



horryelectric.com

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**TO REPORT
POWER OUTAGES ONLY**
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Horry Electric Cooperative, Inc. is an equal opportunity provider and employer.

Horry Electric Cooperative Inc. is a not-for-profit, member-owned organization providing information and energy-related services on a fair and equitable basis.



A Touchstone Energy® Cooperative



Powered by purpose

THIS MONTH, electric cooperatives across the country are celebrating National Co-op Month and reflecting on the

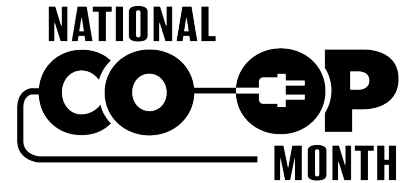
unique advantages of being part of a cooperative. For us, it's a chance to reaffirm the values that guide everything we do.

As Executive Vice President and CEO of Horry Electric, I see our purpose in action every day. Unlike investor-owned utilities, the co-op doesn't exist to make profits for distant shareholders. We exist to serve you—our members. Our purpose is to provide safe, affordable and reliable service to you. 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. It is at the heart of our business model. Members have a voice in how our co-op operates. You elect board members who live 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 safe, affordable, reliable electricity and providing real value to the people we serve.

We do that by investing in essential infrastructure upgrades and technologies that strengthen the local power grid and improve electric service. We work hard to manage costs and be responsible with our resources. When storms hit or outages occur, Horry Electric crews are ready to respond quickly, because we live here, too.



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. Our commitment to community is a principal part of our mission.

We're also planning for the future. As the demand for electricity continues to grow, South Carolina electric co-ops are working to ensure we continue to meet those needs with a balanced, reliable energy mix. We know members care about affordability and dependability, and we're dedicated 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 a customer—you're an owner, a stakeholder, a member 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.

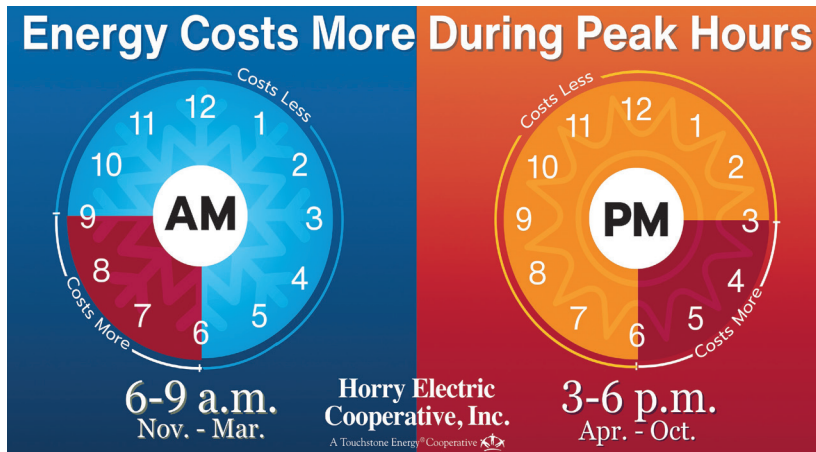
J. REED COOPER, P.E.
Executive Vice President and CEO

Winter peak hours begin Nov. 1

WINTER PEAK HOURS go into effect on Saturday, Nov. 1. Peak hours will be from 6–9 a.m. (Nov. 1–March 31).

If you have questions regarding your account or a statement you received, contact us at (843) 369-2211 or email service@horryelectric.com. We are happy to speak with you in more detail.

Visit horryec.info/rate-center to access rate information, video explanations, an appliance demand sheet and rate calculator.



Breast Cancer Awareness Month

THE POWER OF PINK is something Horry Electric supports throughout October. Breast Cancer Awareness Month is something we hold close to our hearts.

During October, employees wear special pink breast cancer awareness t-shirts and pink flowers can be seen throughout the offices. We do this to honor two Horry Electric member service representatives who passed away from breast cancer.

Horry Electric wears pink for Tiffany Dixon, who passed in 2015, and Albertha 'Bert' Myers Mazyck, who passed in 2017. We miss Tiffany and Bert each and every day and we continue to pray for a cure.



HEC kiosks available 24/7

PAYMENT KIOSKS are available 24/7 in the drive-thru lanes of the Conway and Socastee offices.

Cash, check and card payments are accepted. When making a cash payment, please insert the dollar amount you wish to pay. The kiosk does not give back change.

There is no transaction fee for cash payments but check and credit/debit card payments will be charged transaction fees consistent with the current fees for online and mobile app payments. Checks have a \$0.50 transaction fee. Card payments will be charged

If you have questions, or need help using one of our kiosks, please call (843) 369-2211.

a transaction fee of \$2.95 per \$200 paid.

The payment kiosks are a great way to pay your bill if you're not able to visit one of our offices during regular business hours.

