

Caller Identification Spoofing

Caller ID service is currently susceptible to fraud known as Caller ID Spoofing. It is a method in which a person can cause the telephone network to display a number on the recipient's Caller ID display unit which is not the number of the originating caller. This practice has the potential for fraud and harm to the called party.

To protect yourself, do not take what the Caller ID screen displays for granted. If what the caller is saying does not seem legitimate, do not divulge personal information until you can verify the source by hanging up and calling it back on a verified number (from a mailed statement or printed directory).

The challenge is that there is no technological fix for this practice, but Congress is currently considering new laws that would make this practice a crime and permit law enforcement authorities to take action against spoofers. For more information, visit www.fcc.gov and search for "spoofing".

Directory Assistance Errors

If you receive an incorrect number from Directory Assistance (DA), you are entitled a credit for the DA charge. You must use the same dialing pattern to request credit that you used to make the call.

Example: If you dialed 411 for Directory Assistance, you need to dial the same number to request credit. This will ensure that the proper provider issues the credit.

You may request up to three credits. You will need to inform the provider what listing was incorrect, so that the correction can be made. A credit equal to the incorrect charge will appear on your bill.

Returned Check Fee:

A returned check charge is a non-recurring charge that is applicable when a check is presented in payment for services and is subsequently returned by the bank unpaid. A service charge of \$30 will be imposed on any dishonored check.

Billing Information:

When are phone bills due? Benton Communications issues bills the 1st of each month that are due on the 20th of the same month. To protect your credit, please pay by due date. Please note, monthly charges are billed one month in advance.

Tips:

Always check your phone bill before paying it, and call us if you have questions.

To ensure proper credit, please enclose the bottom portion of your bill along with payment.

Call us if you need to make special payment arrangements *before* the due date to avoid disconnection for non payment.

Ways to make your payment:

1. In person at our business office in Rice.
2. By mail with the return envelope enclosed in your bill.
3. After hours, using the drop box located at our office in Rice.
4. By Automatic Payment Plan.
5. By Electronic Bill Payment online at www.bctelco.net.
6. By calling our office and paying over the phone.

Are you having trouble using the telephone due to hearing or speech disability?

Minnesota Relay

Minnesota Relay is a free telephone service that uses specially trained communications assistants (CAs) to facilitate telephone calls between people with hearing and speech disabilities and other individuals. Calls can be made to anywhere in the world, 24 hours a day, 365 days a year. All calls are completely confidential.

To make a relay call dial 7-1-1. Once connected to the relay service, tell the CA the type of relay call you wish to make. Or, you may dial the specific toll free number for the type of relay service.

Captioned Telephone Service (CTS)

CTS uses a special telephone with a text display screen so that a person who is hard of hearing can listen to and read captions of everything the other person on the call says. You speak directly to the other person on the call, and a relay communications Assistant (CA) transcribes everything the other person says into captions, which appear on the display screen of your CTS phone.

Internet Protocol Captioned Telephone Service (IP CTS)

Internet-based forms of CTS are available for those who would like to use CTS on a computer, tablet, or select smartphones. Go to: www.fcc.gov/consumers/guides/internet-protocol-ip-captioned-telephone-service.

Computer (ASCII): 1-800-627-3529

Computer users can access Minnesota Relay. Set your communications software to the following protocols: speeds ranging from 300 to 2400; 8Bits; No Parity; 1 Stop Bit; Full Duplex. When calling at a rate of 300 or below, follow the above using Half Duplex.

Hearing Carry Over (HCO): 1-800-627-3529

HCO allows a person who can hear clearly but who has very limited or no speech capability to make and receive phone calls. Using a special text telephone, you type your conversation for the relay CA to read to the other person, and listen directly to the other person's response.

Hearing User: 1-800-627-3529

A hearing person may use a standard telephone or mobile phone to place a relay call and speak with a person who is deaf, hard of hearing, or speech disabled.

