

"The Pipeline"

NUCA OF THE CAROLINAS

PRESIDENTS REPORT—MAY, 2023

I hope you all are enjoying the beautiful spring weather and longer days. It has been nice the past couple of weeks, but summer temps will be here soon, so enjoy it while you can.

It has been a busy spring for NUCA of the Carolinas. It all started with the spring conference in Myrtle Beach. It was great to see everyone that attended. We had a great turnout along with great speakers and beautiful weather. Thank you to all that donated money to buy the water filter build kits and for Xylem's extra contributions. I enjoyed being able to get the rest of our families involved and help us get those built for those that do not have clean water like we do here in the Carolinas. Of course, we wouldn't have good clean water here if it wasn't for all the great contractors that we have in this organization along with our suppliers and subcontractors. Thank you for all that sponsored the spring conference and help make it a big success.

Then after we got back it was only a short time till we had the clay shoot up at Beaver Pond Sporting Club. Thank you, Paul Hunter, for putting it all together and thanks to all the sponsors we had. Congratulations to our winning team from Bio-Nomics (also one of our newer members). Also, could not go on without thanking John Knighten with United Rentals for the great BBQ and fixins. It was beautiful weather and a great venue. Can't wait to do it again next year.

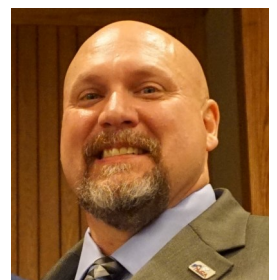
After that we had our Safety and Risk Management meeting in Pineville. Greg and Jason did a wonderful job on this. If you haven't had a chance to attend one of these meetings lately, I would encourage you to. It is good for all of us, not just our safety personnel. I know you won't believe this, but we also had BBQ there, thanks to Sunbelt for sponsoring the lunch. These guys are doing a great job. They meet every quarter and try to move around the state, so try to make it out and see what all they are doing to keep us safe. As they move around this year make sure to invite those contractors in your area that are not members. They are doing a big push on trench safety, which is something that we all need.

Coming up we have Trench Safety Stand Down the week of June 19-23. I hope you all will participate. If you do participate make sure to let Linda know.

Then on July 27th we are going to have our NUCA Open at Forest Oaks in Greensboro. Registration should be out soon, and you will want to sign up quickly because we are expecting another sellout event with space being limited.

Then you will want to save the date for the fall conference coming up on October the 12th-15th, which will be at the beautiful Omni Grove Park Inn in Asheville. Space will be limited there as well with that being prime season to visit the NC mountains.

Stay Safe,
Scott Little
President-NUCA of the Carolinas
State Utility Contractors



2023 Officers and Board of Directors

EXECUTIVE BOARD

Scott Little	State Utility Contractors	President
Mike Hewitt	Garney Construction	Vice President
Roger Richards	Sanders Utility Construction	Secretary/Treasurer
Paul Hunter	T.A. Loving Company	Immediate Past President
Brian Wilkerson	JF Wilkerson Contracting	Past President

BOARD OF DIRECTORS

Justus Everett	ABE Utilities	Tim Hogan	Pipeline Utility Contractors
John Barringer	B.R.S., Inc.	Glenn Foley	Gregory Poole Equipment
Brett Sondergard	United Rentals Trench Safety	Bobbie Raynor	Park Construction of NC
Tim Haechten	Foremost Pipeline	Dennis Holloway	AnSCO & Associates
Joe Williams	Concrete Pipe & Precast	Mike Evans	Palmetto Rock
Jarrold Williamson	Holland Pump	Sid Carpenter	Carolina Grading & Utilities
Freddie Young	Sanders Utility Construction	Brian Dillenback	James River Equipment
Chris Sellman	Smith Kesler & Assoc.		

EX OFFICIO'S

Steve Brown—State Utility Contractors

(CGA)

Kevin Cripps—Gen3 Energy Solutions

(NUCA National)

2023

President

Scott Little - State Utility Contractors

Immediate Past President

Paul Hunter—T.A. Loving Company



WELCOME NEW MEMBERS

VECTOR FORCE DEVELOPMENT

Adam Spence—General Superintendent

Service-Disabled Veteran Owned Business

Charlotte, N.C.

