

SECTION 6

IDENTIFYING RED FLAGS (CONT'D)

OPENING OF NEW ACCOUNTS (CONT'D)

C. Examples of Red Flags in the Opening of New Accounts (Cont'd).

4. If the Company uses a Consumer Report—

- a. The report contains a fraud or active duty alert.
- b. A consumer reporting agency provides a notice of credit freeze in response to a request for a Consumer Report.
- c. A consumer reporting agency provides a Notice of Address Discrepancy.
- d. A Consumer Report indicates a pattern of activity inconsistent with the history and usual pattern of activity of a prospective Customer.
- e. A recent and significant increase in the volume of inquiries.
- f. An unusual number of recently established Credit relationships.
- g. A material change in the use of Credit, especially with respect to recently established Credit relationships.
- h. The social security number is associated with a deceased person.

If a Consumer Report specifies a telephone number to be used for identity verification purposes, the Company will contact the consumer using the specified telephone number.

SECTION 6

IDENTIFYING RED FLAGS (CONT'D)

PROTECTION OF EXISTING ACCOUNTS

The Company has policies and procedures in place to safeguard customer proprietary network information (CPNI). The Company will continue to utilize its CPNI policies procedures as a safeguard against unauthorized access to Customer CPNI, including pre-texting. Pre-texting is the practice of obtaining call record detail and other CPNI under false pretenses. The Company also monitors suspicious transactions, and verifies change of address requests in accordance with its CPNI Compliance Manual.

The Company updates its Manual to account for changes in law, and it contains all essential information and forms to ensure the Company's compliance with CPNI regulations.

The Company will continue to follow its CPNI Compliance Manual as a means of preventing Identity Theft. The Company will also continue to improve its Identity Theft Prevention Program based on its experience with past incidents of Identity Theft, and new methods of committing Identity Theft of which it becomes aware.

The Company treats the following as Red Flags—

- Alerts, notifications, or other warnings from consumer reporting agencies or Service Providers;
- Suspicious address changes;
- The unusual use of, or other suspicious activity related to, a covered Account; and
- Notice from Customers, victims of Identity Theft, law enforcement authorities, or other persons regarding possible Identity Theft in connection with a Covered Account.

SECTION 7

PREVENTING AND MITIGATING IDENTITY THEFT

The Company will respond appropriately when it detects a Red Flag. In determining how to respond, the Company will consider aggravating factors that may heighten the risk of Identity Theft.

Appropriate responses include one or more of the following depending on the circumstances:

- Monitoring a Covered Account;
- Contacting the Customer;
- Changing passwords or security codes that permit access to a Covered Account;
- Reopening a Covered Account with a new account number;
- Declining to open a Covered Account for a prospective Customer;
- Closing an existing Covered Account (in accordance with Michigan Public Service Commission rules, if applicable);
- Not collecting on a Covered Account; or
- Notifying law enforcement (see Section 10 of CPNI Compliance Manual).

SECTION 8

UPDATING THE IDENTITY THEFT PREVENTION PROGRAM

The Company will update this Program periodically to reflect changes in risks to Customers or to the safety and soundness of the Company from Identity Theft.

In updating this Program, the Company will consider the following:

- The Company's experiences with Identity Theft.
- Changes in methods with which Identity Theft is committed.
- Changes in methods to detect, prevent, and mitigate Identity Theft.
- Changes in the types of Accounts that the Company offers or maintains.
- Changes in the Company's business arrangements, such as mergers, acquisitions, alliances, joint ventures, and Service Provider arrangements.

SECTION 9
ANNUAL REPORT

The Company will designate a person to be responsible for preparing an Annual Report to the Board of Directors, appropriate committee of the Board, or a designated senior-level manager.

The Annual Report will address at least the following:

- The effectiveness of the Company's policies and procedures in addressing the risk of Identity Theft in connection with the opening of Covered Accounts.
- The effectiveness of the Company's policies and procedures in addressing the risk of Identity Theft with respect to existing Covered Accounts.
- Arrangements with Service Providers.
- Significant incidents involving Identity Theft and management's response.
- Recommendations for material changes to the Company's Identity Theft Prevention Program.

The Annual Report will be in a format similar to that contained in Appendix 1.

SECTION 10

SERVICE PROVIDERS

To the extent that the Company engages a Service Provider to perform an activity in connection with one or more Covered Accounts, the Company will ensure that the Service Provider has its own Identity Theft Prevention Program to detect and address Red Flags.

The Company is ultimately responsible for complying with Red Flag rules even if it outsources Account-related activity to a Service Provider.

SECTION 11

USE OF CONSUMER REPORTS

To the extent that the Company uses Consumer Reports in the opening of a new Covered Account, it will comply with this Section 11.

If the Company receives a Notice of Address Discrepancy from a consumer reporting agency, the Company must form a reasonable belief that the Consumer Report relates to the prospective Customer about whom it has requested the report.

The Company will do one or more of the following to determine whether it has a reasonable belief that the Consumer Report relates to the prospective Customer about whom it has requested the report:

- Compare the information in the Consumer Report with information the Company uses to verify the prospective Customer's identity.
- Compare the information in the Consumer Report provided by the consumer reporting agency with information the Company obtains from third-party sources.
- Verify with the prospective Customer.

SECTION 11

USE OF CONSUMER REPORTS (CONT'D)

If the Company has reasonably confirmed that an address relates to the prospective Customer about whom it has requested the report, it must furnish the address for the prospective Customer to the consumer reporting agency from whom it received the Notice of Address Discrepancy.

SECTION 12

DISCIPLINARY ACTION

Any failure to follow this Manual will result in appropriate disciplinary action in accordance with established Company disciplinary policies. Such failures shall be treated as a serious offense, and may result in suspension or termination of employment in appropriate cases. The Company will also require additional training to ensure future compliance.

APPENDIX 1

ANNUAL REPORT FORM

**To be completed by the Board of Directors,
appropriate committee of the Board of Directors,
or a designated senior-level manager.**

ANNUAL REPORT FOR HIAWATHA COMPANY'S

This Annual Report constitutes Hiawatha Company's obligation under the Federal Trade Commission's (FTC) regulations and guidelines, 16 CFR Part 681, to produce an Annual Report to address the Company's compliance with the FTC's Red Flag regulations.

1. Effectiveness of Policies and Procedures

a. Opening of Covered Accounts

The Company provides the following report regarding the effectiveness of the Company's policies and procedures in addressing the risk of Identity Theft in connection with the opening of Covered Accounts:

b. Existing Covered Accounts

The Company provides the following report regarding the effectiveness of the Company's policies and procedures in addressing the risk of Identity Theft in connection with existing Covered Accounts:

2. Arrangements with Service Providers

The Company does not outsource some services to third party Service Providers related to Covered Accounts. [If the Company "does," list them and state:] The Company has taken the following measures to ensure that its Service Provider(s) have Identity Theft Prevention Program(s) to detect and address Red Flags:

3. Significant Incidents Involving Identity Theft

The Company reports the following significant incidents involving Identity Theft and management's response:

4. Recommendations for Material Changes to the Program

The Company should consider the following changes to its Identity Theft Prevention Program.

Jay Brogan
President and CEO
Dated: _____

APPENDIX 2

EMPLOYEE VERIFICATION OF RED FLAG COMPLIANCE MANUAL REVIEW

Employee Verification

Employee Name:

I have reviewed the Company's Red Flag and Address Discrepancies Compliance Manual and Operating Procedures and agree to comply with the procedures set forth therein.

Employee Signature

Date

APPENDIX 3

SAMPLE FORM FOR CREDIT REPORT AUTHORIZATION

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to _____ (Company) to obtain a standard factual data credit report through a consumer credit reporting agency chosen by Company.

Social Security Number

Date of Birth

Last Name

First Name

M.I.

