



Capital Credits

Did you know that as a member of a cooperative you are part owner? That's right, and you automatically become a member or part owner when you subscribe to any of our services in the seven exchanges that we serve. Each time you subscribe to one of West Central's broadband services like Internet or TV you are not just a customer; you are making an investment in a company that you actually own!

As an owner of a telephone cooperative, you are entitled to benefits that are not available to customers of private or big name telephone companies. These benefits include:

- You elect each representative on the Board of Directors. Their role is to ensure the cooperative provides the highest quality, best value and latest technologies for you and protect your investment.
- **Any net profit is allocated back to members in the form of Capital Credits. Your percentage is tied directly to what you've invested — in other words patronage.**
- You can be sure that we aren't out to make a profit, but rather invest in our communities including members, businesses and schools that depend on the latest technologies to remain competitive and be successful in today's global economy.

In order to operate the business, capital credits remain with the cooperative for a certain amount of time before they are retired, or returned, to members in the form of capital credit checks. Capital credits are typically paid during the month of June.

If you do move to an area outside of our service area, your membership status is canceled; any capital credits earned will remain with the cooperative until they are retired. It is the former member's

responsibility to notify us of any address changes. In the event that we cannot locate you, after a certain amount of time, unclaimed monies are placed into the West Central Telephone Association's Scholarship Fund.

The only exception for paying out an account early is death of a member. There are forms and documentation to submit in order to pay the estate of the deceased member — call the business office for more details.



CPNI Safeguards

We have designated Jon Loeffen as compliance officer to maintain and secure the company's CPNI records and to supervise training of all company employees. We authenticate the identity of a customer prior to disclosing CPNI based on a customer-initiated telephone contact, online account access, or in-store visit.

We will disclose call detail information (CDI) in a customer-initiated call only: after the customer provides a pre-established password; or, at the customer's request, by sending the CDI to the customer's address of record; or by calling back the customer at his or her telephone number of record.

We disclose CPNI to a customer in person at our retail location(s) only when the customer presents a valid photo ID and the ID matches the name on the account. We also establish passwords with customers in order to authenticate customers. Neither passwords nor the backup method for authentication rely on customers' readily available biographical information.

Our company notifies a customer immediately of changes in: a customer's password,

a customer's response to back up means of authentication, online account, or address of record.

Under Federal Law, you have the right to, and we have the duty to, protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for these services. Unless legally compelled to, we will not release CPNI to any outside company. We are proud of our long history of reliable, trustworthy service and we hope you appreciate the steps we take to protect your privacy.

If you wish to restrict West Central Telephone Association's use of your information to offer services different from the type of services you currently buy from us, please register your request by calling 218-837-5151 or 800-945-2163. Your decision will not affect our provision of your current services. Your approval or denial regarding CPNI use will remain valid until you revoke or limit the approval or denial. You may do so at anytime.

TROUBLE REPORTING PROCEDURE

In the event that you have trouble with any of the services West Central provides, call 218-837-5151 during normal business hours, Monday through Friday, 8am to 4:30pm. If the service interruption occurs after hours, please call 888-207-6274.

If the problem is with phone service and you have any cordless phones, it is strongly suggested that you unplug the phone(s) before reporting a trouble. (If you can, plug in a different phone into the jack to see if the problem still exists. If you hear a dial tone, there is a good chance that the problem exists with your phone.) Sometimes, cordless phones can cause static or other problems with your dial tone; after 30 seconds you may plug the phone(s) back in and see if the trouble has cleared.



National Do Not Call Registry

To limit unwanted telemarketing calls, the Federal Trade Commission (FTC) and the Federal Communications Commission (FCC) established a national Do-Not-Call Registry. With some exceptions, commercial telemarketers aren't allowed to call you if your number is listed on the registry.

The exceptions are:

- Calls from organizations with which you have established a business relationship
- Calls for which you have given prior written consent
- Calls which are not commercial or do not include unsolicited advertisements
- Calls by or on behalf of tax-exempt non-profit organizations

To register, call 1-888-382-1222. (For the hearing impaired, TTY call 1-866-290-4236.) You must call from the phone number you wish to register. You may also fill out the form online at www.donotcall.gov.

