**New District 4 Trustee**
*Board appoints replacement for retiring co-op trustee.* PAGE 2

**Connect With Savings**
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**We're On Facebook!**
*Find outage updates and other alerts. We hope you "like" it.* PAGE 4

AUGUST 2015

# countryliving

PUBLISHED FOR MEMBERS OF EAST CENTRAL ELECTRIC COOPERATIVE

# Getting Strict On Credit Card Payments

## Regulations to protect consumers from cyber crime prevents ECE employees from taking credit card payments over the phone

You're probably thinking your electric co-op is just being persnickety when they refuse to accept your credit card payment over the phone. After all, you've been doing it for years, and with your verbal approval it should be okay, right?

*Wrong.* Regulations put in place in 2011 prohibits your co-op from taking a card payment and keying it into a system network. The Payment Card Industry (PCI) standards are designed to protect consumers from identity theft and fraud by providing measures to ensure card data is kept secure throughout every stage in the transaction process.

Businesses that accept card payments must comply with the standards by October 2015. To prepare for the new controls, East Central Electric changed its policy on handling credit card information and beefed up its payment options. SmartHub allows members to pay using an app on their smartphone or tablet, or by logging in through their computer. Pay Site kiosks and Moneygram sites now accept member payments via credit or cash at various locations. Members also have the option to participate in ECE's automatic draft program. Pay by phone is still an option,however, members are now directed to ECE's automated payment network, where they enter their card information themselves.

It seems fairly simple, but members who rely on cell phones who travel or live in a weak signal area, find the automated phone system difficult to use.

"Members are frustrated," said Tamara Hawkins, manager of office services for the co-op. "We want them to know we understand their frustrations but we absolutely must comply with these regulations."

Instead, Hawkins urges members to use the SmartHub app. "You still pay using your cell phone but the app makes it so much easier. Your payment is handled in seconds."

You can download the app by visiting **www.ecoec.com** and clicking on SmartHub. Give it a try! It will end your card payment frustrations.

To visit with your co-op about SmartHub or new cyber security payment policies, please call **918-756-0833**.

operation roundup
## update

Operation Roundup funds support local charitable organizations, civic groups, youth programs, community services, and needy families and individuals. For more information on this voluntary bill roundup program, please visit **www.ecoec.com.**

*Figures to date:*

| | |
|---|---|
| Applications reviewed | 720 |
| Applications granted | 512 |
| Applications denied | 198 |
| Applications tabled | 13 |
| Scholarships awarded | $149,000 |
| **Total Disbursements** | **$1,214,219.15** |
| Average member contribution | 44¢ |

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POWER OUTAGE HOT LINE
**(918) 756-0833**

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Tim Smith, *General Manager*

PAYMENT OPTIONS

- Pay online at **www.ecoec.com** using SmartHub, or download the app.
- Pay by phone using VISA, Mastercard or Discover at **866-999-4584**. Available 24 hours a day. Convenience fee associated with payments.
- Pay with cash or credit/debit card at participating Moneygram or Pay Site locations. Convenience fee associated with payments.
- Pay using our drive-through window or lobby, Monday - Friday, 8 am to 4:30 pm.
- Pay via automatic draft of your checking or savings account. Sign up online or download the ebill form for easy automatic payments at **www.ecoec.com.**

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