

# CALLER ID SPOOFING

## What is spoofing and how does it work?

"Spoofing" occurs when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Spoofing is often used as part of an attempt to trick someone into giving away valuable personal information so it can be used in fraudulent activity or sold illegally. U.S. law and FCC rules prohibit most types of spoofing.

Caller ID lets consumers avoid unwanted phone calls by displaying caller names and phone numbers, but the caller ID feature is sometimes manipulated by spoofer who masquerade as representatives of banks, creditors, insurance companies, or even the government.

## What you can do if you think you're being spoofed:

You may not be able to tell right away if an incoming call is spoofed.

Be careful about responding to any request for personal identifying information.

- Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords or other identifying information in response to unexpected calls or if you are at all suspicious.
- If you get an inquiry from someone who says they represent a company or a government agency seeking personal information, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request.
- Use caution if you are being pressured for information immediately.
- If you have a voicemail account with your phone service, be sure to set a password for it. Some voicemail services are preset to allow access if you call in from your own phone number. A hacker could spoof your home phone number and gain access to your voicemail if you do not set a password.

## Is spoofing illegal?

Under the Truth in Caller ID Act, FCC rules prohibit any person or entity from transmitting misleading or inaccurate caller ID information *with the intent to defraud, cause harm, or wrongly obtain anything of value*. If no harm is intended or caused, spoofing is not illegal. Anyone who is illegally spoofing can face penalties of up to \$10,000 for each violation. In some cases, spoofing can be permitted by courts for people who have legitimate reasons to hide their information, such as law enforcement agencies working on cases, victims of domestic abuse, or doctors who wish to discuss private medical matters.

## Is blocking a phone number the same thing as spoofing?

Spoofing is not the same thing as blocking a phone number. FCC rules require telephone companies to make phone number blocking available and free for all calls between states (each state makes its own rules about calls that stay within the state). If you receive a phone call from an "unknown number," that phone number has been blocked, but not necessarily spoofed. Also, you can legally block the transmission of your phone number when you make calls, so your number will appear as "unknown."

## What are the FCC rules regarding caller ID for telemarketers?

FCC rules specifically require that a telemarketer:

- Transmit or display its telephone number or the telephone number on whose behalf the call is being made, and, if possible, its name or the name of the company for which it is selling products or services.
- Display a telephone number you can call during regular business hours to ask to no longer be called. This rule applies even to companies that already have an established business relationship with you.

## REPORT

## How do I report suspected spoofing?

If you receive a call and you suspect caller ID information has been falsified, or you think the rules for protecting the privacy of your telephone number have been violated, you can file a complaint with the FCC.

[consumercomplaints.fcc.gov](http://consumercomplaints.fcc.gov)

- Federal Communications Commission



## Manager's Message

Hello Members! Thanks for taking time to check out what is going on at your Cooperative. We're now entering the last couple months of another great year of progress. We recently finished fiber projects in Dunmor and the Shaker Ridge subdivision in Auburn. We are actively moving customers in these areas to their new fiber connections as quickly as possible. We hear from more of you each day about your desire to receive our fiber services. We are building as quickly as possible while trying to make good financial decisions that will keep the Cooperative on solid footing. To date we have invested around \$25 million in our fiber network. Thanks to distributions from our Bluegrass Cellular investment, we have been fortunate to have made this fiber investment with no debt so far. However, to keep building as quickly as possible, we will need additional capital resources in 2018 and beyond. Over the past year, we have been working diligently on a loan application with the United States Department of Agriculture's Rural Utility Service. If granted, this loan will fund the next five years of construction, which will add approximately \$30 million in investment. Our five-year plan is to expand our fiber reach from approximately 45% of locations today to 85% of locations by the end of 2022.

As you can see, this is a very significant investment in areas that most companies would not even consider for fiber deployment. You are seeing large companies provide inferior wireless service with limits on the amount of data customers can use in their rural areas. That's why it is so wonderful to have a Cooperative in our area. While others are concentrating on more urban areas for the largest amount of profit, we continue to find ways to serve our community with world-class communication services at rates that are below the cost of providing the service.

We get questions every day from members on which areas we will build to next. When we started the fiber construction, we wanted to build the network in a way that was as fair as possible for all involved. The process we go through is much more complicated than it was the last time we rebuilt in the 1990's. Our network is divided up into 80 different wire centers. We try and build out an entire wire center at a time, if possible, because that allows us to remove the field electronics, electric meters, and generators when the entire wire center is replaced with fiber. This saves the Cooperative significant maintenance costs. We rank each wire center based on the number of locations we can serve per mile of fiber constructed. Did you know that we serve almost 600 square miles with an average of 8.5 members per square mile? The wire centers with the most locations per mile

move to the top of our list for construction. In 2018, wire centers in five of our six exchanges will see their copper networks replaced with fiber. Our builds in 2019-2022 will happen in wire centers in all six exchanges and be prioritized by reaching the most number of members for each dollar spent.

