

October 2023

THE CVT CONNECTION

Titanium

iPhone 15 Pro



DOUBLE Trade-In
when you get iPhone 15

CYBER SECURITY AWARENESS MONTH



October is Cyber Security Awareness month, a time to reflect on the less pleasant aspects of today's cyber-driven world and how we can protect ourselves, our devices, networks, online accounts, assets, and privacy. We'd like to share some of the best cybersecurity measures from experts worldwide that can help you stay safer online.

Creating Strong Passwords and Using a Password Manager

Using strong passwords is a basic yet essential cyber security measure. Unfortunately, far too many people still use the same passwords from years ago, making them vulnerable to security breaches. To create a strong password, use at least 8-characters in length, avoid personal information such as your name, date of birth, hobbies, or Social Security Number. Utilize capital letters and add symbols and numbers to make it more secure. Additionally, use a random password generator to create a password that is impossible to guess. Once you have created a strong and unique password, use a password manager to save and guard access to your online accounts. Password managers employ the highest levels of encryption, making them virtually impossible to steal or hack. Password managers also use a 'master password' for you to access your accounts, making the process convenient and extra secure.

Keep Your Software Updated

Your devices' operating systems and the apps and programs you run are consistently monitored for security weaknesses and

threats. Their developers stay on top of these concerns and constantly improve them, filling in breaches and gaps and keeping the software and devices stable and robust. However, your software only gains these benefits if you keep them updated! Check for software updates regularly and take advantage of the auto-update feature. It helps to stay on top of the latest security measures and improvements for each device, app, and program you regularly use.

Beware of Phishing Scams

Phishing is a different type of hacking where scammers attempt to lure you into providing your personal information directly to them. Common phishing scams include emails or text messages indicating unusual activity on your account and asking you to click on a link and follow the instructions. Phishing attempts can be recognized by the lack of proper greeting or incorrect spelling of your name, incorrect email domain name, and poorly written content. Always use your common sense and do not click on any link if it does not seem or feel right.

By implementing these tips, you can keep yourself, your family, and your devices, data, and programs safe and secure. Always use your common sense and follow these insights to stay safe and productive on Copper Valley Telecom's fast, reliable, and secure fiber network. To discover more ways to be safe online and navigate the web more securely, follow Copper Valley Telecom's social pages.

CAPITAL CREDIT ALLOCATIONS

Copper Valley Telecom is a member-owned telecommunications cooperative, and as such, provides an annual allocation of earnings to its members. While wireless, internet, and landline services all accrue capital credits, customers must have landline service with CVT to become members and be eligible to receive allotments.

What Are Capital Credits?

Capital credits are a way for members of a cooperative to participate economically. Instead of seeking capital funding through investors, cooperatives fund their operations through the business that members do with the cooperative. Any excess of a member's payments for services over the expenses and costs of providing those services is received as capital for the ongoing operations of the cooperative.

Capital Credit Allocations:

Cooperatives allocate capital credits to their members based on the amount of business the member does with the cooperative in excess of the cooperative's costs and expenses. The cooperative is required to track the balance of these allocations for each member until they are eventually returned to the member.

Ways to Find Out Your Capital Credit Allocation:

After being approved by the board of directors, a statement is mailed to the member's address of record disclosing their share of the cooperative's total capital credit allocation. Copper Valley Telecom is a member-owned telecommunications

cooperative that provides an annual allocation of earnings to its members. Members can accrue capital credits through wireless, internet, and landline services, but are required to have landline service with CVT to become members and be eligible to receive allotments.

Retirement of Capital Credits:

The retirement of capital credits is a return of the member-furnished capital. Retirements are governed by the bylaws of the cooperative and made at the discretion of the board if it is determined that the financial conditions of the cooperative will not be impaired by the return of capital.

Why Capital Credits Are Not Retired All at Once:

Telecommunications is a capital-intensive industry, and cooperatives retain revenues in excess of expenses and costs, also known as margins, to avoid taking on too much debt to maintain and improve service. If all capital credits were retired at once, the cooperative would have to incur excessive debt to continue operations, which would increase the cost of the services provided to members.





Halloween Safety Project

Copper Valley Telecom has joined forces with Copper Valley Electric and The Valdez Police Department to ensure the safety of students during Halloween for Safety Awareness Month! The partnership aims to provide students in Copper Basin and Valdez with safety bags that promote safe trick-or-treating.

This year we've chosen reflective bags to draw awareness to trick-or-treaters. These bags are more than just a collection of goodies - they are a valuable resource for students and families, providing educational materials and useful items such as reflective brace-

lets and flashlights. They are designed to help students stay visible and safe while enjoying the festivities!

The success of this program year after year is a testament to the dedication and hard work of Copper Valley Electric and The Valdez Police Department, as well as the important role played by Copper Valley Telecom in executing this initiative. This partnership highlights the importance of community involvement in promoting safety and what can be achieved when different organizations come together for a common cause.

The CVT Connection

Enter to Win a \$50 Account Credit

October 2023

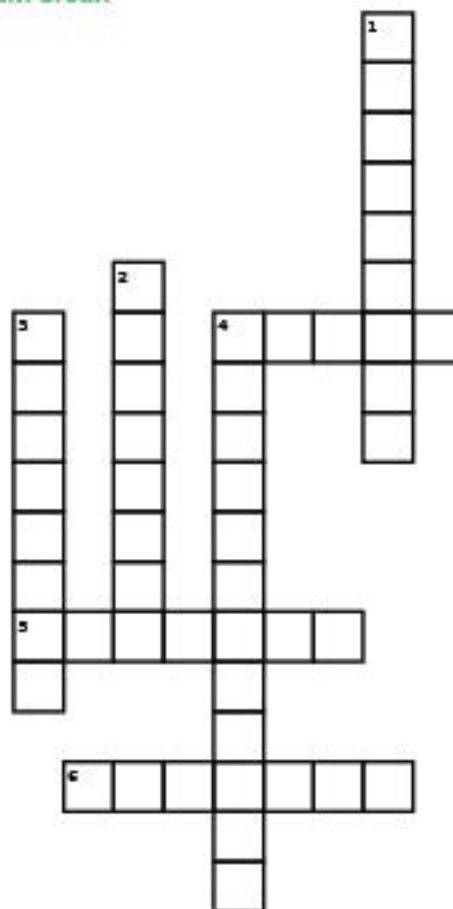
Crossword

Down:

1. We want to wish you a Happy _____!
2. Having a strong one of these will help keep you safe.
3. The material that makes iPhone 15 Pro stronger than ever!
4. This is a basic necessity in today's world.

Across:

4. October is ____ security awareness month.
5. It's essential to keep your software _____ to protect your devices and information.
6. _____ Credits are a way for members of a cooperative to participate economically.



Solve the crossword, tear off, then mail or drop off at the Glennallen or Valdez business office. Return by the 10th of the month to ensure your entry is included in the monthly drawing. Congratulations to the last issue's winners, **Ty Kanerva** (Glennallen) and **Rhonda Wade** (Valdez). **REMEMBER TO FILL IN YOUR NAME!**

Name: _____

Phone: _____