989-423-7353

aspence@vectorfd.com

www.vectorforcedevelopment.com

Traffic Control Installation - Hydro Excavation Service



IF YOU ARE INTERESTED IN JOINING NUCA/NUCA OF THE CAROLINAS OR KNOW OF SOMEONE THAT IS PLEASE CONTACT LINDA GOSLEE AT:

LGOSLEE@NUCACAROLINAS.ORG OR GO TO OUR WEBSITE AT WWW.NUCACAROLINAS.ORG AND CLICK ON "JOIN NOW".

THERE ARE 3 MEMBERSHIP TYPES

CONTRACTOR

SPECIALTY CONTRACTOR

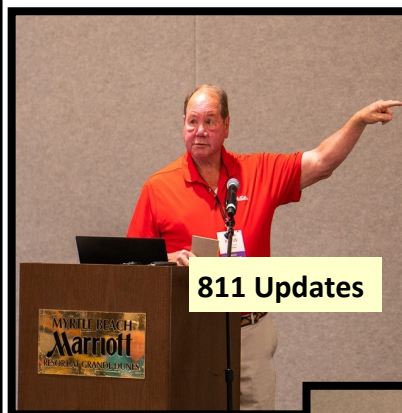
ASSOCIATE MEMBER

All memberships include both Chapter and National Membership!

Spring Conference Highlights!

**THANKS TO ALL OF OUR
EXHIBITORS!**

NC811
TRANSIT & LEVEL
VERMEER ALL ROADS
CJGEO
SUNSTATE EQUIPMENT
INFRASTRUCTURE SOLUTIONS GROUP
SOGGY BOOTOM EROSION
SUNBELT RENTALS
LINDER
CURMPLER PLASTIC PIPE
CORE AND MAIN
BIO NOMICS
CONSOLIDATED PIPE & PRECAST
EXCAVATION MARKETING
UNITED RENTALS TRENCH SAFETY
XYLEM, INC.
STAY ALERT SAFETY
SR&R ENVIRONMENTAL
REGULATORY SOLUTIONS
NATIONAL TRENCH SAFETY
DIRECTIONAL SERVICES, INC.
JOE JOHNSON EQUIPMENT
SC811
MEMBERFY
JAMES RIVER EQUIPMENT
ESC TRENCH SHORING
INTRAGRADE



Spring Conference Highlights



HAWAIIAN NIGHT!



AND THE WINNERS ARE -



Keith & Kaye
Hooker

Best Hawaiian Outfits
Friday Night!



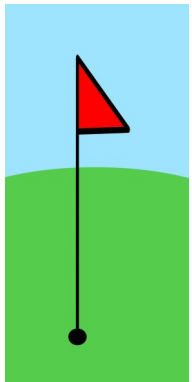
James Bernash
&
Taryn Rumsy



First to Register!
Will Stokes



FIRST PLACE TEAM
WILL STOKES
BRETT BOSWELL
THOMAS HUGHES—Not Shown
TREVOR TIMMONS—Not Shown



Closest to the Pin
Brett Boswell
Longest Drive
Richard Fikis—Not Shown

SPEAKERS



SCOTT LITTLE
NUCA PRESIDENT



JUSTIN GANSCHOW
CATERPILLAR SAFETY SERVICES



MISTY WISE
SC811



HOLDEN KEEN
MCGRIFF



LOUIS PANZER
NC811



THANKS TO OUR SPONSORS!

PATRONS
Razorback Boring
Crumpler Plastic Pipe
McGriff
State Utility Contractors
Foremost Pipeline
Park Construction of NC
Sanders Utility Constr.
JF Wilkerson Contracting
DH Griffin
Ferguson Waterworks

BREAKFAST
Sunstate Equipment
Trench Safety

SUPPORTERS
Consolidated Pipe & Supply
Concrete Pipe & Precast
Lambert's Cable Splicing
Garney Construction
AnSCO & Associates
Joe Johnson Equipment
Indaco Risk Advisors

FRIDAY COOKOUT
DINNER
James River Equipment
Sanders Utility Construction
BAR
Sunbelt Rentals
Fortiline