Street

City

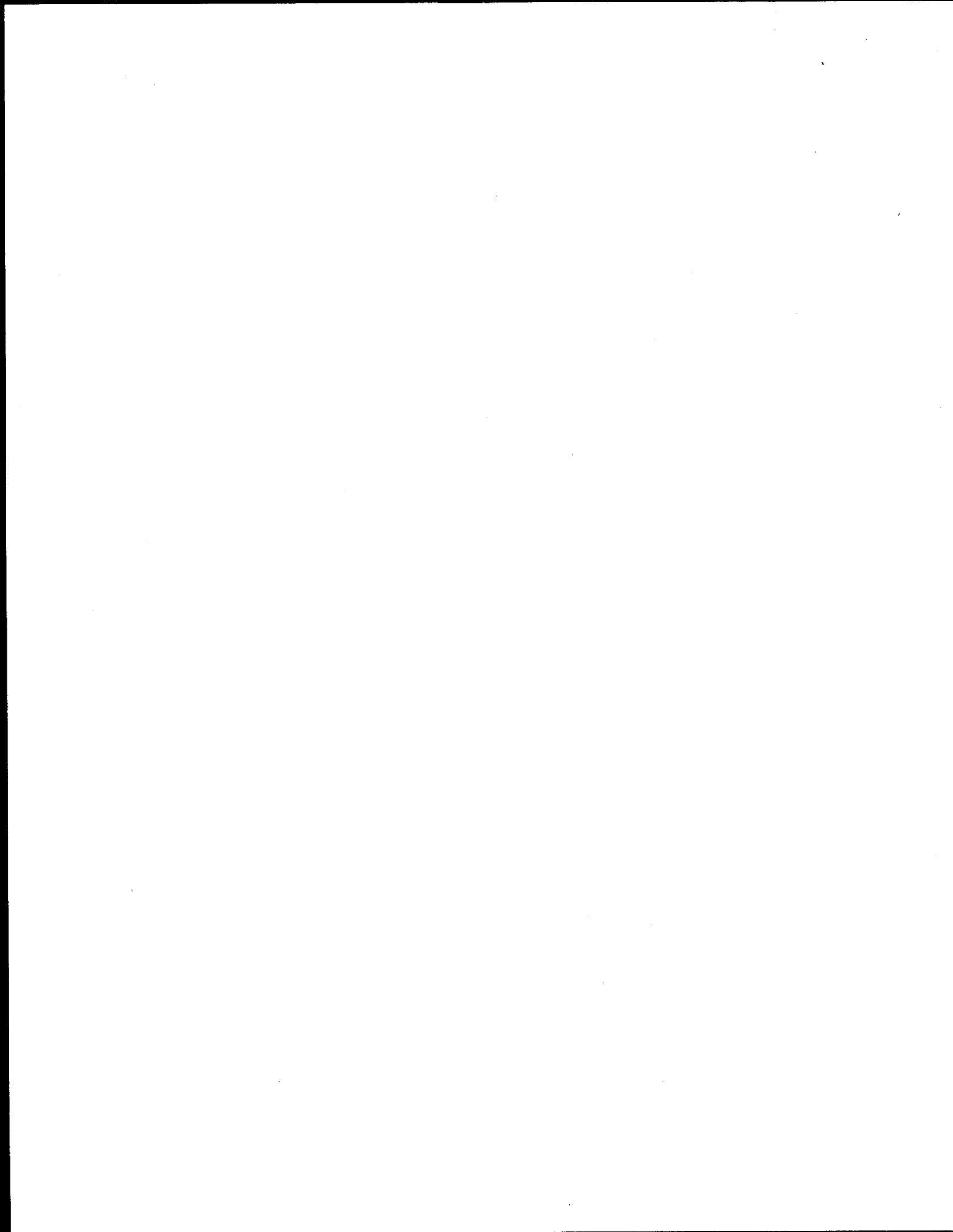
State

Zip Code

Phone Number

Signature

Date

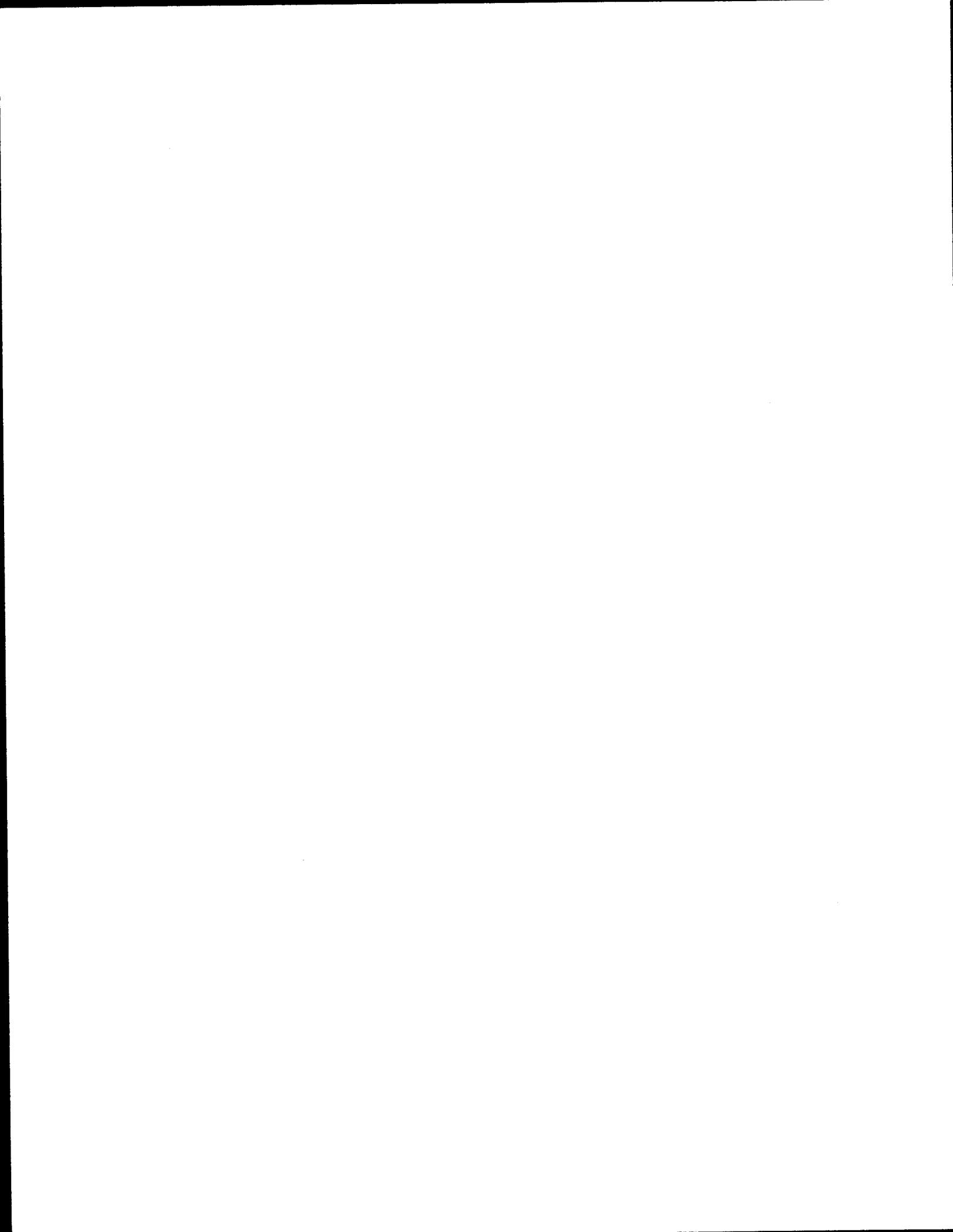


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FCC Mail Room

Customer Privacy Materials



Annual Customer Do-Not-Call Notification

To address consumer concerns about unwelcome telemarketing calls, the Federal Communications Commission (FCC) and Federal Trade Commission (FTC) have established a national Do-Not-Call Registry. The registry applies to all telemarketers (with the exception of certain non-profit and political organizations) and covers both interstate and intrastate telemarketing calls. Commercial telemarketers are not allowed to call you if your number is listed on the registry.

You can register your phone number for free, and it will remain on the national Do-Not-Call Registry for five years. You may re-enter your number onto the list when the five years have passed, and you may remove your name from the list at any time. The Do-Not-Call Registry will not prevent all unwanted calls. It does not cover the following:

- Calls from organizations with which you have established a business relationship;
- Calls for which you have given prior written consent;
- Calls which are not commercial or do not include unsolicited advertisements;
- Calls by or on behalf of tax-exempt non-profit organizations.

Consumers may register their residential telephone number, including *wireless numbers*, on the national Do-Not-Call Registry at no cost by telephone or on the Internet. 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 may also register by Internet at www.donotcall.gov. Inclusion of your telephone number on the national Do-Not-Call Registry will be effective three months following your registration.

