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JANUARY/FEBRUARY 2017



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Serve on the Nominations & Election Committee

As a member of West Central Telephone Association, you are eligible to serve on the Nominations & Election Committee.

Members of the committee are responsible for appointing qualified candidates to run for directorship, collecting ballots and verifying election results at the annual meeting held in May.

If you are interested in serving as a committee member, please contact West Central at 837-5151 before January 9.



WestCentral
Telephone Association
We Connect You.

Did Santa Bring You the Latest and Greatest? Now Get the Fastest with the Best Wireless!

Your cool new devices deserve our ultra-fast internet—up to 1 Gig fast!

We'll help you choose the internet speed that's right for your family, based on number of connected devices and usage. You may need to boost up to the next level, or you may need a better Wi-Fi router. When you have a home full of today's devices, the router is as important as the speed for maximum enjoyment when multiple people are streaming, gaming and more.



For the best Wi-Fi connection, your router should have the minimum requirement of 802.11n for speeds up to 60 Mbps or 802.11ac for 100 Mbps or higher. We recommend our Manage MyWi-Fi service, which helps you enjoy strong signals and fast internet throughout your home. Our team will make sure your devices work without a hitch. With Manage MyWi-Fi, the router is included so you won't have to deal with the hassles of equipment upgrades.

Give us a call today, and we'll get your internet and home Wi-Fi optimized for your family. For more tips on optimizing your internet, visit www.wcta.net/giglife.



Photo Contest Winners

Amy Card of Menahga submitted the winning photo featured on the cover of the 2017 WCTA Directory. Amy's photo—actually taken by her husband—shows their hunting dog Pete camouflaged out waiting for the geese to fly in. He looks pretty patient! Amy won \$200 for her winning entry.

Coloring Contest Winners

Six fabulous artists placed first in their respective age divisions in the annual WCTA Holiday Coloring Contest. The winners were Sophia Lake, Lydia Vandermay, Kelsey Hendrickson, Kaison Campbell, Brock Bullock and Sarah Elfstrum.

Payment Options Set to Change

Beginning February 1, payment of your West Central Telephone bill will no longer be accepted at drop-off locations including TruStar Federal Credit Union, First National Bank of Menahga and Sebeka, Star Bank, Co-op Sampo or Todd-Wadena Electric Cooperative. There are still several options for making monthly payments including by phone, online, in-person and through electronic payments.



- **Secure Pay-by-Phone:** Call 1-844-244-1501 and follow the automated menu options. **You will need your account number to get started.** (If your Social Security or federal tax identification number isn't on file, you will need to call the office to create a PIN.)
- **SmartHub:** Enjoy the convenience of viewing and paying your bill online using your computer, smartphone or tablet. You can pay with a check, debit card or credit card with our free SmartHub app. Receive a \$5 credit for turning off paper invoices!
- **Pay in Person:** We have two locations to serve you—the main office at 308 Frontage Road in Sebeka and 14 Main St SW in Menahga. Both locations are open 8am-5pm Monday through Friday; the Sebeka location has a convenient drive through and both locations have a drop box for after hours.
- **Auto-Pay:** Set up a recurring payment with a credit card or bank account that will automatically draw the full amount due on the 20th of each month. Set it, and forget it. Visa and MasterCard are accepted with all payment options.



Ghostbusters
Premiering January 28

STARZ

Following a ghost invasion of Manhattan, paranormal enthusiasts Erin Gilbert and Abby Yates, nuclear engineer Jillian Holtzmann, and subway worker Patty Tolan band together to stop the otherworldly threat.

Visit starz.com for airdates/times. STARZ and related channels and service marks are the property of Starz Entertainment, LLC. Ghostbusters © 2016 Columbia Pictures Industries Inc.



Scholarship Opportunities

As an investment in our youth, we're committed to the future of rural Minnesota. We're pleased to announce the following scholarship opportunities and invite all high school seniors to apply.

FRS College Scholarship Program

The FRS College Scholarship Program awards 30 scholarships in the amount of \$2,000 each to winning applicants across the nation, with a \$500 match by the sponsoring telco (for a total of \$2,500 each). FRS Scholarship applications are due in the WCTA office by February 17.

Students may also be eligible for four Staurulakis Family Scholarships valued at \$5,000 each or two TMS Scholarships for \$1,500 each. Students who are majoring in math, science, engineering or medicine are given preference for the Staurulakis Family Scholarships. One \$7,000 Everett Kneece Return to Rural America Scholarship will also be awarded this year.

For applications and guidelines, see your high school guidance counselor or download the application from the FRS website at <http://www.frs.org>.

Minnesota Telecom Alliance Foundation Scholarships

The Minnesota Telecom Alliance Foundation is offering five \$2,000 scholarships to high school seniors who graduate in 2017. Scholarships are awarded after the student demonstrates successful completion of the first year of college or technical school. The application deadline is February 24. Applications must be returned to WCTA for signature.

