

# MUNICIPAL POWER NEWS

Richmond Power & Light



**IMPA**  
INDIANA MUNICIPAL POWER AGENCY

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**SmartHub** will replace the current **ONLINE BILL PAYMENT** system. Make sure to re-enroll after our launch!



For more details visit [www.RP-L.com/SmartHub](http://www.RP-L.com/SmartHub)



You will be able to save time and money with features like:

- Paperless billing
- Auto Pay
- Usage Explorer

We will have more information and updates:

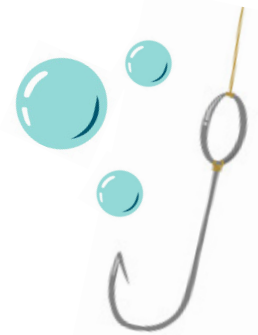
- on our website at [www.RP-L.com/SmartHub](http://www.RP-L.com/SmartHub)
- on our Social Media: Facebook, Instagram and Twitter

# Cybersecurity 101: Phishing

The most popular form of a cyberattack is phishing. Through phishing, hackers use emails to impersonate trustworthy sources in an attempt to lure victims into clicking malicious links or giving away sensitive information. With the use of this tactic on the rise, it's no longer a question of if you will ever be targeted through phishing, it's a matter of when. Luckily, the success of a phishing attack requires the recipient to take an action, giving you some control over whether you will be a victim. Because of this, it's more important than ever to prepare yourself for spotting fraudulent emails to protect yourself and your devices.

## Common Traits of a Phishing Email

- **A suspicious link**—Oftentimes, phishing emails ask the recipient to click on a legitimate looking link. However, if you use your mouse to hover over the link, you will generally be able to see the actual address that the link would take you to. In a phishing email, the link and the actual address are frequently mismatched. If you see a mismatched link and address, do not click on the link.
- **A suspicious file**—Like links, cybercriminals can also attach legitimate looking files to an email that actually contain malicious software. It is best to only open files that you are expecting from senders that you know. Never download attachments from emails if you don't know the sender.
- **Poor spelling or grammar**—Messages from corporations and other businesses are typically professional and error free. If you receive an email that looks official, but has spelling and grammar mistakes, it is likely a fraudulent email.
- **Requests for information or money**—A message that requests personal information or money to cover claimed expenses is likely a scam. Hackers are great at impersonating banks, utility companies, and other businesses to request sensitive information and payments, so never click on links in these emails or oblige their requests.
- **Threatening language**—Phishing attacks sometimes use threatening language, trying to scare the reader into taking an action against their best interest. If you receive an email that makes claims such as your utilities will be shut off, your bank account will be cancelled, or your assets will be seized if you do not respond, it is probably a fraudulent email.



If you are unsure of whether or not an email is fraudulent, try verifying the sender's identity by calling them to ask if they sent the email. While it's good to contact a supposed sender, never use contact information presented in an unreliable email. Anytime you come across a suspected phishing attempt, delete the email immediately and do not reply. If the attempt was on a work computer or email, it is best to report the incident to your company's IT department.



# Providing Public Power Through COVID-19

The rise and spread of COVID-19 in Indiana seemed to occur overnight, and concerns for health and safety spurred rapid changes for thousands in the state. Through this challenging time, the Indiana Municipal Power Agency (IMPA) remained committed to the health and safety of its member utilities, including your community. As the Agency continued to monitor the ever-evolving global situation, IMPA continued providing low-cost, reliable, and environmentally responsible power through the pandemic.

Access to power is a crucial need for communities at all times, but even more so during a global pandemic. With a heightened number of individuals working from home on remote devices, power became the lifeline that kept many businesses operational. Electricity helped to provide a sense of normalcy as well, giving people the ability to call and FaceTime friends and family, do schoolwork at home, participate in live religious services, stream entertaining content, and stay informed. While power became the underlying element keeping our communities connected, IMPA was proud to supply the indispensable service of electric power.

As an essential service provider, IMPA had staff on the front lines operating generation facilities, maintaining electric infrastructure, and monitoring the power market to provide power to homes and essential businesses. Without these skilled individuals, the public power system would not have remained stable through the COVID-19 crisis. IMPA worked to keep these individuals safe so that they could continue performing their essential tasks for your community.

“During this pandemic, IMPA embraced its role as an essential service to thousands of individuals in our communities across Indiana and Ohio,” said IMPA President and CEO



As essential workers, IMPA's crew of lineworkers continued working out in the field to ensure essential access to power.

Raj Rao. “All of our staff has worked to provide secure and reliable access to power, whether they were working remotely, along utility lines, in our market operations office at headquarters, or at one of our generation facilities.”

Not only did IMPA work diligently to supply power through the global pandemic, but your local electric utility also worked tirelessly to provide electric service in your municipality. Your electric utility swiftly adapted to the public health emergency to protect the well-being of your community and coordinated with IMPA to ensure electric service. Both IMPA and your municipal electric utility are proud to have done their part in combating the spread of COVID-19 and providing low-cost, reliable, and environmentally responsible power all the while.

