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Federated Phone Facts

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Credit & Disconnect Guidelines

Federated Telephone (Federated) values our subscribers. Your business is important to us. As with any business, NSF checks and non-payment accounts are difficult situations and must be carefully monitored. So that all subscribers are treated fairly and consistently, Federated has adopted the following guidelines:

- These guidelines may be modified as necessary to comply with Minnesota Public Utilities Commission and/or public law.
- Monthly bills are mailed the first of each month and are due by the 15th of that month. Payment in full is expected in our business office each and every month by the 15th of the month.
- A deposit is required from any subscriber who has not established satisfactory credit/payment history with a utility company in the last six months, including Federated. The deposit is held until the subscriber has established a satisfactory credit/payment history with Federated, at which time the deposit is applied as a credit to the subscriber's account with interest.
- Satisfactory credit/payment history is defined as one year of consistent and complete monthly payments.
- If payment has not been received, a FINAL NOTICE will be sent advising the subscriber that unless payment in full is received on the past due balance or other suitable arrangements are made with our office by 2:00 pm on the 20th of the month, the subscriber's long distance service will be subject to toll restriction and local service subject to disconnection. This will be the only notice sent before disconnection of some or all services.
- Federated is willing to work with our subscribers to establish suitable payment arrangements, who because of an emergency, cannot pay their bill in full. Suitable payment arrangements are not intended to exceed a 60-day time period or be allowed more than 2 times in a calendar year. The account will become subject to disconnection if scheduled payments are not received.
- Disconnection may also occur when a subscriber issues a NSF check. The subscriber will be mailed a notice of the receipt of the NSF check. The subscriber will have 5 business days to cover the check and NSF check charge with cash or money order. If payment has not been received, the subscriber's account will be subject to disconnection.
- Disconnection will not occur on a Friday, Saturday, or legal holiday, but will occur on the next business day.
- Once service is disconnected, payment in full along with the reconnection and late fees must be paid before service is reconnected.
- If the disconnected non-pay account has not been reconnected or paid after 10 days, it becomes a permanent disconnect, removing the telephone number from the directory, closing the account, and turning the bill over to a collection agency.
- If the subscriber wishes to reconnect after 10 days, a new application must be completed, the old bill paid in full along with the service charges for a new subscriber and a deposit before service will be reinstated.
- Service charges, as listed in the Cooperative's tariff and approved by the Minnesota Public Utilities Commission, are assessed for reconnection of each service and/or upon the receipt of a NSF check.
- Subscribers must have established a satisfactory credit/payment history before additional services or features are provided.

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ATTENTION: Parents & Students!



Deadline Fast Approaching for the Scholarship Program



Need \$ for College?

The Foundation for Rural Service (FRS), through its partnership with the National Telecommunications Cooperative Association (NTCA) promotes, educates, and advocates to the public, rural telecommunication issues in order to sustain and enhance the rural way of life throughout America. Through its various programs the foundation strongly supports the continuing education of rural youth.

\$2,500 Scholarships are available for seniors! FRS will be awarding 25 National scholarships in the amount of \$2,000. Should a student from Federated Telephone Cooperative's service area be selected, Federated will supply an additional \$500, bringing the total scholarship award to \$2,500.

Interested seniors may obtain an application from their high school or download an application from the FRS website at www.frs.org. Completed applications need to be signed by Kevin Beyer, General Manager, and sent directly to FRS, postmarked no later than March 1, 2007.

More Information can be obtained from the FRS website or by contacting our office at 324-7111.

The application requires the signature of the General Manager of Federated Telephone Cooperative. Please plan to obtain this signature in advance of the deadline since his schedule does not allow him to be in the office at all times.



**WIN a FREE Trip to Youth Tour 2007
June 2-6, 2007 — Washington, DC**

Federated Telephone will sponsor one high school junior from our service area to attend the FRS 2007 Youth Tour. Federated Telephone will be responsible for payment of the student's registration fees and airline transportation.

What Participants will See and Do:

- Participants will learn about regulatory and legislative processes, the telecommunications industry, visit the U.S. Capitol and U.S. Department of Agriculture. While there, the group will visit such sites as the Lincoln and Jefferson Memorials, Mount Vernon, Smithsonian Museums, and much more.

Eligibility:

- Student must be a high school junior (graduating class of 2008), and be under 18 years of age at the time of the Youth Tour.

Selection Process:

- Each student is required to submit an essay of 500 words or less explaining why they would like to attend the Youth Tour and why they are interested in learning more about the telephone industry.
- Essay must include the student's name, their parent's name and telephone number.
- Essay must be received at Federated Telephone by February 1, 2007.

