



Welcome to MTC!

We're glad to have you with us

This document provides you with some helpful information about your new MTC account and our services! Get ready for lightning fast internet and a reliable connection.





210 N. Coal St., Colchester, IL 309-776-3211 or 888-640-4334 mdtc.net | info@mdtc.net

Welcome to McDonough Telephone Cooperative!

As a member of McDonough Telephone, you now have a vested interest in our business and our member communities. You are able to exercise your voting privileges on any items that require a vote of our membership at our Annual Meeting held at the end of the summer. As soon as your services are activated, you will begin earning capital credits, which are a portion of the dollars you spend on services billed to you through our office.

Our Board of Directors and employees strive to make your cooperative successful. McDonough Telephone has been offering services to the people of our communities since 1951 and will continue to offer you the best service at the most reasonable cost.

At McDonough Telephone, we work hard to promote the ideals behind the

7 Cooperative Principles:

Voluntary and Open Membership • Democratic Member Control Members' Economic Participation • Autonomy and Independence Education, Training and Information Cooperation among Cooperatives • Concern for Community

Please look through this information to learn important information about MTC:



Office Hours: 8AM-5PM, Monday - Friday



Billing Office Phone: 309-776-3211, or 1-888-640-4334



24/7 Repair number (can be reached 24 hours a day/7 days a week): 309-776-3214

Our commitment to our members and communities is our number one priority.

Once again, welcome to McDonough Telephone Cooperative!

Monthly Statements and Collection Policies

The following rules have been established by the McDonough Telephone Cooperative Board of Directors in regard to payment on account.

Monthly Statements:

Bills are processed on or about the 21st of each month. If you have chosen to receive your bill online through *SmartHub*, it will be available for viewing by the 26th of each month. Paper bills will be mailed so that the member should have them in hand by the first of the month. McDonough Telephone bills for services a month in advance.

Bill Payment Collection Policies:

Monthly bills are to be paid by the 15th of the month. Payment may be made by cash, check or money order, or by a debit or credit card (MasterCard, VISA, Discover, or American Express). McDonough Telephone offers an Auto Debit (ACH) option free of charge, and your bill amount will be debited directly from your checking account each month.



5% Late Fee will be added to any unpaid account on the **16th of the month.**



Second Notices are mailed on the 18th of the month.



Disconnection of services for non-payment occurs on the 25th of the month.

Download MTC's

SmartHub app to

manage your account!

A Service Restoration Charge may be applied to any member who has had their service discontinued for non-payment.

Payment Options:

- Auto-Pay With ACH (from a checking) or a Credit/Debit Card
- Through SmartHub with a credit or debit card:

mdtc.smarthub.coop

- In person at our business office
- Through the mail
- 24/7 Pay By Phone number: 833-699-1832



Understanding Your Bill

McDonough Telephone billing is set up to bill in advance. What that means is the bill you receive by the 1st of the month is billing you for services until the end of that same month. Typically, your first bill will include more than one month's service charges, depending on when your services were installed, to catch you up in our billing cycle.

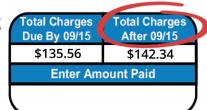
Confusing? These diagrams taken from actual bills will help explain better.

1. A quick glance of your account balance is at the top and bottom of each bill:

Previous Bill	Payment/Adj	Current Billing	Total Due
\$134.15	\$134.15CR	\$135.56	\$135.56

Previous Bill: the amount charged from a prior month's billing Payments/Adj: amount of any payments received since the prior billing **Current Billing:** the total amount of charges billed for the current bill month only

Total Due: the total amount due by the 15th of the current month Total Charges After (Past Due): Your bill is past due after the 15th of the current month and will automatically incur a 5% late fee.





- 2. Why do we require an Advance Payment? Your first billing will be for more than just one month. In fact, it could be for 2 months or more depending on when your services were installed. This can add up, so your \$50 is applied to what is due on your first bill.
- 3. Starting on Page 2 (the back of your bill), you'll see the detailed info making up the total amount of your bill. Each service (Internet-DSL/HSI or Telephone) you have signed up for will be listed in this section along with all of the charges associated with those services.