If you have questions, or need help using one of our kiosks, please call (843) 369-2211.



Children's Book Challenge

THIS YEAR, elementary school students can learn about the men and women who keep our lights on through the South Carolina Children's Book Challenge.

An education initiative sponsored by Horry Electric and the state's electric cooperatives, the Children's Book Challenge invites 4th and 5th graders to create stories that focus on what it's like to be a lineworker.

For details on the Children's Book Challenge, including how instructors can register, turn to page 6.

◀ Forestbrook Elementary School students Michael Wagner, Katherine Pope and Joumana Elmouzdahir (not pictured) were the Horry Electric Children's Book Challenge winners last academic year.

Four ways to stay cyber safe

IN THE DIGITAL WORLD, we must protect ourselves from cyber criminals who are trying to gain access to our data. Horry Electric goes to great lengths to protect the information and data with which you've entrusted us. We're always trying to enhance the security mechanisms that protect you and the reliable power you depend on.

Fortunately, 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," says Information Technology Manager Dale Johnson. "While you can never be truly hackproof, you can become resilient in the online world."

At the heart of online safety are four essential behaviors that can help shield your personal information, protect your online accounts and keep your devices secure.

1. Stronger passwords

Your passwords are the first line of defense between a criminal and your sensitive information. Here's how to have secure passwords:

- ▶ Make them long, unique and complex. Passwords that are at least 16 characters long significantly overwhelm password-cracking programs. Use a random mix of letters, numbers and symbols.
- ▶ Don't duplicate or reuse. Every account needs a unique password. Making small changes, such as adding numbers or switching out an S with a \$, doesn't count as a unique password.
- ▶ Use a password manager. The safest way to keep up with and store so many unique, long passwords is through a password manager. There are many free, secure options.

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. It's like an extra lock on your digital door. This could be:

- ▶ A one-time code sent to your phone
- ▶ A biometric scan such as a fingerprint scan or FaceID
- ▶ A physical security key

Enable MFA on your accounts—especially email, banking and social media—and never share MFA codes with anyone.

3. Update your software

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:



Horry Electric's Dale Johnson (left) and Adam Chestnut work in the I.T. control room, the hub that keeps the co-op connected to the cyber world.

- ▶ 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. This is when criminals send fake emails, texts or social media messages to trick you into revealing sensitive information or clicking malicious links. Some scammers will even call you. Here's how to look out for phishing and scams:

- ▶ Be skeptical of unexpected messages, especially those urging immediate action or asking for personal details.
- ▶ Phishing emails often play on emotions, using tactics such as "you've won our sweepstakes!" or "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 legitimate, ask a friend, coworker or family member. A second set of eyes can be invaluable in spotting scams.

Cyber criminals are here to stay, but when we all take a risk-based approach to our cyber behavior, we're creating a safer internet for all.

Apply now for 2026 scholarships

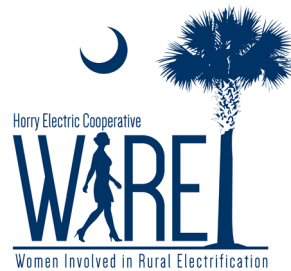
\$1,500 HEC WIRE scholarship

HIGH SCHOOL SENIORS planning to attend Coastal Carolina University or Horry-Georgetown Technical College can apply for the Horry Electric WIRE scholarship.

WIRE stands for Women Involved in Rural Electrification and is a community outreach and service organization associated with South Carolina's electric cooperatives. WIRE focuses on the cooperative principle—concern for community—by working to better the lives of community members across the Palmetto State through fundraisers and scholarships.

This \$1,500 scholarship is for one academic year. Scholarship requirements are listed on the information graphic at right.

Students can apply online at horryec.info/hec-wire-scholarship. Applications are due by noon on Friday, Jan. 30, 2026.



\$1,500 Future Accountants Scholarship

GRADUATING STUDENTS looking to pursue a degree in Accounting, Finance or Business can apply for The Daniel B. Shelley, III Future Accountants Scholarship. Launched earlier this year, the scholarship initiative was created in honor of Daniel “Danny” B. Shelley, who served as Horry Electric’s Executive Vice President and CEO from 2019 to 2025.

The one-time \$1,500 scholarship is for a freshman entering a two- or four-year accounting, finance or business program at a South Carolina college.

“This is an exciting opportunity for Horry Electric to honor Danny’s legacy,” says Kisha Roberts, chief financial officer. “One thing he loved more than accounting was the cooperative and the role it plays in the community. He valued any opportunity to educate students on the cooperative business model, so this scholarship is a way to accomplish that goal by investing in the future leaders of our community.”

The requirements are similar to the HEC WIRE scholarship. You can read the requirements on the information graphic at right.

Applications for this scholarship are also due by noon on Friday, Jan. 30, 2026. To apply, visit the Horry Electric website or horryec.info/future-accountants-scholarship.

