NorVal Electric Cooperative, Inc.

OCTOBER 2026

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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 is something that deserves attention all year long.

At NorVal Electric, cybersecurity is a critical part of providing safe, reliable electric service. While much of our focus is on protecting the physical 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, member portals and outage communications.

Unfortunately, scammers are becoming more sophisticated, too. 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 us identify a scam. That matters when it comes to utility scams.

A scammer may impersonate NorVal and claim your account is past due, your service is about to be disconnected or you need to make an immediate payment. The message might even include our logo, use professional-looking language or direct you to a website that appears legitimate. With AI helping scammers create more convincing communications, simply looking for spelling mistakes or other obvious warning signs may no longer be enough. And these scams are not a small problem.

According to the Federal Trade Commission, consumers reported losing $3.5 billion to imposter scams in 2025, making these types of scams the most commonly reported type of fraud. Nearly one in three fraud reports involved an imposter scam.

So, what should you do if you receive an unexpected message claiming to be from NorVal? If a message creates a sense of urgency or threatens immediate disconnection, take a moment to verify it. Don't click the link or call the phone number provided in the message. Instead, contact our staff directly using our trusted methods. You can reach us by phone at (406)-228-9351; through our website at https://norval.coop/; or by email at norval@norval.coop.

You can also take steps to protect your online accounts before a scam occurs. Start with your password. Longer is generally better than simply adding more special characters. Choose a long, unique passphrase that is difficult for others to guess, and don't reuse the same password across multiple accounts.

If the accounts you access online offer multifactor authentication (MFA), consider using it. MFA adds an extra layer of protection by requiring an additional way to verify your identity, such as a code sent to your phone or an authentication app.

Most importantly, remember that you don't have to make a payment simply because someone tells you that you do. We want you to have an opportunity to verify any unexpected request.

NorVal is committed to protecting the systems that help us deliver your electricity and serve our members. You can help by protecting your own account, slowing down when something seems urgent and contacting us directly when you're unsure. If you have any questions about your account or payment options, please contact our staff.

MEMBER Appreciation

ALL MONTH LONG: GUESS HOW MANY CANDIES IN THE JAR FOR A CHANCE TO WIN A $30 BILL CREDIT!

01 OCT, 2026	SOUPER APPRECIATION	11:00 - 2:00 | SOUP BAR
08 OCT, 2026	ROCK-N-ROLL WITH NORVAL ELECTRIC	ALL DAY | PAINT A ROCK AT OUR OFFICE FUN ALL DAY LONG
15 OCT, 2026	SPIN-O-RAMA	ALL DAY | SPIN THE GIANT WHEEL FOR YOUR CHANCE TO WIN
22 OCT, 2026	JEOPARDY	ALL DAY | CHOOSE AN ENVELOPE AND ANSWER A QUESTION
27 OCT, 2026	ANNUAL MEETING	REG: 11:30 AM LUNCH: 12:30 PM
29 OCT, 2026	SPOOKTACULAR TREATS	ALL DAY | HALLOWEEN TREATS

STOP IN TO THE GLASGOW OFFICE ON THE DATES LISTED FOR A CHANCE TO WIN A $30 BILL CREDIT!

NORVAL ELECTRIC CO-OP, INC.

ANNUAL MEETING

ALL MEMBERS WILL RECEIVE A $30 BILL CREDIT ON THEIR PRIMARY ACCOUNT UPON REGISTERING. BRING CANNED FOOD FOR AN ADDITIONAL $10 BILL CREDIT.

DATE
OCTOBER 27, 2026

REGISTRATION
BEGINS AT 11:30 AM

LOCATION
OPHEIM SCHOOL



QUESTIONS?

406-228-9351
https://norval.coop/
norval@norval.coop

YOUTH TOUR 2027

Make Your Mark

An amazing opportunity for current high school sophomores and juniors to travel to our nations capital to learn more about our history, impact of electric co-ops, tour national monuments, learn leadership and meet with elected representatives.

★ Visit our website or call the office for more information!

NORVAL ELECTRIC COOPERATIVE, INC.

Investing in a brighter tomorrow

THIS IS YOUR BIGGEST OPPORTUNITY

Our scholarship program is here to help elevate your academic skills and help you reach your goals.



APPLY NOW

- NorVal Electric Co-op
- MECA
- Basin Electric

Call for more information: 406-228-9351

DUE DATE: JANUARY 31, 2027

All dependents of NorVal members graduating high school in 2027 are eligible to apply for all three of the scholarships.

FOR APPLICATIONS VISIT: NORVAL.COOP

54091 US HWY 2, GLASGOW, MT 59230

BOARD OF DIRECTORS & MANAGERS

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Nick Dulaney ~ Line Superintendent
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Office Hours:
Monday - Thursday
7:00 AM - 5:30 PM