

CONNECTED

THE
COMMERCIAL
BANK



Marking a milestone

Bank gives back on its anniversary

VIRTUAL DOCTOR

TRAVEL WITH PETS



By Shirley Bloomfield, CEO
NTCA-The Rural Broadband Association

Serious security

NTCA members are committed to protecting you

Everyone should take cybersecurity seriously, managing passwords and being aware of all the possible threats to your personal information, finances and more. That's not meant to frighten you, because you do have help. NTCA member providers across the nation take your security as seriously as you do, and they work daily to secure the networks bringing you the critical internet-based services you need.

Recently, I had the opportunity to share more about NTCA's cybersecurity efforts for both consumers and broadband providers, including CyberShare: The Small Broadband Provider ISAC, through a meeting with U.S. Cybersecurity and Infrastructure Security Agency Director Jen Easterly.

CISA recently launched the Secure Our World program to raise awareness about cybersecurity best practices and empower the public to take proactive steps to protect themselves online. Resources available to the public include a public service announcement, tip sheets on topics like phishing, multifactor authentication and the importance of creating strong passwords and updating software. And there is even a bingo board to make this critical topic engaging for the youngest internet users.

Also, Cybersecurity Awareness Month each October highlights these important issues and emphasizes that you're also part of the team helping keep us all safe. While NTCA members work behind the scenes, you can help by recognizing phishing attempts, choosing strong passwords and more. Visit cisa.gov/secure-our-world for more.

Together, we'll help keep everyone safe and secure online. 

Password management

Essential tools to keep you safe

From work and school to games and streaming entertainment services, access relies on passwords. The U.S. Cybersecurity and Infrastructure Security Agency suggests you consider using a reliable tool to manage these key bits of information — password managers.

Memorizing complex passwords for multiple accounts is difficult, or impossible. So, sometimes passwords are too simple and easily hacked. Password managers, though, can help.



Adobe Stock graphic by Jemastock

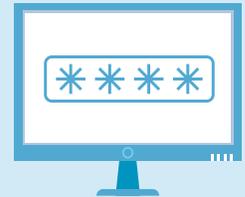


THE BASICS:

A password manager is a software tool that organizes all your passwords. Then, a single master code unlocks this vault — encouraging use of long, complex passwords.

FREE BUILT-IN MANAGERS:

Web browsers, including Safari, Chrome and Edge, have built-in password managers, and these can be accessed across devices like computers and phones. These may suffice for those with only basic needs, but they are limited. For instance, passwords in Apple's Safari aren't accessible on an Android phone running Google Chrome.



PAID TOOLS:

For more robust options, there is software like LastPass, 1Password and Bitwarden. These work across multiple types of devices and have additional features, such as the ability to generate passwords and integration into your favorite web browser.

TWO KEYS FOR SUCCESS:

Make your master password long, reliable and unique. Sixteen characters is recommended. Also, regularly review your stored passwords to remove passwords for accounts you no longer use.



From pages to pixels

E-books are changing the way we read

Readers today can find themselves facing a technological conundrum. While many book lovers treasure traditional books, electronic devices, designed to make reading more comfortable and accessible, are hard to ignore.

For some, there's nothing like the sensation of holding a book and feeling the paper as the pages turn. Printed books will always have emotional, if not monetary, value as collectibles. And they certainly aren't going anywhere.

These days there are countless options of things to download and read on our phones and tablets, but dedicated, handheld electronic book readers, often called e-readers, offer text and lighting customizations and many other conveniences to enhance the reading experience. Nonreflective, electronic-ink displays give them a paper-like look and make it easier to read outdoors compared with reading on a phone or tablet. And, dedicated e-readers present fewer distractions — you won't be interrupted by notifications, calls or texts.

Over the past few years, the price of e-readers has fallen while the hardware has improved. High-end features, such as backlit, high-resolution screens and waterproofing, are standard. If you don't have an e-book reader, there's never been a better time to invest in one.

