

In This Issue...

Member Survey Follow Up

Christmas Celebration!

Monitor Telecom: A Member-Owned
Cooperative
CPNI

Senior Retirement of Capital Credits

Be Aware of Online Scams!

2023 Internet Statistics

Reminders

Member Survey Follow Up

Back in May, Monitor Telecom asked our members for feedback to let us know how we are doing. The overwhelming response was great and reaffirmed that we have a great relationship with our members. We are now back once again to ask for your feedback. We value what our members have to say and want your help in shaping our plans for the future.

In November, a survey will be mailed out via physical mail and online at our website (www.monitorcoop.com). Please take the time to fill it out and send it back to us. We appreciate the opportunity to continue serving this community and look forward to hearing from you.

Every membership that returns a survey (limited to one survey per membership) will be entered into our prize giveaway. One lucky winner will get their choice of a 65" Smart TV or 2000W Inverter Generator. Surveys are due by 4pm Thursday, November 30, 2023, in order to be entered into the drawing. Surveys may be returned anonymously, but unfortunately cannot be entered to win.

TOGETHER
WE MAKE
A DIFFERENCE!

Christmas Celebration!

A Christmas Gift Card Drawing

We would like to share the holiday season with a Christmas gift card drawing! Current members will be mailed an entry card at the beginning of December for a chance to win an Amazon gift card. Over 40 gift cards in \$100, \$50 and \$25 values will be given away. Print the members' name on the card and **return by December 15, 2023**. Members must have active service at the time of the drawing. You may mail the entry cards, drop them off in the drop box or hand deliver them. Winners will be contacted by phone or email, and gift cards will be mailed to the billing address on file. One entry per membership only please. We wish you all a happy and joyous holiday.

Merry Christmas!



Monitor Telecom : A Member-Owned Cooperative



What is a Cooperative?

A cooperative is an association of people, or members, united in purpose to meet a need or provide a quality service at a reasonable cost and is jointly owned and managed by the members who use and purchase those services. There are many kinds of cooperative organizations in the United States, most often located in rural areas, from farm and grocery to electric and telecommunication cooperatives, to name a few.

Monitor Telecoms' Cooperative Difference!

1. Member Owned and Fee – Non-profit, member managed and one-time member fee of \$1.00. (since 1906)
2. Member Elected Board of Directors – Members select and vote on other members running for board positions.
3. Patronage Equity Account – Members receive an allocation of the excess margins for each active year.
4. Disbursement of Capital Credits (as determined by the Board)
 - a. Yearly – Board sets amount and years to be disbursed.
 - b. Senior Retirement – Seniors 73 years may apply for a payout of Capital Credits currently on the books.
 - c. Estate Payouts – Upon a members' death, an estate may be paid out to the estate.
5. College Scholarships – Available to member household.
6. Participate in FRS Youth Tour – Available to member household.

For 117 years, Monitor Telecom has been serving the members' communication needs from the early days of manual switchboard to the latest Fiber to the Home technology. If you would like to learn more about the history timeline, please visit www.monitorcoop.com under ABOUT US. If you have any questions, please call the business office at 503-634-2266. Monitor Telecom thanks you for supporting your communication cooperative!

CPNI

Protecting Your Information

Under federal law, you have the right to confidentiality of information regarding the telecommunication services to which you subscribe and Monitor Telecom has the duty to protect that confidentiality. This confidential information includes such things as, specific services you purchase, the number of services purchased, who your provider is for a service, call detail records, and charges related to the services purchased. This information is referred to as Customer Proprietary Network Information (CPNI).

Monitor Telecom will provide account information to our customers in one of the following ways:

- ☐ We will verify the password you provided us when you call in the questions about your account.
- ☐ We may call the telephone number of record and provide the account information.
- ☐ We may mail the information to the address of record.
- ☐ We may provide the information at our office if we are presented with a valid photo ID and the individual so identified is on the account.

Protecting your information is of the upmost importance to us. We do not anticipate that these rules will interfere with the quality of customer service.

If you wish to make changes to your CPNI password or additional information, please contact the business office. Monitor Telecom appreciates the opportunity to continue serving you.



Senior Retirement of Capital Credits

Applications Due by November 30, 2023

Monitor Telecom offers our senior members, who have reached 73 years of age, an opportunity to receive their capital credits in full through the Senior Retirement Program. This cooperative benefit started in 2006 and has continued to help members in their golden years to enjoy their capital credit equity in a disbursement payout! First-time applicants must meet the age requirement at the time the application is due.

Visit our website www.monitorcoop.com or contact Kattie in the business office at 503-634-2266 to request the form or if you need additional information. You can set up an office visit for our staff to notarize your application form.

The Senior Retirement benefit is just another reason to have Monitor Telecom as your telecommunications provider!

Be Aware of Online Scams!