John Doe ACCOUNT NO: 99999 SERVICE ID: 111-222-3333 BILL DATE: 09/01/2020 Page: 3 of 3

MONTHLY LISAGE FOR INTERNET: 111-222-3333

Description	Date	Quantity	Amount
MTC-RES PRESTIGE INTERNET W/ WIFI	12/02-12/31		101.45
MTC-RES PRESTIGE INTERNET W/ WIFI SUBTOTAL			101.45
MTC-RES PRESTIGE INTERNET W/ WIFI	01/01-01/31		104.94
MTC-RES PRESTIGE INTERNET W/ WIFI SUBTOTAL		104.94	
INTERNET SERVICES	01/01-01/31		
MTC STANDARD INSTALLATION FEE	12/02		50.00
INTERNET SERVICES SUBTOTAL			50.00
SUB-TOTAL			256.39
CURRENT BILLING AMOUNT			256.39

Recurring Charges for the normal billing cycle of that billing.

To explain a little better, see the diagrams below:



ACCOUNT DETAILS

This is where you will find your account number.

MESSAGE CENTER

This is where you will see announcements or special offers.

BILL AT A GLANCE

This provides a review of previous payments and current charges.

PREVIOUS BALANCE DUE

This is the amount due on last month's bill and reflects any payment or adjustment made before the 20th of the month.

TAXES, FEES, & SURCHARGES

Federal, state, and local governments mandate collection of a variety of taxes and surcharges. Some of the most common charges include those explained below.

CURRENT BILLING AMOUNT

Your new charges for the current month. You may see subtotals that include Sale Items and Charge Detail that will add up to this amount

TOTAL DUE

The total due amount includes the previous balance and current charges.

TAXES, FEES, & SURCHARGES (CONT.)

- Federal Universal Service Fund
- State Relay Services Fund

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JOHN AND JANE DOE 123 MAIN ST ANYTOWN II.

City/Town Franchise Fees

\$116.64

Enter Amount Paid

- State Universal Service Fund
- County E911
- State and Federal Taxes

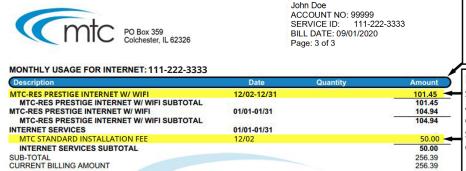
An itemized breakdown of your charges are features on the back of your bill, the "Description" portion of each bill. On your first bill, you will see Recurring Charges and Non-Recurring Charges shown within your service summary. For an in-depth bill explanation, see the diagrams below:

Payment Due Total Due 01/26/2008

MCDONOUGH TELEPHONE COMPANY

COLCHESTER II 62326

13923 JOHN AND JANE DOE ACCOUNT NO: 1 TELEPHONE NO: (111)222-9999



The **Description** section on the 2nd page of the bill has a breakdown of each of the services you are paying for and all of the charges figured on this billing.

Non-Recurring Charges: The charges in this section include any one-time installation fee and partial month amounts to 'catch-up' to the current billing cycle from the date that your services were installed. Non-Recurring charges are only billed once.

In this example, the billing cycle is Jan 1 - Jan 31. The services were installed on December 2nd, after we ran the December billing, so the charges with the dates of Dec. 2 - Dec. 31 are the Non-Recurring Charges billed to 'catch up' to the normal billing cycle.

