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A NEWSLETTER FOR CUSTOMERS OF LTC NETWORKS

CONTACT

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After Hours Call: 800-451-2360
 Internet Tech Support:
 800-721-2577

OFFICE CLOSURE

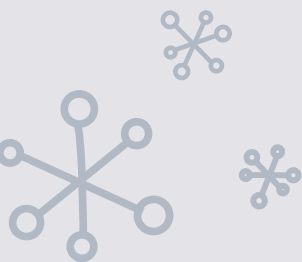
Our office will be closed:
 • January 1 for New Year's Day

CATCH THIS MOUSE TO WIN!



This mouse is hiding in a photo somewhere in this newsletter. Find it and call the LTC office with the photo description to be entered in our "Mouse for Money" drawing for \$5.00 off your next bill. Good luck and we look forward to hearing from you!

Congratulations to Fernette Flowers and Colleen Murphy for catching the mouse in our last issue!



LTC Networks is an equal opportunity provider and employer.

Get Ready to Enjoy Skitter TV



Watching TV just got bigger and better! LTC Networks has teamed up with GRM Networks to offer Skitter TV in your area! The IPTV (Internet protocol television) service works over your Fiber-to-the-Home connection. By delivering vivid video in both high definition (HD) and standard definition (SD), the quality of Skitter TV will enhance your television experience.

With three channel lineup packages, you can choose the package that fits your viewing preferences. The **Essential Package** includes the local Kansas City channels such as ABC, NBC, CBS, Fox and more. The **Preferred Package** gives you access to the local stations plus over 70 of the most watched networks. The **Premier Package** provides the top level of viewing options with over 100 of the most popular stations.

Skitter TV will enable you to enjoy live TV recording services like Pause Live TV, DVR service or Whole Home DVR service, so you'll never have to miss a minute of your favorite program! Because Skitter TV runs over a buried fiber network, a little wind and rain will not knock out your service. If you do happen to have questions about your service, you can call a FREE 24/7 support line. We are dedicated to answering all your questions and ensuring you have quality service.

To have your Skitter TV video service installed, call the LTC Networks office at 816-528-4211. Our family of employees looks forward to providing you with the advanced technology and exceptional service that comes with Skitter TV.

For more information, call the office or check it out online at www.grm.net/skittertv.



A SMART COMBINATION: SMARTPHONES AND YOUR HOME WI-FI NETWORK

Do you and your family members have smartphones? Is your home set up with a Wi-Fi network? If the answer is yes to both questions, we have a suggestion for you. When using your smartphone at home, you may want to access the Internet via your Wi-Fi network rather than use the national wireless network of your wireless provider.

This strategy has a couple of advantages. A home Wi-Fi network typically offers a faster Internet connection than many national wireless networks. It can also save you money—especially if you don't have an unlimited data plan—by eliminating the need to use your smartphone's data plan while at home. Check with your wireless provider to verify the details.

Do you need a Wi-Fi network at home? Call LTC Networks at 816-528-4211 to find out how to start enjoying the convenience of a wireless modem with our high-speed Internet service.

Phone Etiquette is Important in Personal and Professional Life

Growing up, you were probably told to “mind your manners.” That advice certainly holds true whenever and wherever you’re on the phone — at home or at work, on a landline or cell phone. Basic phone etiquette boils down to this: Be considerate of others and mindful of your surroundings.

Be aware of your speaking volume. Make sure you’re speaking in a quiet, conversational voice. If the people around you are glaring at you, it’s time to quiet down. You should also be aware of your surroundings, since you never know who’s paying attention to your conversation.

Make it known if you put someone on speakerphone. There are many horror stories of callers not being told they were on speakerphone, and then they criticize someone in the room.

Don’t leave long voicemails. The major reason people give for not listening to voicemail messages is that it takes too much time. When you leave a voicemail, make it short and straightforward.

Respect quiet zones. Build the habit of always silencing your cell phone when you enter a meeting, restaurant, theater, worship service, class, or other place where the purpose of your visit would be interrupted or others would be disturbed by hearing your cell phone ring.

Prioritize face-to-face conversations. When you’re spending time in person with others, whether business associates or family and friends, try to avoid or at least minimize the use of your cell phone. Why? Because if you answer a call or reply to a text, you’re basically telling the person across the table that someone else is more deserving of your time and attention. Nobody wants to be a captive audience to a third-party conversation or sit and watch a companion send texts.

Don’t make clerks or servers wait for you to finish a call. Whether it’s your turn in line or time to order at the table, make yourself available and don’t use your cell phone.

For help with all of your phone needs, call LTC Networks at 816-528-4211.



