

# CYBER CRIME: HOW TO OUTSMART THE BAD GUYS

BY MIKE KANSGEN DIRECTOR OF INFORMATION TECHNOLOGY



MIKE KANSGEN

In a world where even your digital coffee maker might be plotting against you, staying safe online has never been more important. With cyber criminals now using artificial intelligence to craft eerily convincing scam emails and phone calls, it feels like we're living in a haunted house with something terrifying around every turn. But don't panic. There's hope. Here are eight practical cybersecurity tips that will help you outwit online trolls.

## 1. Use Strong, Unique Passwords — You must start somewhere

Creating strong, unique passwords is like building a digital fortress. Sure, it's tempting to use "password123" for everything — it's easy to remember, right? But with data breaches happening left and right, that trusty password might already be in the hands of a hacker. Just imagine giving the evil bad guys a master key to all your accounts — yikes! Instead, try using a mix of random words, numbers, and symbols. And even better, throw in a password manager (more on that in a bit) to handle the heavy lifting.

## 2. Enable Multi-Factor Authentication — Because one lock is never enough

You've probably encountered multi-factor authentication by now. Think of it as adding a deadbolt to your digital door. With MFA, even if a hacker gets your password, they'll need another form of verification like a code, fingerprint, or face scan to get in. It's like making them solve a puzzle before they can steal your information. So, if you haven't turned on MFA yet, now's the time.

## 3. Be Wary of Phishing Scams — Don't take the bait

Phishing scams are like those infomercials that promise you the world but deliver disappointment. They masquerade as trustworthy emails, calls, or messages trying to

trick you into handing over your personal information. Remember, if it smells fishy, it probably is. Verify the sender's email address, avoid clicking on sketchy links, and if someone claims to be a coworker or friend, ask yourself, "Would they really ask me to pay bail for my jailed grandson with Apple gift cards?" If you're not sure, reach out to someone you trust before you do anything. Don't let a scammer scare you into making rash decisions.

## 4. Keep Your Software Updated — Seriously, do it

Updating your software is like getting your yearly physical: nobody loves it, but it's a necessary part of life. Updates often include patches for security flaws that hackers would love to exploit. Yes, it's a hassle, and yes, it always seems to pop up at the worst times; but trust me, just go with it and perform the update. Or you can enable automatic updates and let your devices take care of themselves. A little inconvenience now beats a massive pain later.

## 5. Use a Good Password Manager — The hero of digital security

Remember that password manager I mentioned? It's time to embrace it like a long-lost friend. Managing multiple strong, unique passwords can be a nightmare, but a password manager turns it into a breeze. It can generate, store, and even auto-fill your passwords so you don't have to remember them all. It's like having a digital butler who's excellent at keeping secrets. Plus, most password managers work on all your different devices, store secure notes better than your brain, and even alert you if one of your passwords has been compromised on the dark web.

## 6. Regularly Monitor Your Accounts — Be your own cyber detective

Think of account monitoring as your personal spot-check maintenance for your

digital life. Regularly check your accounts for any suspicious activity, and set up alerts for unusual behavior such as failed login attempts. If something looks odd, act fast and change your password. You can also contact the service provider for additional guidance. Staying vigilant can make all the difference between a minor scare and a full-blown disaster.

## 7. Educate Yourself and Stay Informed — Knowledge is power

In the ever-changing world of cyber threats, staying informed is like using your flashlight on a dark trail: essential for survival. Follow reputable sources for cybersecurity news, take online courses, and attend a workshop from time to time to boost your knowledge. The more you know, the better equipped you'll be to spot the latest scams and protect yourself from cyber monsters. And remember, Google and other search engines are great tools — search for information about recent scams and stay one step ahead of the cyber crooks.

## 8. It's Time for Codewords

Remember those secret codewords you used as a kid? It's time to bring them back, but this time for grown-up reasons. Scammers love to pretend they're your coworker, family member, or friend, but they won't know the magic word. Create unique codewords for your inner circles and use them to verify identities before sharing sensitive information. If someone can't provide the codeword, they're not who they claim to be — end of story.

