

"Monitor's Mission is to deliver reliable, global communication links to our local community"

November 2025

Multi Unit Broadband

Affordable, Reliable Internet
for ADUs, Shops, and
Outbuildings



Your internet connection shouldn't end at your front door, and now, it doesn't have to. With Multi Unit Broadband, you can enjoy fast, reliable connectivity in more places than just your main living space.

Whether you're working from a backyard office, have family living in an accessory dwelling unit (ADU), or running a business from a detached garage or shop, this service delivers high-speed internet exactly where you need it. At just \$25/month it's the smart, budget-friendly way to extend your network beyond your main home.



Why choose Multi Unit Broadband?

- **Affordable** – Only \$25/month, with no hidden fees.
- **Reliable** – Enjoy Monitor Telecom's reliable and robust broadband service for streaming, remote work, and running smart devices.
- **Hassle-Free Setup** – Monitor Telecom handles installation and provides a carrier-grade router, fully maintained by us.

Ready to expand your internet coverage?

Contact our Business Office at customerservice@monitorcoop.com or call 503-634-2266 to learn how easy it is to bring fast, affordable internet to every part of your property. Some restrictions apply to qualify for Multi Unit Broadband, so call the office today.

In This Issue...

Scholarship Winners Announced!

A Christmas Gift Card Drawing

Senior Payout of Capital Credits

Allocation Notices and Your Capital Credits

Email Threats and Scams

Residential Service Protection Fund (RSPF)

Reminders



*Let Us Give You
the Gift of Service!*

This holiday season, let Monitor Telecom give you the gift of (Internet) service. Monitor Telecom is giving away 60 days of FREE broadband service. New subscribers or returning members who have not had service in the last 6 months can try out our service FREE of charge beginning November 1st and running through the end of the year. We will also include a \$200 Amazon gift card at the end of the 60 days as a thank you.

This promotion is limited to customers who do not currently subscribe to Monitor Telecom services. Service address must be unserved for the last 6 months. At the end of the 60 day of free service promotion, normal rates will apply. Service must be connected before December 31st, 2025, to qualify.

*Tell Your
Neighbor!*

Love our service? Tell your neighbor! Current Monitor Telecom members who refer a new subscriber will get one month of free service and a \$200 Amazon gift card. New subscriber line must be connected by December 31st, 2025, and maintain service for 90 days.



Congratulations 2025 Scholarship Winners Emerson Sager and Zoya Samoilov!

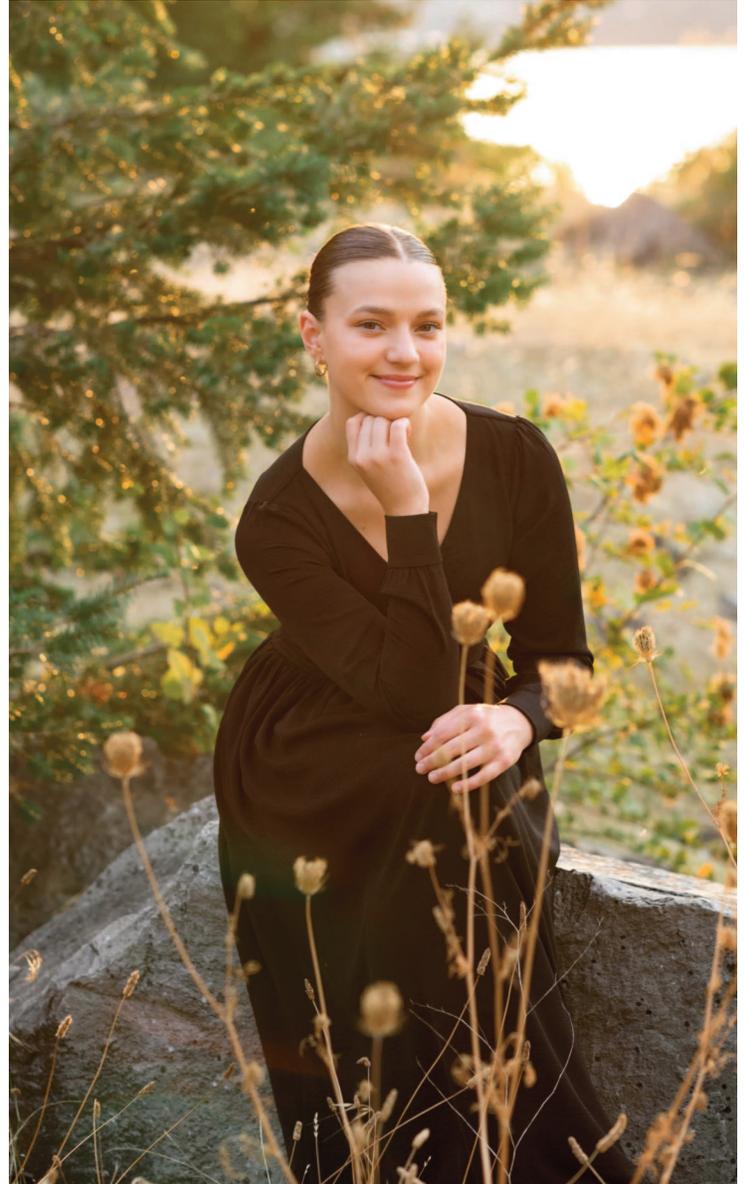


Emerson Sager

Monitor Telecom has awarded a \$2,000 college scholarship to Emerson Sager, daughter of Matt and Sarah Sager.

