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PRESORTED
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CHOKIO, MN
PERMIT NO. 4

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Local Commitment. Global Solutions.

Directory additions

Appleton
Stacey E. Hewitt 289-8120

Bellingham
Joseph Nelson 568-2015

Cerro Gordo
Jay Kleven 752-4415

Chokio/Alberta
Gordon E. Lenhard 324-7106
George Thompson 324-5832

Correll
Den Jensen 596-2131

Danvers
Raymond Golden 567-2270

Dawson
Canby Farmers Grain
Grain Elevator 769-2408
Feed Mill 769-2638
Mark & Joann Evjen 769-2194

S. & L. Larson 312-2269
George & Tanya Thesing 312-2298

Madison
Jennifer Nyflot 698-0004

Milan
Cory Thorsland 793-6731
Raul Veliz 793-6724

Montevideo
Greg & Nancy Burgess 269-6167
Rodney & Martha Jans 269-6622
Tyler Kleinhuizen 301-5007

Morris
Matthew Boe 585-6926
Kara Budreau 585-6958
J. Hoffart 589-7199
G. Ludwitzke 585-6024
Jennifer Mackedanz 585-6939
Paul's Paint & Repair 589-3560

West Marietta
Jess & Val Bauer 678-2492

Farmers Mutual
301 2nd Street South
Bellingham, MN 56212
320-568-2105
farmers@farmerstel.net
www.farmerstel.net

**Federated Telephone
Main Office:**
PO Box 156
405 2nd Street East
Chokio, MN 56221
320-324-7111
emailftc@fedtel.net
www.fedtel.net

Satellite Office:
PO Box 107
508 Atlantic Ave.
Morris, MN 56267
320-585-4875
morrisftc@fedtel.net
www.fedtel.net

Office Hours:
Monday - Friday
8:00 a.m. - 4:30 p.m.

Current Topics

Office Closed

**Our offices will be CLOSED
Thursday, March 10, 2016.**

**If you need immediate
assistance, please contact
our office at 320-568-2105
or 320-324-7111.**

Thank You!

Calendar

- March 13: Daylight Savings
- March 17: St. Patrick's Day
- March 20: First Day of Spring
- March 25: Good Friday
Offices CLOSED
- March 27: Happy Easter

The Home Page

Another Benefit of a Fiber Fast Internet Connection

Faster Upload Speeds!

Internet users are most likely aware of the download speed they are receiving from their Internet provider. However, Internet users may not be aware of the fast upload speed they also receive by having a Fiber-to-the-Home connection and why it is important. Download speed refers to the pace at which data is transferred from another source to your device. Farmers Mutual and Federated Telephone currently offer residential speeds of 20M in bundles that include local and long distance telephone service.



Upload speed is the speed at which you can upload information to the Internet. Upload speed importance is starting to see a boost with more and more people using the Internet to back up their computer, telemedicine, distance learning and sharing videos and pictures online.

Why do I need a fast Internet upload speed?

Online Computer Backup - While it's not a bad idea to simply back your files up to an external hard drive, an online backup service offers the advantage of securely storing your files at an off-site server location, so your data stays intact and available even if your computer is stolen or damaged. The faster your upload speed the less time it will take to backup your computer.

Online gaming - When you play a high-quality online game, either on your PC or through a console, your connection will need to send information to the computers of your competitors via the Internet. If you play online games with a slow upload speed, you might find the image freezing or slowing down.

File Sharing - If you share music or movie files online, a fast Internet upload speed will reduce the time it takes to do this, and if you work from home using a remote network, your work files will transfer a lot quicker.

Social Networking - If you use sites like Facebook or Flickr to share photos, you'll be familiar with the wait between finding the right photos and having them appear on your profile, especially if you're uploading lots of pictures at once. A fast Internet upload speed will improve this dramatically.



Understanding & Navigating Your Phone Bill

Carefully reviewing your phone bill can ensure accuracy of the charges. The following is an explanation of the charges you will see on your monthly telephone bill from Farmers Mutual (FMTC) and Federated Telephone (FTC).

- **Local Line Charge:** This is the basic monthly charge for dial tone service from FMTC or FTC.
- **Optional Services:** These are charges for added services such as inside wire maintenance, voice mail, caller ID, etc. They are listed with a description or simply as Features. A brief description of the feature can be found on the **last page** of the statement.
- **Long Distance/Direct Dial:** These are charges from your selected long distance company. Some long distance companies may add "carrier" or "minimum usage" charges. Please contact your long distance provider for an explanation of these charges.
- **Tele-Relay (TAM) Surcharge:** This funds the relay center which transmits and translates calls for the hearing and speech impaired persons.
- **Telephone Assistance Plan (TAP) Surcharge:** This is a fee assessed by state and federal regulators on local telephone customers to assist low-income telephone customers.

Cramming

- **Cramming:** Is the illegal practice of adding misleading, bogus and wrongful charges to a consumer's phone bill for services that the customer did not order. With so many new entrants to the telecommunications marketplace, it is difficult for the local telephone company to verify the legitimacy of every charge that the other companies may include. The local phone company is not required to verify the charges of other companies. Therefore, it is important that customers be aware of what services they order and for which they are being charged.