## Bottom line: Cybersecurity is not something you do alone

Staying safe online isn't just about protecting yourself — it's about looking out for your

family, friends, and coworkers, too. By following these tips, keeping your devices updated, and using a solid password manager, you'll be well on your way to outsmarting the cyber villains.

Scammers just love to steal money and gain access to sensitive information by scaring and fooling us. In fact, it makes them happy when they succeed. We do not want scammers to be happy, though — we want them to experience the sadness of failure. So, stay informed, be prepared, and outsmart a scammer today!

Mike Kansgen is the new Director of Information Technology for Grand Valley Power. He has worked in the Information Security field in the Grand Valley for more than 20 years.

**BOARD MEETING NOTICE**

Grand Valley Power board meetings are open to members, consumers, and the public. Regularly scheduled board meetings are held at 9 a.m. on the third Wednesday of each month at the headquarters building located at 845 22 Road, Grand Junction, Colorado.

The monthly agenda is posted in the lobby of the headquarters building 10 days before each meeting and posted on the GVP website.

If anyone desires to address the Board of Directors, please let us know in advance and you will be placed on the agenda.

**COMMENTS TO THE CEO**

You are a member of a cooperative and your opinion does count. If you have any questions, concerns, or comments, please let Tom Walch know by writing to Ask the CEO, P.O. Box 190, Grand Junction, Colorado 81502, or send an email to me at [twalch@gvp.org](mailto:twalch@gvp.org). Visit our website at [gvp.org](http://gvp.org).

# WIRED WISDOM

Knowledge for Powering Your Life

## SOLAR CHANGES WITH THE SEASONS

*As the weather changes, a few factors may impact your bill.*






**Weather:** Cooler temperatures increase the overall efficiency of a solar system. However, due to the shorter days, solar panel output is less during the fall and winter seasons, which directly decreases the amount of kWh produced.

**Cost:** As production decreases, usage typically increases during on-peak hours after sunset.

**Banked kWh After Billing:** If usage exceeds generation during any billing period, GVP first uses kWhs from the accrued bank. If no banked kWhs exist then a member will be billed for any usage.

**Questions?** Call GVP to learn more: (970) 242-0040

## Beware of Aggressive Solar Sale Tactics

 <p><b>Watch out!</b></p> <p>Door-to-door solar sales in GVP's service territory may use aggressive sales tactics.</p> 	 <p><b>Don't fall for it!</b></p> <p>Door-to-door sales may make bold claims: "This will eliminate your electric bill" or "Your electric rates are going up 30%." <u>These are untrue and meant to convince you to sign an agreement "now."</u></p>	 <p><b>Don't sign!</b></p> <p>Don't sign any contracts before you call GVP. Your best interests are our concern. Some installers only care about making a sale and profit - not about you. GVP supports over 1,000 members with home solar and will answer your questions.</p>	 <p><b>Don't click!</b></p> <p>Social media ads often mimic the appearance of an article, exaggerate savings or the need for financing, or urge you to share your address, contact information, or utility bill.</p>
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## CALL FOR PHOTOS

**Are you or a family member part of the United States Military?**

We would like to honor our GVP members who were or are currently in the military by sharing photos and stories across our social media platforms.

Please send your information to Tanya Marchun at [tmarchun@gvp.org](mailto:tmarchun@gvp.org) **by October 31, 2024.**





# Your Membership Matters

*October is National Cooperative Month*

We are a community-focused cooperative of more than 16,000 members in Mesa County. Our core business is to provide safe, reliable, and affordable electric service. But more is expected of us. We are expected to preserve and advance rural values. We are expected to protect our environment. Our members want us to be leaders in our communities. In a very real sense, we are in the quality-of-life business. We are **Empowering Lives with Hometown Service.**

--Tom Walch



## The Cooperative Difference

### **Open Membership**

Our members are a vital part of our organization, and all have the opportunity to participate.