# New Utility Billing System Coming Soon!



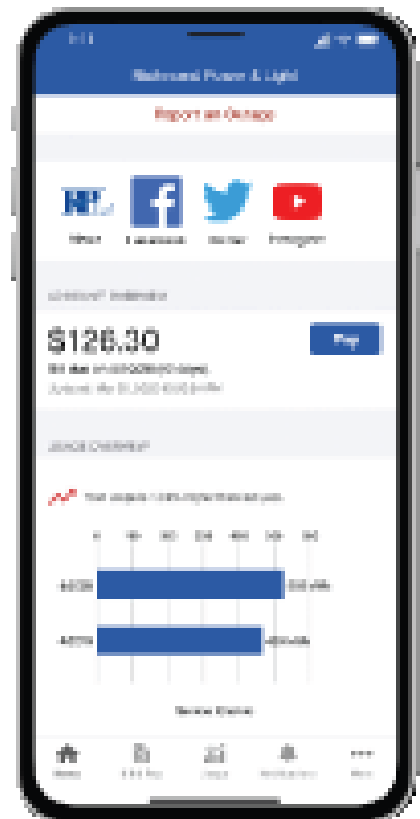
Your local electric utility knows that life can be hectic, which is why Richmond Power & Light (RP&L) wants to make its electric service and bill payment as convenient and fast as possible. In an effort to make bill payments even more practical, RP&L is partnering with SmartHub, the provider of an innovative account management web and mobile app. This October, RP&L will officially launch its new utility payment system with SmartHub, and residents and businesses will be able to access their bills through the app, whether you're on your smartphone, tablet, or desktop computer. Using SmartHub is completely free and secure.

Since RP&L will be integrating this new billing system, every account holder with the utility will receive a new account number found on their monthly bill. RP&L customers will use this new account number to re-register for online utility payments and activate their account with SmartHub. Once customers are registered, they'll be able to make utility bill payments, view billing history, see important notices, and contact customer service with just a few clicks. Users will be able to customize how they want to be alerted about their bill through, including email and text messaging. The SmartHub tool will ensure all utility customers always have complete control of their account at their fingertips.

To re-register your account to access all of SmartHub's features this October, find your new account number provided on your monthly bill and take the following steps:

- When you get to the SmartHub login screen, click the New User?
- Signup to access our Self-Service Site link at the bottom of
- Use your account number to register for SmartHub.
- After you have successfully registered with SmartHub, you'll be emailed a temporary password to login for the first time.
- The first time you log in, you'll be asked to create your new password.
- Once you register for your online account, you will need to update your payment options. Please note - Auto Pay members will need to enter their debit/credit card information into the new SmartHub system.
- At the end of the registration process, we encourage you to select our paperless billing option so you can receive your new bill immediately, no matter where you are at.

A SmartHub app that will give you complete access to all of the tool's features is available on the Apple or Google Play store. If you have any questions, you may email RP&L staff at [SmartHub@RP-L.com](mailto:SmartHub@RP-L.com) or call at 765-973-7200. For more detailed information, visit [www.RP-L.com/SmartHub](http://www.RP-L.com/SmartHub).



# Understanding Your Bill

**RPL**  
RICHMOND POWER & LIGHT

Customer Service 765-973-7200  
Office Hours: 7:30 am to 5:00 pm Monday - Friday  
Health Care: 765-973-7200  
Website: www.RP-L.com

**TOTAL DUE \$70.44**  
PAYMENT DUE 09/08/2020

Account # 9876543210  
Customer Name: JANE DOE  
Billing Date: 08/05/2020  
Due Date: 09/08/2020

Account Activity:  
Final Mch Balance: \$0.00  
Post on Received - "Thank You"  
Balance Forward: \$0.00  
Credit Charge: \$0.00  
Total Amount Due: \$70.44

Month #	Rate	Cycle	Service to	Readings	Previous	Present	Day	Rate	Motor	MWh	Used
5/2020											

Current Charges:  
Power Charge: \$66.00  
Fuel Cost Charge: \$1.00  
Fuel Tax Charge: \$1.00  
Total Current Activity: \$68.00

COMPARISON	Days	MWh	Avg kWh	Avg kWh
Current Month	30	65	71	28
Previous Month	27	65	97	22
Same Month Last Year	28	187	71	29

APR Oct Per Day \$226

**RPL**  
RICHMOND POWER & LIGHT  
P.O. Box 908 • P.O. Box 908 • Richmond, IN 47375  
765-973-7200 • www.RP-L.com

Account # 9876543210  
Customer Name: JANE DOE  
Total Due: 09/08/2020 \$70.44  
Total Due After 09/08/2020 \$72.00  
Enter Amount Paid

1 RICHMOND POWER & LIGHT  
PO BOX 908  
RICHMOND IN 47375-0908

- ACCOUNT DETAILS**  
Your account number and information
- MESSAGE CENTER**  
Important messages about your account
- BILL AT A GLANCE**  
Previous payment and current charges.
- CURRENT ACTIVITY**  
Your new charges for the current month.
- TOTAL AMOUNT DUE**  
The total amount due includes the previous balance and current charges.

**INTRODUCING SMARTHUB**

on the go use in control.

