



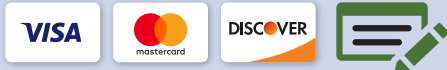
**IMPORTANT  
NOTICE**

## ELECTRONIC PAYMENT CHANGES

Beginning **January 1, 2024**, Cedar-Knox Public Power District will begin charging for the use of debit and credit cards and electronic check payments. CKPPD currently covers the costs associated with these payment types but with rising costs and in an effort to keep rates low, it is time to pass the charges onto only those who utilize these payment methods.

The fee beginning January 1st will be a 3.25% convenience fee for debit or credit cards and \$1.25 for an electronic check. For debit/credit transactions under \$100.00, an additional \$0.50 will apply. These fees are collected from our payment processor and we do not receive any portion of the charges. This fee will be a separate line item of your transaction total amount. For example, if your payment for CKPPD is \$200, \$6.50 will be collected from the payment processor for a total payment of \$206.50.

We offer other convenient payment methods that have no costs to you; such as automatic bank withdrawal from a checking or savings account. You are also able to pay by cash or check by mail, dropping off in our office, or placing in the dropbox located by the flag pole. If you would like to sign up for the automatic bank payment, please contact our office.



Equipment hitting overhead power lines or running into power poles are one of our most common outage causes in the fall. Please look up and look out for safety around power lines. Have a safe harvest season.



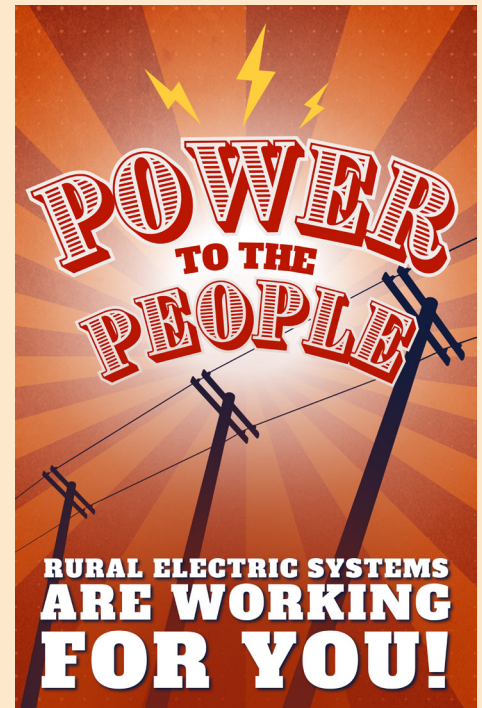
## October is Public Power Month

Nebraskans have plenty of reasons to celebrate Public Power Month. Our state is the only one in the nation that is totally served by public power. Other states have investor-owned utilities that are in the business to make money. Electric utilities in Nebraska are in business to provide affordable, reliable, and safe electricity to you, our customers. Below are details of some of the benefits of Nebraska's unique setup.

**Local Control** – With Public Power, decisions are made at the local level, by publicly elected officials who are community residents, not shareholders from out-of-state. Customers and citizens can also have input on the priorities of the utilities by attending monthly Board meetings that are open to the public.

**Affordable** – Public Power in Nebraska is not-for profit. This helps keep rates down for households and businesses. Nebraska's electric rates are 20 percent below the national average, and we rank in the top 15 amongst all states for the lowest electric rates. *From [nrea.org](http://nrea.org).*

**Diversity** – In Nebraska, electricity is produced from several sources, including



coal, nuclear, hydropower, solar, and wind. This diversity helps with grid reliability by avoiding over-reliance on any given source of power.

**Reliability** – Each year work is done to make proactive maintenance changes and necessary upgrades to the system's infrastructure. We are proud that Nebraska ranks as #1 for Power Grid Reliability according to the U.S. News & World Report.