CONTRIBUTERS
NC811
Soggy Bottom Erosion

WELCOME RECEPTION
Holland Pump

GOLF
LUNCHES
Vermeer All Roads
TROPHIES
Linder

SPEAKERS
Carolina CAT
Gregory Poole Equipment
Stay Alert Safety

MUSIC
Core and Main

PRESIDENTS BANQUET

RECEPTION
Sunbelt Rentals
BRS, Inc.
SR&R Environmental

DINNER
Sunbelt Rentals
Fortiline

SAFETY AWARDS



GREG MAREADY
S&RM COMMITTEE CHAIRMAN



UNDER 150,000
MANHOURS

FIRST PLACE

JF WILKERSON
CONTRACTING

MICHAEL COATES

HONORABLE MENTION

TERRAHAWK

TROY TAYLOR



OVER 150,000
MANHOURS

FIRST PLACE

DIRECTIONAL SERVICES

KEN THOMAS

HONORABLE MENTION

B.R.S., INC.

DAVID SINGLETARY



Safety & Risk Management

Greg Maready
Lee Peacock



Greg Nabry—Sunbelt Rentals

Jamie Olive—Southern Cross Construction



The May S&RM Meeting was held in Pineville, NC on May 9th. Thanks to everyone that attended! Lee Peacock with the NCDOL gave updates every contractor should know, Ann Rushing updated us on NC811. Greg Nabry with Sunbelt Rentals spoke on understanding soils and Jamie Olive, Southern Cross Construction and retired Fire Fighter gave a First Responder Testimony. If you missed this meeting, please plan to attend the next one this coming August in Raleigh!

**THANKS TO
SUNBELT RENTALS
FOR
SPONSORING LUNCH!!**

Message from the Chairman

It is hard to believe Memorial Day is upon us and the unofficial start of Summer is almost here!

Just about every single contractor I talk to and see is very busy with more work than they can juggle right now. Work is certainly plentiful in the Utility Sector of construction and we are all very fortunate to have work and hopefully are seeing some relief with supply chain issues easing a bit. Some items still have long lead times and they are affecting some project closures, but overall the industry is bright and our work is steady.

With good jobs and plentiful work, we all can tend to fall into the habit of pushing hard at our production and that can lead to missed steps in our safety protocols. NUCA and our industry leaders make a valiant effort to hold and host various meetings annually and throughout the year to remind our members and our construction contacts of the importance of safety while on the job and at home.

Our recent Safety and Risk Committee Meeting in Pineville, NC did just that. Our recurring theme this year is “Moving our Trench Incidents to Zero” and that is our intent as we continue to take this message across the state. Our next meeting will be held August 8th, 2023 in the Piedmont Triad Region and we hope to again get as many of our Utility Industry folks together as we can to advocate for the importance of Trench Excavation Safety.

Everyone also remember National Trench Excavation Stand Down Week is upcoming and will be held the week of June 19th – 23rd. We want to get all of our contractors who are performing this task to be a part of this critically important message to get out to our workers. Everyone also remember to “Think Inside The Box” and visit the website <https://thinkinsidethebox.info> or visit the site on LinkedIn. A great resource for creating and maintaining an awareness level of the importance of Trench Excavation Safety.

Have a great start to summer. Be safe out there and remember to Drive Defensively while on the roads.

Our Safety and Risk Committee is an excellent opportunity to network and help keep our industry strong and viable through Productive Safe Work! We are here for you!

Stay healthy! Stay focused! Stay SAFE!

Greg Maready – NUCA Safety / Risk Committee Chair

Workforce Development Demands Pro-Business LIBERTY Campaign

This month, NUCA joined forces with the U.S. Chamber of Commerce to promote their new LIBERTY campaign for immigration reform legislation in Congress. This pro-business movement strikes the right balance in what otherwise can be a contentious immigration reform argument that has not moved in years. Securing our borders and reforming our nation's broken immigration system are issues that everyone agrees must be addressed--and these 400 business and trade organizations agree this should be a top legislative priority. This may be a long march ahead, but every journey begins with a first step. If you want to learn more about the LIBERTY campaign, go to www.CallingForLIBERTY.org.

