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The Season of Giving

As the holiday season approaches and the air turns crisp, we are reminded that this truly is the season of giving. It is a time for gratitude, generosity, and looking out for one another, and at Altamaha EMC, that is something we take to heart year round.

You have probably heard us talk about our concern for community. It is not just a nice phrase. It is one of the core principles that sets electric cooperatives like ours apart. We are not just here to keep the lights on or keep you connected through Altamaha Fiber, though we work hard to do that every day. We are here to make life better for the people we serve, our members, our neighbors, and our friends.

Over the years, we have faced challenges together, and every time, our co-op family has stepped up. We have supported one another through storms, outages, and difficult times. That spirit of generosity shines brightest during the holiday season.

Take our Operation Round Up program for example. Thanks to the generosity of members who round up their electric bills to the nearest dollar, we are able to provide real help to local families who are struggling to make ends meet. Every little bit adds up, and it makes a big difference.

We are also proud to support local students through the Washington Youth Tour, where we send some of our community's brightest young people to Washington, D.C., to see our nation's capital, learn about leadership, and dream big about their futures. That is giving in one of the most meaningful ways, by investing in tomorrow's leaders.

Because safety is one of our top priorities, we also spend time visiting schools throughout our service area, teaching students and community members how to stay safe around electricity. We believe knowledge is one of the most valuable gifts we can share.

Beyond our work at the co-op, you will find Altamaha EMC/Fiber employees giving back in many ways, coaching youth sports, volunteering at community events, serving on nonprofit boards, and partnering with our local Chambers of Commerce to help our communities thrive. Giving back is simply part of who we are.

While the holidays are a time of joy and celebration, we know they can also be challenging for some families. If you need advice on ways to save energy, want to explore payment plan options, or have questions about your service, please do not hesitate to reach out. We are here to help, not just during the holidays, but all year long.

At Altamaha EMC, we believe concern for community is more than just a value. It is the heart of who we are. And during this season of giving, we are especially thankful to be part of such a caring and generous community.

From all of us at Altamaha EMC/Fiber, we wish you and your loved ones a joyful, safe, and bright holiday!

–George McLendon, CEO/General Manager



Walter Harrison Scholarship Applications Now Available

Altamaha EMC is now accepting applications for the Walter Harrison Scholarship, a program sponsored by Georgia's electric cooperatives.

The \$1,000 scholarship can be applied toward academic expenses at any accredited two- or four-year university, college, or vocational-technical institute in Georgia. Factors for consideration include grade point average, SAT scores, academic standing, scholastic honors, and financial need. A scholarship committee made up of EMC directors and managers will select students who demonstrate academic excellence and face financial challenges. Nineteen scholarships will be awarded statewide in the spring of 2026.

Students who apply must live in the household of an Altamaha EMC member. Applicants must be accepted or enrolled in an accredited undergraduate degree program. They are also required to complete an application and include a biographical sketch outlining their future goals and plans.

Created in 1985 by the board of directors of Georgia EMC, the scholarship honors the late Walter Harrison, a pioneer in the rural electrification movement and a respected leader at the local, state, and national levels in the electric cooperative program. Since its creation, Georgia's electric cooperatives have awarded more than \$250,000 to students through the Walter Harrison Scholarship program.

Applications are available for download on our website. You may also request an application by contacting Will NeSmith at will.nesmith@altamahaemc.com or by calling 912-526-2173. Completed applications are due by January 30, 2026.



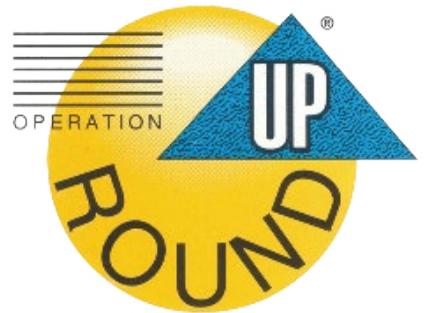
Foundation Scholarship Applications Now Available

Altamaha EMC is also accepting applications for the Foundation Scholarship program. Four scholarships, valued at \$1,000 each, will be awarded to local students in March 2026.

The Foundation Scholarship program was created to help local students further their education and is funded entirely by members' donations through Operation Round Up. Applicants must be high school seniors and live in the household of an Altamaha EMC member.

Applications are available on our website at www.altamahaemc.com. You may also request an application by contacting Will NeSmith at will.nesmith@altamahaemc.com or by calling 912-526-2173.

Scholarships will be awarded based on academic ability and financial need. Winners will be announced in March 2026. Completed applications are due by February 27, 2026.



4 Best Bets to Stay Cyber Safe

Protecting yourself online does not have to be complicated or expensive. A few simple habits can dramatically reduce your risk of falling victim to cybercrime. While no one can be completely “hack proof,” you can take practical steps to stay safe and confident in the online world.

