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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



## The value of co-op membership

**COOPERATIVES HAVE ALWAYS** operated on a powerful idea: When people work together, they can improve life for

their neighbors and strengthen the communities they call home.

Co-ops come in all shapes, sizes and purposes. For example, credit unions help members save and borrow money. Producer co-ops such as Ocean Spray and Land O'Lakes help farmers bring their products to market. Retail co-ops, such as REI and ACE Hardware, are owned by their shoppers or a collection of store owners.

Then you have electric cooperatives like Horry Electric to provide safe, affordable, reliable power to members, who share ownership of the co-op.

No matter what services they offer, all cooperatives have one thing in common: They're governed by the people they serve.

Unlike for-profit businesses that answer to investors or shareholders, cooperatives are built to serve their member-owners. Our goal isn't about profit because we are not-for-profit, meaning excess revenue that isn't needed to run the business is returned to you annually in the form of capital credits.

Our purpose is to provide safe, affordable, reliable service, meet local needs and strengthen the communities we serve.

In 1940, neighbors across Horry County came together to bring electricity to the rural areas other utilities would not serve. Today, our purpose remains—we're here to provide excellent service and make decisions with our members' best interests in mind.

Being locally-owned means we get to focus on what matters most to the communities we serve. We have a saying that goes "When you've seen one co-op, you've seen one co-op." No two electric cooperatives are exactly alike. Each

community has different needs and every co-op reflects those priorities.

At Horry Electric, we're always evaluating ways to expand programs that help members save energy and money, supporting economic development, investing in new technology and creating opportunities for local students.

Over the course of the next few months, we will be opening applications for student opportunities. In October, applications will open for the HEC WIRE Scholarship and the Daniel B. Shelley, III Future Accountants Scholarship. In November, we'll begin accepting Cooperative Youth Summit and Washington Youth Tour applications. These are just a few of the ways we're investing in the future, as students are our leaders of tomorrow.

You'll also find the cooperative difference in other aspects of the business. Our member-elected board of trustees and employees live and work in Horry County. The people restoring power after a storm, answering your phone calls, making decisions in the boardroom and volunteering at community events are your neighbors. As Horry County continues to grow, we are committed to serving it for generations to come.

October is National Co-op Month and we invite you to celebrate what makes your cooperative special. You are the reason we exist. Your voice matters. Your membership matters and the benefits of being part of a cooperative belong to you. Together, we're more than members and an electric provider—we're a community working toward a brighter future.

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

# 'They were my angels'

## HEC lineworkers answer the call to help a stranded motorist

**WHAT STARTED** as a normal commute home for Michelle Seger turned into an experience she'll remember for the rest of her life.

A reading interventionist at McCormick Elementary School in Mullins, Seger had left work on Thursday, Aug. 20 to head home to Myrtle Beach. Less than 10 minutes into her drive, she noticed her car wasn't running properly, so she pulled into a driveway on Highway 917 in Nichols. Nearby, an Horry Electric crew had a lane closed and were making repairs to a damaged pole.

"I got out of the car and walked around and said, 'Oh my gosh, I've got a flat tire,'" says Seger.

Not knowing how to change the tire, she called her husband, who said it would take him an hour and a half to get to her. Then, Seger looked up.

Crew Foreman William Lambert had noticed Seger walking around her car and knew something was wrong. While his crew was working, Lambert walked over to see if he could help. Once he found it was a flat tire, he called B-Class Line Technician Jonah Elliott, who lives nearby.

"When he came back, he brought me water because it was such a hot afternoon," says Seger. "He told me to pull my car into the shade, which I was worried to do since I didn't know the people whose driveway I was in. Mr. Lambert assured me he knew them and they wouldn't mind."

Elliott arrived a few minutes later.

"I had gotten home from work when William called saying he needed help

changing a lady's tire," says Elliott. "When I got there, I pulled out her spare and it was flat, so I took it back to my house and aired it up for her."

Before Seger knew it, she was back in her car, ready to head home.

"Mr. Lambert made sure to tell me not to drive faster than 45 miles per hour on the spare. I couldn't stop thinking how awesome they were. They were my angels that day."

"We're always here to help," says Elliott and that's exactly what he said to Seger. Lambert added, "This is what we do in our community."