E-READERS' EDGE

- **Portability:** E-readers are lightweight and can store thousands of books.
- **Customization:** Most allow you to adjust the font and size, background

lighting, etc. They can make reading accessible for individuals with visual impairment by providing text-to-speech and other customizations.

- **Searchability:** E-readers' built-in search functions mean you can easily find a favorite quote or passage in the book.
- **Built-in resources:** Dictionaries and thesauruses allow for immediate definitions.
- **Environmentally friendly and affordable:** No trees are harmed in e-book production, and they usually cost much less than traditional books.

WHICH ONE IS BEST?

Amazon Kindle is synonymous with e-reader for good reason. According to both *Wired* magazine and *The New York Times'* *Wirecutter*, the Kindle is the most affordable, best and easiest choice for reading electronic books.

- **Amazon Kindle:** With a 6-inch screen and a high pixel density for sharper text, the least expensive Kindle — around \$100 on Amazon — offers just about all the advantages of the more expensive e-readers. If you're planning on reading outdoors this summer, it's worth the extra charge, roughly \$50, to upgrade to the waterproof Kindle Paperwhite with its better lighting options.
- **Rakuten Kobo:** Japanese retailer Rakuten currently offers six Kindle-comparable e-readers ranging from \$110 to \$400. The Libra 2 has a physical page-turn button and Bluetooth

support, so you can connect headphones and listen to audiobooks.

- **Barnes & Noble Nook:** The book retailer's e-reader features a touch screen and page-turning button, as well as the ability to annotate and highlight text. The devices start around \$100. As an added perk, Nook owners can read the complete contents of any book for free while in stores for one hour per day. ☑

What will you read?

Once you've settled on an e-reader, where do you find the books? Amazon, Barnes & Noble and Kobo all sell tomes to download to their specific e-readers. But you could read for years without having to spend another dime. Sources of free e-books include:

- **OverDrive.com**, used by 43,000 libraries and schools worldwide, allows anyone with a library card to pull e-books, magazines and audio books.
- **Project Gutenberg**, a library of more than 70,000 free e-books to download or read online. Thousands of volunteers digitize and proofread the books available at gutenberg.org.
- **Mybookcave.com**
- **Planetebook.com**
- **ManyBooks.net**
- **OpenLibrary.org**
- **GetFreeEbooks.com**

A fresh chapter

Unveiling our unified brand

I am happy to share a significant milestone in our journey — a brand refresh that marks a new era. After thoughtful deliberation and a comprehensive brand review, we are excited to announce that WCTEL and WCFIBER will unite under one name: West Carolina.



JEFF WILSON
Chief Executive Officer

This change is not just a merger of names but a fusion of our identities and values, designed to enhance your experience with us. The decision to refresh our brand was driven by a desire to streamline our identity and make our services more recognizable and accessible to all our customers. This transformation was spearheaded by an organizationwide committee made up of members from various departments who brought diverse perspectives and insights. Their invaluable contributions have helped shape a brand that truly reflects who we are and what we stand for.

Our refreshed brand is more than a name or a logo — it is a reflection of our core values and commitment. As West Carolina, we embody the values that have always been at the heart of our service:

- Take care of each other.
- Be the area’s biggest fan.
- Serve with heart.
- Work the dream.
- Show up right.

This rebranding makes it easier for you to recognize and interact with us, ensuring a cohesive and consistent experience across all touchpoints. Rest assured, while our name and look have changed, our values and the essence of our service remain the same.

As we step into this exciting new chapter, we also want to highlight our ongoing commitment to making your summer as enjoyable and connected as ever. With the warmer months ahead, our enhanced WiFi solutions are here to ensure that your outdoor moments are uninterrupted by connectivity issues.

Whether you’re planning a pool party, setting up a backyard workspace or simply enjoying the tranquility of your garden, our robust outdoor WiFi capabilities ensure that you stay connected. We’ve tailored our technology to seamlessly integrate into your summer lifestyle, allowing you to stream, browse and connect effortlessly — no matter where you choose to be.

Our brand refresh and our bolstered WiFi services are both driven by the same goal — to serve you better and to ensure that your experience with us is nothing short of exceptional.

