



MCTC Membership Newsletter

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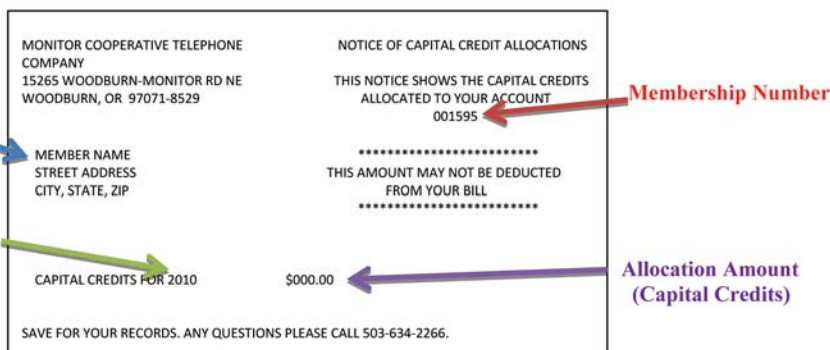
4th Quarter 2011

It Pays to Belong to Monitor Telephone

Monitor Cooperative Telephone Company is owned by its members. This means that you, the member, are assigned a portion of the margin, or revenues in excess of expenses, that the cooperative has accumulated during the year. This is done through the Allocation Process, which uses a proportional ratio to calculate each member’s capital credits. The ratio is based on the dollar amount of each member’s yearly telephone and Internet charges, compared to the total yearly charges of all members. Then an Allocation Notice is mailed to each member.

This process may not mean a lot to you, but the results should get you very excited! In 2010, the average customer monthly bill was \$62.00. Monitor Cooperative Telephone’s 2010 margin amount was \$241,735.85, which averages to about \$533.64 going back to each member. This represents 72% of your local monthly bill being allocated back to you! That’s an amazing amount to receive back from a small rural telephone and broadband provider. What other utility service do you know of that can give back so much to their members?

If you were a member in 2010, you should have received the 2010 Allocation Notice in August, 2011. Your Allocation Notice will look like the example below. If you have any questions about your notice, or the process, please call the business office, at 503-634-2266.



Upcoming Event!!
Christmas Wheel
 December 5th – 15th, 2011
 in the MCTC business office

Early Retirement of Capital Credits

Q&A - Who, How and When?

Capital Credits are just one of the many benefits of belonging to a cooperative. Yet Monitor Cooperative Telephone offers an additional benefit for members to receive all their current Capital Credits through the Early Retirement Payout. With this plan there is no waiting years to receive your Capital Credits. Qualifying members reap the rewards today for their years of loyal patronage. Do you or someone you know qualify? 2559

WHO? To qualify, members must be 75 years or older, on or before the yearly payout due date.

Have You Heard the News? CHRISTMAS IS QUICKLY APPROACHING!



*December 5th through the 15th,
is spinning time again!!*

Have you noticed that time seems to have flown this year? Just when it looked like summer had finally arrived we find ourselves planning for Christmas. Santa has notified us that he will be delivering some special gifts at our office with your name on one of them. If you are a member of Monitor Cooperative Telephone, please come into our office, December 5th through the 15th, and spin our Christmas wheel. In the past he has brought some great gifts, from candy and poinsettias, to digital gadgets. It's exciting to think about what he will bring this year.

So, when you are preparing your Christmas to-do list, don't forget to save a little time to visit us and see what is waiting for you from Santa.

Monitor Cooperative Telephone wishes you a safe and joyous holiday season. We are excited for the upcoming year, providing you with the best service and technology available, Fiber to the Home.



What Is This About the \$50.00 Monthly Drawing?

That's right – Monitor Cooperative Telephone is giving away \$50.00 cash each month. Just ask Derek Pavlicek, James Bennett, Clark Hanson, or Mary Seel how great it is to win \$50 cash. They are our winners since we started on June 30th. If you would like to be in the monthly drawing, the qualifications are easy:

- #1 Have any speed of our Broadband service
- #2 Have a 2 year Loyalty Broadband Contract
(this also gives you \$5 off your Broadband bill for 24 months! A real win/win for you!)
- #3 Have your account balance current
- #4 Wait to receive a letter if you are the lucky winner for the month!

Our Broadband is a quality service that we are proud to provide to you, and this drawing is our way of saying *Thank You* for your loyalty to MCTC. All it takes to qualify is a two-year Broadband contract, with your current monthly bill paid, and on the last day of each month we hold the drawing. You will be notified by mail if you are that month's winner.

If you currently do not have a two-year Broadband contract and would like to be in this monthly drawing go to our website, www.monitorcoop.com or contact us at 503-634-2266. 2409 Once there, go to Broadband/Broadband Forms, complete the two-year Broadband contract and return it to us, either by email, mail, dropbox, or just come into our office. We are always happy to see you, and good luck!

"Retirement" continued,

HOW? Complete and return the "Early Retirement" application form to the business office. Applicants need to verify their age, and sign the form in the presence of a Notary Public. A Notary Public is available at no cost at the business office. The form can be found on our website www.monitorcoop.com under the tabs: About Us/Capital Credits/ Request for Early Retirement of Capital Credits. You may also request a form by calling, or come into the business office.

WHEN? Completed forms are due Wednesday, November 30, 2011.