The selected student will be asked to submit an article for publication in the Federated Telephone's newsletter describing their experiences at the 2007 Youth Tour.

"Federated Telephone will sponsor one high school Junior from our Cooperative to attend the FRS Youth Tour."



Know the Road



www.511mn.org

- Weather-related road conditions
- Congestion Levels
- Traffic Incidents
- Construction

Where to go to get the information:
Call 511 from any phone, including mobile phones
Visit www.511mn.org

NFL NETWORK—You Make the Call

Recently, we've been asked by our Federated Telephone Cable subscribers why we don't include the NFL Network in our line up. The fact of the matter is that we would love to carry the network as an add on sports package for those who want it, but don't think it is fair to raise the rates of all customers for a niche network.

What we would like to do is carry the NFL Network and give our customers the choice to watch and pay extra to receive the NFL Network's football games and additional programming. We don't believe that all customers should be forced to pay for something that only benefits customers who are willing to pay extra to watch very expensive sports programming.

In order to add this network to our offerings, members of congress need to hear from YOU! Whether you are a sports fan or not, it is equally important that you contact your Congressmen and let them know that you want the network added, but as a tiered option. For more information and to easily contact your Congressman, please visit the www.sportschoicenow.org website.



You Make the Call
Contact Your
Congressman Today!

Sign Up Today

Internet & Email Basics

Lac Qui Parle Valley Community Ed is offering a Computer Class

- **Tuesday, February 27, 5:00-7:00 p.m.**
- **Cost of the class is \$ 8.00. Class size is limited to 12 people.**
- **LQPV High School Media Center Computer Lab in rural Appleton.**
- **Federated Telephone customers who attend this class will receive a credit on their phone bill for the cost of the class.**
- **For more information call the Federated office at 1-800-374-7133.**
- **To register for the class call Lac Qui Parle Valley Community Education at 1-877-889-4153.**

This class is for those new to the Internet. Participants will learn about various search engines and directories, how to navigate, search for information, avoid security dangers, save and organize favorite web sites. They will also use the email program, Outlook Express, to learn how to properly format and send, reply, and forward email. Other email features covered include sending attachments, inserting pictures, creating an email signature, organizing your email, and using the address book. The Internet and Email will be less mysterious and mind-boggling so participants will feel more comfortable using these great information tools.

**“Receive a Credit
on Your Federated
Telephone Bill by
enrolling in the
Internet/Email
Class at LQPV
School.”**

Capital Credit Refunds and Income Tax Forms

Customers who received a capital credit refund check from Federated Telephone Cooperative in 2006 may be wondering if they will need to include it when completing their Federal Income Tax forms.

The following guidelines are provided for general information purposes. Please consult a tax account for your specific requirements.

You do not need to report the income you received from your Federated Telephone capital credit refund check if you use your telephone only for non-business purposes. It is subject to taxation if all or a portion of your telephone bill was deducted as a business expense the year the credit was allocated. The checks issued in 2006 were allocated in 1994 and/or 2005. The amount reported would be proportionate to the amount that was previously deducted as a business expense for the corresponding year.

The Internal Revenue Service requires Federated Telephone to provide 1099 forms to all customers who received a refund of \$600 or more.



**Capital Credits and
Income Taxes**

Directory Additions

Big Bend

Jennifer Berven 793-6659

Chokio

Cruz & Edna Mar 324-2115

Hancock

Buddies Bar & Grill 392-2833

John & Gloria Kroening 392-2007

Holloway

Gary Coverdale 394-2122

Odessa

Robert & Diane Henriksen 273-4170

Wayne Salden 273-2125

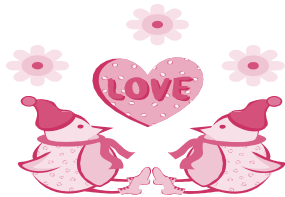
Recipe

Broccoli Cheese dip

- 3 lbs. Velveeta cubed
- 1 can Cream of Mushroom Soup
- 1 1/2 lb. hamburger
- 1 bag frozen chopped broccoli

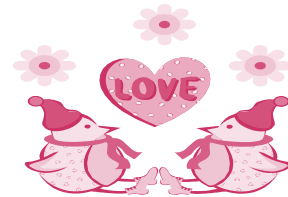
1. Mix 1 can cream of mushroom soup and Velveeta. Microwave 4-5 minutes stirring every minute.
2. Brown 1 1/2 lb. hamburger
3. Add 1 bag frozen chopped broccoli and hamburger to cheese mixture.

**You can also add salsa if you like.



Happy Valentine's Day!

February 14, 2007



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www.fedtel.net