Line Items
The Official Newsletter Of Excelsior EMC
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LOCAL VOICES SHAPE LOCAL SOLUTIONS

October is National Co-op Month

When you hear the word cooperative, what comes to mind? As your local electric co-op, we hope you think of Excelsior EMC.

Regardless of the services offered, all cooperatives have one thing in common: they're led by the people they serve--and that simple idea makes a meaningful difference.

Cooperatives come in all shapes and sizes, each created to meet a specific need. Credit unions help members save and borrow money. Producer cooperatives, like Ocean Spray and Land O'Lakes, help farmers bring their products to market. Retail cooperatives, like REI and ACE Hardware, are owned by their shoppers or a membership of store owners, while housing cooperatives give residents a voice in managing their communities. And utility cooperatives—like Excelsior EMC—provide reliable electricity to the communities they serve.

Unlike many businesses that answer to outside investors or shareholders, cooperatives are built for their members. Their goal isn't simply to earn a profit—it's to provide value, meet unique local needs and strengthen the communities they call home.

That's exactly what makes Excelsior EMC different.

Our story began in 1938 when neighbors came together to bring electricity to an area when other utilities wouldn't. While a lot has changed since then, our purpose has remained steady. We're still here to provide power and make decisions with our community's best interests in mind.

Being locally owned means we have the flexibility to focus on what matters most to the communities we serve. That's why no two electric cooperatives are exactly alike. Every community has different needs, and every cooperative reflects those priorities.

For some co-ops, that means expanding programs that help members save energy and money. Others may focus on supporting economic development, investing in new technology or creating new opportunities for local students.

You'll also find the co-op difference in the little things. It's the lineworkers restoring power after a storm. The employees answering your questions when you call. The team members volunteering at community events. The board members—your neighbors—who help guide decisions for the future.

We're your neighbor and local energy partner, and we're committed to serving this community for generations to come.

This National Co-op Month, we invite you to join us in celebrating the cooperative difference, because this co-op belongs to you.

Whether it's Excelsior EMC, your local credit union or ACE Hardware, cooperatives prove that when people work together, everyone benefits.

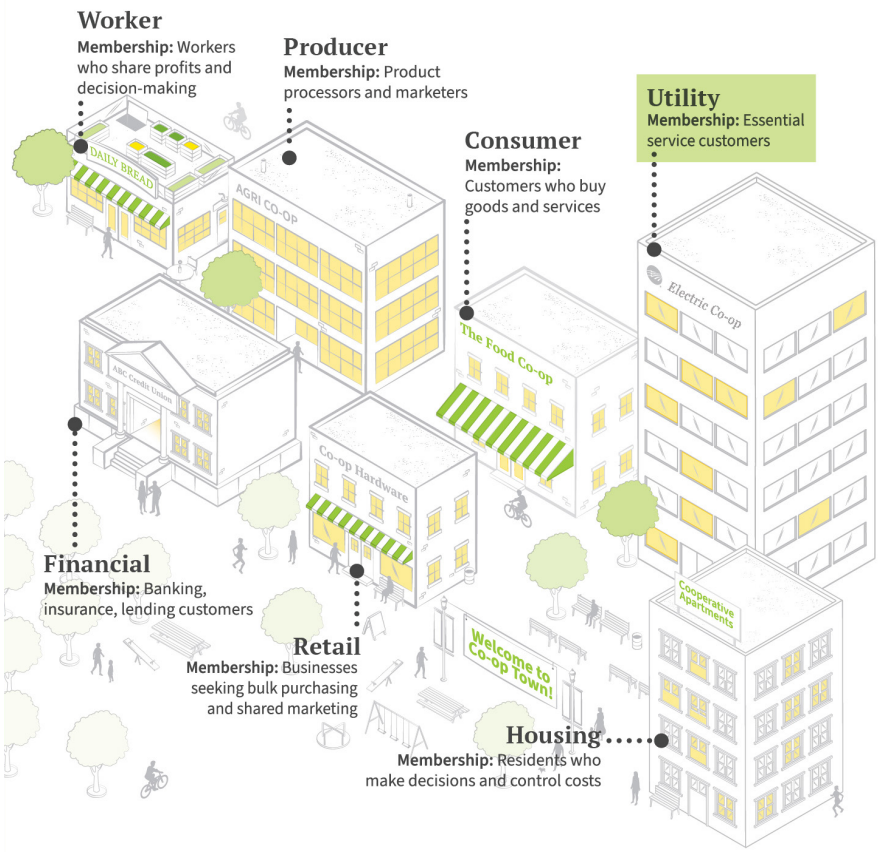
Your membership is what makes our mission possible—and it's what keeps us focused on serving the people and communities that matter most.

