

July 2017

BERNARD TELEPHONE & COMMUNICATIONS

110 Jess St, Bernard IA

563-879-3203

www.bernardtelephone.com

Phishing Emails and Phone Calls

Phishing is described as the attempt to obtain sensitive information such as credit card details, usernames and passwords. The individual(s) trying to obtain this sensitive information are often referred to as cybercriminals. Phishing can come in the form of email messages, through phone calls or off websites. Any of these methods are designed and used by cybercriminals to steal your money and/or personal information. Typically this is done by installing malicious software on your computer or stealing personal information off your computer after they've convinced you to download something.

Emails: If you don't recognize the sender, aren't expecting something from the sender or aren't 100% sure about what you're clicking on DON'T DO IT! Listed below are four keys items to look for in an email to determine if it could be a possible phishing email.

- Spelling and bad grammar. Grammar and spelling is not a cybercriminal's strong point. Keep in mind, corporations have an editing department that would never let a poorly written email be sent out. If you notice mistakes, it might be a scam.
- Links in suspicious emails. Hovering over the link (don't click on it) will show you the true address you will be sent to if you click on it. If it doesn't match the address that is typed in the message, delete the email. Clicking on bad links may lead you to .exe files which are known to spread malicious software.
- Threats or scare tactics. The sender will use threats to try to get you to contact them. They may tell you your account will be closed if you don't respond or that your security has been compromised.
- Spoofing popular websites or companies. Graphics are used by scam artists that appear like legitimate websites but actually takes you to phony scam sites.

Phone Calls: You may get a call from a cybercriminal offering to help solve your computer problems. Many times they will introduce themselves as being a technician from a reputable company like Microsoft. Rest assured, Microsoft NEVER makes unsolicited phone calls to charge you for computer security or software fixes. The callers' goal is to gain your trust so they can get your user name and password. Once they are in your computer, they have access to all your information.

- Treat all unsolicited calls with skepticism.
- DO NOT provide any personal information.
- Get as much information from the caller as you can and report it to your local authorities.

July Happenings:

Fireworks displays:

Dubuque: Monday, July 3rd
Cascade: Tuesday, July 4th
Dyersville: Monday, July 3rd
Bellevue: Tuesday, July 4th
Maquoketa: Tuesday, July 4th

Enjoy your local county fairs!

Jones County: 7/19-7/23
Dubuque County: 7/25-7/30
Jackson County: 7/26-7/30

DBQ Co Fairgrounds Horse Arena

4D Barrel Race

July 1st & 2nd

Under the Lights Horse Show

Friday, July 7th & 14th

MVRA Open Horse Show

Saturday, July 8th & 29th

4D Buckle Barrel Series

Wednesday, July 12th

DBQ Co. Fair 4H Horse Show

Tuesday, July 28th

For more information contact
Karen Schilling 563-590-6419

Our office will be closed
on Tuesday, July 4th.

Congratulations to this months
winner,
Richard Tigges!

Richard will receive a \$10 credit
on his next bill.

Winners are drawn randomly and
everyone is eligible.

Access Recovery Charge Update

Due to FCC Rules (which became effective December 29, 2011) the Access Recovery Charge (ARC) enables Bernard Telephone Company to recover from end-user customers a limited portion of revenues lost due to FCC mandated reductions in interexchange carrier payments. The current Access Recovery Charge on your bill will increase effective **July 1, 2017**. If your account is charged at the residential or single-line business rate, the ARC will increase from \$2.50/month to \$3.00/month. Multi-line business ARC rates will remain at the current \$3.00/month rate.

Call Before You Dig!

Planning on planting a tree, trenching in a field or digging a foundation, Iowa law requires everyone to locate underground utilities before digging. It's as easy as 1, 2, 3:

1. Call 1-800-292-8989, 811 or go online to www.iowaonecall.com to begin the process.
2. Wait 48 hours (excluding Saturdays, Sundays and legal holidays).
3. Begin your project.



FUSC Update-Federal Universal Service Charge

Effective July 1st, 2017 the Federal Universal Service Charge (FUSC) contribution factor will be decreasing from 17.4% to 17.1%. The FUSC amount is calculated by multiplying the contribution factor times your interstate service charges. This factor may change quarterly, depending upon the needs of the Federal Universal Service Fund (USF). The USF is a government mandated program that is designed to help make phone service affordable and available to all Americans, including consumers with low income, those living in areas where the costs of providing telephone service is high, and to schools, libraries, and rural health care providers.



**Bernard Telephone
& Communications
mobile site**

Directory Corrections 2017-2018

Bernard Telephone has started compiling the listing for our 2017-2018 telephone directory. If you are a business and you haven't already been visited by your Nova Directories Representative, look for a visit soon regarding your yellow page advertising.

Also, to make sure your personal listing is correct, take a few minutes to look over it. If you would like any other changes or additions to your listing, please let us know by July 28th by calling 563-879-3203 or emailing us at bernard@bernardtel.net.

Thanks for your help!

****Restrict Unwanted Telephone Solicitations****

In 2003, the Do-Not-Call Act was signed into law. This legislation allowed for the establishment and enforcement of a national Do-Not-Call Registry giving consumers a choice regarding telemarketing calls. **If your number is listed on the registry, all commercial telemarketers, except for businesses with whom you have an existing relationship or certain non-profit and political organizations, are not allowed to call you.**

Consumers may register their residential telephone number, including wireless numbers, on the national Do-Not-Call Registry by telephone or by Internet at no cost. **To register by telephone, consumers may call 1-888-382-1222. For TTY, call 1-866-290-4236.** You must call from the phone number you wish to register. **You can register on-line for the national Do-Not-Call Registry via the internet at www.donotcall.gov**

Inclusion of your telephone number on the national Do-Not-Call Registry will be effective 31 days after registration. Your number will remain on the registry permanently. You are allowed to remove your number from the registry at any time.