NUCA Supports RESTART and SPUR Permit Reform Bills – Urges Bipartisan Compromise

NUCA supports two bills introduced in the Senate that will help jump-start the action needed to pass permitting reform legislation this session. Sens. Shelly Moore Capito (R-WV) and John Barrasso (R-WY) introduced the "Revitalizing the Economy by Simplifying Timelines and Assuring Regulatory Transparency (RESTART) Act," and the "Spur Permitting of Underdeveloped Resources (SPUR) Act," respectively. Both bills reform the nation's broken permitting and environmental review processes, which are currently delaying key energy, infrastructure, and transportation projects across America.

NUCA was also pleased to see the reintroduction of Senate Energy and Natural Resources Chairman Sen. Joe Manchin's "Building American Energy Security Act" Sen. Manchin (D-WV) continues to advocate for legislation that including similar permitting reforms, and his bill is supported by the Biden White House. NUCA calls upon the Senate to work with the House and the Administration to pass a bipartisan bill that overhauls and streamlines the federal permitting process.

NUCA's *Dig This!* Podcast: Perconti on Summit

NUCA's latest podcast features this department's lobbyist and NUCA VP of Governmental Affairs Zack Perconti. Perconti discusses in-depth our four top Summit issues, and talks about how to approach a Congressional meeting. You can find NUCA's podcast at nuca.com/podcast or available via most podcast services (16:34).

Trench Safety Stand Down

How to Conduct a Trench Safety Stand Down

Companies will conduct a Trench Safety Stand Down by taking a break to have a toolbox talk or another safety activity to draw attention to the specific hazards related to working in and around trenches/excavations.

We ask that member companies provide to NUCA feedback about their Stand Down, such as when it was held, how many workers participated, how you shared information with employees. NUCA will collect the information, publicize the overall total number of participants, and publish the names of the companies that held a Trench Safety Stand Down. You can find all the appropriate documentation [HERE](#)

Association News

Get Ready For Trench Safety Stand Down Week - June 19-23, 2023

This June 19-23 is the seventh annual Trench Safety Stand Down (TSSD). This is your company's opportunity to talk directly to your employees and others about excavation safety. Companies can conduct a stand-down by taking a break to conduct a toolbox talk or other safety activity to draw attention to the specific hazards related to working in and around trenches/excavations. We hope each NUCA member will participate in our TSSD program and promote June's "Trench Safety Month"! For more information, TSSD materials, and submission details, go to nuca.com/tssd.

2023 NUCA Convention & Exhibits, October 26-28: Registration Open

2023 is the year to "Make NUCA Yours!" Pencil in on your calendar the 2023 NUCA Annual Convention & Exhibits, our very popular annual member get-together. This year, the Convention will be held October 26-28 in Naples, Florida, at the Naples Grande Beach Resort. (The hotel liked our members so much in 2021 they wanted us to come back!) Our preliminary program is available and includes our relaxed favorites and new events. Our keynote speaker, kindly sponsored by NUCA National Partner Core & Main, is the charismatic [Randy Fox](#), former NCAA official and corporate leader.

We want you to see you in sunny Florida this fall! (We also want to see you and your guest in Palm Springs, California, for the 2024 NUCA Annual Convention & Exhibits, March 20-23, 2024.) Registration for the 2023 Convention is now open at www.nuca.com/fallconvention2023.

NUCA Assurance: Construction-Focused Group Captive Business Insurance Only For NUCA Members

NUCA Assurance is a new member benefit, tailored to our association and our industry! NUCA Assurance is construction-focused group captive program owned by members and offers a host of insurance benefits to business owners. It is designed by insurance experts with construction backgrounds to deliver the claims control and risk-management to support smart business owners. We are sending all NUCA members more information on this new benefit and how NUCA Assurance compares to your existing business operations insurance. To learn more about this new member benefit, go to nucaassurance.com.

Are You A Part Of The NUCA-STAR Company Safety Program?

Safety is the utility construction industry's first priority. It is also the top priority of NUCA. To help our members reach that goal, NUCA introduced this summer the NUCA Safety, Training, Awareness and Recognition (NUCA STAR) Program. The NUCA STAR Program was developed by the association's Safety Committee to help evaluate, update, and recognize a member company's safety program and practices. NUCA members who volunteer to participate should see lower incident rates and accidents on their jobsites and in their company facilities. There is no cost to NUCA members. More at nuca.com/nucastar.

What If You Could Spend Less For Your 401k Employee Benefits?

