



Interconnected VoIP Has Arrived

MONITOR TELECOM is excited to announce that starting November 1st, 2022, we will be offering a new voice service called Interconnected Voice Over Internet Protocol (VoIP).

Don't worry, MONITOR TELECOM will still offer traditional phone service. Interconnected VoIP is an alternative voice service that allows you to make and receive calls from your MONITOR TELECOM phone number over your Broadband connection. For those with existing MONITOR TELECOM telephone service, this option will allow you to save money while keeping your phone number. You won't notice a change in how it performs, just savings on your bill. All Interconnected VoIP customers will also receive calling features like Caller ID, Call Waiting, and Selective Call Rejection (among others) at no cost!

Special Promotion! When you sign up for VoIP service by December 31, 2022, you will be entered in a drawing to win a gift basket valued at \$100. This offer will also be extended to new Broadband customers and members reconnecting Broadband services after 4 months. VoIP service lets you keep your Monitor phone number while lowering your monthly bill. Please call the front office for more information or to request Interconnected VoIP, 503-634-2266 or email us at customerservice@monitorcoop.net. Switch to VoIP and SAVE!

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Day Light Savings Time Ends:

November 6, 2022 - Turn clocks back 1 hour

FALL BACK



Affordable Connectivity Program
Helping Households Connect

The Affordable Connectivity Program (ACP) is a Federal Communications Commission program that helps connect families and households struggling to afford internet service. This new benefit provides a discount of up to \$30 per month toward broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands.

TWO STEPS TO ENROLL

1. Go to AffordableConnectivity.gov to submit an application or print a mail-in app
2. Contact Monitor Telecom to select an eligible plan, and complete an ACP consent form

Eligible households can enroll directly with the Universal Service Administrative Company (USAC) online at <http://acpbenefit.org/>. You can learn more about the benefit, including eligibility and enrollment information, by visiting www.fcc.gov/ACP, or by calling 1-877-384-2575.

Cybersecurity Awareness

Social Engineering Attacks - What Is It?

Social engineering attacks are schemes used by scammers who rely on deception and psychological manipulation on victims to hand over sensitive information. The word “social” refers to the human piece of this attack and relies on human interaction. It is another way to trick a trusting person into freely divulging information or gain access to a system to exploit and steal.

3 Types of Social Engineering Attacks

1. Phishing (“fishing”)

This attack involves receiving emails claiming to be from a reputable or trusted company in order to obtain personal/sensitive information such as payment card details, and passwords. They are NOT legitimate!



- Phishing remains to be the top threat used by cybercriminals
- Phishing emails may contain an urgent request for help
- Never click on links or download attachments from suspicious looking email
- Verify suspicious emails through another communication channel
- Be an email superhero – Don’t Get Reeled In

2. Pretexting

This attack involves receiving phone calls from an impersonator claiming to be from a trusted entity in order to obtain sensitive information for financial gain and/or to acquire remote access into the victim’s computer. The scam caller may claim they are with a banking institution, law enforcement, IRS agent or computer specialist, etc.



- Pretexting is the creation of a convincing, believable “scenario”
- Fraudsters want to gain your trust by presenting themselves as friendly, helpful and using a pleasant voice
- Scammers may know your name, address or email address to deceive you
- Scare tactics may be used telling you to act quickly
- Don’t be fooled

3. Baiting

This attack involves luring a victim into a trap by promising them something valuable such as, free music downloads, online promotions or to participate in an online contest. The main goal is to retrieve vital information or get access to a computer. These scams rely on influencing one’s curiosity, fear, or greed to bait the trap – like a piece of cheese in a mousetrap!



- Baiting comes in the form of Pop-up ads or online promotions
- It is highly manipulative
- Promises great discounts or free stuff
- Thrives on tempting offers – usually difficult to resist
- Don’t take the bait!

PROTECT YOURSELF FROM SOCIAL ENGINEERING!!