Thank you for your continued trust and support. We are excited to move forward as West Carolina, bringing you the best in connectivity and customer service. Here’s to a summer of great memories and reliable connections! 📶

West Carolina Connected is a bimonthly newsletter published by West Carolina Telephone, © 2024. It is distributed without charge to all members/owners of the cooperative.



is a member-owned cooperative dedicated to delivering advanced telecommunications technology to the people of Abbeville, Anderson and McCormick counties.

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On the Cover:



The Commercial Bank is marking its 90th anniversary by encouraging each of its branches to log 90 hours of community service. See story Page 12.

GIVING BACK

Throughout the year, WCTEL supports a variety of worthy nonprofits that serve our communities, including the Iva Community Food Pantry, Greenwood Food Bank, McCormick Helping Hands, Newberry Food Bank, United Christian Ministries of Abbeville County and Greenwood Veterans Center.



Greenwood Veterans Center



Greenwood Food Bank



Iva Community Food Pantry



McCormick Helping Hands



Newberry Food Bank



United Christian Ministries of Abbeville County

HAPPY Fourth of July

Our WCTEL offices will be closed on **Thursday, July 4**, in observance of Independence Day. We wish everyone a fun and safe holiday.

Know what's below. Call before you dig.

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PET-FRIENDLY ADVENTURES

Map out trips with furry friends

Story by KATHY DENES

Summer typically means travel time, whether scenic road trips or flights to vacation destinations. And more than ever before, beloved pets are tagging along for the ride.

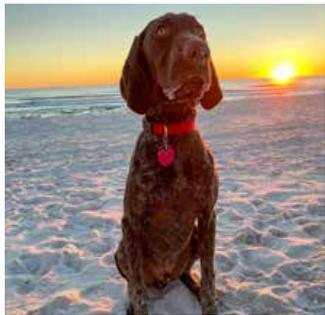
Pet-friendly travel is a hot topic. It's addressed by top vacation resources like Conde Naste Traveler, which has an online list of nationwide hotels and Airbnbs it deems best for accommodating pets, especially dogs. On [travelandleisure.com](https://www.travelandleisure.com), search "pets," and you'll unleash a wealth of helpful articles.

Even financial companies are weighing in. NerdWallet compiled a list of Best Hotels for Pets in 2024, based on factors like fees and amenities, and rated air travel options, topped by Alaska Airlines. But if you don't want to do the research yourself, there are travel agencies that specialize in planning and taking care of the details for you.

Hotels, resorts, parks and campgrounds usually post their pet policies, fees and amenities, as do airlines, trains and even cruise lines that allow passengers with paws. There are also numerous websites focused entirely on pet-friendly travel, across the nation and around the world. Just browse by city, state or destination at resources such as:

- bringfido.com
- petswelcome.com
- tripswithpets.com





EXPERT ADVICE

“Before deciding to bring your pet along on a trip, you need to ask yourself whether or not it’s in your pet’s best interest to do so,” says Dr. Rena Carlson, president of the American Veterinary Medical Association.

What’s a fun adventure for us might be overwhelming for our pets. “If you choose to include your pet, a pre-trip veterinary visit is a good idea, to make sure your pet is healthy and up to date on vaccinations and microchip registration, and to obtain a health certificate, which is required by law if you’re traveling to a different state with your pet,” Carlson says.

Your veterinarian can also provide vital information about the risk of parasites and other diseases that your pet may be exposed to at your destination, as well as possible preventive steps or treatments.

“Make sure to plan for their comfort in transit, whether by land or air, with regular breaks and by choosing the least stressful travel options,” Carlson says. “Confirm in advance that your destinations are pet-friendly, and try to maintain your pet’s routine as much as possible to help them feel secure. Your careful planning can ensure a safe and enjoyable trip for everyone involved.” 🗨️



For more great tips for traveling with your pet, check out:

- » pettravel.com
- » petfriendlytravel.com
- » avma.org

YOUR OWN MASSIVE BACKYARD

Whether taking your pooch along for a carriage ride in Charleston — child’s ticket required if Fido won’t fit in your lap — or entrusting it to doggie day care at Dollywood while you ride the Mystery Mine, the Southeast is loaded with places that welcome four-legged travel buddies. Here are a few destinations that receive high marks from people traveling with their pets:

• **Little River Canyon National Preserve** atop Lookout Mountain in North Alabama welcomes dogs parkwide, but they must be leashed.