A plan checkup is the most important tool for uncovering cost savings in your employee retirement plan. Because you're a NUCA member, you can now discover whether your existing 401(k) program still works for your benefits package. And a checkup can reveal when it's time to explore a change to a more cost-effective option. If you want to learn more about the NUCA Advantage 401k option today and how easy it is for your company to implement, contact NUCA Advantage program director Christopher Price at 954-625-1531 or by email. NUCA Advantage also offers employee healthcare benefit options, HR tools, standard industry forms, online classes, and much more for your business success. All can be found online at nucaadvantage.com.

Clay Shoot @ Beaver Pond Sporting Club

FIRST PLACE TEAM

BIO-NOMICS TEAM

David Snyder Pete Fleetwood
Rod Montgomery Don Green



SECOND PLACE TEAM

CONSOLIDATED PIPE TEAM

Derek Williams Will Isenhour
David Singletary Will Smith

THIRD PLACE TEAM

SOUTHERN CROSS TEAM

Kevin Prince Josh Olive
Bobby Olive Will Hostetler



Washington Summit



The NUCA Washington Summit was May 16-17th. Brian Wilkerson, Paul Hunter, and Linda Goslee from the Carolinas Chapter as well as Scott Knobloch with Caterpillar and Dustin Rhodes with Vactor Manufacturing, Inc. walked the halls on the Hill visiting with our Legislators offices discussing the concerns of our industry.



CELEBRATION OF CONSTRUCTION
Was held May 14-16 on the National Mall/Sponsored by AEM
A hands-on display of equipment and technology to learn the latest construction methods, data management, materials, tools, and workers are carrying on the tradition of improving safety and environmental stewardship, while building the infrastructure that makes today's society possible. NUCA had a booth promoting the important work NUCA and it's member do for our industry.

Are You A Part Of The NUCA-STAR Company Safety Program?



NUCA ★ **STAR**

SAFETY TRAINING AWARENESS RECOGNITION

All NUCA members want to send its workers home safely every night. By participating in the NUCA STAR program you can reach those safety goals and raise the bar on safety best practices in the utility construction industry over time.

The STAR Program has been developed as a tool to aid NUCA members in evaluating, updating, and recognizing their safety program and practices. Companies who volunteer to participate in the evaluation process should see lower incident rates and accidents across the board.

KEY EVALUATION AREAS

Leadership + Culture + Procedures + Records & Database Management

For more information contact:

Mike Flowers - Director of Safety, Education, & Training

mike@nuca.com | #703.358.9300

www.nuca.com/nucastar

www.nuca.com | #WeDigAmerica | #WeDigSafety

Safety is the utility construction industry's first priority. It is also the top priority of NUCA. To help our members reach that goal, NUCA introduced this summer the NUCA Safety, Training, Awareness and Recognition (NUCA STAR) Program. The NUCA STAR Program was developed by the association's Safety Committee to help evaluate, update, and recognize a member company's safety program and practices. NUCA members who volunteer to participate should see lower incident rates and accidents on their jobsites and in

their company facilities. There is no cost to NUCA members. More at nuca.com/nucastar.

NUCA OPEN



JULY 27, 2023

FOREST OAKS COUNTRY CLUB

4600 FOREST OAKS DRIVE

GREENSBORO, N.C.

REGISTRATION COMING SOON TO YOUR INBOX!!

AND ON LINE AT WWW.NUCACAROLINAS.ORG

Update from the Young Leaders

Raleigh Young Leaders Social

Our latest Raleigh social had an outstanding turnout! Go carts, axe throwing, pizza & raffles (by United Rentals Fluid Solutions) set the stage for an evening full of networking and utility talk we won't forget!

This event wouldn't have been possible without the help of our generous sponsors. Huge shout-out to **Park Construction of North Carolina, Inc.** who was the main sponsor for the evening and **H&E Equipment Services, Inc., Ascendum Machinery, & United Rentals Fluid Solutions** for sponsoring as well!

Thanks again to everyone who came out!

Young Leaders Philanthropic Event

On May 13th, our NUCA of the Carolinas Young Leaders participated in a community service event with The Great Raleigh Cleanup. Our Young Leaders removed over 100 POUNDS of litter from the small stretch of road on Crabtree Blvd in Raleigh, North Carolina. It was a great time serving our community with an awesome group of people!