Internet Protocol (IP) Relay:

IP Relay combines text-based relay service with the ease of the Internet-no need for a TTY. You are able to make your relay call using a computer, laptop, tablet, or select smartphones. Go to: www.sprintrelay.com.

Spanish Relay: 1-877-627-5448

Spanish speaking persons with a hearing or speech disability are able to make relay calls. This is not a translation service-both parties must speak Spanish, and at least one party must have a hearing or speech disability.

Speech-to-Speech (STS): 1-877-627-3848

STS allows a person who has difficulty speaking or being understood on the phone to communicate using his or her own voice or voice synthesizer. The CA revoices your words so that the other person on the call can understand them, and the other person speaks directly to you.

Minnesota Relay Continued...

Text Telephone (TTY): 1-800-627-3529

This service allows a person who is deaf, deaf-blind, or speech disabled to use a TTY to communicate with the other person on the call.

Video Relay Service (VRS)

VRS allows a person who uses American Sign Language (ASL) to communicate over the phone. The VRS user connects to the CA via an Internet-enabled device with a video camera. The CA relays the conversation back and forth between parties-in ASL with the VRS user and by voice with the called party. Go to: www.fcc.gov/consumers/guides/video-relay-services.

Voice Carry Over (VCO): 1-877-627-3024

VCO allows a person with hearing disability, but who wants to use his or her own voice, to speak directly to the other party. The CA then types the other party's response, which is displayed on the VCO user's text telephone.

For More Information on Minnesota Relay Services:
www.mnrelay.org or 1-800-657-3775

Emergency Assistance: TTY callers should dial 9-1-1 directly in an emergency. All 9-1-1 centers are equipped to handle TTY calls. Minnesota Relay can process emergency calls, but this may delay the response to your call.

To file a complaint Regarding Minnesota Relay: 1-800-657-3775
You will need to provide the date and time of the relay call, the calling from and to phone number, the CA's identification number, and the nature of your complaint.

You may also file a complaint with the Federal Communications Commission: www.fcc.gov/complaints, 1-888-225-5322 (voice), 1-888-835-5322 (TTY), or 1-844-432-2275 (ASL via VP).

Telephone Equipment Distribution (TED) Program

The TED Program provides free specialized telecommunications equipment to income eligible Minnesotans who are having trouble using the telephone due to a hearing, speech or physical disability. For more information on the TED Program please call; 1-800-657-3663 (voice) or 1-888-635-0082 (ASL via VP) www.mn.gov/dhs/ted-program

**Please feel free to give us a call if you have
any questions of concerns.**



2220 125th St NW
Rice MN 56367
320-393-2115
www.bctelco.net

Discounts Available on Telephone Services

Lifeline & Telephone Assistance Plan (TAP)

Lifeline and TAP provide eligible subscribers with a monthly credit on their local service telephone bill. The discount applies on a single line at the principal place of residence. Applicant must sign a document certifying under penalty of perjury that the applicant receives benefits from at least one of the following programs:

- Medicaid/Medical Assistance (MA)
- Food Stamps/Food Support
- Supplemental Security Income (SSI)
- Federal Housing Assistance (Section 8)
- Low-Income Home Energy Assistance Program (LIHEAP)
- National School Free Lunch Program
- Temporary Assistance from Needy Families (also referred to in
- Minnesota as MFIP or Minnesota Family Investment Program)

If you are not on one of the above programs, but your income is at or below 135% of the Federal Poverty Guidelines, you may also apply for and receive the discount. The qualifying income in 2017 varies from a maximum of \$16,281 for a family of one. For any additional people in the household you would add \$5,643 per person to the one person maximum.

A household is eligible to receive only one lifeline credit. Applicants must agree to notify the telephone company if they cease to participate in any of the above listed programs. If the telephone company discovers that conditions exist that disqualify the recipient, the support will be billed retroactively.

Annoying, Obscene or Threatening Calls

If you get an annoying, obscene or threatening call, hang up immediately. If the calls persist, inform our business office. Threatening calls should be reported immediately to the police.