• **Chattanooga** has inviting options, from downtown patio dining and parks to mountain trails and attractions.

• **Dinosaur World in Cave City** extends a Kentucky welcome to leashed dogs and provides water stations.

• **Barkwells, gated retreats in Asheville and Brevard, North Carolina**, have dog-centric cabin and cottage rentals, each with a fenced yard and a range of amenities to make it a haven for both pets and people.

• **For South Carolina excursions**, check sciway.net’s pet travel guide for info on rentals, parks, beaches, eateries and more.

• **St. Augustine, Florida**, gets a nod from AAA for pet-friendly options, like strolls, visits to popular attractions and perhaps a stay at the historic Bayfront Marin House.

C+ONVENIENT CARE

Self Regional Healthcare's telehealth services provide greater access to treatment

Story by PATRICK SMITH

Nearly 40% of doctor visits were house calls in 1930. While house calls are still common today, they usually happen virtually thanks to broadband internet connections.

Telehealth, virtual visit, online appointment, remote care — no matter what you call it, more Americans are consulting with their doctors from the comfort and convenience of home. In a 2021 American Medical Association study, nearly 85% of physicians reported using telehealth services with their patients.

So, it comes as no surprise telehealth appointments are increasingly popular across the seven-county service area of the Self Regional Healthcare system. “We’ve seen tremendous growth in use of the program,” says Graham Sullivan, director of urgent care services at Self Regional. “We’ve offered telehealth-based care seven days a week since June 2022. We’re really starting to see adoption throughout the community. A lot of our patients have used our services multiple times, and we’re excited to see how it continues to grow.”



Photos by Matt Ledger

Advanced Practice Provider Linda Williams conducts a telehealth call.



A telehealth call is an easy way to seek treatment from a health care professional from the comfort of home or an office.

ADOPTING TELEHEALTH

The COVID-19 pandemic altered how Self Regional served its patients. “We had to quickly pivot and figure out a way to meet with patients via video or by phone because of the exposure risks of COVID-19,” Graham says. “At the time, we were learning how the virus is transmitted, and there was a lot of concern over patients picking up the infection in waiting rooms. People were also generally afraid of coming into public spaces, so our health system quickly stood up multiple technologies to continue serving patients.”

Self Regional soon discovered the many benefits of telehealth. “It’s truly about convenience,” Graham says. “Maybe they’ve got a respiratory illness or an upset stomach or headache, these are the types of appointments where we can save you the first step of coming into the office and talk over video so you can go straight to the pharmacy, or see a specialist in person as a second appointment, or whatever’s next for your treatment plan.”

Over time, the medical center’s staff also learned which patients could be served virtually and which need on-site help.

Virtual appointments can happen from home or even from a patient's workplace. "We have a lot of patients who don't have a lot of transportation options," says Linda Williams, Self Regional's advanced practice provider for virtual services. "They'll often tell me they made an appointment with us because they didn't have the ability to go see their doctor or go to urgent care or even go to the emergency room. That's a really big part of how we are helping with virtual services."

HOW IT WORKS

Nonemergency virtual services are offered on demand or by appointment for patients at least 5 years old. If needed, many follow-up tests and screenings are available using drive-thru services that offer rapid results. "We've built the technology so if you simply have a smartphone, you can schedule your appointment and get the care you need," Graham says.

Virtual appointments are common for ailments like earaches, eye pain and irritation, stress, depression, rashes, sinus issues, sore throats and more.

While some patients may be concerned about the quality of care they'll receive during a virtual visit, Graham notes medical professionals' responsibilities don't change whether they're seeing a patient online or in person. They're still expected to operate with integrity, confidentiality and in the best interests of the patient.