### **Democracy in Action**

Co-op leaders and decision-makers are elected by members.

### **Shared Economic Benefit**

Members share in earnings that exceed operating costs.

### **Independence**

Outside interests take a backseat to those of our members.

### **Education**

Training and education make our team more effective; our community is stronger when we promote the education of our youth.

### **Cooperation**

We are better when we work together: with one another, with other cooperatives, and with others in our community.

### **Community**

We exist to serve our community and make members' lives better.

## Being a Grand Valley Power Member means:



You are served by a community-focused electric cooperative.



Your board members are consumers just like you.



You share in earnings that exceed operating costs, a.k.a. CashBack Credits.



Your household is eligible for scholarship and youth program opportunities.

# Grand Valley Power Commits to Protecting Water for Our Rural Communities

BY JOSEPH BURTARD BOARD DIRECTOR



JOSEPH BURTARD

Grand Valley Power has joined the growing effort to secure the future of western Colorado’s rural communities with a \$100,000 pledge towards the preservation of the Shoshone water rights. The donation will be given to a nonprofit foundation set up by the Colorado River District to support the purchase of the water rights associated with the Shoshone Hydroelectric Power Plant. GVP’s contribution, spread over 2024 and 2025, will come from unclaimed patronage capital and will not affect the cooperative’s rates or your electric bill.

But more importantly, the board’s decision to join the effort showcases GVP’s dedication to safeguarding the sustainability and prosperity of the local economies that depend on reliable water and energy resources.

The Shoshone Hydroelectric Plant, established in 1909, controls one of the oldest and most significant water rights in Colorado. These rights ensure that up to 1.02 million acre-feet of water flows down the Colorado River annually, benefiting agriculture, recreation, and rural communities like ours. It is more than just a hydroelectric facility; it is a lifeline for our farms, ranches, and towns that rely on dependable water and energy to thrive.

For rural communities, water and energy aren’t just resources — it’s our way of life. The preservation of the Shoshone water rights ensures that farmers can irrigate crops, ranchers can sustain

livestock, and local economies can flourish. In times of drought, when water is scarce, Shoshone’s water rights provide a safety net that keeps our fields green and our livelihoods secure. Without this support and protection, the impacts on agriculture, recreation, ecosystem, and quality of life in western Colorado would soon look entirely different.

GVP believes that protecting water is protecting the future of our rural communities. To learn more about the Shoshone Hydroelectric Power Plant, Colorado River District, and how GVP is contributing to this essential cause, visit [keepshoshoneflowing.org](http://keepshoshoneflowing.org) or contact GVP. Together, we can ensure that our community’s most valuable resources — water and energy — remain secure for generations to come.

## ENERGY EFFICIENCY TIP OF THE MONTH

If you recently made or plan to make energy efficiency upgrades to your home, you may be eligible for federal tax credits. The Inflation Reduction Act of 2022 empowers homeowners to save up to \$3,000 annually to lower the cost of efficiency upgrades by up to 30%.

A few upgrades covered through the IRA include new exterior doors, windows, insulation, heating/cooling equipment, and other major appliances. If you have completed or are considering an efficiency upgrade, visit [www.energystar.gov/federal-tax-credits](http://www.energystar.gov/federal-tax-credits) to learn if you qualify for tax credits.

Source: [energystar.gov](http://energystar.gov)

**Trick-or-Treat  
Safety Tips**

- Accompany young children
- Cross streets safely in designated crossings and as a group
- Stay on well-lit streets and sidewalks
- Only visit homes with the front light on
- If older children are trick-or-treating alone, create a route and agree on what time they should be home
- Sort and check candy before eating

**GVA**  
GRAND VALLEY POWER  
Empowering Lives with Hometown Service  
A Touchstone Energy® Cooperative