Thank you to **United Rentals Trench Safety** for sponsoring the breakfast and beverages and **Terrahawk Civil Contractors** for sponsoring the lunch!

Come get involved!!

Philanthropic Update:

Last Month, Habitat for Humanity of Wake County dedicated 11 homes at their Maybrook Crossing community in Raleigh, NC. The \$15,500 that the NUCA of the Carolinas members donated and the labor hours that we contributed was a big help to making these dreams come true for these 11 individuals and their families! Thank you again for your generosity and support!!



NEXT NUCA OF THE CAROLINAS YOUNG LEADERS OUTREACH EVENT

On June 27th, our NUCA of the Carolinas Young Leaders will be participating in Bobbitt's Construction Career Day. We are anticipating 150-200 kids from the Wake County School System to be in attendance. Please reach out to Ryan Mack (rmack@parknc.com) or Gunnar Barringer (gbarringer@brsincorporated.com) if you want to

get involved!



South Carolina 811 has been constantly on the move since the last Pipeline update! In April, we kicked off spring by joining 811 groups from Virginia, Ohio, Georgia, Tennessee, North Carolina, and more at Martinsville Speedway for the Call811.com Before You Dig 250 Xfinity Series NASCAR race. Our sponsorship of this event spread the 811 message to millions of people in person, on television, and on social media.

We then met industry groups from across the country in Orlando for the Common Ground Alliance annual conference, the biggest CGA event to date! We rounded out our travels with the NUCA Spring Conference in Myrtle Beach and the annual Joint NC/SC UCC meeting in Cherokee, NC, where both the NC and SC 811 Executive Directors were featured speakers. We're already looking forward to next year's Joint UCC in Charleston!



After a busy start to the year in January and February, notification volume plateaued in March and April, barely matching the previous year's numbers (120,000 and 108,000, respectively). Both Louis and Misty noted this development in their presentations, and we'll continue to monitor and report on these numbers moving forward.

Other dig statistics in South Carolina have remained stable. Telecommunication, sewer, and electric comprise the most work types; and our top five counties by volume are Greenville, Richland, Horry, Charleston and Spartanburg.

In addition to Utility Coordinating Committee (UCC) meetings (a list of which can be found at [South Carolina UCC Meetings](#)), our public awareness team has been representing SC811 at events such as the South Carolina Lineman's Rodeo, the Palmetto Sportsmen's Classic outdoor expo, and the Orangeburg Festival of Roses. Coming up, you can expect to see us at the Hampton Watermelon Festival, SC American Public Works Association meeting, Fire Rescue Conference, Blythewood Fourth of July Festival, and more!

Our Underground Simulated Emergency (**USE811**) training exercise, previously known as the Simulated Underground Emergency (SUE), will be held on Friday October 13th, 2023, in Charleston, SC and hosted by the Charleston Fire Department. We are welcoming sponsors for USE811 as well as for SC811's ongoing mission of educating excavators and the public about the importance of utility damage prevention. Visit the [SC811 Sponsorships](#) section of our website for more information.

Enjoy the warmer weather, be safe, and keep up the great work!

Misty Wise - Executive Director
South Carolina 811
(O) 803-451-7715

misty.wise@sc811.com | www.sc811.com

Free Online Education: <https://sc811.com/education-outreach/online-training/>

Follow us: [Facebook](#), [Twitter](#), [Instagram](#), [YouTube](#) & [TikTok](#)



Summer is on the way. Normally that might mean a slight slowdown, however, we are showing a 9% increase YTD at the end of April. There is a tremendous amount of work on the horizon for this year alone and an even higher volume to come. So what can we do? Today's three Cs are coordination, cooperation and consideration.

The UCCs are all about coordinating (it's in the name). Sharing the plans for upcoming work helps everyone get on a similar page. Resources need to be coordinated to assure a smooth project delivery. Cooperation is critical as well. This means sharing what you know in communication throughout the process. This could be in the form of shared facility maps that show a better path through a less congested area. It could mean cooperation with the locator to limit requests to what is actually going to be done. It's amazing how much this kind of mutual assistance helps!

Finally always carry consideration for the impact of your actions on the others. We all learned to be considerate of others when we were young: sometimes this is lost in the heat of battle or with deadline pressures bearing down. Take a deep breath and be considerate of each other.