You may also initiate a Call Trace by dialing *57. Call Trace allows you to automatically request a trace of the last harassing telephone call made to your number. All customers have the Call Trace ability on their line, so it is available and ready for your use.

To Use Call Trace:

1. Hang up after receiving the annoying call.
2. Lift the receiver and listen for dial tone.
3. Press *57 from your touch tone phone.

After activating Call Trace, you will hear a message stating the trace was successful or unsuccessful.

Upon a successful Call Trace, you should contact Benton Cooperative Telephone Co., within 24 hours, during normal business hours if you want the call investigated further.



CPNI Information from Benton Cooperative Telephone Co.

Benton Cooperative Telephone Co. strives to meet the needs of customers by introducing new telecommunications and communications related services and products and by making improvements to existing offerings. Your account information is **Customer Proprietary Network Information (CPNI)**, contained with in our database, helps us identify customers who might benefit from these new services and enhancements. Sometimes we would like to make you aware of additional products or services available from us outside the existing business relationship. For example, if you have our local exchange voice service, you may be interested in our long distance package. However, per the FCC rules on CPNI, you have the option of being excluded from such internal targeted marketing services. CPNI is information created by virtue of the relationship between a carrier and a customer, including the quantity, technical configuration, type, destination, location, and amount of use of a customer's telecommunications services purchased (including specific calls a customer makes and receives) and related local and toll billing information. It does not include published information such as one's name, address or telephone number.

Benton Cooperative Telephone Co. will not share this data with any outside source except as necessary to provide the service(s) to which you already subscribe or if legally required to do so.

You have the right under federal law to protect the confidentiality of your account information and CPNI and to restrict the use of this data, and we have responsibility to protect your data. To restrict the use of CPNI data identified in this notice, you must call or write to the business office:

Benton Cooperative Telephone Co.
2220 125th St NW
Rice MN 56367
(320) 393-2115

You can request that our company not use your CPNI data at any time. A denial for Benton Cooperative Telephone Co. to use CPNI data will not affect the provision of any services to which you subscribe. Your approval or denial of our use of CPNI outside of the service to which you already subscribe will remain valid until you revoke or limit the approval of denial.

Reduce Telemarketing Sales Calls "DO NOT CALL REGISTRY"

Tired of sales calls? The registry was established to address unwelcome telemarketing calls. The registry applies to all telemarketers with the exception of a business you have an existing relationship with, certain non-profit and political organizations. Consumers can register their home or mobile phone numbers by telephone or via the Internet. To register you must call from the number you wish to register. Your number will be effective on the Do Not Call Registry 31 days following your registration and will remain on it permanently.

1-888-382-1222 or www.donotcall.gov



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BENTON COOPERATIVE TELEPHONE CO. TELEPHONE SUBSCRIBER 2018 ANNUAL NOTICE

Statement of Nondiscrimination

Benton Cooperative Telephone Co. has filed with the Federal Government a Compliance Assurance in which it assures Rural Utilities Service that it will comply fully with rules and regulations of the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202)720-2600 (voice and TDD). The person in this organization responsible for coordinating the non-discrimination compliance efforts of this organization is Cheryl Scapanski, Manager. To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call toll free (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

Available Service

Benton Cooperative Telephone Co. offers the following local exchange telecommunications services to all consumers throughout its service area:

- Voice grade access to the public switched network;
- Local exchange service including an amount of local usage free of per minute charges under a flat rated local service package;
- Dual tone multi-frequency signal;
- Single party service;
- Access to emergency service;
- Access to operator services;
- Access to interexchange services;
- Access to directory assistance; and
- Toll blocking without charge to qualified low income customers.

Basic, local exchange residential monthly service rates, including EAS rates, are: \$14.00

Subsidized discounts are available to customers meeting certain low income criteria. Information concerning these plans is available from, a Benton Cooperative Telephone Co. representative at (320) 393-2115.

Benton Cooperative Telephone Co. offers service in the following exchanges; Rice, Ramey, Gilman, Bock and Foreston.