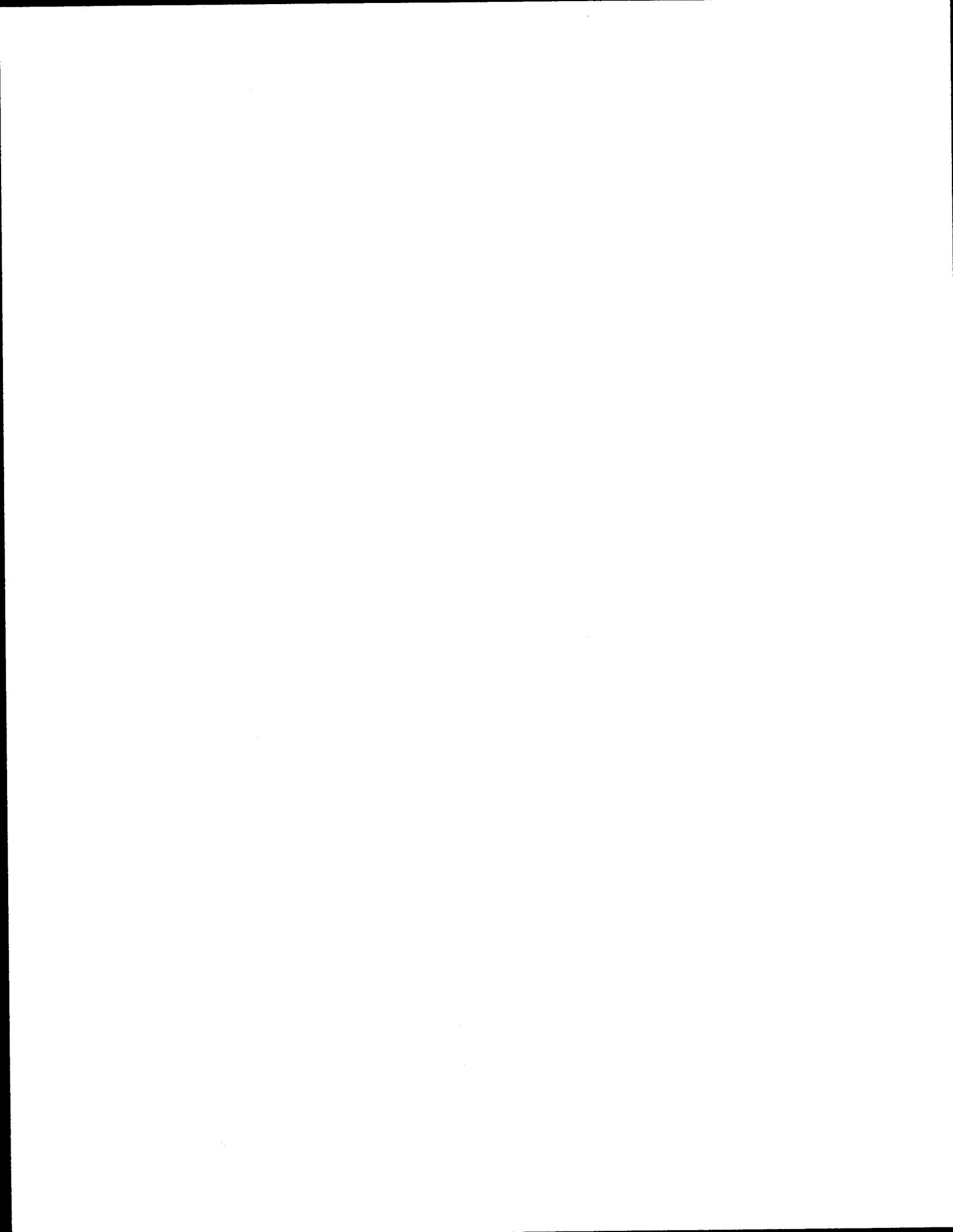
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*19th-century illustration of Munising Harbor, Lake Superior.
Engraving published in Picturesque America (D. Appleton & Co., New York, 1872).*

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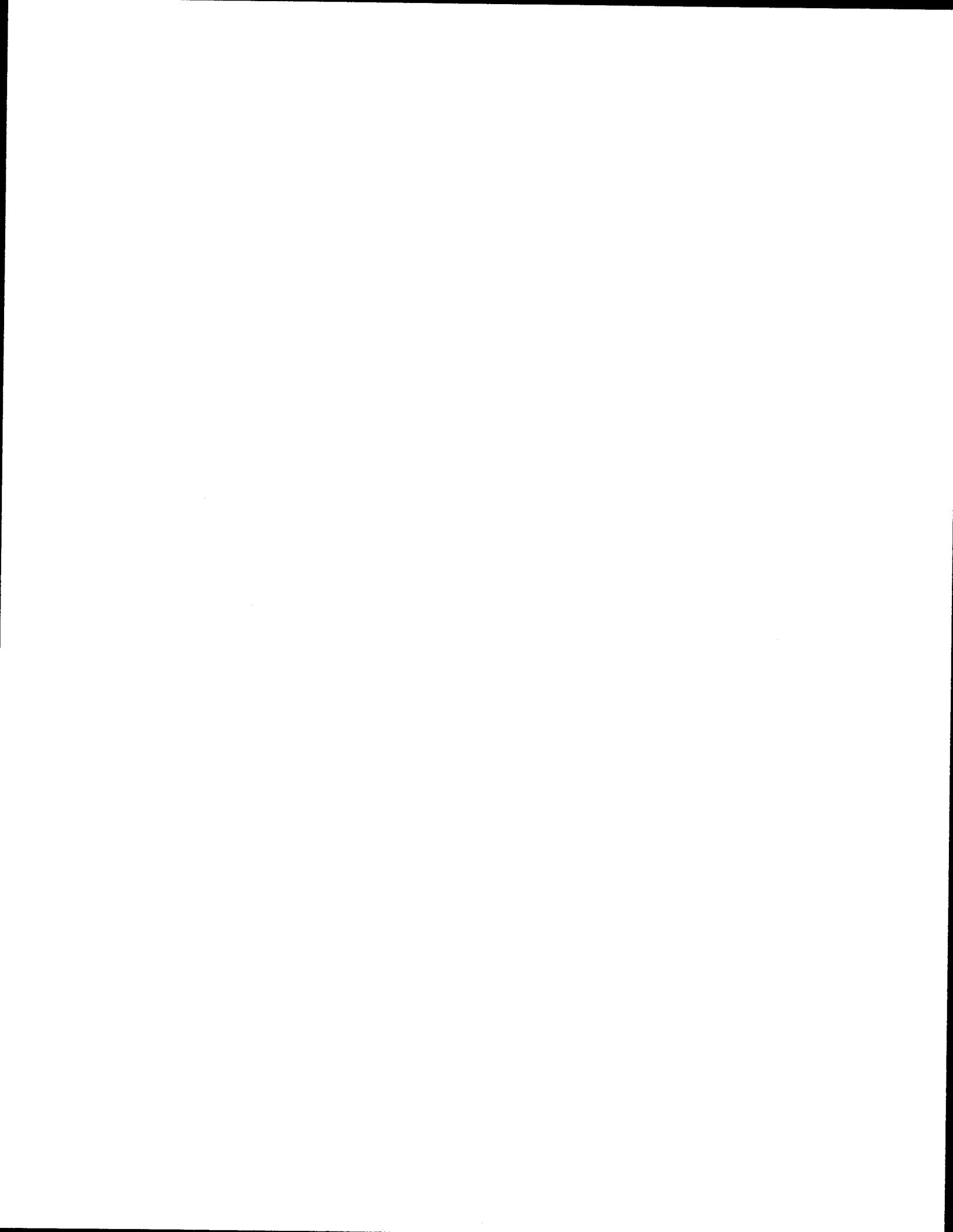
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Do-Not-Call Registry

Do-Not-Call Registry

The Federal Communications Commission (FCC) and Federal Trade Commission (FTC) have established a national Do-Not-Call Registry. The registry applies to all telemarketers (with the exception of certain non-profit and political organizations) and covers both interstate and intrastate telemarketing calls. Commercial telemarketers are not allowed to call you if your number is listed on the registry.

You can register your phone number for free, and it will remain on the national Do-Not-Call Registry permanently. You may remove your name & number from the list at any time.

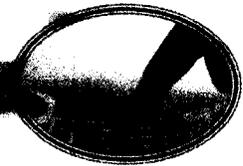
The Do-Not-Call Registry will not cover the following:

- *calls from organizations with which you have a business relationship;
- *calls for which you have given prior written consent;
- *calls which are not commercial or do not include unsolicited advertisements;
- *calls by or on behalf of tax-exempt non-profit organizations.

Consumers may register their residential telephone number, including wireless numbers, on the national Do-Not-Call Registry at no cost, by telephone or on the Internet. 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 also register by Internet at www.donotcall.gov. Inclusion of your telephone number on the national Do-Not-Call Registry will be effective the next day. Telemarketers have up to 31 days to get your phone number removed from their call list.



Custom Calling Features



Our Custom Calling Features Can Make Your Life Easier!

Custom Calling Features can provide both business and residential customers greater freedom and convenience without special equipment or a visit from one of our technicians. If you need additional information or would like to order any of these services, call your local telephone company.

CALL FORWARD BUSY

Allows you to forward incoming calls when your line is busy to another preselected number.

To Activate: *90

1. Pick up the handset. When you hear a dial tone, press *90.
2. Listen for second dial tone, then dial the telephone number you want your calls forwarded to.
3. If the party answers your call, the forwarding feature has been activated. If the party does not answer your call, you need to repeat the activation process and wait 4 seconds for a confirmation tone.

To Deactivate: *91

1. Pick up the handset. When you hear a dial tone, press *91.
2. Listen for confirmation tone and hang up.

CALL WAITING with CANCEL CALL WAITING

Lets you know that someone is trying to call you while you're on the telephone.