"Some folks may be concerned about technology, because it can sometimes cause anxiety if they're not used to engaging on a video call," Graham says. "We have a very high treatment rate to provide patients with a care plan or diagnosis that gets them to the next step. Telehealth is often a more convenient way for people to get the care they need."

After a telehealth call, patients are conveniently brought on-site for further evaluation and testing, if needed.



Members of Self Regional Healthcare's Virtual Services team include, from left, Advanced Practice Provider Linda Williams, Clinical Support Specialist II Barbara Akridge and Advanced Practice Provider Natale Burton.

GREATER CARE IN RURAL AMERICA

Telehealth services wouldn't be possible without the broadband backbone provided by WCTEL. Fiber optic connections help make health care more accessible for everyone.

"Especially in a rural environment, telehealth gives local people access to high-quality care and allows them to communicate with their doctors without relying on someone to take them to and from an office," says Stephen Taylor, WCTEL community affairs and economic development manager. "It's crucial to have a strong connection so you and your health care provider don't miss any important details. Personally, I've experienced this convenience when my daughter was being seen by a specialist whose office was 50-plus miles away. She was able to visit her doctor virtually, which eliminated her missing school."

Telehealth services not only solve transportation problems, but for many patients, being able to speak with a medical professional from anywhere means they get the care they need sooner, preventing minor illnesses from turning into bigger problems.

"I can't tell you how many times a day that I hear how helpful people mention that these appointments are because they can do it from work or home," Linda says.

Patients can learn more at selfregional.org or schedule an appointment at selfregional.org/virtual-care. Look for Self Regional Healthcare on Facebook, YouTube, LinkedIn and X.



Planting ideas

FARMER FROBERG USES SOCIAL MEDIA TO PROVIDE LESSONS, LAUGHS

Story by MELANIE JONES

Wearing a plaid shirt and a gray Froberg's Farm cap, Tyler Froberg shares a cool fact about a favorite fruit with youthful viewers. "Every strawberry in the world is picked by hand," he tells eager young minds. "And it takes half an hour to pick one row."

Most fruit and vegetables are harvested by machines, which helps the fourth-generation farmer talk about farming as a STEAM — science, technology, engineering, arts and math — career option he promotes in a video for Lego's education branch, known as Rebuilding the World with Agriculture.

Tyler has made a few videos for Lego, promoting school-based projects like building a strawberry-picking machine that won't destroy the delicate fruit. But his screentime isn't

limited to collaborations with Lego. As Farmer Froberg, Tyler has more than 780,000 social media followers learning about gardening, farming and life on a fruit and vegetable agritourism farm.

TEACHING THROUGH VIDEOS

When he first got out of the Army, Tyler worked on the family farm in Alvin, Texas. "I decided that I had my GI Bill, so I should probably go to college," he says.

After earning a degree in agriculture, he worked for a year as an agriculture science teacher. "I loved it, and when you love something, you tend to be good at it, and when you tend to be good at it, you get recognition for it," he says.



"I think I achieved something that I never thought I would through social media."

— Tyler Froberg
@farmer.froberg

Tyler Froberg, known to his 780,000 followers as Farmer Froberg, took to social media so he could educate people about farming and gardening.



LEFT: Tyler, right, and his uncle, Alfred Froberg, show off watermelons grown at Froberg's Farm.

BELOW: Tyler enjoys making social media videos with his sons, or, as he calls them online, "Little Farmer Frobergs." Tyler and his son, Dustin, have fun sharing gardening lessons.



A nonprofit recognized Tyler as the person it needed to run a program teaching farm skills to fellow veterans. "When I was there, though, I missed the spark that you got with young people, whether it was seeing a seed germinate or seeing an animal being born," he says. "While I was teaching adults, I didn't see the same spark."

Around that time, TikTok became popular, and Tyler got an idea. "I should make little videos, like ag lessons," he says. "I'm still a teacher, and maybe that will scratch that itch. And so, I did."