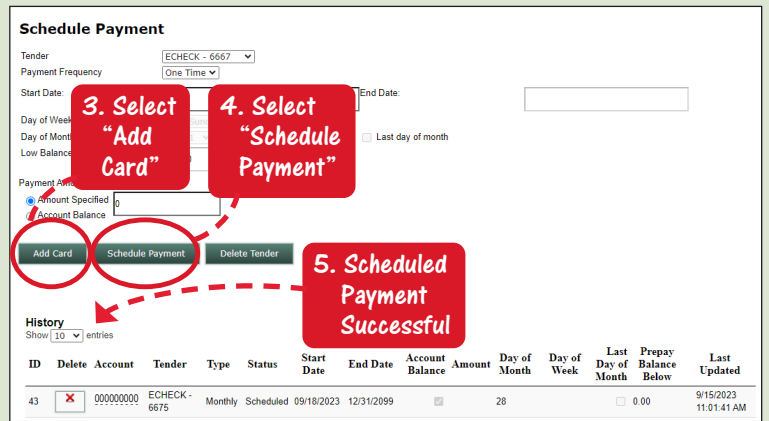
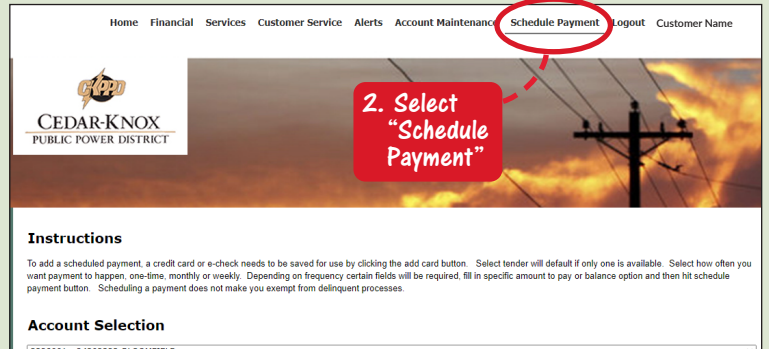
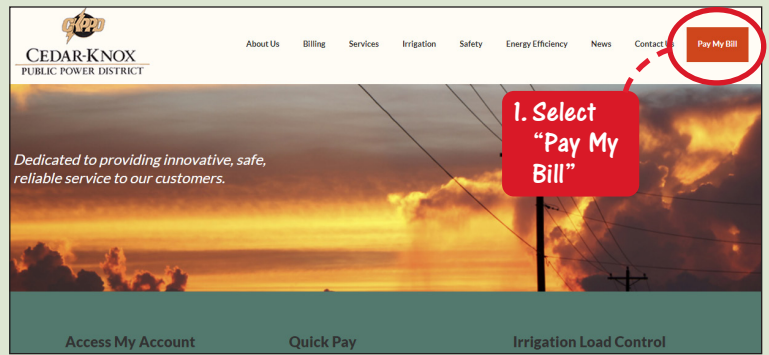
# Future Scheduled Payments

Want to make a payment, but have to wait until payday? We have a new option for that. Visit our website at [www.cedarknoxppd.com](http://www.cedarknoxppd.com) and **1)** click the orange **Pay My Bill** button in the upper right corner.

This will lead you to a screen to login to your online account. Once logged in, scroll along the top and **2)** click on **Schedule Payments**.

At the Schedule Payments screen, customers can **3)** click **Add Card** to enter their payment information. Payments can be made out of a checking account or charged to a card. Once the payment method is entered, the payment frequency can be set up. Options to schedule payments include a one-time payment, weekly, or monthly and can be withdrawn/charged on a certain date. The payment amount can also be adjusted to a particular amount or the full balance. Once the information is entered, **4)** click the **Schedule Payments** button and the arrangement is setup! **5)** Go to History to view scheduled payment success.

As with our other payment options, customers can initiate this on their own or call into our office for assistance. More specific details can be discussed if you think this would work for your account. Call us if you'd like help Monday – Friday from 8:00 a.m. to 4:30 p.m.



## Cyber Safety

October is Cybersecurity Awareness Month. While taking necessary steps to protect personal information is a year-round practice, we wanted to share a few tips this month to help keep you and your family safe online.

- **Implement multi-factor authentication** (also known as two-step verification) on your accounts. The additional layer of protection makes it much harder for criminals to access your information. Even if a hacker obtains your password, they may be unable to access your accounts if multi-step verification is enabled.
- **Update your software.** This is one of the easiest ways to protect your personal data. When downloading a software update, make sure it's coming straight from the company that created it. Beware

of fake pop-ups that request urgent downloads. Better yet, turn on automatic updates.

- **Think before you click.** Most successful cyber-attacks start with a phishing email. Don't take the bait when cyber criminals go phishing. Avoid emails (or texts) that look too good to be true, oddly urgent, poorly crafted or include unusual requests, or contain misspelled words.
- **Create strong passwords,** using long, unique and complex words or phrases. Strong passwords are critical to protecting your data. Consider using a password manager to save time, work across all devices, protect your identity, and notify you of potential phishing websites.



## ACH Blitz Winner

CKPPD is happy to announce the winner of our ACH Blitz was **Troy Poppe**. This lucky customer was awarded \$50, which was applied to their bill. Thank you to all that made the switch to this convenient payment option.

Scan the QR code to download the CKPPD App!