Call Waiting:

1. While on the telephone, you will be alerted to an incoming call by a special tone.
2. To receive the incoming call, press and release the switchhook or "flash" button on your phone. The original party will be put on hold.
3. You can go back and forth between parties by pressing and releasing the switchhook or "flash" button.

To Cancel Call Waiting Before a Call: *70

1. Pick up the handset. When you hear a dial tone, press *70.
2. Listen for second dial tone.
3. Now dial the number you wish to call.
4. When you disconnect your call, CALL WAITING is automatically reactivated.

To Cancel Call Waiting During a Call:

Note: You must have 3 WAY CALLING to enable this option

1. Place your current call on hold by depressing the switchhook.
2. When you hear a dial tone, dial 7, 0 and wait 4 seconds. You will hear a special "beep-beep" tone.
3. Then depress the switchhook and return to your call.
4. When you disconnect your call, CALL WAITING is automatically reactivated.

THREE WAY CALLING

Lets you add a third party to your conversation.

To Add a Third Party:

1. With a call in progress, press the switchhook for about 1 second. This will place the current call on hold.
2. When you hear a dial tone, dial the number of the third person.
3. When the third person answers, press the switchhook again for about 1 second to reconnect the first person. If this call can not be completed, or if the third person is unavailable, press the switchhook twice to resume your call with the first person.

AUTOMATIC CALLBACK

If the line you're trying to reach is busy, AUTOMATIC CALLBACK will keep trying the number for up to 30 minutes. Once both lines are idle, you'll hear a special ring. When you pick up the handset, the system will ring the party you're trying to reach.

To Initiate This Feature:

1. When you hear a busy signal, press the switchhook and release quickly.
2. Listen for a special dial tone. If you've already hung up, pick up the handset and listen for a normal dial tone.
3. Press *66.
4. If the line is still busy, hang up. Your phone will check the number for up to 30 minutes. To restart the 30-minute clock, repeat steps 1-4.
5. If the line frees up, you will hear a special callback ring (some phones will ring normal). Pick up the handset to automatically place the call.

To Deactivate: *86

1. Pick up the handset. When you hear a dial tone, press *86.
2. Listen for confirmation tone and hang up.

AUTOMATIC RECALL

Whether you answered the phone or not, AUTOMATIC RECALL allows you to be informed of the last incoming directory number and then gives you the choice of continuing the recall or ending the recall.

To Initiate This Feature:

1. Pick up the handset and listen for a normal dial tone. If you were already on the phone and ignored a call waiting tone, press the switchhook and release quickly.
2. Press *69. Your phone will announce the number of your last caller. Press 1 to dial the number.
3. If the line is busy, hang up. Your phone will continue to check the number for up to 30 minutes.
4. If the line frees up, you will hear a special callback ring (some phones will ring normal). Pick up the handset to automatically place the call.

To Cancel Your Recall:

1. Pick up the handset. When you hear a dial tone, press *89.
2. Listen for a confirmation tone or announcement and hang up.

NAME AND/OR CALLING NUMBER DELIVERY BLOCKING

Calling Number Delivery Blocking allows you to prevent your number from displaying on someone's phone. You perform blocking on a per call basis.

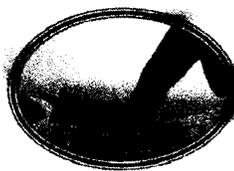
How to Use:

1. Pick up the handset and listen for dial tone.
2. Dial *67 from a touch tone phone. You will receive a new dial tone.
3. Dial the number you are calling.
4. The person you are calling will receive a "P" or "PRIVATE" on their phone display.

You must complete Steps 1-3 each time you want your number blocked from displaying on someone's phone.

*** ADDITIONAL FEATURES/PACKAGES AVAILABLE. CONTACT YOUR LOCAL TELEPHONE COMPANY FOR MORE INFORMATION.**





Custom Calling Features



CALL WAITING CALLER ID NAME & NUMBER

Allows you to view the name and phone number of the person trying to call you while you're already speaking to someone else.

CALLER ID NAME & NUMBER

Allows you to view the name and phone number of the person calling you.

CALLER ID NAME ONLY

Allows you to view the name of the person calling you.

CALLER ID NUMBER ONLY

Allows you to view the phone number of the person calling you.

Note: Caller ID features require a Caller ID unit or phone with a Caller ID display/window.

SELECTIVE CALL REJECTION

Allows you to selectively program a list of directory numbers that you want rejected or blocked when they call you. The rejected or blocked caller receives a message informing him/her that you're not taking calls. Your phone will not ring.

To Use:

1. Pick up handset. When you hear dial tone, press *60.
2. You will receive a message telling you whether the feature is "on" or "off" and if there are any numbers on your list.
3. Follow the voice instructions and dial 3 to turn the feature "on" or "off".

To Add the Last Caller to Your List:

1. After you hang up with a person you do not want to receive calls from dial #01#.

To Review the Numbers on Your List:

1. Dial 1 and follow the voice instructions.

To Add a Number to Your List:

1. Dial # and follow the voice instructions.

To Remove a Number from Your List:

1. Dial * and follow the voice instructions.

SELECTIVE CALL ACCEPTANCE

Allows you to store a directory of numbers from which you will accept calls. An incoming call from a directory number not on your list will receive a message stating that you're not taking calls right now.

To Use:

1. Pick up handset. When you hear dial tone, press *64.
2. You will receive a message telling you whether the feature is "on" or "off" and if there are any numbers on your list.
3. Follow the voice instructions and dial 3 to turn the feature "on" or "off".

To Review the Numbers on Your List:

1. Dial 1 and follow the voice instructions.

To Add a Number to Your List:

1. Dial # and follow the voice instructions.

To Remove a Number from Your List:

1. Dial * and follow the voice instructions.

ANONYMOUS CALLER REJECTION

Allows you to reject calls for which calling name or calling number display information has been intentionally blocked. You do not need to be a subscriber of the Caller ID Features available to have this feature.

To Use:

1. Pick up handset. When you hear a dial tone, press *77.
2. Listen for a confirmation beep tones.
3. Hang up.

When Someone Calls:

When someone calls who has activated Calling Name or Calling Number Delivery Blocking, he/she will receive a message that you're not taking calls. All other callers will go through as usual.

To Cancel:

1. Pick up handset. When you hear a dial tone, press *87.
2. Listen for a confirmation beep tones.
3. Hang up.

SELECTIVE DISTINCTIVE RING with CALL WAITING

Allows you to program directory numbers that will be identified by a Distinctive Ring when they call you. If the call is from someone on your list, you'll hear a special ring. All other calls will have a normal ring. If you have call waiting and receive a call from a number on your list while you're on the line, you'll hear a special Call Waiting tone. For all other calls you will hear a normal tone.

To Use:

1. Pick up handset. When you hear a dial tone, press *61.
2. You will receive a message telling you whether the feature is "on" or "off" and if there are any numbers on your list.
3. Follow the voice instructions and dial 3 to turn the feature "on" or "off".

To Review the Numbers on Your List:

1. Dial 1 and follow the voice instructions.

To Add a Number to Your List:

1. Dial # and follow the voice instructions.

To Remove a Number from Your List:

1. Dial * and follow the voice instructions.

VOICE MAIL

Target Market: Residential customers and small business customers who want a single mailbox. Mailbox replaces the need for a standard answering machine with the advantage of easy access from any touch tone phone.

Additional Voice Mail Packages Available. Contact your local telephone company for more information.

*** ADDITIONAL FEATURES AND PACKAGES AVAILABLE. CONTACT YOUR LOCAL TELEPHONE COMPANY FOR MORE INFORMATION.**



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Call Waiting / Cancel Call Waiting	3-Way Calling / User Transfer
Distinctive Ring (Teen Line / Add-A-Line)	

*Caller ID includes Caller ID with Name/Number Display, Call Waiting, and Call Waiting Caller ID with Name/Number Display. **Voice Mail is NOT considered a Calling Feature. *Jamadots high-speed internet subscribers receive Visual VoiceMail for no additional charge.

Pricing

Unlimited Call Features	First Calling Feature: \$3 ⁰⁰ / mo.
	Each Additional Calling Feature: FREE
Voice Mail**	\$3 ⁰⁰ / mo.
Unlimited Call Features + Voice Mail Bundle	\$5 ⁰⁰ / mo.
Any Calling Feature or Voice Mail without an Access Line	\$9 ⁰⁰ / mo.

Save even more when you subscribe to jamadots High-Speed Internet.

Customers that also subscribe to jamadots high-speed internet will receive a \$3⁰⁰ high-speed internet discount

Example: Unlimited Calling Features or Voice Mail with High-Speed Internet Discount

Subscribe to Caller ID, Call Forwarding, and 3-Way Calling	\$3 ⁰⁰ / mo.
Subscribe to jamadots High-Speed Internet	- \$3 ⁰⁰ / mo.
Receive High-Speed Internet discount	Your Calling Features are FREE

Example: Unlimited Calling Features + Voice Mail Bundle with High-Speed Internet Discount

Subscribe to Caller ID, Call Forwarding, 3-Way Calling, and Voice Mail	\$5 ⁰⁰ / mo.
Subscribe to jamadots High-Speed Internet	- \$3 ⁰⁰ / mo.