Ok that's enough Mister Rogers for now! A huge thank you to Linda and the Carolinas UCC for allowing me to speak at the spring conference! Looking forward to Fall and in the meantime stay safe and be neighborly!

Louis Panzer
Executive Director
North Carolina 811
336-707-1736



Be sure to attend your local UCC meetings

Don't miss out on discussions regarding various issues that impact your projects!

To view all meeting locations, visit <https://ncucc.org/county-uccs/>

Small Business Insights

Cybersecurity Best Practices



Provided by: National Utility Contractors Association

Cybersecurity Best Practices

Cyberattacks are becoming more frequent and complex, and businesses of all sizes and industries are potential targets. In fact, cybercriminals increasingly go after small businesses since they contain much of the same types of sensitive information as larger enterprises but often have weaker cybersecurity defenses. Verizon's Data Breach Investigations Report found that 43% of all cyberattacks target small businesses, and 60% of those victims go out of business within six months of the attack.

Even if a small business survives a cyberattack, there can still be devastating consequences, such as high costs, reputational damage and unanticipated downtime. To best combat these risks, it is important for small business owners to be aware of common cyberthreats they may face, including:

- **Phishing**—Phishing is a type of cyberattack that utilizes deceptive emails or other electronic communication to manipulate recipients into sharing sensitive information, clicking on malicious links or opening harmful attachments. While emails are the most common delivery method for phishing attempts, cybercriminals may also use text messages, social media messages, fake or misleading websites, voicemails or even live

A Small Business Administration survey found that 88% of small business owners feel their business is vulnerable to a cyberattack.



This document is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2023 Zynova, Inc. All rights reserved.

phone calls.

- **Business email compromise (BEC)**—A BEC scam entails a cybercriminal impersonating a seemingly legitimate source—such as a senior-level employee, supplier, vendor, business partner or other organization—via email. The cybercriminal uses these emails to gain the trust of their target, thus tricking the victim into believing they are communicating with a genuine sender. From there, the cybercriminal convinces their target to wire money, share sensitive information (e.g., customer and employee data, proprietary knowledge or trade secrets) or engage in other compromising activities.
- **Malware**—Malware is a general term that describes viruses, worms, Trojan horses, spyware, adware, rootkits and other unwanted software or programs. Once a malware program has gained access to a device, it can disrupt normal computing operations, collect information and control system resources.
- **Insider threats**—Workers with access to sensitive information, including contractors who have access to the company's network, may be aware of existing security weaknesses and can exploit them more easily than an outsider.
- **Password attacks**—Using weak or easily guessed passwords or using the same password for multiple accounts can result in compromised data. In fact, over 70% of employees working at small businesses have had their passwords stolen or compromised, according to data from the Ponemon Institute.

To limit the risk of cyberattacks, small business owners should implement the following cybersecurity best practices:

- **Employee education**—Employees are the most significant cybersecurity vulnerability to any organization, including small businesses. Workforce cybersecurity education is essential to teach employees to identify phishing attacks, social engineering and other cyberthreats.
- **Security software**—A network firewall can prevent unauthorized users from accessing company websites, email servers and other sources of information accessed through the internet. In addition, high-quality antivirus software can perform automatic device scans to detect and remove malicious software and provide protection from various online threats and security breaches. The latest patches and updates should be installed as soon as possible to limit cybercriminals' opportunity to exploit any network vulnerabilities.
- **Multifactor authentication (MFA)**—Important accounts, including email, social media and banking apps, should require MFA to limit the opportunity for cybercriminals to steal data.
- **Data backups**—Essential files should be backed up in a separate location, such as on an external hard drive or in the cloud.

As cyberthreats become more frequent and severe, small businesses should take protective measures to secure all company, personal and financial information. For more small business insights and risk management guidance, contact us today.

What are my NUCA Advantage & Memberfy Benefits?



• Client Portal Programs

Compliance | Safety | Risk Management | Health Care Reform | HR | Policies & Forms | Employee Newsletters | Much More!

• Employee Benefit Programs

Health Insurance | Worksite Programs | Life & Disability | Dental & Vision | Retirement & Financial Planning

• Back Office Administration Resources and Solutions



Get Started Now | 844.636.2739

NUCA Advantage

Get the most out of your membership!