- **What to do if you have been crammed:** If you discover a charge on your phone bill for a service you did not authorize, contact your local phone company immediately. If your local phone company is unable to remove the charge and you still feel you are wrongly charged, the FCC offers steps on its website www.fcc.gov on what to do to resolve the problem.

Slamming

- **Slamming:** Is the illegal practice of changing a customer's service to another long distance company without the subscriber's consent or knowledge.
- **What to do if you have been slammed:** Contact either your local telephone company or the unauthorized long distance company to explain that you did not authorize any change, and request to be switched back to your original calling plan. Demand that any charges for switching be removed from your bill. Under the FCC's slamming rules, you are not required to pay for the first 30 days of any service after being slammed. If you have already paid, you can seek a reimbursement by filing a complaint. Contact the FCC for information on how to request a reimbursement.
- **Log on** to the FCC website at www.fcc.gov/slamming for more information and guidelines on what to do if you have been slammed.

State & Federal Surcharges

- **Subscriber Line Charge (FSLC):** This is a charge created and regulated by the Federal Communications Commission (FCC) that allows local phone companies to recover a portion of the costs associated with interstate access to the local phone network.
- **Federal Universal Service Surcharge:** The Universal Service Fund (USF) is a federal government program that helps bring affordable basic phone service to all Americans. The program also assists schools, libraries, and rural healthcare providers in obtaining phone service. Some long distance companies add a USF charge onto their bill to recover their support requirements for this program.
- **Local Number Portability Charge:** The FCC requires that local phone companies make telephone numbers portable from carrier to carrier, allowing customers who switch their local carrier to maintain the same phone number. While such a service may not be available in all areas, the FCC has allowed companies to apply the charge in order for them to recover their investment in the necessary equipment upgrades to make local number portability technically possible.

Taxes

- **Federal Tax:** This is a three-percent tax that is mandated by the federal government.
- **State & Local Tax:** This charge is levied by the state, local or municipal governments on goods and services.
- **State 911 Charge:** This charge is levied by local governments to help pay for emergency services such as fire and rescue.

Tired of Writing Checks?

We know how busy life can be so here are some options to help:

Autopay

Sign up for Autopay & have your payments deducted from your bank or credit card. No more worrying about due dates! You will continue to receive a monthly bill every month letting you know the amount that will be deducted from your account.

Pay Online

Activate your account online with our Customer Service Reps. Once a password has been added to your account, you will be able to access and pay your account online after 24 hours.

Acira's Upcoming Events

Visit the Acira booth at these upcoming events in your area. The Acira team will be there to answer questions, provide information and greet our members.

KMRS/KKOK Spring Expo

Home & Trade Show

Friday, March 18th 10am-7pm
Saturday, March 19th 9am-4pm
Lee Community Center ~ Morris, MN

Sports & Leisure Show

Saturday, March 19th 10am-5pm
Sunday, March 20th 11am-4pm
Ortonville School - Ortonville, MN

Enter to Win!

nest
Protect



Beware of Fake IRS Calls

With tax season just around the corner, scammers pretending to be the IRS are looking for ways to help themselves to your money. The Better Business Bureau says the phony IRS scam is nationwide and is now targeting Minnesota taxpayers, including recent immigrants. The Better Business Bureau and Minnesota police and sheriff departments have already received dozens of calls and complaints from concerned residents.

IRS Acting Commissioner Danny Werfel says, "this scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer. If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Werfel noted that the first IRS contact with taxpayers on a tax issue is likely to occur via regular mail.

Other characteristics of this scam include:

- Scammers use fake but common names, surnames and IRS badge numbers to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security number.
- Scammers spoof the IRS toll-free number on caller ID.
- Scammers sometimes send bogus IRS emails to victims to support their bogus calls.
- Victims often hear background noise of other calls being conducted to mimic a call site.
- After threatening victims with jail time or driver's license revocation, scammers hang up and others soon call back pretending to be from the local police or DMV, and the caller ID supports their claim.

If you get a phone call from someone claiming to be from the IRS, here's what you should do:

- If you know you owe taxes or you think you might owe taxes, call the IRS at 1.800.829.1040.
- If you know you don't owe taxes or have no reason to think that you owe any taxes, then call and report the incident to the Treasury Inspector General for Tax Administration at 1.800.366.4484.
- You can file a complaint using the FTC Complaint Assistant on the FTC website, www.ftc.gov.

Taxpayers should be aware that there are other unrelated scams (such as a lottery sweepstakes) and solicitations (such as debt relief) that fraudulently claim to be from the IRS.

The IRS encourages taxpayers to be vigilant against phone and email scams that use the IRS as a lure. The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels. The IRS also does not ask for PINs, passwords or similar confidential access information for credit card, bank or other financial accounts. Recipients should not open any attachments or click on any links contained in the message. Instead, forward the e-mail to phishing@irs.gov.

More information on how to report phishing scams involving the IRS is available on the genuine IRS website, www.IRS.gov.