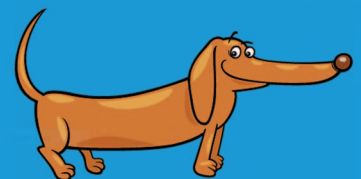
1. Stay Alert – learn to think skeptically
2. Install antivirus and anti-malware software to detect malicious activity
3. Install pop-up blockers
4. Limit what you share on social media – this makes it harder for hackers to target you
5. Never share sensitive information over the phone, email, or text



STRONG PASSWORD



FIDO'S NAME ISN'T A PASSWORD



Create longer, complex passwords that cannot be guessed by others.

INFORMATION SECURITY IS EVERYONE'S RESPONSIBILITY

CYBERCRIME HAPPENS WAY MORE THAN YOU THINK!

- There is an average of 2,224 cyberattacks per day - that's every 36 seconds!
- Over 128,000 phone-based fraud scams that cost victims \$108 million were taken in only 6 months!
- 37% month to month increase in cyberattacks due to COVID-19 pandemic!
- 94% of all breaches are caused by human error

**BE AWARE OF TACTICS AND ATTACKS HACKERS USE
DON'T BECOME A VICTIM! STOP – LOOK – THINK**



Senior Payout

Request forms due by November 30, 2022

Monitor Telecom offers senior cooperative members the opportunity to receive their capital credits in a full retirement payout. And they will continue to receive a yearly payout for each year of active telephone and/or Internet service at the discretion of the Board of Directors. First time applicants will be required to submit the Request for Early Retirement of Capital Credits form, and be 73 years of age, at the time the application is due.

Please visit the website, call 503-634-2266 or come into the office to apply. The deadline is November 30, 2022. Take advantage of this great cooperative benefit!

Go Broadband Only Winner!

The 3rd quarter promotion:
"Back to School"

**Congratulations to David!
Winner of the Amazon Fire HD Tablet!**

Monitor Telecom members can reduce their overall monthly bill up to \$33 when dropping their landline. That's more savings for those "back to school" supplies. It will also do away with those annoying telemarketers, spam and robocalls from bothering you at 2am in the morning. Monitor Telecom Broadband Only is cost effective, easy, and trouble free!



Christmas Cheer and Holiday Greetings!

Monitor Telecom wishes everyone a wonderful holiday season as we come to the close of another year! Our Christmas gift card drawing is planned for the month of December and will have you jumping for joy!

Lots of Amazon gift cards in \$100, \$50, and \$25 will be given away. Members will be mailed an entry card December 1, 2022 that will need to be signed and returned by December 15, 2022.

One entry per active membership.

Winners will be notified by phone or email and gift cards will be mailed to the mailing address on file.

**Have a merry and joyful
Christmas!**



It PAYS to Read the Monitor Telecom Newsletter

We hope you enjoy reading the quarterly member newsletter.

Each colorful issue has a variety of interesting topics on the Cooperative, telecommunications industry, and community events.

Call or email us by November 30, 2022 and let us know you've read the 4th quarter newsletter to be entered into a drawing to win a \$25.00 Amazon gift card.

503-634-2266 or customerservice@monitorcoop.net

To be eligible, you must be a current cooperative member and one entry per membership. We also appreciate your suggestions and comments regarding the newsletter, but not required. Our newsletter keeps you informed, plus a chance to win. Happy Reading!

Member Newsletter Winner

Congratulations to Alma on winning the \$25 Amazon Gift Card.

Alma called to let us know she enjoys reading the member newsletter. We thank everyone who called in and gave such nice comments!



Reminders

Check www.monitortelecom.com for further information

Return Check Charge Increase

Effective beginning November 1, 2022 — Monitor Telecom Returned Check Charge for NSF (Non-Sufficient Funds) will increase to \$36 for each check that is not honored, for any reason, by a bank or other financial institution.

Business Office Closures:

November 11th.....Veteran's Day
November 24th, 25thThanksgiving
December 26th.....Christmas
January 2nd.....New Year's Day

We wish all of you a safe and happy holidays!



2022 Monitor Telecom Board of Directors



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Barbara Iverson
503-634-2672



Vice Chair
Derek Pavlicek
503-634-2210



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