844-636-2739 | nucaadvantage.com | nucaadvantage@nuca.com

Customized Insurance Solutions

- Medical Coverage
- Dental Coverage
- Vision Coverage
- Life Insurance
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Retirement Plans
- Accident Plans
- And More!

FREE Client Portal

- Information on HR trends, best practices and Q&As
- Timely breakdowns of changes to laws affecting employers including HIPAA, ERISA, COBRA, FMLA, ACA, ADA, and more!
- HR & Compliance Apps
- HR Hotline
- Employee Handbook Builder
- Much, much more !

FREE LMS

- Set up your employees in minutes
- 150+ training courses available, including sexual harassment prevention and workplace safety courses
- Easy-to-use dashboard allows for simple tracking of employee course completion
- System issues certificates of completion per course for each employee

Payroll & HR



The right payroll/HR solution reduces manual work, increases productivity, and enhances employee engagement.

Save time with:

- Flexible, user-friendly technology to evolve as your organization does
- Responsive, dedicated service and support team
- Robust vendor integration marketplace
- Extensive library of insurance carrier connections
- Digital-first records and automation



Get Started Now | 844.636.2739



Life & Disability Insurance

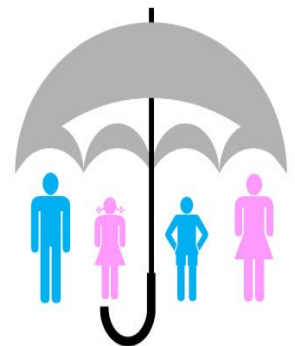
Memberfy has solutions for ALL your voluntary needs. Offerings include, but not limited to:

Short-Term Disability & Long-Term Disability Programs

These programs provide significant value to your employees. They protect the employees' income should they get hurt and unable to work.

Term Life Insurance

Policies that provide additional protection for family members so they can maintain their lifestyle if you were to pass away.



Get a Quote: 844.636.2739

www.nucaadvantage.com

Employee Medical Health Insurance Plans



NUCA Offerings Include:

- **Shared risk pool for NUCA Members**
- **Level Funded Programs** - Employers may be entitled to surplus refunds if claims are less than expected.
- **Rx rebates** - 100% returned to the client
- **National Carriers** (Aetna, Cigna, and more)

Get Started Now
844.636.2739

www.nucaadvantage.com



WHAT'S YOUR PLAN FOR RETIREMENT



Retirement & Financial Planning

401(k)

The power of a group plan with the flexibility to customize your own plan design.

Whole Life

Guaranteed to remain in force for the insured's lifetime.

Buy-Sell Programs

Gives owners a valuation and plan for the exit of one of the partners due to death or disability.

Key Person

Provides a business with protection against the untimely death of a key person.

And More!

Get Started Now | 844.636.2739



NEW LOGO!

Immediate Past President, Paul Hunter, announced our new Logo at the Fall Conference! Polo's, T-Shirts and Hoodies with the Logo on them are now available. If you would like to purchase any of them, please send the order form (on next page) to Linda at lgoslee@nuccarolinas.org



NEW APPAREL!

Polo/Golf Shirts: \$40/each



Light Blue



Red



Navy

T-Shirts: \$15/each



Hoodies: \$30/each





ORDER FORM

POLO'S, T-SHIRTS & HOODIES

FILL OUT AND EMAIL TO LGOSLEE@NUCACAROLINAS.ORG

Name _____

Ship to Address _____

Email/Phone Number _____

POLO GOLF SHIRT—CIRCLE COLOR AND SIZE

NAVY	M	L	XL	2XL	3XL	4XL
RED	M	L	XL	2XL	3XL	4XL
LIGHT BLUE	M	L	XL	2XL	3XL	4XL
T-SHIRT	M	L	XL	2XL	3XL	4XL
Hoodie	M	L	XL	2XL	3XL	4XL

POLO/GOLF SHIRTS—\$40.00/EACH

T-SHIRTS—\$15.00/EACH

HOODIES—\$30.00/EACH

Plus Shipping Costs

Credit Card Information

Name on Card (Please Print)

Company Name (If Applicable)

Card Number

Expiration Date

CVV Code

Billing Address for Credit Card—Address, State, and Zip Code

A 4% Processing Fee will be added to all credit card payments