In the first two months, several of his videos got a respectable number of views. "I had a video hit 10,000 views, and then I had a video hit 250,000 views, and I was like, 'Huh, there might be something to this.'"

Tyler has posted a few poems, tried growing square watermelons and loofahs, and succeeded in growing star-shaped zucchini. He's even zipped layers of jackets to the tune of "Stand by Me" — which got over 5 million views the first time he posted it. But his favorite videos to make are any with his sons in them. "We just laugh and have fun," he says, talking about "Little Frobergs" Dusty, Carson Lee and Tommy "Tomcat."

"I'm not one of those content creator parents that are like, 'No, no, no. You have to say that this way,'" he says. "It's only been three years, and so, it's still kind of new for us. They get excited to go out and film with me." Tyler's wife, Kristi, known on social media as "Momma Froberg," also gets the occasional guest spot.

STAGES TO SUCCESS

Tyler's made plenty of silly videos. His personal favorite involves being a rubber duck farmer. "There were these rubber ducks everywhere, and it was just a lot of fun," he says.

Despite his following on social media, Tyler doesn't consider himself an influencer. "Influencers are putting on makeup trying to influence you to use this certain brand or product, or there are ag influencers who create content for people in the ag industry. They work with brands and influence followers to use certain brands or products, and I don't feel like I do that."

Tyler says there are a few stages every content creator goes through. The first step is embarrassment. "You don't want anybody you know to know that you're creating content," he says.

"Then comes, 'So you're still doing that thing?'" he says. "That's when you see your mom and she's like, 'Oh, you're still making the little videos. It's so cute.'"

The third phase is thinking content creation is a waste of time. "You're starting to take it more seriously," he says, "but you're not getting a lot out of it yet."

Then there's the final step — success. "For me, I got invited to give a commencement speech at a college graduation, and walking out on stage and realizing, 'oh wait, I think I did it.' I'm still not 100% sure, but I think I achieved something that I never thought I would through social media."

What about those strawberry-picking machines?

"I would like to think that Lego went as far as they could with that and got hundreds of thousands of submissions for strawberry-picking machines, but I don't know that to be true," he says. But he planted the seed of an idea. Now it's time to see what grows. 🗨️

CHECK IT OUT!

Tyler Froberg's videos are available on Instagram and TikTok at [farmer.froberg](https://www.instagram.com/farmer.froberg). His YouTube and Facebook accounts are under the name Farmer Froberg. For more on his family's farm, go to [frobergfarm.com](https://www.frobergfarm.com).

Nine decades of service to the community

The Commercial Bank celebrates milestone anniversary by giving back

Story by LAZ DENES

In a country where the average life expectancy of a banking institution is 38 years, The Commercial Bank is very much alive and well at 90 years old and counting.

Established in 1934 in downtown Honea Path, this year its six locations, which include Belton, South Greenville, Donalds, Due West and Greenwood, are celebrating the bank's nine decades. There was a community hot dog cookout at each branch in June in appreciation of its customers. To further reflect its commitment to giving back, the bank's management is encouraging the branches to log a combined 90 hours of community service in the towns they serve.

The 60 employees across six locations have enthusiastically obliged. They regularly read to children at schools and day care centers, visit nursing homes, engage in community cleanups, volunteer at local nonprofits and churches and help at area festivals.

"Customer service and community support is what we've been known for since the bank first began," says C. Nakia Davis, an Iva native in his third year as president of The Commercial Bank. "Our motto is 'Faith, Family and Work,' in that order," he says. "We live that every day. We tell that to prospective employees when they interview. It's who we are."



Photo by Matt Leiger

The Commercial Bank staff is volunteering locally to celebrate the bank's 90th anniversary.

PEOPLE YOU KNOW

Nakia says the bank's commitment to staying small — currently \$250 million in assets — and making customer service its lifeblood are key to its success. Handwritten thank-you notes to customers are standard. Account holders who call the bank for information or help handling online and mobile banking tasks will reach a person, not a recording. Such things are unheard of when dealing with the big banks, Nakia says.