Other Products and Services

Here are some of our other Products and Services that may not have been mentioned when you filled out your application:

Telephone

Calling Features: Voice Mail • Automatic Recall • Call Waiting with Cancel Call Waiting • Call Forwarding • Caller ID Number Only • Caller ID Name & Number • Caller ID - Call Waiting • Speed Calling - 8 number or 30 number • Teen Ringing • Telemarketer Call Screening • Toll Control with PIN

Calling Blocks: 900# • International • 3rd Number • Collect Calls

Fiber Internet Services

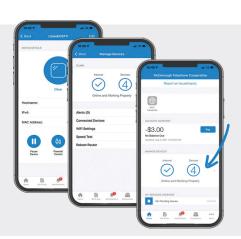
Email: Up to 5 email accounts are included with your service.

Static IP Addresses Businesses: 1Static IP address is included with your service. *Available for Residential customers - 1 Static IP for \$10/month.*

How do I manage my MTC Account?



Manage your MTC account, network, router, and connected devices all in one place with SmartHub!



How to Register your FREE MTC SmartHub Account (web)

• From the SmartHub login screen (MDTC.SMARTHUB.COOP), click on Sign up to access our Self Service



4. You will receive an email with a 'Verify Account' button. Click the button to access our SmartHub page.



2. Enter your account number, last name or business name and email. Click **Submit**



5. On the SmartHub page, enter and verify a new password for your account.



3. Enter the requested account info in order to verify your identity. Click



6. Congrats! You are now logged into SmartHub. For more info, visit: MDTC.NET/SMARTHUB







Calling Information

VolP Phone Service

McDonough Telephone offers a VoIP (Voice over IP) phone service that INCLUDES free continental long distance service. This service is available for residential McDonough member customers on fiber lines.

Local Calling

Calls from these listed exchanges to the areas indicated are included as part of local calling no matter what long distance carrier you use.

From ADAIR To: From BARDOLPH To: From BLANDINSVILLE To:

Table Grove; Bardolph Adair; Good Hope Colchester; Good Hope La Harpe

From COLCHESTER To: From GOOD HOPE To: From INDUSTRY To:

Blandinsville Bardolph; Swan Creek Littleton

Blandinsville

From LITTLETON To: From RARITAN To:

From SMITHSHIRE To: Industry; Rushville Smithshire Raritan

From SWAN CREEK To:

Good Hope

FREE Intra-Cooperative Calling

All members using MTC Communications as their long distance carrier can call any other McDonough Telephone member in any exchange free of charge. An itemized listing of the calls will appear on the phone bill with a zero rating in the "Amount" column.

MTC Long Distance - Residential Plans (For Non-VoIP customers)

MTC Communications offers two different long-distance options for calling within the continental U.S.:

- 1. MTC Minutes an 8 cent-per-minute plan
- 2. MTC Unlimited with unlimited long distance in the continental U.S. for \$19.99 per month.

Please call our office for rates on International and other calls outside the continental U.S.





Customer Assurance Plans

Some problems that develop with your phone and Internet services are our responsibility, and some are yours.

Wiring and equipment outside the home are the responsibility of McDonough Telephone and will be repaired at no cost to you unless you're found to be at fault for the damage (i.e. cut drop or cable).

Wiring and equipment inside the home - with the exception of certain equipment that MTC owns (such as routers) - are your responsibility. When experiencing trouble with your inside wiring and jacks, the minimum charge for a technician to come to your home to repair the problem is \$165.00 during business hours and \$207.50 after hours. Choosing one of our Customer Assurance Plans means choosing peace of mind for an economical monthly fee.

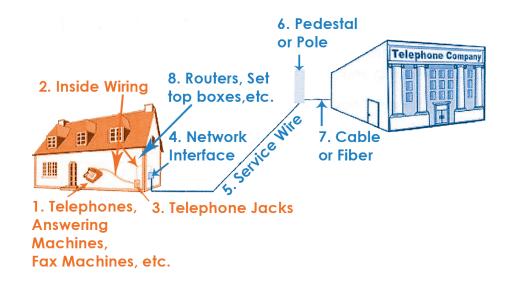
Basic Customer Assurance Plan: \$2.50/month per physical address - all services covered