Once your form has been submitted, there is no need to apply every year. Take advantage of this great service from Monitor Cooperative Telephone. For more information, please call (503) 634-2266.

Stop — Be Smart, Be Safe

Computer Security should be your highest priority when using the Internet. Scammers, hackers, and identity thieves not only steal personal information from you, but they can also steal your money. Be proactive, don't get caught in a scam, and remember that there are many things you can do to protect yourself. Here are a few things you can do to keep your information secure:

Update security software and browsers automatically.

We have free security software and browser links on our website, [www.monitorcoop.com/Customer Support/Broadband Tools](http://www.monitorcoop.com/Customer%20Support/Broadband%20Tools). Set your operating system and web browser to update automatically.

Personal information is like cash.

Social Security numbers, credit card, bank and even utility account numbers can be used to steal your money.

Encrypted websites are the only sites you should give out personal information.

To determine if the site uses encryption to protect your information, look for "https". The 's' indicates that the site is secure.

Passwords need to be protected at all times.

The rules ensuring that your password is a strong one are to use long passwords (at least 10-12 characters, with a mix of letters and numbers); never use your name, birth date, family names, or common words; don't use the same password for multiple accounts.

Once stolen and all your accounts will be compromised. Never reply to a message on a phone, text or email that is requesting your password. Keep all your passwords in a secure place, and out of sight. Change your passwords periodically, it may be a nuisance, but it helps to protect you. Last but not least, back up your files by copying important information onto a disc or flash drive, and be sure to store it in a safe place. If your computer does become infected or compromised, you will still have your important information.



Fiber To The Home Construction Update

This summer MCTC has been busy with the 2011 construction phase of our Fiber to the Home (FTTH) project. You may have noticed Matton Utilities work crews, if you live on Monitor McKee Rd. or parts of Woodburn Monitor Hwy, installing orange tubing. This tubing is a protective casing that will contain the fiber optics. Once the installation of the casing is complete, the actual fiber optics will be able to be pulled through.

Currently we have fiber optics available and running on Burkert, Hwy 211, Elliott Prairie, Killins Loop, Lone Hollow, S. Meridian, Morcom, Newman, Orchard, Schneider, and Timber Trail. As construction is worked and completed in your area and you

would like to get fiber connected to your home, contact our office at 503-634-2266, and we will be glad to answer any questions and add you to our installation list.

Our goal is to have the entire 634 exchange converted to fiber optics as quickly as possible. Some of the many benefits of fiber optics are not only quicker access to the Internet, but you will no longer need a modem. Faster speeds, downloading pictures, uploading large files, video and audio streaming, online shopping, home security systems are some of the many uses available with our fiber optics Broadband. Great service provided by a local company and low prices with highest reliability, Monitor Cooperative Telephone Company is committed to bringing you only the best. Call us today to get started on the road to FTTH technology.

Save a Stamp!

Did you know that we offer several ways of paying your bill, without using a stamp? For our members that do not have Broadband, we can set up a payment option that will pay your telephone bill automatically on the 15th of each month through your bank card or bank checking account. Members who have Broadband have a great way to pay and manage their billing and payment options through our website, www.monitorcoop.com, click on Bill Pay and follow the instructions. Make your life easier with our payment options. We offer you convenience and security and with our website Bill Pay you'll have 24-hour access to manage your account anytime, anywhere. Choose either single payments or recurring monthly payments for even more ease. 2885 Call us at 503-634-2266, and we'll be glad to assist you.



Forfeiture of Capital Credits

Each year Monitor Telephone forfeits members' Capital Credits that have not been claimed after four years of a check disbursement. We are currently searching for the members listed below. If you know someone on the list and know how we can contact them, please call Merryll, at 503-634-2266. We appreciate your help!

JD & Kelly Bembry, Tammi Bennett-Olsen, Ricardo Bonilla, Onni & Janice Bugni, Efim Burkoff, Eric Chappell, Gregg Chernishoff, R. Cribb, Juanita Duncan, Jacob Egoroff, Rick Escover, Carlos Garcia-Cortes, Gary & Sheri Gibson, Joe Gonzales, Ron Heacock, Wendell Iness, R. Jackson, Anikuy Kasachev, Bruce Kiel, Ramon Loa, Bonita Masters, Suzie Mazzaniti, MDS Inc., Savely Molodyh, Teobaldo Orosco, Gary Jr. & Leslie Oster, Leonard Pedigo, Dan Petersen, Epifan Piatkov, Hanna M. Pier, John Schumaker, Joe Serrano, Staroobriadeheskaya, Sharon Still, Juan Torres Lopez, Shaun R. Twitty, Sharon Wagner, Robert F. White, Uiltje Wijnja, Rev. David Williams and Vicky Woodard.

Office Closures

November 11 – Veteran's Day
November 24 & 25 – Thanksgiving
December 26 – Christmas
January 2 – New Year's Day

*Check our website, www.monitorcoop.com
for further information.*

Find the Hidden Phone Numbers!

We have hidden three telephone numbers inside this newsletter (last four digits only). If you locate your phone number, call the MCTC Business Office at 503.634.2266 and we will apply a \$10.00 credit to your next telephone bill.



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2011 MCTC Board of Directors



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503.634.2345



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503.634.2589



Director
Dean Augustus
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Derek Pavlicek
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