Login to access your Jamadots email

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Please enter your full jamadots.com E-mail address (i.e. customer@jamadots.com)

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Calling Feature / Voice Mail Descriptions

Caller ID Name & Number

Allows you to see an incoming caller's telephone number and name (when available) when the call rings in. Caller ID compatible equipment required.

Call Waiting / Cancel CW

You will hear a discreet beep when someone is trying to call you and you are already on the line.

Call Forwarding

Call Forwarding allows you to forward your calls to another number, such as your wireless phone.

Call Forward Busy

You may forward incoming calls to another pre-selected line when your line is busy.

3-Way Calling / User Transfer

Allows you to spontaneously add another caller during an ongoing phone conversation and/or transfer a call to a third-party.

Speed Calling - 30

Program frequently used telephone numbers into your telephone and redial the number using a 2-digit number.

Selective Call Acceptance

Stores a directory of numbers from which you will accept calls. An incoming call from a directory number not on your list will receive a message stating that you are not taking calls right now.

Selective Call Rejection

Allows you to selectively program a list of directory numbers that you want rejected or blocked. The rejected caller receives a message informing them that you are not taking calls. Your phone will not ring.

Anonymous Caller Rejection

You may reject calls for which a calling name and/or calling number display information has been intentionally blocked.

Voice Mail

Never miss another call. It's the phone service that answers your phone calls while you're away, on the Internet, sending a fax or taking another call. It also records the time and date of the call. And you can access your messages anytime from any touch-tone phone whether you're at home or away.

Visual VoiceMail

Unified Messaging is a service that allows you to retrieve all of your home voicemail through any landline telephone, personal computer, or wireless phone.

It's incredibly convenient, super simple and allows you to manage your communications in ways never before possible. Simply let us know that you would like Visual VoiceMail added to your account, and we'll set-up the forwarding of your voicemails to your e-mail inbox. Now you'll receive voicemail messages in your e-mail inbox as well as in the traditional voicemail box accessible via any touch-tone telephone.

User Guides

Voice Mail User Guide

(Click the icon to the right to download the instructions.)



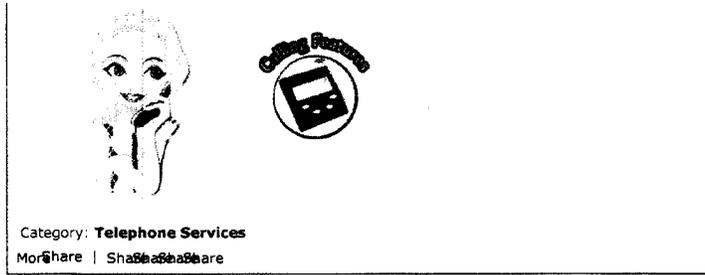
Calling Feature Instructions

(Click the icon to the right to download the instructions.)



Photos - Click for larger





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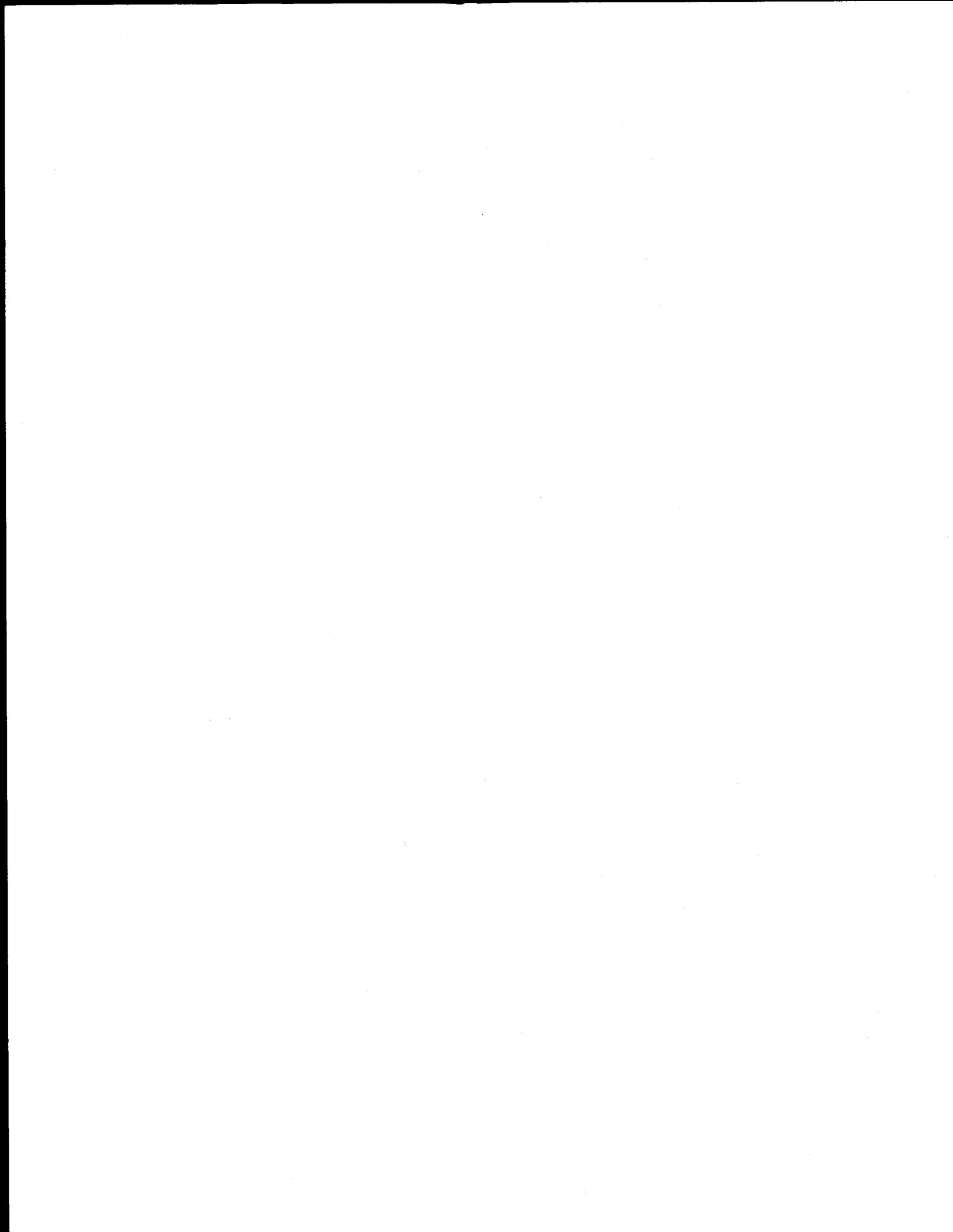
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NEW CUSTOMER DISCLOSURE

Purpose

This disclosure sums up the rights and responsibilities of customer and your local telephone company in regard to basic residential telecommunications service.

Those are reflected in the billing standards adopted by the Michigan Public Service Commission (MPSC) in Case No. U-11043 on June 18, 1996. This brochure provides only a summary of those standards. In all such matters, the full standards adopted by the MPSC will apply and serve as the controlling language.

Applicability

The rules described in this brochure apply only to basic residential telecommunications service. Residential service is furnished primarily for personal or domestic purposes at the customer's house.

Availability of Residential Services

Your local telephone company will provide service to everyone, regardless of religion, race, color, national origin, age, sex, marital status, height, weight, conviction, record, or handicap.

However, the company is not required to provide service to a household under any name if an outstanding bill exists at the address and the person responsible for that bill still lives at the address. People applying for service will be required to provide identification that can be readily and inexpensively verified.

Free Access to Rates, Charges, and Rules

The company will give its customers access to its rates and service charges for basic residential telecommunications services. It also will give them access to the MPSC's billing standards. Each customer who asks for these documents will get one free copy of these rates, charges, and standards.

Deposits and Prepayments

No deposit will be required to get basic local service, unless the potential applicant refuses to provide identification that can be readily and inexpensively verified or if that person has a history of payment default for telecommunications services within the past five years.

If a deposit is required, it will not be more than \$150 per line. Before providing service, the company may require a prepayment. The prepayment may equal the charges for basic local service for one billing period.

Billing and Payment Standards

Each customer will get a bill for each billing cycle and the bill will arrive on or about the same day of each billing cycle. The due date will be one the bill. A bill will be considered delinquent if it has not been paid for more than a day past the bill due date.

Unless the customer provides other instructions, any partial payment that the company gets for a bill will be credited first against the amount due for basic local exchange service and regulated toll service.

Bill Information

The bill will contain all the information necessary for a customer to determine the accuracy of the bill, including: the billing period, the due date, the telephone number for the bill, any previous balance, the total amount due for basic local service and regulated toll service, an itemized statement of all taxes due, and the total amount due.