After you register a phone number, it will appear on the National Do Not Call Registry the next day. Telemarketers then have 31 days to get your number and remove it from their call lists.

Battery Backup Notification

Many of today's advanced home phone services require backup battery power to continue functioning during an outage. To avoid a disruption of home voice service during an outage — and to maintain the ability to connect to 911 emergency services — we provide backup power for your home phones at no extra charge.

What Your Battery Can and Can't Do for You

Our backup batteries allow you to continue to use your home voice services during a power outage. Without a backup battery or alternate backup source such as a generator, you will not be able to make any calls, including emergency calls to 911. The only way to maintain the ability to use your phone is by using some form of backup power. Our backup battery does not provide power to any services other than voice. Home security systems, medical monitoring devices and other equipment will not run on a home phone backup battery.

Replacement Options

West Central Telephone maintains and routinely replaces battery backup power. Our team will call you to schedule a time to swap out the battery backup power—at no charge to you.

Expected Battery Backup Duration

Our backup batteries are expected to last at least eight hours on standby power. The battery backup should give you six hours of talk time. We have options for an extended battery that can provide up to 24 hours of standby. Call for details.

Instructions for Proper Care and Use of Your Battery

These batteries are rechargeable, with an expected life of two to three years.. At the appropriate time, we will contact you to schedule battery replacement. If your device begins to beep loudly, it means the battery is depleted. Please contact our office for replacement.

PAYMENT OPTIONS

Options for making monthly payments:

- Secure Pay-by-Phone:** Call 1-855-939-3582 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 using your smartphone or tablet to view and pay your bill online with a check, debit or credit card with our free SmartHub app. **Choose paperless an save a tree!**
- Pay in Person:** We have two locations to serve you—Sebeka and Menahga on Hwy 71. We are open from 8am to 4:30pm, Monday through Friday.
- 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.

FINAL NOTICE & DISCONNECT POLICY

We will run a credit check through the Online Utility Exchange at the time of service. If we collect a deposit, we will refund it with interest as a credit on your bill after six consecutive current payments. We mail monthly bills on the first of each month; they are due by the 20th of that month. If payment is not made by the due date, we will assess a 1.5% late fee and send a final notice with the next month's bill.

Final notices are sent to customers who have a past due balance. The final notice states that payment of the past due balance is due by the 10th of the month. ***This is the only notice before disconnection of service(s) will occur.*** If disconnection occurs, payment in full

or reasonable pay arrangements along with a \$23.50 phone reconnection fee is due. If TV and/or Internet services are disconnected, there is also a \$25 broadband reconnection fee due.

Disconnection will occur with any missed pay arrangements. Disconnection may occur when a customer issues a Non-Sufficient Funds (NSF) check. We will mail a notice that a check was returned for insufficient funds. We allow five business days to cover the check with cash or money order. If this is not done, service is subject to disconnection for nonpayment, as described above. A \$30.00 returned check fee will also apply.

Your Connected Home

Take Control

You can control and automate your thermostats, garage doors, lights, locks and water valves directly at the LYNX Touch display, around your home via Wi-Fi® enabled devices or remotely when using Honeywell Total Connect™ Remote Services. You can even randomize lights for a lived-in look while you're away and set scenes that correspond to sunrise and sunset times!

Security systems

Protection and Peace of Mind

There's a Honeywell security system for every lifestyle, budget and need. And they do more than keep you and your family safe and secure...they give you peace of mind and can even keep you connected to your home wherever you are. Our

products are easy enough for every member of the family to operate, providing a level of simplicity and convenience you'll really appreciate.

Surveillance

Peace of mind is tough to find, but you can have it with simple surveillance from West Central Telephone.

Protect: Loved Ones | Pets | Property

Deter: Vandalism | Theft | Home Intrusion

Remotely monitor your home outside or in with these features:

- Use Your Smartphone to Monitor from Anywhere
- Optional Temperature & Lighting Controls
- Full Home Security Options Available



24 HOUR MONITORING

You Sleep. We Don't.

You and your family can enjoy peace of mind 24 hours a day, seven days a week by having your security system monitored by a central station. These highly trained home security professionals are always standing by, ready to send help to your home in the event of a burglary, fire, carbon monoxide event or other emergency.

See how easy and affordable it is to get started. You're on your way to peace of mind when you call today.