Protecting yourself from online scams first begins with knowing what to look for. You may have heard of the adage, "Knowledge is Power". Well, educating and familiarizing yourself on the types of scams and tactics used to entice, can help you stay safe. Scams come in many forms, but each one can be incredibly convincing.

Here are some of the most common online scams...

Free trial scam -

A free one month trial offer on some amazing product where all you pay for is a small shipping and handling fee – But somewhere in the hidden fine print you pay a big monthly fee forever. Canceling is difficult and can take months.

Fake hotspot scam -

You log into a local shop's free WI-Fi – But it's actually a nearby scammer's fake site that captures banking, credit card or password information.

Bogus contest or Estate scam -

You receive a contest or estate announcement that you've won an expensive trip, or a deceased relative left a large inheritance and need to call or click a link to claim – But you need to pay a fee or the bogus link steals your credit card information.

Scareware scam -

A pop-up window sounding antivirus software program says your computer is infected and to click a link to run a scan – But a malware virus is installed, and a fee is required to clean up your computer.

Smishing scam -

You receive a text message from your bank or credit card issuer saying your account has been compromised & to act fast – But the "bank" is a scammer who hopes you'll reveal your account information.

Charity scam -

An image of a malnourished orphan on social media (or email) requests cash (to speed relief efforts) via Western Union wire transfer as well as personal information – But the scammer steals your money and any information provided.

Romance scam -

You "meet" someone on a dating site, Facebook, chat room or virtual game. You chat, exchange pictures, talk on the phone, get close and you feel a love connection – But the love of your life lives far away and asks you for money to help with ie... medical care, airfare, rent or whatever. Your new love is a scam artist.

Empty house scam -

You're on vacation and you post photos with family and friends on Instagram, announcing your next stop is France – But cyber criminals scour social media to find empty residences to burglarize. And some even pay attention to obituaries where memorial services are announced.

This list is by no means exhaustive, but it shows a range of scams that can take us by surprise. Never share personal, financial, and sensitive information online before checking for locked encrypted websites. And if a deal sounds too good to be true, it probably isn't true.



2023 Internet Statistics

Keeping up with the ever increasing growth and trends on the Internet can be quite staggering. We rely on digital technology every day through social media, video platforms, and eCommerce, working remotely for school and work.

To get a clearer picture on a global scale, here are some of Internet statistics for 2023:

Out of the estimated world population of 7.9 billion, approximately 5.25 billion people have access and use the internet. (that's 66.2% of the world's population using the Internet)

Asia has the majority of Internet users (53.1% global users)

370.7 million registered domain names

Over 127 million websites

333.2 billion emails sent and received per day

54.4% of all traffic worldwide is on mobile phone devices

Top two Video Streaming platforms are: YouTube (1.8 billion/monthly), Netflix (150 million/monthly)

Top two Social Media platforms: Facebook (2.9 billion/monthly), YouTube (2.5 billion/monthly)

Amazon is #1 eCommerce retailer in the United States – Next is eBay

*Statistics from Broadbandsearch.net
These statistics are sure to change as the Internet and technology trends fluctuate.

Statement of Nondiscrimination

Monitor Telecom is an equal opportunity provider and employer.

If you wish to file a discrimination complaint or learn more, please visit the USDA website: http://www.ascr.usda.gov/complaint_filing_cust.html. The website will give you the option to connect with them via telephone, email, or chat. If you have any questions about our nondiscrimination compliance efforts, please contact the business office at 503-634-2266 and ask to speak with the general manager, Geri Fraijo.



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/>. Learn more about the benefit, including eligibility and enrollment information, by visiting www.fcc.gov/ACP, or by calling 1-877-384-2575.



Reminders

Check www.monitortelecom.com for further information

Day Light Savings Time Ends Nov. 5th
– Turn clocks back 1 hour!

FUSC

Effective October 1, 2023, the Federal Universal Service Charge (FUSC) increased from 29.2% to 34.5% on the monthly telephone billing statement. The FUSC is a federally mandated fee from the Federal Communication Commission (FCC) that is designed to keep local telephone service rates affordable for all Americans, regardless of where they live. The charge on your bill will depend on the services and the number of telephone lines you have. For questions, please call the business office at 503-634-2266.

National Suicide Prevention Lifeline

If you or someone you know is feeling depressed or suicidal, please call
1-800-273-TALK (8255).

National Domestic Violence Hotline

In need of help in an abusive environment?
Call 1-800-799-7233.

Business Office Closures:

November 10th.....Veteran's Day
November 23rd, 24th.....Thanksgiving
December 25th.....Christmas
January 1st.....New Year's Day

We wish all of you safe
and happy holidays!

2023 Monitor Telecom Board of Directors



Board Chair
Barbara Iverson
503-634-2672



Vice Chair
Derek Pavlicek
503-634-2210



Secretary/Treasurer
Kim Guest



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Director
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"This institution is an equal opportunity provider and employer"