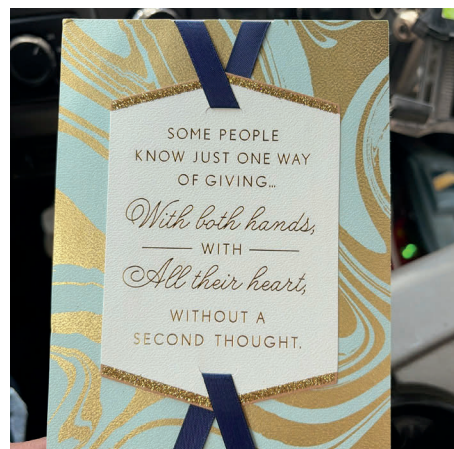
When Seger got home, she knew that couldn't be the end of their story. She needed to thank them again.

"I'd wanted to give them some money, but Jonah told me they didn't need or



JENNIFER CUMMINGS

Michelle Seger (top right) with her hero William Lambert, who along with Jonah Elliott (bottom right), made sure she was hydrated, safe and back on the road in no time.



WILLIAM LAMBERT

The card delivered to Lambert and Elliott says exactly what Michelle Seger wanted to say, and according to the linemen, it could not have been more perfect.

expect that, they just like to help," says Seger.

Over the weekend, she picked out a card, which she and her husband signed. Seger isn't a member of Horry Electric, but she stopped by the Horry Electric Conway office on Aug. 27 to see her heroes and thank them again. Elliott was in Columbia participating in lineman training, but Seger was able to spend some time with Lambert and pass along her heartfelt thank you.

"It could not have been a more perfect card," says Lambert. "We don't do these things because we expect thanks or want recognition. We do it because that's who we are and helping people runs through our veins."

## Meter change-out project reminder

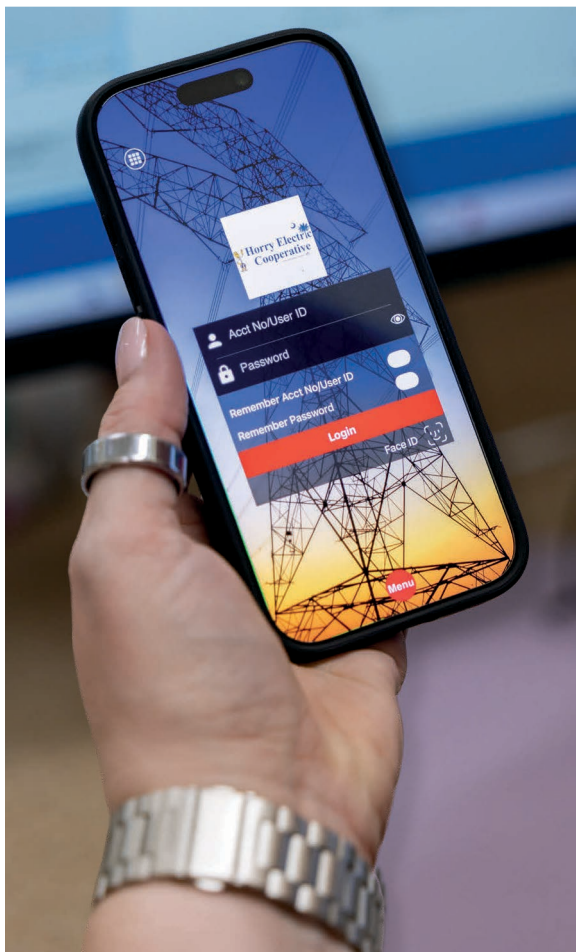
**HORRY ELECTRIC CONTRACTOR CREWS** are working on a year-long project to replace electric meters that are more than 20 years old. Crews are working by substation areas.

Impacted members will experience a brief duration outage when the meter change happens. If your meter is scheduled to be

changed out, you should receive a text from us (if you're opted in to text alerts).

Updates will be posted on Horry Electric's social media channels as contractor crews move to the next substation.

For more information, visit [horryec.info/meter-project](http://horryec.info/meter-project). If you have questions, call (843) 369-2211.



## Monitor your cybersecurity habits

**CYBERSECURITY IS CRITICAL** to provide safe, reliable electric service. Horry Electric protects the physical systems that operate the electric grid, as well as systems and information that help us serve you—online accounts, payment system, member portal and outage communications.