"We're the people you trust with your financial needs, but we're also with you at church, we see you at the PTO, our employees sit on town councils and they're coaching our Little League teams," Nakia

says. "We're one of you, the people that you know."

Also setting the bank apart from larger institutions, Nakia says, is how deeply it's woven into the fabric of the area. "In most of the communities we serve, we are the only bank in town," he says. "All loan decisions are made in-house, something the larger institutions have to send up the ladder."

Senior credit officer Mary "Bebe" Vaughn, a Donalds native who's worked at the bank for 31 years, is proud to celebrate its milestone anniversary. "One thing I've always thought was a great accomplishment is that it was established in 1934, which was during the Great Depression. That always sticks out with me about the bank," she says.

Assistant Vice President Kathy McCullough, a Belton native who's worked at the bank for 14 years, loves going to work every day. "Personally, it's the best job I've ever had," she says. "We're a family here. We care about each other's personal lives as well as our work lives. We pray together. We just have a wonderful time together." 



Hannah Brooks delivers doughnuts to Patrick Campbell.



Brad Jones, left, takes Ivan Polus and other children hunting and fishing throughout the year.

Photos courtesy of The Commercial Bank



SAFETY FIRST

Protect your personal information online

Story by MATT LEDGER

WCTEL's Business Solutions Manager Zac Campbell knows some tech-savvy folks. Many people who are comfortable with technology and familiar with the latest innovations think that knowledge will prevent them from becoming victims of cybercrime. But Zac warns that's not always true.



Zac Campbell

Zac's circle of friends includes a couple who are both avid gamers. "Last year, they had an email password compromised. The hacker was then able to guess their banking password, then the hacker created a rule in their email, moving any banking replies to a folder that my friends couldn't see," Zac says. "A debit card was ordered and mailed to a bogus address. The hacker received it and wiped out their account with all legit charges. Having two-factor authentication on their email and their banking would have prevented that attack."

Luckily for the couple, they noticed the fraudulent charges quickly and

reported them to their bank in time to recover their money.

Zac says the story of his friends' experience is a prime example of why people need to be proactive in protecting their online accounts. Taking a few small steps now to safeguard your finances is far easier than trying to restore the damage done if your financial information is compromised.

MONITOR YOUR CREDIT

Zac's first tip is to closely monitor your credit scores a few times each year. Thoroughly reviewing your financial statements often is also important.

"I would recommend freezing your credit today," Zac says, "so that you have no risk associated with your data being compromised. Unless your credit were to be unfrozen, a new credit line can't be opened in your name." Active credit lines can still be used for purchases.

Freezing your credit is completely free. Set up a free account with one of the credit reporting agencies, Trans Union, Equifax or Experian, and opt for a credit freeze. The best part is the freeze goes into effect within the hour.

TWO-FACTOR AUTHENTICATION

"While longer character passwords are important, there is no replacement for two-factor authentication," Zac emphasizes. "Enabling two-factor authentication is another safeguard if your password is compromised, so that someone can't access your account."

Easily guessed passwords can be compromised. Two-factor authentication adds a second step to the login process — such as entering a validation code sent to your email or as a text message.

Nearly all major companies, from banks to health care providers, offer the two-factor security option, but it's often up to the consumer to authorize this security function.

NOTIFICATIONS YOU NEED

Setting up activity alerts on your individual credit cards is another way to keep track of when and where your cards are being used.

"I have alerts set on my credit and debit cards," Zac says. "Anytime a transaction is made, I get a text." 

Sensational

SUMMER SALADS

Among summer's many charms are vegetables and fruit blooming with flavor, and it doesn't take a lot of effort to turn them into delicious salads.

These recipes cover all the salad bases. From crisp leafy tossed salads to sturdy mixes that can sit out for a couple hours while the kids play in the yard and you visit with friends. Keep it easy and choose a make-ahead recipe featuring hearty pastas, grains and beans that can work as a side dish or a full meal, or throw together fruit or vegetable combinations that hit sweet or savory notes.