I wish we could reach all members even more quickly, but this construction takes significant time and capital. Our goal is to reach as many members as possible, as quickly as possible, while keeping the long-term financial health of the Cooperative in mind. We cannot meet this goal without your continued support. Cooperative members have been working together for over six decades to make sure our communities have access to great communication services. This investment is critical so that the areas in which we and our families live and work will not be left behind like other rural areas without fiber infrastructure. We thank you for your support, and we'll keep doing our best to bring the best possible service to more and more of our members. Please let us know if there is anything we can do to improve your experience with the Cooperative.

God Bless,  
Greg Hale

# TEST DRIVE

**Faster Internet Service**

## *Shift your Internet into high gear!*

**Upgrade your Internet to the next available speed for 30 days at no additional cost and without signing a new contract.**

**Call Logan Telephone Today!  
270-542-4121 or 270-934-4121**

You will remain on the higher speed package after 30 days unless you notify us otherwise.

RESTRICTIONS: Offer can only be applied once within a calendar year. FiberNet 1000 is excluded from this offer. Account must be in good standing. Price will go to higher package after 30 days if not notified otherwise. FiberNet is only available in select areas at this time. Some SpeedNet packages may not be available in certain areas. Other restrictions may apply.

**"LIKE" us on Facebook to be included in future contests, drawings,  
and to get information regarding community and company events.**

## Welcome Our Newest Team Members



**AMY BROOKS**

**Customer Service Representative**  
*Began October 9, 2017*

Amy has many years of experience in customer service working with wireless, broadband, and home phone services. Amy graduated from Western Kentucky University with a degree in marketing. She grew up in Logan County and is the daughter of Marsha and the late J.T. Taylor. Amy and her 4-year-old son, Eli, live in Auburn.



**THOMAS NELSON**

**Construction Technician**  
*Began October 9, 2017*

Thomas has a lifetime of experience farming and running equipment. He is the son of Tommy and Juley Nelson. Thomas and his wife, Sarah, live in Lewisburg with their 7-month-old son, Charlie. He is excited to be a part of the team at Logan Telephone Cooperative.

## Cooperative Membership Really Pays Off

Being a member of Logan Telephone Cooperative is really a wonderful thing! You not only can receive high-speed Internet wherever you live, great telephone service, and are actually able to talk with a person when you call the office...but you also get cash back! Most businesses don't work that way. As a member of a cooperative, you are also an owner...and ownership includes benefits.

Each year that Logan Telephone has an allocable margin, the margin is allocated to each member based on the amount of business the member did with the Cooperative. When the Board determines that the financial needs of the Cooperative have been met, they may approve distributions of capital credits.

This year the Board at Logan Telephone approved a distribution of \$350,000. This marks the 24th straight year that the Cooperative has been able to give a distribution to its members. A total of over \$12.3 million has been paid back to members over the life of the Cooperative.

This year's capital credit checks were mailed mid-October. All members that had service from 1996-2016 should have received a distribution unless the amount was lower than \$2.50.

Always remember to notify us of any address change. Your allocations remain with the Cooperative even if you are no longer a member, and we will need to know your location for any future distributions.

A cooperative is truly a unique business. When Logan Telephone Cooperative makes a profit, you've just made a profit. Everyone has a stake in the success of a cooperative. We hope you take pride in being a member of Logan Telephone Cooperative!

**If you have any questions, please call 270-542-4121 or 270-934-4121.**




LOGAN TELEPHONE COOPERATIVE  
**CHRISTMAS**  
 HAPPY HOLIDAYS  
**OPEN HOUSE**  
**FRIDAY, DECEMBER 8**  
**8:00 AM - 2:00 PM**  
 We will have door prizes, refreshments, and free gifts while they last. We look forward to seeing you then!



**LOGAN TELEPHONE COOPERATIVE**

10725 BOWLING GREEN ROAD

P.O. BOX 97

AUBURN, KY 42206-0097

PRSR STD  
U.S. POSTAGE  
**PAID**  
BOWLING GREEN, KY  
PERMIT 28

# High-Speed Internet FIRST MONTH FREE!

Sign up by December 29 for either ***SpeedNet*** or ***FiberNet***, whichever is available in your area, and get the

# FIRST MONTH FREE!



## FAST. RELIABLE. UNLIMITED.

Call Logan Telephone today! 270-542-4121 or 270-934-4121

**RESTRICTIONS:** Must be a Logan Telephone Cooperative member to obtain high-speed Internet, meaning you must have phone service with LTC. To qualify for discounts, member cannot have had high-speed Internet service with LTC within the past three months. One-year contract required for discount. Cannot change speed package during promotional period. Packages allow up to the online listed downstream and upstream speeds. FiberNet is only available in select areas at this time. Some SpeedNet packages may not be available in certain areas. Other taxes and fees will apply. Other restrictions may apply. Offer expires: December 29, 2017.

## In-Touch

Published quarterly for members of Logan Telephone Cooperative, established in 1954; serving Adairville, Auburn, Dunmor, Lewisburg, Logansport, and Rochester.

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Before You Dig Call  
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