KINDS OF CO-OPS

Cooperatives come in many forms—from electric utilities and credit unions to farm supply stores and housing co-ops—but all cooperatives are built with a common purpose: to meet the needs of the members they serve.

Co-ops strengthen local communities, keep decisions close to home and invest in long-term success.

October is National Co-op Month.



Line Items

Joseph Jones
Editor

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When your power goes off, don't stay in the dark longer than you have to. To restore your power as quickly as possible, we need your correct phone number. Your phone number is the quickest way for us to locate your home or business when you call to report an outage.

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Between the Lines

by Greg Proctor
President/CEO

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 deserves attention all year long.

At Excelsior EMC, cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the 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 and member communications.

Unfortunately, scammers are becoming more sophisticated. 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 people recognize a scam.

We recently saw an example right here at Excelsior EMC.

A member contacted what she believed was Excelsior EMC to apply for electric service. The person on the other end of the phone took her information and followed up with an email that appeared to be related to establishing service. Fortunately, the member later contacted our office directly and learned that she had not actually submitted an application with Excelsior EMC.

We have also identified an unaffiliated website using Excelsior EMC's name and providing information about contacting us and managing an account. These examples are important reminders that a website, email or phone number appearing in an online search does not necessarily mean it is affiliated with Excelsior EMC.

Scammers may also impersonate Excelsior EMC and claim your account is past due, threaten immediate disconnection or demand an immediate payment. A message might include our name or logo, use professional-looking language or direct you to a website that appears legitimate. With AI making these communications more convincing, simply looking for spelling mistakes or other obvious warning signs may no longer be enough.

According to the Federal Trade Commission, consumers reported losing $3.5 billion to imposter scams in 2025.

So, what should you do if you receive an unexpected message claiming to be from Excelsior EMC?

First, slow down and verify it. Don't click an unfamiliar link or call a phone number provided in a suspicious message. The same applies when searching online for contact information. Instead, go directly to a source you know is legitimate.

Excelsior EMC's official website is www.excelsioremc.com. Members can also contact us directly at **912-685-2115** or **912-764-2123**.

You can also protect yourself before a scam occurs by using long, unique passwords and avoiding the same password across multiple accounts.

Most importantly, remember that you don't have to provide personal information or make a payment simply because someone tells you that you must. Take a moment to verify the request with us first.

LOCAL COUPLE LEARNS THE BENEFITS OF COOPERATIVES AT ANNUAL COUPLES CONFERENCE

Crystal and Marcus Cross of Statesboro, Georgia were chosen to represent Excelsior EMC at the 2026 Georgia Cooperative Council's Couples Conference, held August 21–23 at the Historic Windsor Hotel in Americus, Ga. Crystal Cross is Excelsior EMC's Member Services Manager. This annual event brings couples from across the state together to learn about the cooperative business model and its far-reaching impact on communities locally, statewide and nationwide.

"As a cooperative, our mission goes beyond keeping the lights on—we're dedicated to empowering future leaders and strengthening the communities we serve," said Greg Proctor, President/CEO of Excelsior EMC. "Supporting the Georgia Cooperative Council's Couples Conference is one of the many ways we live out that commitment year after year."

The three-day conference featured engaging workshops, networking opportunities and fellowship, all set against the backdrop of Americus' historic charm. Couples explored the unique values of cooperatives and gained insight into how these principles help build strong communities.

Interactive sessions hosted by Georgia EMC, Pineland Telephone, AgGeorgia Farm Credit, Leatherbrook Holsteins, Cooperative Coffees and more spotlighted the seven cooperative principles that sets not-for-profit cooperatives apart from traditional business models, ensuring consumer-members and communities are prioritized over profit.

Small-group discussions encouraged thoughtful conversations and peer-to-peer learning, while participants shared experiences and ideas for strengthening their local cooperatives.

Couples returned home inspired to deepen their involvement in their local co-ops and to take on active leadership roles in their communities.

"Attending the Cooperative Couples Conference gave me valuable insight into the positive impact cooperatives have on the communities they serve. Hearing peers share their personal experiences and the benefits they have received through local cooperative memberships strengthened my appreciation for this work and reaffirmed that what I do each day is more than a job—it is a meaningful way to serve my community," said Crystal Cross.

"The Cooperative Couples Conference is a wonderful opportunity to educate and empower leaders across Georgia," said Kristi Greer, executive director of the Georgia Cooperative Council. "Cooperatives showcase the incredible things we can achieve when we work together for the common good."

The 2026 Georgia Cooperative Council Couples Conference was made possible thanks to the generous support of Georgia's electric cooperatives and the Georgia Cooperative Council.

The Georgia Cooperative Council is a statewide, nonprofit organization representing a variety of cooperative sectors, including farm supply, financial, electric, telephone, marketing, and service cooperatives. Its membership includes approximately 50 cooperatives from across the state.



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