- Bill & Pay
- Service Requests
- Account Information
- Smart Alerts
- Smart Thermostat
- Smart Home

SMART MANAGEMENT. SMART LIFE. SMARTHUB.

Please contact the Customer Service Office regarding questions for Life Support, customer service policies, credit extensions and address changes. You may also find additional information on our website, www.RP-L.com.

Returned checks or returned ACH payments will be charged a return check fee.





# Cooking Corner

For a chance to be featured in the newsletter and win a prize, send your recipe to:

MPN Recipes  
11610 N. College Ave.  
Carmel, IN 46032  
or  
[newsletter@impa.com](mailto:newsletter@impa.com)

The **MUNICIPAL POWER NEWS** is a periodic publication of the Indiana Municipal Power Agency and the 61 communities that it serves with wholesale power.

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WilliamSPORT  
Winamac

## Carrot Souffle

Recipe submitted by Janet Kerby of Covington, Indiana.

- 2 lbs peeled and sliced carrots
- 3 eggs
- 1/2 cups sugar
- 1/2 cup melted butter
- 1 tbsp all-purpose flour
- 1 tbsp vanilla
- 1 tsp baking powder

Butter a 9x13" baking dish and set oven to 350 degrees. Cook the carrots until they are very soft: much softer than for regular eating, but not falling apart. Puree the cooked carrots in a food processor. Add melted butter, sugar, and eggs to puree. Remove on large scoop of the mixture into a separate small bowl. Add flour and baking powder to the small bowl and mix well together. Return the carrot and flour mixture to the original mixture and add vanilla. Mix well. Pour into buttered baking dish and cook for 40 to 50 minutes.

## Baby Ruth Bars

Recipe submitted by Donieta Ross of Peru, Indiana

- 5 cups Special K cereal
- 1 1/2 cups peanut butter
- 1 cup salted peanuts
- 1 cup sugar
- 1 cup white corn syrup
- 6 oz chocolate chips
- 6 oz butterscotch chips

In a large pan, bring sugar and syrup to a boil, then remove from heat. Add peanut butter and stir until melted. Slowly add cereal and nuts. Mix well and pat into a 9x13" pan. Melt chips together and spread over mixture. When cool, cut into bars.

# The Importance of Creating Secure Passwords

Cybersecurity experts estimate that the average American has over 100 digital accounts that require some sort of password, and that number is only expected to grow as more services develop an interactive online presence. As our digital identities grow, the importance of a strong, secure password should be at the forefront of everyone's mind. Passwords are the keys to access, and if the wrong person gains such access, personal information and data can be stolen or leveraged against victims of hacking. Cybercriminals who discover a victim's password can plausibly use it to attack bank accounts, find credit card information, steal a victim's identity, and impersonate a victim through emails and social media.

Hackers frequently break into computers and accounts by guessing weak passwords, and when an individual uses the same password for multiple accounts, they are even more vulnerable to multiple cyber-attacks. Cybercriminals also know that individuals often use the names of pets or family members, anniversary days and birthdays, birthplaces, favorite holidays, and favorite sports teams to create their passwords--all information

## Tips For Creating a Strong, Secure Password

- The longer your password, the more difficult it is for a hacker to crack
- Avoid using personal information
- Avoid using words found in the dictionary, and opt for mixes of numbers, symbols, and letters
- If you do use dictionary words, make nonsense phrases that are not grammatically correct (example: computerwifebridgeyellow, smashtraincandymouse)

that is generally easy to find through social media pages. To protect your personal information, it is vital that you remain conscientious about the information you post online and create strong, unique passwords for all accounts.

With an average of over 100 accounts to keep track of, creating and actually remembering unique passwords for each account is an arduous task, especially if you are required to change them regularly. Additionally, since strong, secure passwords closely resemble complete gibberish, it can be nearly impossible to remember even a handful of them. Regarding these concerns, experts recommend a specific mnemonic device when creating a new password. This device requires you to turn a phrase that is meaningful to you into something that is unrecognizable. To do this, replace every word in the phrase with either the first letter of the word, or a corresponding number or symbol. For example, the phrase, "Cats love to eat expensive salmon on Monday afternoons," could translate to "Cl2e\$soMa."

If these mnemonic devices still seem too daunting, perhaps it would be in your best interest to look into a password management application. These applications will help you safely create and save strong passwords for multiple accounts, often only requiring you to remember one master password. Trusted password managers include Dashlane, LastPass, and Enpass. Consider the best option for you and your family or business when creating passwords and evaluating password management applications.

## Common, Weak Passwords

password	654321
qwerty	sunshine
123456	princess
iloveyou	dragon
admin	welcome
secret	football
spring2020	monkey

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IMPA Commissioner: Randy Baker

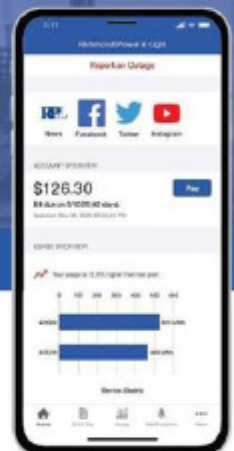
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