The bill will have the telephone number and address of the company where the customer may call and ask questions about the bill or ask for an investigation or make an informal complaint.

New Services and Changes in Service

When a customer orders a new service or makes a change in existing services that result in a billing change, the company will send the customer a written itemized statement of the services order, including all associated charges.

A customer shall have the right, within one billing period of receiving a bill for new services or changed services, to cancel, reduce, or change a service without further service charge.

Informal and Formal Complaints

The company will handle informal customer complaints about basic local service in a timely and efficient manner and to the satisfaction of both the customer and the company.

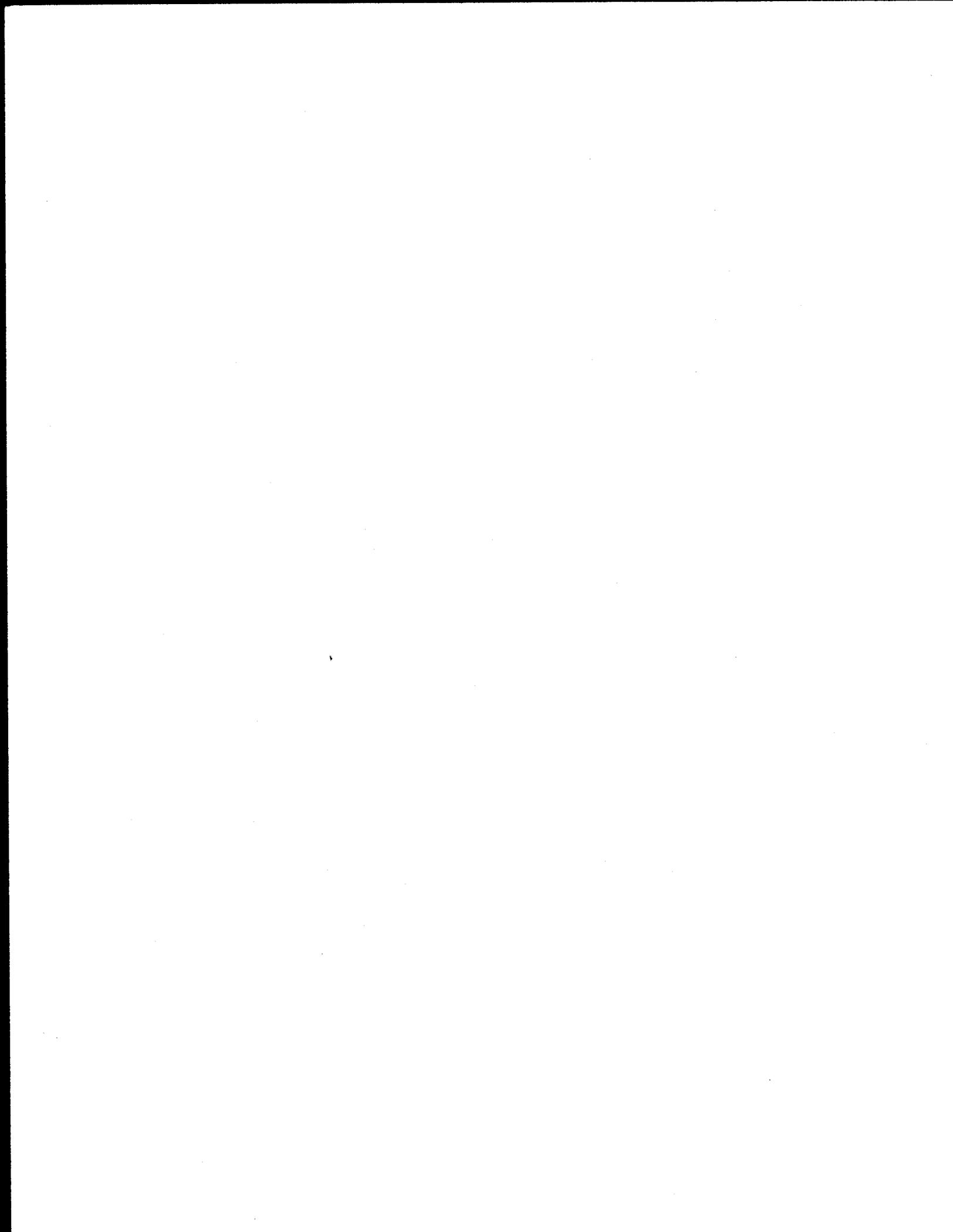
If an informal resolution cannot be reached, the customer may file a formal complaint with the Michigan Public Service Commission. (That complaint would be filed under Section 203 of the Michigan Telecommunications Act and Part 7 of the MPSC's Billing Standards for Basic Residential Telecommunications Service.)

The complaint must contain all the information, testimony, exhibits or other documents and information that a customer intends to use to support the complaint. If a formal complaint is filed with the MPSC, the company may require the customer to pay the part of the bill that is not in dispute.

Service Shutoffs

Basic local service and regulated toll service can be shut off for:

- (1) nonpayment of a delinquent account for basic local service;
- (2) nonpayment of a delinquent account with a balance of \$150 or more for basic local service and regulated toll service;
- (3) a delinquent balance of \$125 or more for three consecutive months for basic local service and regulated toll service;
- (4) unauthorized tampering or interference with company facilities and equipment that are on the customer's property;
- (5) refusal to grant access at reasonable times for inspection, maintenance, or replacement of equipment installed on customer's property;
- (6) misrepresentation of the customer's identity;
- (7) violation of a company tariff that hurts the safety of the customer or other persons or the integrity of the Company's system;



(8) any other unauthorized use or interference with basic local service.

The company will notify the customer in writing of a proposed shutoff at least five days before it is scheduled to take place.

Shutoff Extension for Medical or Psychiatric Emergency

In case of a medical or psychiatric emergency, the company may postpone the shutoff for up to 15 days. To qualify, a customer must provide a physician's certificate identifying the illness and stating there was an emergency. The postponement may be extended for an additional 15 days if the customer provides another physician's certificate.

Restoration of Service

After a shutoff, before it restores service, the company may require the customer to pay all past due charges for basic local service and regulated toll service, a reconnect charge, and a deposit of up to \$150 for each line.

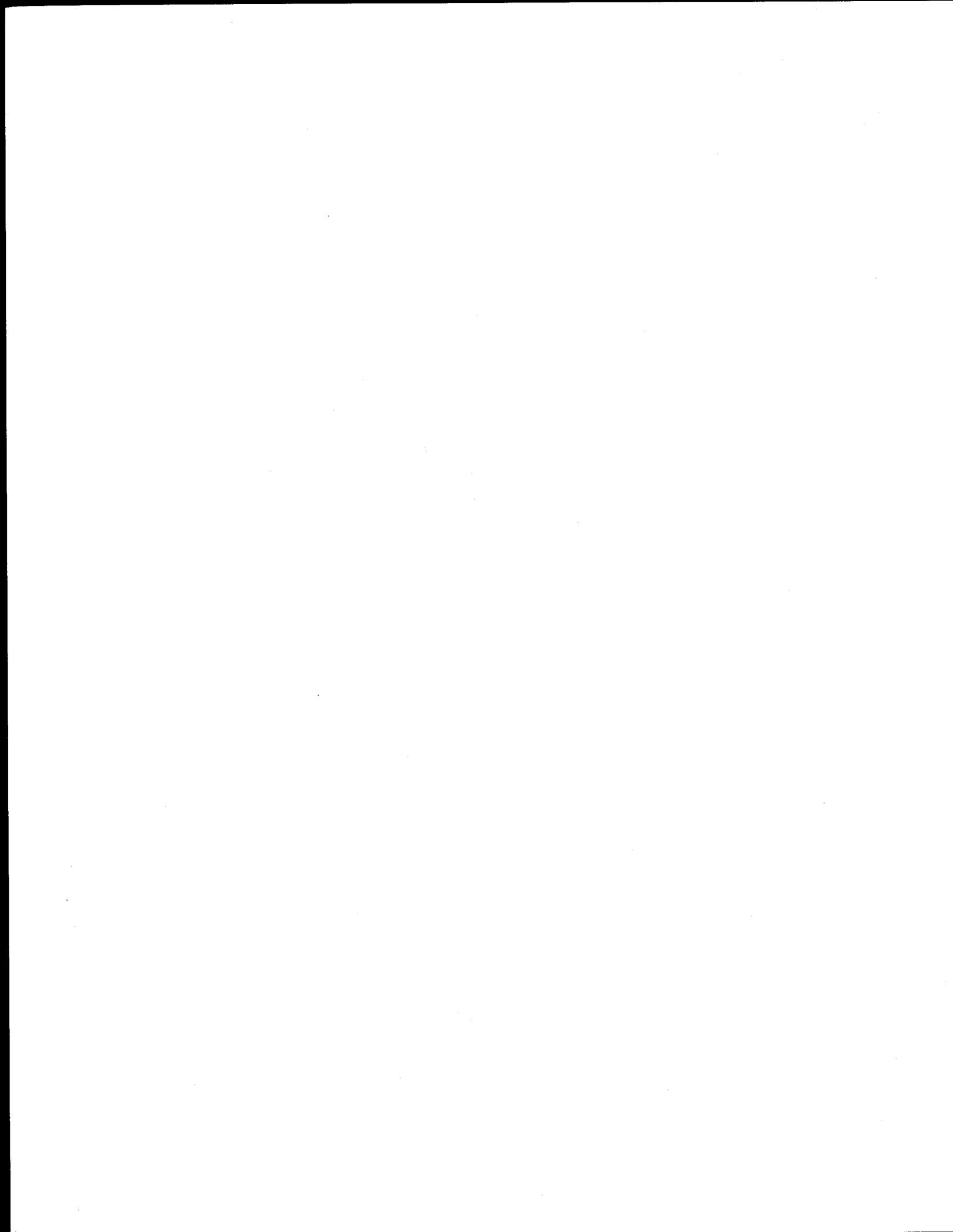
Information for the Visually Impaired

The information contained in this pamphlet is available at no cost, in audio format, to customers who have visual impairments.