BBB Offers Advice on How to Respond to a Data Breach

In the wake of the recent data breaches at several retail stores, the Better Business Bureau (BBB) offers these suggestions for consumers concerned that their credit or debit cards may have been compromised by a retail or online data breach:

1. **Stay calm.** Consumers are not liable for fraudulent charges on stolen account numbers.
2. **Check with the website of the retailer for the latest information.** Type the store name directly into your browser. Do NOT click on a link from an email or social media message.
3. **If your card was compromised, you will likely hear from the bank or card issuer first.** If you have questions, call the customer service number on your card.
4. **If your card was compromised, consider putting an alert or freeze on your credit report with the three major credit reporting agencies.** A credit freeze will prevent anyone from accessing your credit report or scores.
5. **Take these steps if you shopped at the retailer with a credit card:**
 - Monitor your credit card statements carefully (go online; don't wait for the paper statement).
 - If you see a fraudulent charge, report it to your bank or credit card issuer immediately so the charge can be reversed and a new card issued.
 - Keep receipts in case you need to prove which charges you authorized and which ones you did not.
6. **Take these steps if you shopped at the retailer with a debit card:**
 - Do all of the above as for credit cards, but pay very careful attention to your account. Debit cards do not have the same protections as credit cards and debit transactions withdraw funds directly from your bank account.
 - Contact your bank for more information, or if you want to preemptively request a new debit card or put a security block on your account.
7. **Beware of scammers.** They may claim to be from the retailer, your bank, or your credit card issuer, telling you that your card was compromised and suggesting actions to “fix” the problem. Phishing emails may attempt to fool you into providing your credit card information or ask you to click on a link or open an attachment, which can download malware designed to steal your identity.

To learn more, visit www.bbb.org/council/bbb-scam-stopper.



LIFELINE OFFERS PHONE DISCOUNTS TO LOW-INCOME HOUSEHOLDS

Many individuals or low-income families qualify for assistance with phone charges, but don't realize that this help is available to them. If you're experiencing financial difficulties, or have a friend or family member in this situation, LTC Networks encourages you to look into the Lifeline Program. Lifeline provides qualified customers with a monthly discount on charges for a single phone line at the applicant's principal place of residence. The Missouri Universal Service Fund (MoUSF) provides \$6.50 and the federal program provides \$9.25 to those residents that qualify for the federal program. That's a total monthly savings of \$15.75.

You may qualify for Lifeline if you participate in at least one of the following programs or have a total household income at or below 135% of the Federal Poverty Guidelines:

- Medicaid (Medical Assistance)
- Supplemental Nutrition Assistance Program (SNAP—formerly Food Stamps)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance
- Low-Income Home Energy Assistance Program (LIHEAP)
- National School Lunch Program (NSL) Free Lunch Program

To learn more about Lifeline, visit the Universal Service Administrative Company's website at www.lifelinesupport.org. Or call the LTC Networks office at 816-528-4211 for more details. We'll provide you with an application form and help you determine whether or not you qualify for Lifeline discounts.

GIGABIT CONNECTIVITY SPURS INNOVATION AND GROWTH

By now, you've probably heard of "Gig communities," referring to areas where homes and businesses have access to Internet speeds of 1 Gigabit per second (Gbps). This is an extremely fast connection—100 times faster than the average 10 Mbps speeds in U.S. households.

The growing availability of Gigabit speeds will do more than simply enhance our enjoyment of today's entertainment and communication applications. Gigabit connectivity is also expected to lead to the development of new applications.

Historically, every major advance in bandwidth has led to online innovations. For example:

- Faster dial-up modems helped websites become useable.
- Early broadband rollout allowed for quicker sharing of MP3 music files on services like Napster.
- Later broadband advances allowed for streaming activities that have given rise to services like YouTube, Amazon Prime, and Netflix.
- Advances in wireless speeds have enabled everything from massive adoption of social networking sites to location-based sharing services on smartphones.

Industry forecasters expect similar changes as gigabit connectivity emerges. What might we see in the future? For starters, there may be far more vivid telepresence in terms of video and audio quality as well as robotic control, enabling people to instantly meet "face-to-face" in cyberspace with no travel necessary. **Technology moves quickly, and at 1 Gbps, it will really move!**



Bundle Up With Money-Saving Bundles

Our Grand Slam Bundle includes all this for only \$75.95 per month!

GRM Broadband Internet

- Up to 6Mbps down and 1Mbps up
- Tech Home Protect

Local Phone

- Unlimited local calls and 4 calling features!

Long Distance Calling

- 120 Minutes of nationwide long distance

Already a bundle customer? Upgrade to our SUPERNET 15 Bundle for \$87.95!

Subscribe to a bundle or upgrade before January 30th and receive two \$12 bill credits!*



*Offer limited to residential customers only. Two \$12 bill credits are limited to bundles that include GRM Internet service. One \$12 bill credit will be issued on the Home Run Bundle. Prices do not include applicable taxes, or surcharges. All prices subject to change. Service availability and Internet speeds vary by location. Contact us for complete details.