- Premise and hourly charges waived for repairs of inside wire and jack to phone and Internet during business hours (Monday-Friday, 8 am-5 pm, excluding holidays).
- Customer responsible for materials

Elite Customer Assurance Plan: \$9.50/month per physical address - all services covered

- Includes Basic Customer Assurance Plan coverage
- Covers 8 am-10 pm non-business hours repairs, including weekends and holidays
- Allows for 2 'free trips' per calendar year for troubles not caused by inside wiring or jacks (e.g. equipment unplugged, bad batteries, reprogram remote, set up wireless router, etc.)
- Free Voice Mail on one line (regularly \$3/month)
- 15% discount on certain customer owned equipment purchases and eligibility for various specials and drawings throughout the year

Term length of both plans is one year; in case of early termination, customer is still responsible for 12 months of billing. Call our office for more details.



Customer Proprietary Network Information (CPNI)

Customers count on McDonough Telephone to respect and protect the privacy of information we obtain in the normal course of providing telecommunication services to our customers. McDonough Telephone is committed to protecting the privacy of all customer information, and in particular the privacy of Customer Proprietary Network Information (or CPNI).

Definition of "Customer Proprietary Network Information"

The term "customer proprietary network information" is defined by federal statute to mean: (i) information that relates to the quantity, technical configuration, type, destination, location, and amount of use of a telecommunications service subscribed to by any customer of a telecommunications carrier, and that is made available to the carrier by the customer solely by virtue of the carrier-customer relationship; and (ii) information contained in the bills pertaining to telephone exchange service or telephone toll service received by a customer of a carrier.

Use of Customer Proprietary Network Information

Under federal law, you have the right to, and we have the duty to protect, the confidentiality of your CPNI. However, MTC may use CPNI without your consent, in a manner consistent with applicable law, to: (i) initiate, render, bill, and collect for our services; (ii) market services among the categories of service to which you already subscribe; (iii) provide maintenance and technical support for our services; (iv) protect our rights and property, and protect users of our services and other carriers from fraudulent, abusive, or unlawful use of, or subscription to, these services; and (v) provide any inbound telemarketing, referral, or administrative services for the duration of a customer-initiated call. Further, we may use your CPNI, in a manner consistent with applicable law, to market additional communications-related services to you and conduct surveys in order to improve our service offerings.

To "opt out" of MTC marketing additional communication related services to you, you must call customer service at 309.776.3211 during regular business hours or e-mail us at info@mdtc.net. Your approval or denial of approval of the use of CPNI outside of the service to which you already subscribe will remain valid until you revoke or limit the approval or denial.

Limits on the disclosure of CPNI outside McDonough Telephone

As a general rule, McDonough Telephone does not use third-party marketers and **will not** disclose your CPNI to third party contractors. However, we will release customer information without involving you if disclosure is required by law, or necessary to protect the safety of customers, employees or property. For example: When you dial 911, information about your location may be transmitted automatically to a public safety agency.

If you have any further questions about CPNI, please call our office during business hours at **309-776-3211**.

You Can Receive the Lifeline Assistance Credit

Lifeline Assistance through federal (Lifeline) and state (Link-Up) programs provide eligible residential customers with an up to \$9.25 discount off the cost of phone, Internet, or bundled services. Please contact McDonough Telephone Cooperative to inquire. Lifeline Assistance is available to all residential customers who meet the following requirements:

- Customers, their dependents, or their household must be participants in one of the following programs: Medicaid, SNAP, Supplemental Security Income (SSI), federal public housing assistance (Section 8), or the Veteran's or Survivor's Pension Benefit.
- In addition, a customer may be eligible if his or her household income is at or below 135% of the Federal Poverty Guidelines.

LIFELINE SUPPORT CENTER

(800) 234-9473 | 9 AM-9 PM ET | 7 DAYS PER WEEK

LifelineSupport@usac.org LifelineSupport.org

If you have a disability and need assistance with your application, contact the Lifeline Support Center.