Further Information and Help

If you have any questions about your rights and responsibilities or the rights and responsibilities of your local telephone company, please feel free to contact the company. You may also contact the Michigan Public Service Commission at 1-800-292-9555 or:

P.O. Box 30221, Lansing, MI 48909

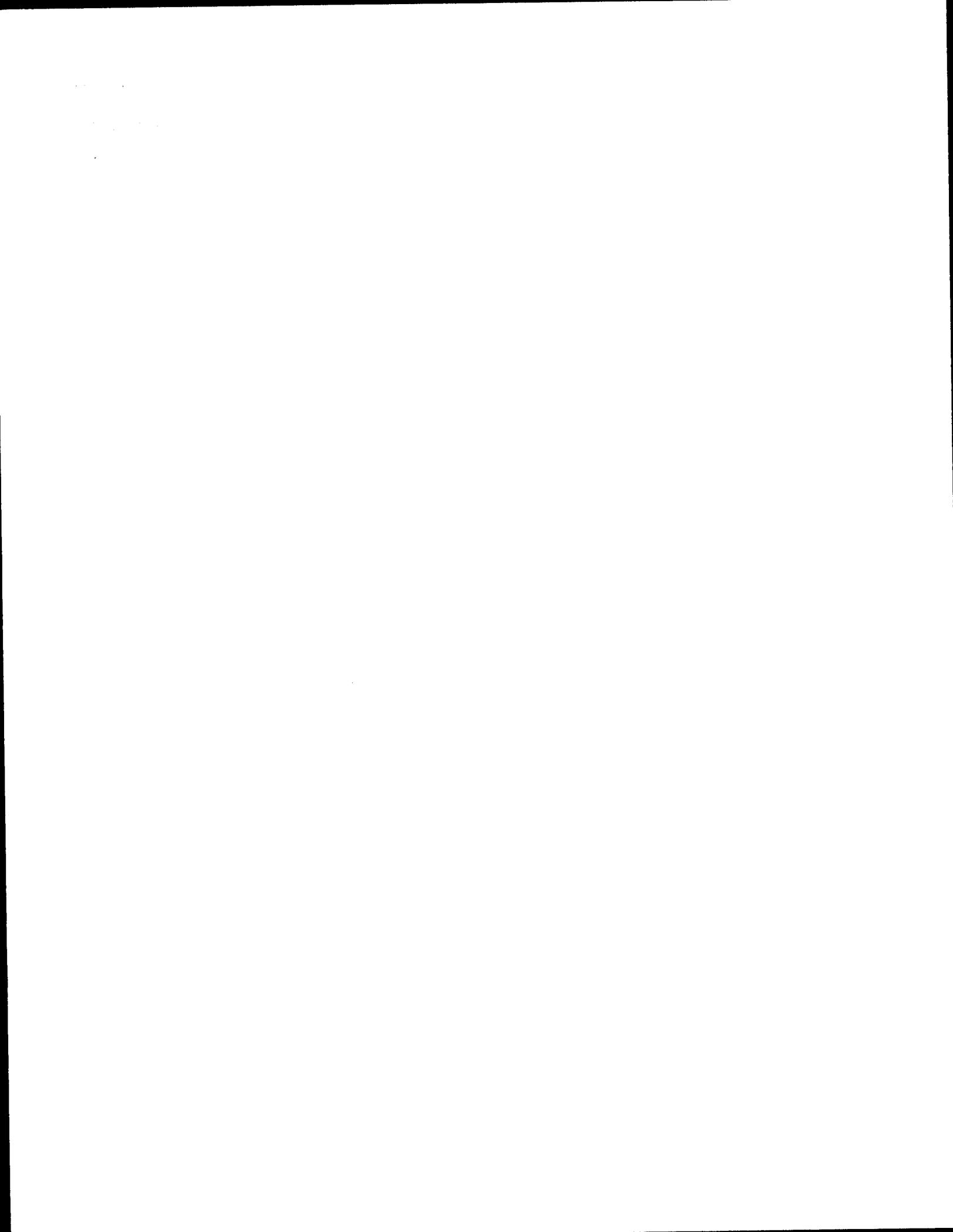


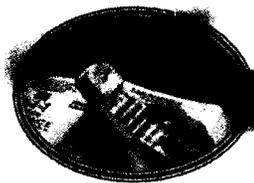
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White Pages Directory Listings

One directory listing is provided at no extra charge when you order new service. Subsequent changes to your listing will result in a service order charge.

- **Double Listing:** This service is provided for two persons (residential customers only), who share the same address and telephone number, or for persons known by more than one name.
- **Non-Pub Numbers:** Your telephone number is not printed in the directory and is not available through directory assistance.
- **Additional Listings:** A separate additional listing in the telephone directory for both residence and business customers.

ORDERING TELEPHONE SERVICE & ORDERING DIRECTORIES

Call Hiawatha Telephone Company at 387-9911 or 800-562-9741 or
Chippewa County Telephone Co. at 248-3211 or 888-225-2873



Lifeline Service

LIFELINE AND LINK-UP SERVICES

The Lifeline Telephone Assistance Program makes residential telephone service more affordable for qualifying low-income households throughout Michigan.

Qualifying low-income households receive reduced charges on their monthly telephone bill and reduced installation charges.

Program Benefits

Lifeline offers three primary benefits to qualifying consumers:

Reduced Charges - Households receive a monthly discount on their local telephone service charges. In most cases, the discount is \$11.25 per month. For customers aged 65 or older, a discount of \$12.35 per month applies.

Option to Elect Toll Blocking in Lieu of a Service Deposit - Consumers have the option of blocking outgoing long distance toll calls free of charge. If the applicant elects this option, the local telephone company will not collect a service deposit in order to initiate Lifeline service.

Reduction in Local Telephone Line Installation Service Charges - Pursuant to the Link-up America Program, a qualifying customer is eligible for a 50% reduction on local telephone line installation service charges.