Summer salads are versatile, so feel free to swap out lettuces, and use a variety of fruits instead of just one kind. After all, it's summertime, and the living — and cooking — should be easy.



**Food Editor
Anne P. Braly
is a native of
Chattanooga,
Tennessee.**

Photography by **Mark Gilliland**
Food Styling by **Rhonda Gilliland**



BLUEBERRY PEACH SALAD

- 1 pint fresh blueberries
- 2 peaches, diced (leaving the skin on adds texture, vitamins and color)
- 2 cucumbers, sliced
- 1/2 cup crumbled feta cheese
- 3 tablespoons fresh lemon juice
- 1 tablespoon Dijon mustard
- 1 tablespoon honey
- 1 tablespoon olive oil
- 1 tablespoon finely chopped basil
- Kosher salt and freshly ground black pepper, to taste

In a large serving bowl combine the blueberries, peaches, cucumbers and feta.

In a jar with a lid or measuring cup combine the lemon juice, Dijon, honey, olive oil, basil, salt and pepper. Whisk together until well combined.

Pour the vinaigrette over the salad and gently mix everything together. Taste for seasoning and garnish with extra basil. Serve or cover and refrigerate the salad until ready to serve.



SUMMER CORN SALAD

- 3 cups corn kernels (approximately 4 ears)
- 1 cup cherry tomatoes, quartered
- 1 cup cucumbers, diced
- 1 cup crumbled feta cheese
- 1/4 cup red onion, diced
- 3 tablespoons olive oil
- 3 tablespoons rice vinegar
- 1 tablespoon fresh parsley
- Fresh basil ribbons
- Kosher salt and freshly ground pepper, to taste

Bring a large pot of salted water to a boil and add the corn. Cook for 3 to 4 minutes or until the kernels turn bright yellow. Drain the corn and cool completely. Use a sharp knife to remove the kernels from the corn cob, scraping the cobs to get all the "milk" from the cobs.

In a large bowl, combine the corn kernels, cherry tomatoes, cucumbers, feta cheese and red onion. Drizzle the olive oil and vinegar over the salad.

Season generously with salt and pepper, to taste, and toss well to combine. At this point, the salad may be made ahead. Just before serving, sprinkle with fresh herbs, and toss to combine.



MAIN DISH TORTELLINI SALAD

Grilled chicken heightens the flavor of this salad.

- 2 (10-ounce) packages cheese tortellini, prepared according to package instructions
- 2 cups shredded chicken
- 1 cup halved cherry tomatoes
- 8 ounces fresh mozzarella pearls
- 1 cup roasted red bell peppers, chopped into 1/2-inch pieces
- 1 cup basil pesto (store-bought or homemade)
- 1 1/2 tablespoons extra-virgin olive oil
- Fresh basil ribbons, for garnish

In a large bowl, combine the tortellini, shredded chicken, cherry tomatoes, mozzarella, roasted peppers, pesto and olive oil. Cover and refrigerate. Can be prepared up to a day ahead. When ready to serve, top with fresh basil.



SUMMER SHRIMP SALAD

- 2 pounds shrimp, peeled and deveined
- 2 tablespoons finely chopped red onion
- 1 rib celery, finely chopped

Dressing:

- 1 cup mayonnaise
- 1 lemon, zested and juiced
- 2 tablespoons chopped fresh dill
- 1 tablespoon Dijon mustard
- 1 garlic clove, minced
- 1/4 teaspoon kosher salt
- Pinch of freshly ground black pepper

Bring a pot of water to a boil. Add the shrimp and boil for 2 to 3 minutes, until cooked through and pink. Plunge the cooked shrimp in an ice water bath to cool.

Meanwhile, make the dressing: Stir together the mayonnaise, lemon juice and zest, dill, mustard, garlic, salt and pepper.

In a mixing bowl, stir together the cooled shrimp, red onion, celery and dressing, until creamy. Serve plain or nestled on butter lettuce leaves garnished with fronds of fresh dill, if desired. 🍴



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