IF YOU HAVE QUESTIONS about either of these scholarship opportunities, please contact Susan Brown at susan.brown@horryelectric.com.

Scholarship Opportunities

HEC WIRE Scholarship Requirements

- Be an active HEC member, or dependent of an active member
- Live in the home with the member
- Be a freshman entering Coastal Carolina University or Horry-Georgetown Technical College

Future Accountants Scholarship Requirements

- Be an active HEC member, or dependent of an active member
- Live in the home with the member
- Be a freshman entering a two-year or four-year Accounting, Finance or Business program at a South Carolina college



PHOTOS PROVIDED BY SAFE ELECTRICITY

Electrical safety tips for hunters

HUNTING SEASON is an exciting time to be outdoors. Before you head into the woods, make sure electrical safety is part of your preparation checklist.

Power lines and utility equipment are often out of sight—and out of mind—especially in wooded or rural areas. Ignoring them can lead to serious injuries or even death.

Before you climb a tree stand, look up and out

Never install a tree stand near a power line or on a utility pole. Energized lines and equipment can conduct electricity to anyone who comes in contact with them, causing shock or electrocution.

Never shoot near or toward power

lines, utility poles, transformers or substations. Stray bullets or pellets could damage equipment, possibly interrupting electric service. Even more concerning, they could drop a power line to the ground.

Keep these tips in mind to stay safe and avoid costly or dangerous incidents:

- ▶ **Scout the area.** Before hunting, take time to scout your area during daylight. Look for power lines, poles and electrical equipment. Note their locations to avoid them later.
- ▶ **Power safely.** If you're using a portable generator on your hunting trip, don't use it inside a cabin or RV, or in a confined area. Make sure it's used outside where there is plenty of ventilation.
- ▶ **Avoid aiming toward power lines or equipment.** Never fire near or toward poles, lines, substations or transformers. A stray bullet could knock down a line, interrupt power or create a deadly hazard.
- ▶ **Keep your distance.** Always stay at least 15 feet away from overhead

lines, poles and other electrical infrastructure when setting up or taking down tree stands.

- ▶ **Never climb a utility pole.** Even if it looks like the perfect vantage point, don't do it. Poles carry high-voltage lines and climbing them can be deadly.
- ▶ **Don't use utility poles for support.** Tree stands or blinds should never be attached to or supported by power poles or electrical equipment.

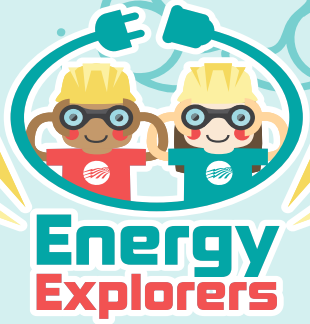
Know the danger of downed lines

If you come across a downed power line or damaged electrical equipment, stay at least 50 feet away, even if it doesn't appear to be energized. Power lines can still carry electricity when on the ground, posing a risk of shock or electrocution. Call Horry Electric immediately to help prevent a dangerous situation.

Whether you're a seasoned hunter or heading out for the first time, staying aware of your surroundings could save your life.

For more tips on staying safe around electricity, visit SafeElectricity.org.





Co-op Month Word Search

Did you know October is National Co-op Month?

Read the following facts to learn how co-ops are unique, then find and circle the **bolded** words in the puzzle.

B	T	A	M	L	J	S	T	K	S	N	B	M	T	M
S	R	G	T	A	C	F	V	E	S	I	S	U	J	P
Z	Q	Z	M	M	V	G	L	K	E	F	U	F	A	J
Q	R	F	R	M	N	P	C	W	I	Z	N	G	K	K
L	A	E	Q	B	I	N	P	C	T	N	V	K	T	W
H	K	V	H	C	X	I	C	B	I	H	Y	S	I	S
X	S	O	N	T	C	W	B	L	N	E	F	D	U	F
P	Z	I	M	R	E	R	I	W	U	L	H	F	K	I
C	R	C	Y	E	X	G	T	H	M	O	B	M	G	B
P	A	D	O	U	M	D	O	Z	M	C	J	W	Y	T
A	A	T	U	V	Z	B	X	T	O	A	Q	J	B	X
I	F	D	H	F	O	S	E	N	C	L	W	O	J	V
L	U	P	C	O	O	P	E	R	A	T	I	V	E	F
F	F	C	N	K	B	S	I	I	S	Q	D	S	U	Y
A	X	S	Y	X	Y	B	P	G	G	B	M	D	P	D

Fun Facts about Co-ops:

- Co-ops and their members work **together** toward a common goal.
- Co-ops are local organizations, so they understand the **communities** they serve.
- All co-ops operate according to the same set of seven cooperative **principles**.
- Concern for community is the seventh **cooperative** principle.
- Co-ops don't serve customers; instead, they serve **members**.
- Co-ops are led by the **local** members they serve.