WCTA Scholarship Program

High school seniors can also apply for one of eight scholarships in the amount of \$1,000 each. The deadline for the WCTA Scholarship applications is April 7.

Our scholarship program has been established to encourage youth in our area to further their education after graduating from high school and is made possible through unclaimed capital credit checks. Because of our cooperative status, we are able to use these funds to benefit the scholarship program.

2nd Year or Beyond Scholarship

Current college students are urged to apply for a \$1,000 scholarship through the 2nd Year or Beyond Scholarship. Students who graduated from high school and are from any one of the five telephone exchanges of WCTA currently attending 2nd year or beyond higher education are eligible. Past scholarship winners are also eligible. The deadline on the 2nd Year or Beyond Scholarship application is June 1.

Remember, the FRS scholarship must be in our office by February 17, the MTA scholarship must be in our office by February 24, the WCTA scholarship must be in our office by April 7 and the WCTA 2nd Year or Beyond scholarship must be in our office by June 1. Links to all scholarships are found on www.wcta.net under the Scholarships tab. Please call Geri Salmela at 837-5151 or email your questions to geris@wcta.net.

Welcome, New Members

Beck, Shaun.....	445-0215
Frieler, Terri	445-0520
Graba, Kody.....	445-0385
Hutson, Jay	445-1602
Lavan, Brett.....	445-8034
Lovelace, Michael.....	445-1855
Perius, Jay.....	445-5668
Springer, Jeff	445-8948
Tilseth, Cody	445-2467
Barnum, Matthew.....	472-3331
Farber, Shannon	472-6149
Mattson, Jeff	472-5545
Olson, Richard.....	472-2749
Pettit, Jim	472-1197
Wallace, Mike	472-2192
Farlee, Melvin	538-7780
Leopold, Blake	538-0851
Nevala, Ross	538-2509
Beaumont, Ross.....	564-0083
Dollar General.....	564-6753
Heikkinen, Larry.....	564-6973
Hillukka, Pete.....	564-7512
Huff, Levi	564-3089
Keskitalo, Charles.....	564-6398
Knutson, Karen.....	564-7781
Kumpula, Erik	564-8329
Kyllonen-Eisele, Geraldine....	564-5513
Lang, Stacie	564-5889
Marjamaa, Gregory	564-6920
Paurus, Carolyn.....	564-6062
Peterson, Sybil	564-1698
Pickar, Clarence.....	564-3056
Pike, Michelle	564-7595
Rasmussen, Thomas	564-6535
Robbins, Jackie.....	564-7359
Schmitz, Michael	564-7927
Skoog, Jessica.....	564-3408
Tanney, Brad.....	564-4470
Brockpahler, Lanae.....	837-9725
Carlson, Joshua	837-9299
Erickson, Mary.....	837-2774
Genoch, Russell	837-4844
Griffith, Marvin	837-6125
Hendrickson, Andrew	837-1522
Hess, Tiana	837-5071
Knowles, Luke.....	837-0492
Malone, Paul	837-1836
Mcdaniel, Briannah.....	837-5056
Ness, Linda L	837-3314
Niskanen, Todd	837-9599
Oguejiofor, Felix	837-9523
Pickar, Rebekah	837-6367
Rach, Nancy.....	837-7680
Schermerhorn, David.....	837-4668

How to Spot Ransomware and Avoid This Common Threat

Ransomware is a type of malicious software (malware) that cyber criminals can install on your computer, enabling them to hold your files for ransom. They use a variety of means to do this, including email attachments, fake websites, and phony ads. They're counting on you opening their attachment, or clicking on links within their emails or on a website. But, no need to feel foolish if you've ever done this—the fakes can be very convincing.

One of the latest ransomware scams is called Fantom, and it's particularly harmful. Here's why:

- It poses as a Windows update that you need to install.
- It looks realistic, complete with the Microsoft copyright and "critical update" file name.
- It locks up all your files and prevents you from using your computer while it's "downloading."

Once it's installed, you'll receive a notice informing you that your files have been encrypted, and you need to pay a ransom before the criminals will unencrypt them. You can pay the ransom, and the bad guys *may* unencrypt your files. A

better strategy is to ignore the request for a ransom and just restore your backed up files; this is one reason regular backups are so important.

But the best strategy is to avoid ransomware in the first place. You can do this by installing a strong computer security system. In addition, follow all the standard online safety rules:

- Don't open email attachments or click on links within emails from unfamiliar senders.
- Stick to well-known websites, and be thoughtful about where you click.
- Don't accept file transfers from unknown sources.
- Keep your applications up to date (with the real updates your system provides).
- Never give personal information, such as login data, to someone calling you from out of the blue. If it's a company you do business with, always call them back at a number you already know.

To learn about the computer security and backup services available from WCTA, call 837-5151.