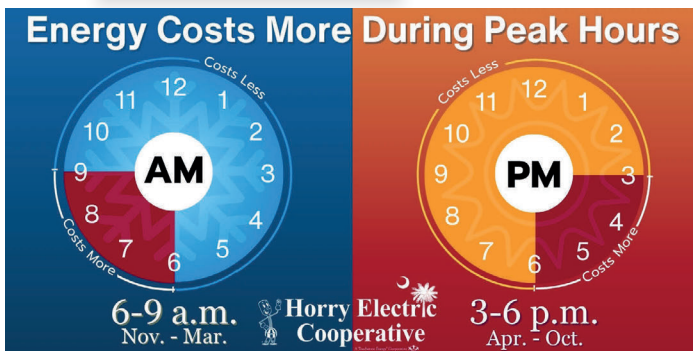
Unfortunately, scammers are becoming more sophisticated. Artificial intelligence (AI) makes it easier for cyber criminals to create convincing emails, texts, websites and even voice messages that look and sound legitimate. The FBI has warned that generative AI can make fraudulent acts more believable by eliminating errors like spelling mistakes.

A scammer may impersonate Horry Electric and claim your account is past due and threaten immediate service disconnection. They may pressure you to make a payment or offer a discount for paying a certain way. Horry Electric will never call and demand immediate payment over the phone, ask for your personal banking information or request funds through unusual payment methods.

If a message urges you to take immediate action or threatens disconnection for nonpayment, pause and verify it. Don't click the link or call the number provided. Instead, contact Horry Electric directly. You can call (843) 369-2211 or email [service@horryelectric.com](mailto:service@horryelectric.com).

Protect your accounts by using a longer password that includes special characters. Use passphrases and don't reuse the same password across multiple accounts. Also, enable multi-factor authentication (MFA) when you're able.

**WANT TO KNOW IF A HACKER HAS YOUR INFORMATION?** Visit [haveibeenpwned.com](https://haveibeenpwned.com) for password info and details. If the date is recent, change your password for the breached site and make sure to practice using different passwords for different sites.



### Winter peak hours begin Nov. 1

**WINTER PEAK HOURS** go into effect on Sunday, 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](mailto:service@horryelectric.com). We are happy to speak with you in more detail.

Visit [horryec.info/rate-center](https://horryec.info/rate-center) 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.



## 'Art is never going out of style'

Co-op member tells her story through brush strokes

**BLANK CANVAS TO MASTERPIECE** may be an intimidating process to some, but for one Horry Electric member, it's a journey. If you've spent enough time around Horry County, chances are you've seen some of Crystal Frye's imaginative artwork in places you may or may not expect—on a restaurant wall, inside someone's home, across a school playground or on the side of a local business.

Her colorful murals, abstract walls, sensory paths and hand-painted pieces can be found in local schools, businesses, homes and gathering places. While some are designed to make people stop and take a photo, others are created to make a space feel more special.

Her love of painting came from a lifelong love of creating.

"I have always painted and liked art since I was little," Frye says.

Artistic creativity is something that runs through her family. Frye's grandfather was an author; her mother was a crafter; her uncle was an artist. Growing up, she spent most of her childhood writing and drawing, but as she got older, she stepped away from art for a short time. Frye went to Horry-Georgetown Technical College, where she earned her



Crystal Frye turned her dad, Shelley, into a muralist and he's been one of her go-to helpers for the past five years.

associate's degree in business. She started working a typical 8-5 job, but she never got the fulfillment that art brought.

So, in 2010, Frye picked painting back up, creating gifts for friends. At Christmastime, she would paint ornaments and sell them on her Facebook page. In 2014, she realized she had enough photos of her work to start an official business page. A year later, she had the idea to host mobile paint parties, where she would set up stations and walk people through how to paint a certain picture. Her first mobile paint party was for a child's birthday, which gave her the idea for a name for her growing business: The EZ Easel.

What started out as hand-painted canvases and ornaments turned to door hangers and school spirit rocks. As her business continued to evolve and grow, Frye left her 8-5 job in 2018, taking a leap of faith to do what she loved. Today, The EZ Easel consists of projects ranging from children's bedrooms to home bathrooms to Airbnb's to large-scale commercial murals and sensory paths. She has more than 300 abstract walls and hundreds of other projects under her belt.

Much of her success Frye credits to taking on a project and being willing to step outside her comfort zone, tackling whatever comes next.

"My favorite thing is telling people I can do a job and then figuring out how to do it," Frye says. "I may have no idea what I'm going to do or how I'm going to fill a space, but that's the part that never gets boring."

That mindset has taken her well beyond Horry County, with projects in Georgia, Tennessee, Mississippi, Texas, Alabama, North Carolina, Missouri, Spain and St. Croix. Her goal, whether it's a public or private piece, is to paint something in every state. However, some of her favorite work remains close to home.



Another classic mural sits on the side of Ned's Sandwich Shop in Aynor. Frye redid the cheeseburger based on the original artwork from 30 years ago but refused to change the concept because the mural is iconic to the town. She freshened up the look and added a few more burger toppings, with fries on the side.