Give Back to Your Community

Thousands of households in Illinois do not have local telecommunications service. You can help make a difference for the most vulnerable in your community.

For too many in Illinois, the cost of phone and broadband internet service to connect them to family, emergency services, and employers is just too high. Families with young children, persons with disabilities, and senior citizens are among the most vulnerable without a telephone and internet. You can help connect them to emergency help, caretakers, schools, and employers by contributing to the Universal Telephone Assistance Corporation (UTAC).

The UTAC Lifeline and Link-Up programs are funded entirely through voluntary donations. These programs work with the federally-funded Lifeline program to help Illinois households obtain local service and receive a partial discount on their monthly phone and broadband bills.

It's easy to contribute. Simply stop by our office to pick up a Lifeline donation form to indicate the amount you would like to give each month - 50 cents, \$1, \$2 or as much as \$5. That amount can be paid with your monthly bill. Your contribution will be supplemented by federal funds to help provide service for individuals and families who could not otherwise afford it. Please help! Every contribution counts.



Your contribution of the Universal Telephone Assistance Corporation is deductible on your income taxes to the extent allowed by law. Consult your tax advisor to determine how this applies to you.

Universal Telephone Assistance Corporation, P.O. Box 1176, Springfield, IL 62705, linkupillinois.org or fb.com/linkupillinois

You Can Receive the Digital Divide Discount

On March 13, 2019 the Public Service Commission of Illinois designated McDonough Telephone Cooperative (MTC) as an "Eligible Telecommunications Carrier" for its service area for universal service purposes. The goal of universal service is to provide all citizens access to essential telecommunications services.

McDonough Telephone provides the supported services—voice telephony service and broadband internet access service—throughout its designated service area. These supported services include:

- Voice grade access to the public switched network;
- Minutes of use for local service provided at no additional charge;
- Access to emergency services such as 911 and enhanced 911; and
- Broadband Internet access service, which includes the capability to send data to and receive data from the Internet, but excludes dial-up service.

Voice telephony service is provided at rates which start at \$23.91 per month for residential customers and \$23.91 per month for business line customers. Broadband Internet access service is provided at rates which start at \$64.94 per month for residential customers and \$69.95 per month for business customers. McDonough Telephone would be pleased to provide you with specific rates for voice and broadband for your area upon request. Use of these services may result in added charges including taxes, surcharges, and fees.

Help Illinois Compete for Jobs in the New Economy!

Illinois' citizens must have the skills to compete. Computer skills are already required for nearly every job. The good, high-paying jobs created now require even more computer skills. Unfortunately, not all of Illinois' citizens have access to a computer at home or at school.

- Less than one in four minority low-income families have a computer and Internet access at home
- Many inner city and rural schools cannot afford equipment to create needed computer access
- Lack of access to computers is creating a "digital divide" between those who grow up with the new technology and those who don't

You can help to "bridge" the digital divide!

Please visit our office to fill out a form and make a small contribution to help equip Illinois schools, libraries, park districts, and other community technology centers to provide access to a telephone, computers, and training for youths and other low-income Illinois residents meeting tomorrow's challenges.

All donations go to:

- Provide telephone, computer & internet access
- Provide computer skills and training
- Bridge the digital divide
- Enrich school programs
- Train teachers



Customers with Disabilities

At McDonough Telephone, we strive to provide all of our customers with the best possible services. For our **Residential** customers who are hearing, vision, or speech impaired, have mobility or cognitive impairments or other disabilities, we work to ensure that their individual telecommunications needs are met. By identifying what special needs an individual customer has, we can help design a telecommunications solution for that person. **At the bottom of this page is a form in that you may fill out and return to us so that we can be aware of any such disabilities and needs you or someone in your household may have.** All information included on the form will be kept confidential and is only for the use of McDonough Telephone Cooperative.

