. That's not just a tagline; it's the very heart of our business model. Members have a voice in how our co-op operates. You elect board members who live right here in our service area and understand the unique challenges and opportunities our communities face. Decisions aren't made in corporate boardrooms hundreds of miles away; they're made here at home, by people who care about the same things you do.

This local accountability means we can stay focused on what matters most: delivering reliable, affordable electricity and providing real value to the people we serve.

We do that by investing in essential infrastructure upgrades and technologies that strengthen our local grid and improve electric service. We work hard to manage costs and keep rates as low as possible—because we know how much rising prices affect families and small businesses in our area. And when storms hit or outages occur, Jones-Onslow EMC crews are here and ready to respond quickly, because we live here too.

But our commitment doesn't end at the power lines.

Co-ops were built to meet community needs, and that purpose extends well beyond delivering electricity. Whether we're supporting local schools, sponsoring youth programs, or partnering with volunteer organizations, we are always looking for ways to improve the quality of life in the places we serve. Community support isn't an afterthought—it's part of our mission.

We're also planning for the future. As electricity demand grows due to new technologies and economic development, electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know our members care about affordability and dependability, and we're committed to delivering both.

That's the power of the cooperative difference. That's what it means to be powered by purpose.

This National Co-op Month, I encourage you to take pride in your cooperative membership. You're not just a customer—you're an owner, a stakeholder, and a vital part of a larger effort to keep our community strong, connected and energized.

*Thank you for the trust you place in us.  
We're proud to be your local electric cooperative.*



## **GRILLED BACON- WRAPPED CHICKEN WINGS**

*Serves: 6*

*Source: [www.carolinacountry.com](http://www.carolinacountry.com)*

### **INGREDIENTS**

- 36 Toothpicks
- 3 dozen chicken wings (could include drumettes)
- Salt and pepper to taste
- 18 slices of bacon, cut in half for smaller pieces
- Vegetable oil (for the grill)
- ½ cup honey-chipotle barbecue sauce
- 1 jalapeño pepper, minced and seeded
- Guacamole, for serving
- Lime wedges, for serving

### **DIRECTIONS**

1. Prepare grill for indirect heat. Soak toothpicks in room temperature water for 20 minutes.
2. Pat chicken dry; sprinkle with salt and pepper.
3. Wrap each piece snugly with bacon, securing firmly with the soaked toothpick.
4. Oil the surface of the grill. Grill chicken over direct heat for 4–6 minutes or until bacon is lightly browned—turn the chicken frequently so that it browns evenly. Move chicken to the other side of the grill.
5. Cover and cook for 20–30 minutes or until the chicken is done, basting with barbecue sauce twice during the last 5 minutes. Sprinkle with jalapeño slices. Serve with guacamole and lime slices.