Every mural and project starts with simple touch-ups before a wall becomes a new masterpiece for Frye.



A well-known spot in Loris, the "Fly Butterfly Fly" mural is featured on the outside of Shorty's Grill, in honor of Shorty's daughter. It's one of the many places you can stop to take a memorable photo with some of Frye's work.



Years later, the Scrapyard gym logo still catches your attention as you drive by. For Frye, it serves as a treasured memory of times she could spend bonding with her dad.

Frye has painted a number of murals for KJ's Supermarkets. She brings the artwork, designed by KJ's graphic designer, to life and even gets the community involved. Any mural she's done for KJ's, they've invited nearby residents to join in and help paint part of the mural. She's painted murals at Aynor High School, local businesses and restaurants, such as Ned's Sandwich Shop in Aynor and Shorty's Grill in Loris. Frye even recruited her dad to help paint logos for businesses, including the Scrapyard in Aynor.

"I made my dad a muralist and he's successfully helped me for more than five years now," Frye says.

Two projects that are especially meaningful to her include an Aynor nursery where she spent 22 days and nights painting, and sensory paths.

"When I see pictures of kids playing on the sensory paths, it makes my heart so happy to see people love it," she says.

Her desire to create things people can enjoy extends beyond her artwork. Before the start of the 2026 school year, The EZ Easel donated \$3,000 in art supplies and financial assistance to more than 20 schools and art teachers across Horry, Florence and Marion counties.

She hopes to continue the opportunity of giving back to art teachers and one day, create opportunities for young students through scholarships for art and entrepreneurship.

"I think people in small towns should think outside the box," Frye says.

That philosophy is personal. She's big on pushing creativity and art, being an entrepreneur and getting into the trades.

"An art teacher isn't the only way to be a creative artist. Art has been around forever and it's never going out of style."

Frye has been part of the Horry Electric Cooperative community for most of her life, first through her parents and

later as a member herself. She grew up understanding the importance of community. One of the seven cooperative principles is concern for community and it's something Frye keeps in mind with every stroke of her brush. What can she do to bring joy to someone or how can she make someone's day better?

Her story serves as a reminder that a cooperative is a community. It's artists, entrepreneurs, teachers, families and community builders who shape the places we call home. Sometimes, shaping the community starts with simply taking a chance on yourself.

"I started late in life doing what I should have been doing in my 20's, but I still made it happen."

For the next generation, Frye's message is simple.

"Anything is possible and always let our kids know they can be anything they want to be."

**FOLLOW FRYE'S JOURNEY and watch her add her own splash of color to places across Horry County by following The EZ Easel LLC on Facebook.**



One case where Frye was unsure of what she would do with a large wall was at a home in Myrtle Beach. Three stories of white walls turned into an abstract gold-leaf mural a month later.

# CO-OP MONTH QUIZ



## October is National Co-op Month

Did you know there are many different kinds of cooperatives? A cooperative, or co-op, is a business that's owned by the people who use it. Some co-ops help people buy groceries, some help farmers sell their crops and some—like your electric co-op—bring power to your home. Read each clue below and guess the type of cooperative you think it is.

### Answer Choices:

|        |          |          |         |        |           |         |
|--------|----------|----------|---------|--------|-----------|---------|
| Worker | Producer | Consumer | Utility | Retail | Financial | Housing |
|--------|----------|----------|---------|--------|-----------|---------|

#### 1. Your local electric cooperative

It keeps the lights on, restores power after storms and is owned by the members it serves.

Type: \_\_\_\_\_

#### 2. REI

People can become members to shop for outdoor gear, enjoy special benefits and help support the business.

Type: \_\_\_\_\_

#### 3. Ocean Spray

Thousands of cranberry and grapefruit farmers work together to grow fruit and produce juice sold across the country.

Type: \_\_\_\_\_

#### 4. Your local credit union

Members save money, open checking accounts and apply for loans through a financial institution they own together.

Type: \_\_\_\_\_

#### 5. A grocery co-op

Local shoppers become members to help support a community grocery store and buy fresh foods.

Type: \_\_\_\_\_

#### 6. A cooperative apartment building

People work together to own and manage the place where they live.

Type: \_\_\_\_\_

#### 7. A cooperative bakery

The people who bake the bread, decorate the cakes and serve customers also own the business together.

Type: \_\_\_\_\_

### Answer Key:

1. Utility 2. Retail 3. Producer 4. Financial 5. Consumer 6. Housing 7. Worker