

Taylor Report

N1831 State Highway 13, Medford, WI 54451 • 715-678-2411 • www.taylorelectric.org



October 2026

This Fall, Refresh Your Cybersecurity Habits



As the leaves begin to change and we settle into the routines of fall, it's a good time to take stock of a few things around the house—preparing for cooler weather, checking our heating systems and getting ready for the months ahead. It's also a good time to refresh our cybersecurity habits.

October is National Cybersecurity Awareness Month, but protecting your personal information is something that deserves attention all year long.

At Taylor Electric, cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the physical systems that operate the electric grid, we also work to protect the systems and information that help us serve you—including online accounts, payment systems, member portals and outage communications.

Unfortunately, scammers are becoming more sophisticated, too. Artificial intelligence (AI) is making it easier for cyber criminals to create convincing emails, text messages, websites and even voice messages that can look and sound legitimate. The FBI has warned that generative AI can make fraudulent schemes more believable by eliminating many of the errors that once helped us identify a scam.

That matters when it comes to utility scams. A scammer may impersonate Taylor Electric and claim your account is past due, your service is about to be disconnected or you need to make an immediate payment. The message might even include our logo, use professional-looking language or direct you to a website that appears legitimate. With AI helping scammers create more convincing communications, simply looking for spelling mistakes or other obvious warning signs may no longer be enough. And these scams are not a small problem.

According to the Federal Trade Commission, consumers reported losing \$3.5 billion to imposter scams in 2025, making these types of scams the most commonly reported type of fraud. Nearly one in three fraud reports involved an imposter scam. So, what should you do if you receive an unexpected message claiming to be from Taylor Electric? If a message

creates a sense of urgency or threatens immediate disconnection, take a moment to verify it. Don't click the link or call the phone number provided in the message. Instead, contact us directly using our trusted methods. You can reach us by phone at 715-678-2411; through our website at www.taylorelectric.org; or by email at taylrec@taylorelectric.org.

You can also take steps to protect your online accounts before a scam occurs. Start with your password. Longer is generally better than simply adding more special characters. Choose a long, unique passphrase that is difficult for others to guess, and don't reuse the same password across multiple accounts.

If the accounts you access online offer multifactor authentication (MFA), consider using it. MFA adds an extra layer of protection by requiring an additional way to verify your identity, such as a code sent to your phone or an authentication app. Taylor Electric uses MFA in Smarthub.

We are committed to protecting the systems that help us deliver your electricity and serve our members. You can help by protecting your own account, slowing down when something seems urgent and contacting us directly when you're unsure. For questions about your account or payment options, always call us to verify at 715-678-2411.

CELEBRATE CO-OP MONTH WITH US

**Drop in to say hello and pick
up a few goodies!**

WHEN: October 12–16, 2026

**WHERE: Taylor Electric's office at
N1831 State Hwy. 13,
Medford, WI**

TIME: 8 a.m. – 3 p.m.

Fresh cookies • Refreshments

Electric bill credit drawings (limit 1 entry per member)

• Green Bay Packers calendar • Treats for kids

CHANGES COMING FOR OFF-PEAK CONTROLS

We designed our load management programs in the 1980's to shift load or interrupt it in the highest priced hours and move it to the low-priced times to stabilize prices. This strategy has remained unchanged for many decades.

As you can imagine, over time, people's usage patterns, generation resources and even some of the systems behind the scenes have changed. We are beginning the process of adjusting the hours of our storage, or off-peak ETS heat systems. With more and more peak hours and energy needs occurring on the weekends, our heating programs that we controlled for storage in the evening and night hours will be moving from a 5-day with weekends off to a 7-day a week strategy and shifting the hours of control from 7 am to 11:30 pm to 6 am to 10 pm.

We will be looking at our other time sensitive rates like EV charging, peak alert, and whole house time of day. As we look at demand billing, weekends will likely be included in the peak times as we go forward. Stay tuned for updates as they come along.



**CO-OPS
GROW** 

COMMUNITIES

Electric cooperatives are joining co-ops across the U.S. to celebrate National Co-op Month. As your local electric co-op, our services are shaped to meet your specific needs. We love growing with you, the members we are proud to serve.

JOIN THE NOMINATING COMMITTEE

If you are interested in serving as a nominating committee member for the Annual Meeting, please contact our office at 715-678-2411

Capital Credits Refunded in September

Taylor Electric Cooperative returned \$500,000 to its members this year. This amount was refunded to those members who received electric service from Taylor Electric Cooperative in 2004 and 2005, with Dairyland credits from the years 1998–2000.

All capital credits under \$2,000 were credited to the member's electric bill in September (per new IRS 1099 guidelines). In the case of an inactive membership, a check was mailed at the end of September.

Our board of directors believes there's a need to continue to refund capital credits, but they also realize the need to maintain a strong, viable financial position to meet the future needs of the members and the requirements of our lenders.

The patronage of each member is greatly appreciated.

NOTE: Joint capital credit checks require both signatures when signing. Also, when using the capital credit check for paying your electric bill, please be sure to sign the back of the check.

Board Report August 2026

- Approved July disbursements totaling \$439,226. 9 new member applications, and July 2026 construction in the amount of \$62,821.
- Reviewed financial results for July with \$260,928 Operating Margins and \$313,634 Total Margins year to date.
- There were 8 outages in July, with an average YTD outage time per meter of 0.8041 hours.
- One application for discounted early retirement of capital credits to estates was approved with total capital credits of \$1,698 to be paid out at the net present value of \$633.
- 31 delinquent accounts were processed for collection following the August 20th due date. The total amount owing on these accounts is \$11,634.
- Other topics covered included the remodeling updates, volunteers for Co-op Day of Service, DPC activities, and the fall Member Appreciation event.