Illinois Telecommunications Access Corp (ITAC)

ITAC is a not-for-profit corporation established by the Illinois Commerce Commission to provide telecommunications access to people who are Deaf, Deaf-Blind, Hard of Hearing, or Speech Disabled. ITAC accomplishes this by providing the Illinois Relay Service and issuing equipment that ranges from amplified telephones to Braille phones. Approved applicants may obtain one piece of equipment at no charge. To learn more about the ITAC programs contact ITAC at 800-841-6167.

Programs available from ITAC

Voucher Program	The user owns and is responsible for the upkeep of the equipment.	Amplified Phones TTY
Loan Program	ITAC owns and provides normal upkeep of the equipment.	Captioned Phones TTY Braille Phone
IL Relay Program	TTY users use relay to call people who use standard phones. A person using a standard phone may also call a TTY user through relay. The service is free by simply dialing 7-1-1 and is available 24 hours a day, 7 days a week.	TTY

Customers with Disabilities

If you or a member of your family has a hearing or speech disability or condition that limits or prevents your/their ability to communicate over voice networks <u>and</u> wish for us to know about the disability in order to better serve your needs, please complete and return the form below.

Customer Name:	Today's Date:
Customer Telephone#:	
Please describe the nature of the disability or medical condition:	

Other Types of Devices and Software Available from Other Vendors

There are a number of Telecommunications Devices and/or Software available for individuals with disabilities. Below is a list and description of some of these devices that are available for purchase from various vendors.

HH - Hard of Hearing
SI- Speech Impaired
VI - Visually Impaired
WS - Weak Speech
LMI - Lower Mobility Impaired
UMI - Upper Mobility Impaired
CI - Cognitively Impaired

Amplified Phone	A telephone with volume controls to adjust for loudness.	HH,D
Amplified Cell Phone	Wireless phone with volume controls to adjust for loudness.	HH,D
Big Button Phone	A telephone with large dialing numbers, backlit numbers, braille numbers or slots for picture inserts dialing.	VI, B, UMI, CI
Bluetooth Cell Phone	A wireless phone with Bluetooth capability.	HH, D
Bluetooth Compatible Phone Device	A device that enables a user's hearing aid to work with a Bluetooth device.	HH, D
Bluetooth Hub	A device that enables a landline phone to work with a Bluetooth device.	HH, D
Braille Device	Same as TTY, but can convert the text typed and received into braille.	HH, D, SI, VI, B
Captioned Telephone	A phone that allows the user to listen on a handset and then read the other person's response on a display.	HH, D
Cordless Phone	A phone without a cord so that the user is not restricted to a single location.	VI, B. LMI
Hands-Free Activated Phone	A device that allows the user to dial pre-programmed numbers and answer calls using a remote or soft touch or air switch.	VI, UMI
Hearing Carry Over	A phone that allows the user to type on a keyboard and then hear the other person's response on a handset	SI
Lapel Microphone	A device used with Hands-Free Activated Phone to increase the loudness of user's voice.	WS, UMI, WS, VI
Outgoing Voice Amplification Phone	A phone with volume control capabilities to increase the loudness of the users voice.	WS
Ring Signaler	A device that alerts the user of an incoming call with a light that flashes as the phone rings.	HH, D
Speakerphone	A phone with a speaker built into the base.	HH, VI, B, UMI, CI
Tactile Ring Signaler	A device that vibrates when the phone rings.	HH, D
Talks Back Number Dialed Phone	A phone that vocalizes the numbers dialed.	VI, B, UMI
TTY	A device with a keyboard and display screen which can be used for text communication over a telephone line when one or more parties have hearing or speech difficulties.	HH, D, SI
Two-Way Paging Device	A text messaging device with a standard keyboard that sends and receives wireless messages.	HH, D, SI
Voice Carry Over	A phone that allows someone with a hearing disability to speak directly to a telephone user and then read a response on a display.	HH, D
Voice Dialer	A device that allows the user to dial a preprogrammed number by a voice command.	VI, B, UMI



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