At the heart of online safety are four essential habits known as the Core Four. These simple steps will help protect your personal information, secure your accounts, and keep your devices running safely.

1. Use long, unique, and complex passwords

Your passwords are the first line of defense between criminals and your sensitive information. Here’s how to make them strong:

- Every password should be long, unique, and complex. Aim for at least 16 characters, mixing letters, numbers, and symbols.
- Do not reuse passwords. Each account needs its own unique password. Making small changes, such as adding a number or symbol, is not enough.
- Use a password manager to store and generate strong passwords. Many secure, free options are available. If you prefer to write them down, keep that list as safe as you would cash.

2. Enable multifactor authentication (MFA)

MFA adds an extra layer of protection by requiring something more than just your password to log in—like a one-time code, a fingerprint, or a security key. Think of it as using two locks instead of one.

Turn on MFA for important accounts such as email, banking, and social media. It is one of the easiest and most effective ways to strengthen your security. And remember—never share MFA codes with anyone. Scammers will often try to trick you into giving them away.

3. Keep software updated

Software updates often fix security flaws that hackers can exploit. Taking a few minutes to install updates helps protect your devices.

- Turn on automatic updates for your devices and apps whenever possible.
- Install updates promptly for operating systems, browsers, antivirus tools, and applications.
- Avoid clicking “Remind Me Later.” Updates are worth your time.
- Do not forget to update your phones, tablets, and smartwatches too.

4. Watch out for phishing and scams

Phishing is one of the most common online threats. Criminals send fake emails, texts, or messages to trick you into sharing personal information or clicking dangerous links.

- Be cautious of messages that create a sense of urgency or ask for personal details.

Scammers often try to stir emotions—both positive (“*You have won a prize!*”) and negative (“*Your account has been hacked!*”).

- Never click suspicious links or open unexpected attachments.
- Report phishing attempts to your email provider or social media platform.
- When in doubt, ask a trusted friend, coworker, or family member before responding.

Staying cyber safe is all about awareness and consistency. By following these four habits, you can better protect yourself, your information, and your devices every day.





Thanksgiving Holiday Office Closing

The offices of Altamaha EMC will be closed Thursday, November 27, and Friday, November 28, in observance of Thanksgiving. Standby personnel will be available to respond to power outages and emergencies during this time. To report an outage or other related emergency, please call 912-526-8181.

We wish all our members a safe and happy Thanksgiving!

TIPS TO AVOID ENERGY SCAMS



Scammers will try anything to pressure customers into providing their personal information. If you are ever asked to pay your utility bill through a third-party transaction app, such as Cash App or Venmo, it's a scam. Remember, utilities will never request a payment through a third-party app. Always use authorized payment methods when paying your utility bills.

Source: Utilities United Against Scams



ENERGY EFFICIENCY

TIP OF THE MONTH

With the holiday season approaching and more time spent in the kitchen, consider ways to save energy in the heart of your home. When possible, cook meals with smaller, energy efficient appliances, such as toaster ovens, slow cookers and air fryers. When using the range, match the size of the pan to the heating element. Keep range-top burners and reflectors clean so they reflect heat more efficiently. After your holiday meals are complete, load the dishwasher fully before starting the wash cycle.

Source: energy.gov

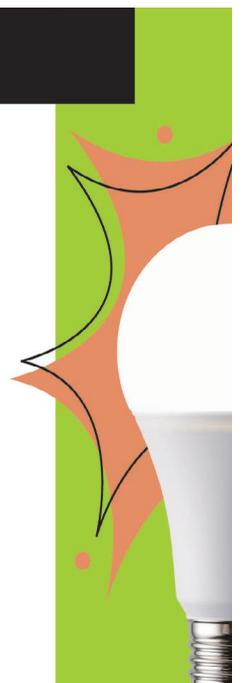




Photo Credit: Georgia Grown

Member RECIPES

Easy Peach-Pecan Cranberry Sauce

INGREDIENTS

1/2 cup pecans, chopped
2 cups sugar
1/2 cup water
1 pound fresh cranberries
1/3 cup peach jam
1/4 cup lemon juice
1/3 cup pecan liqueur, rum
or bourbon, optional



DIRECTIONS

Toast pecans by placing them in a single layer on a 9-inch, microwave-safe pie plate. Microwave them on high for 4-5 minutes, stirring after every minute.

In a 4-quart glass, microwave-safe bowl, combine sugar, water and cranberries. Microwave on high for 10 minutes, stirring occasionally. Stir in peach jam and lemon juice. Microwave for 10 more minutes, stirring occasionally. Stir in pecans and pecan liqueur, if using.

Note: Microwave for 3 more minutes after adding liqueur to cook off some of the alcohol, if desired. Let cool completely. Refrigerate until ready to use.

Makes 4 cups.

-Courtesy of Georgia Grown