Emerson will attend Clackamas Community College and then transfer to Portland State University. She will be majoring in psychology, that will allow her to become an elementary school counselor. Emerson is a graduate of Canby High School and has participated in various school activities, including choir and theatre programs, and taken many honors and AP classes. Her commitment to personal growth, academic excellence and community involvement has shaped her desire towards her career choice.

We wish Emerson Sager all the best!



Zoya Samoilov

Monitor Telecom has awarded a \$1,250 college scholarship to Zoya Samoilov, daughter of Steve and Lisa Samoilov.

Zoya will attend Chemeketa Community College and plans to become a medical assistant, with interest in holistic medical care. Zoya is a graduate of Silverton High School, and has shown her commitment to her education, excelling in science, as well as playing on the golf team for two years. Family, church fundraising, volunteering and working part time have shown her determination to hard work and to pursue a higher education.

We wish Zoya Samoilov a bright future!

Email Threats and Scams

Email remains one of the most common tools for communication. And unfortunately, it is one of the most exploited by cyber criminals.



Think before you click! You've got the power to outsmart email scams! Email threats and scams can lead to identity theft, financial loss, and data breaches. Understanding how these scams work is the first step in protecting yourself.

Common Types of Email threats include:

- 1. Phishing:** These emails appear to come from trusted sources like banks or online services. They often urge you to click a link or provide personal information, such as passwords or credit card number.
- 2. Spear Phishing:** These emails are customized using personal information to make them more convincing.
- 3. Malware Attachments:** These emails contain attachments that, when opened, install malicious software on your device.
- 4. Scareware:** These messages try to frighten you into taking action, like claiming your account has been hacked and urging you to click a link to "secure it".

How to Stay Safe

- Verify the sender by double-clicking the sender's email address and look for subtle misspellings or unusual domains.
- Don't click suspicious links, rather hover over links to see where they lead.
- Do not download unknown attachments!
- Use multi-factor authentication (MFA) to add an extra layer of security to your accounts.
- Report suspicious emails; most email services have a way to report phishing or spam.



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, 2025. Members must have active service at the time of the drawing. One entry per membership only please. Entry cards can be mailed or dropped off in the drop box or hand delivered to the front desk. Winners will be mailed the Amazon gift card via USPS to the billing address on file.

The Board and staff wish everyone a happy and safe holiday - Merry Christmas!

Senior Payout of Capital Credits

Request forms due by November 30, 2025

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, 2025. Take advantage of this great cooperative benefit!

Allocation Notices and Your Capital Credits

The 2024 Allocation Notices have been mailed to all members having service during the year 2024.

This notice reports the dollar amount that has been credited in your name/membership number on the Cooperative books. These capital credits are the difference between the cost of doing business and the actual revenues received each year. At a future time, the capital credits may be paid to the members at the discretion of the board of directors

MONITOR TELECOM 15265 WOOBURN-MONITOR RD NE CREDITS WOODBURN, OR 97071-8529	NOTICE OF CAPITAL CREDIT ALLOCATION THIS NOTICE SHOWS THE CAPITAL ALLOCATED TO YOUR ACCOUNT 000000
MEMBER NAME STREET ADDRESS CITY, STATE, ZIP	***** THIS AMOUNT MAY NOT BE DEDUCTED FROM YOUR BILL *****
CAPITAL CREDITS FOR 2024	\$000.00
SAVE FOR YOUR RECORDS. ANY QUESTIONS PLEASE CALL 503-634-2266.	

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.

Residential Service Protection Fund (RSPF)

Three Telephone Assistance Programs Available:

OTAP – Oregon Telephone Assistance Program

This program provides a monthly discount on phone or broadband service for qualifying low-income Oregon households.

- Receive a discount on your phone bill of up to \$15.25 per month; or
- Receive a discount on your broadband bill of up to \$19.25 per month

TDAP – Telecommunication Devices Access Program

This program loans adaptive telephone equipment at no cost and with no income restrictions to eligible Oregonians who are hearing, vision, speech, mobility and cognitively impaired.

OTRS – Oregon Telecommunication Relay Service

Consumers who have TTY (text telephone) for the deaf, hearing, or speech impaired may call 711 to reach a relay operator. The relay operator types the conversation to the TTY user. Voice, or standard users may also use this service to contact their deaf, hard of hearing or speech disabled family or friends.

For more information on these programs, along with download or complete applications, please visit www.rspf.org, call 1-800-848-4442 or 1-800-648-3458 (TTY) or call the Oregon PUC at 1-800-522-2404.



988 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.

811 Oregon Utility Locate www.digsafelyoregon.com

Reminders

Check www.monitortelecom.com for further information

Late Notices & Late Fees

Payments are due the 15th of each month. Any payment not received by the 15th will receive a late notice reminder. Late notices are mailed out on the 16th. If you are set up on auto pay after the 15th we suggest that you change the date to pull between the 1st and 15th day. This will prevent a late notice from being mailed to you each month. Please call the business office if you need assistance in changing your auto pay date.

Notary Services

We offer free notary service to our members. Please call the business to make an appointment.

Business Office Closures:

November 11Veterans Day
 November 27 & 28Thanksgiving
 December 24Christmas Eve
 December 25Christmas Day
 January 1, 2026.....New Year's Day

We wish all of you safe and happy holidays!

Turn Clocks back 1 hour – Day light savings time ends November 2nd.

FALL BACK



2025 Monitor Telecom Board of Directors



Board Chair
Barbara Iverson
503-634-2672



Vice Chair
Derek Pavlicek
503-634-2210



Secretary/Treasurer
Kim Guest



Director
Jay Augustus



Director
Jon Lever
503-634-2770

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"This institution is an equal opportunity provider and employer"