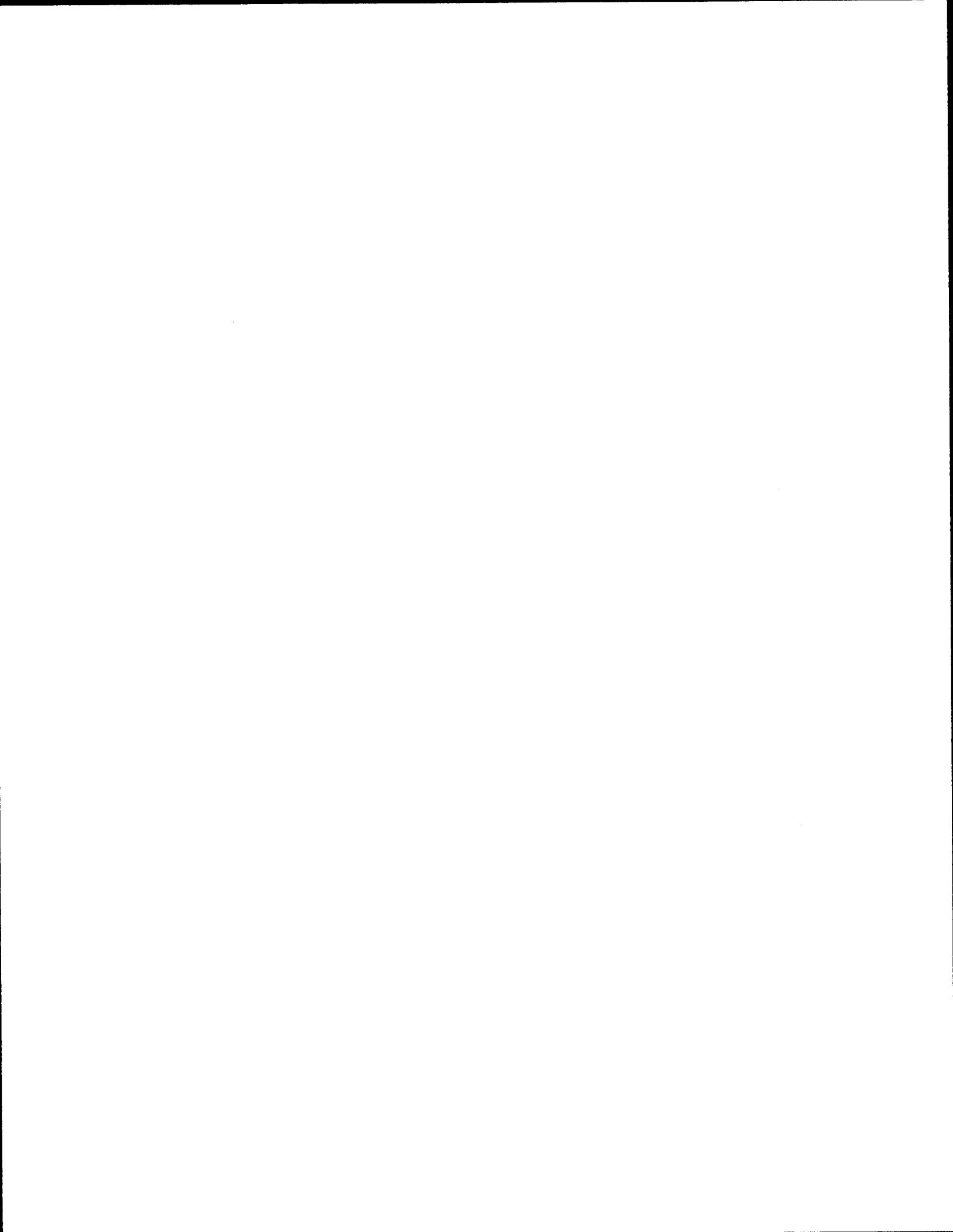
Eligibility

Lifeline and Link-Up services are available to certain low-income consumers who meet the following criteria:

- Applicant's household income does not exceed 150% of current federal poverty standards. Documentation of income is required. **OR**
- Proof of participation in one of the following programs: • Medicaid • Supplemental Security Income (SSI) • Food Stamps • Federal Housing Assistance • Low-Income Home Energy Assistance Program (LIHEAP) • National School Lunch Program's Free Lunch Program • Temporary Assistance for Needy Families (TANF)
- Enhanced Tribal Lifeline applicants may be eligible if they live on a federally recognized reservation and participate in one of the programs listed above or the Bureau of Indian Affairs General Assistance Program.

The maximum income amount varies according to the number of people in the household. The application must be completed by the person in whose name the phone is listed, and the phone number listed must be the applicant's primary residence.

If you have questions or need any further information, please contact your local telephone company or: Lifeline Administration Service, P.O. Box 11037, Lansing, MI 48901, Toll Free (866) 321-2323 or visit www.lifeline.gov.



NOTICE

To All Customers of the Hiawatha Telephone Company TELECOMMUNICATIONS SERVICES

On September 28, 2012, the Public Service Commission of Michigan designated the Hiawatha Telephone Company 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.

The Hiawatha Telephone Company provides single party residence (with unlimited local usage and 2000 minutes of expanded local) and business service for rates which range from \$24.93 for residential customers and \$26.66 per month for business customers. This includes access to:

- Long distance carriers
- Emergency services
- Operator services
- Directory assistance
- Telecommunications Relay Services
- Other services designed to persons with disabilities
- Toll blocking

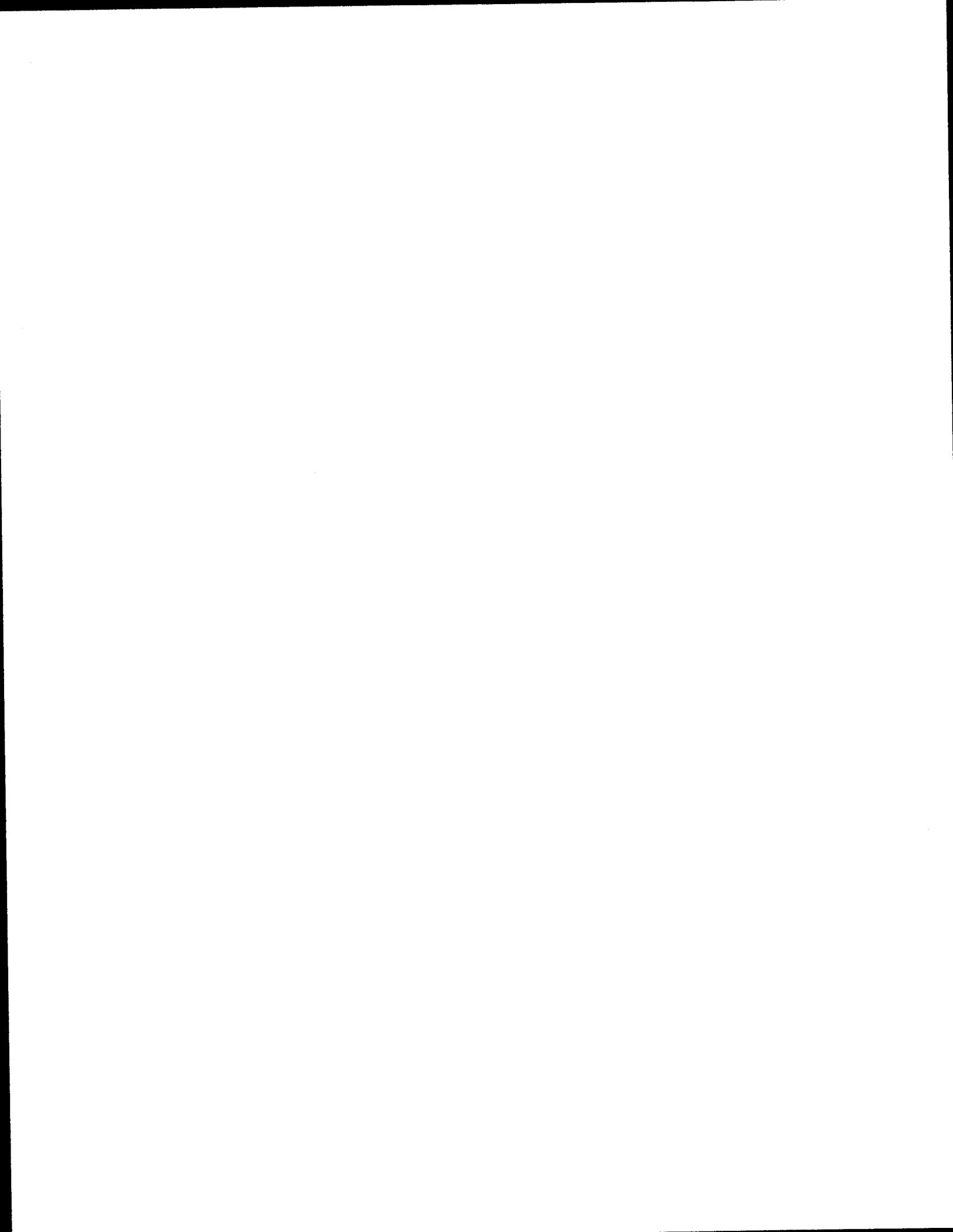
Use of these services may result in added charges.

In addition, the Hiawatha Telephone Company provides one copy of its annual local directory without charge. Touch Tone service is available at no additional charge per month.

The Hiawatha Telephone Company would be pleased to provide you with specific rates for your area upon request.

Since December 1, 1990, the Hiawatha Telephone Company has offered qualified customers Lifeline Service. If you are a low income customer, you may qualify for Hiawatha Telephone Company's Lifeline Program. This means you may receive a monthly discount for your basic phone charges.

Please call the Hiawatha Telephone Company at 1-800-562-9741 or 387-9911 if you have any questions.



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MPSC Lifeline Discounted Telephone Service

Lifeline Program and Application Link

We encourage eligible, low income residential customers to take advantage of available discounts on their telephone bills. The Lifeline program provides customers with limited incomes a discount of \$11.25 per month (up to \$12.35 for customers age 65 or older) on basic as well as more advanced combinations of services.

You may qualify for Lifeline if your household income is at or below 150% of the federal poverty level. You may also qualify if you participate in one of the following assistance programs:

- Medicaid
- Food Stamps
- Federal Public Housing Assistance
- Supplemental Security Income (SSI)
- Low Income Home Energy Assistance (LIHEAP)
- National School Lunch Program
- Temporary Assistance for Needy Families (TANF).

If you believe that you or someone you know satisfies the above requirements, please contact your local customer service center or call (866) 321-2323 for more information about these discounts.

Regulations established by the Federal Communications Commission prohibit any household from receiving more than one Lifeline discount and

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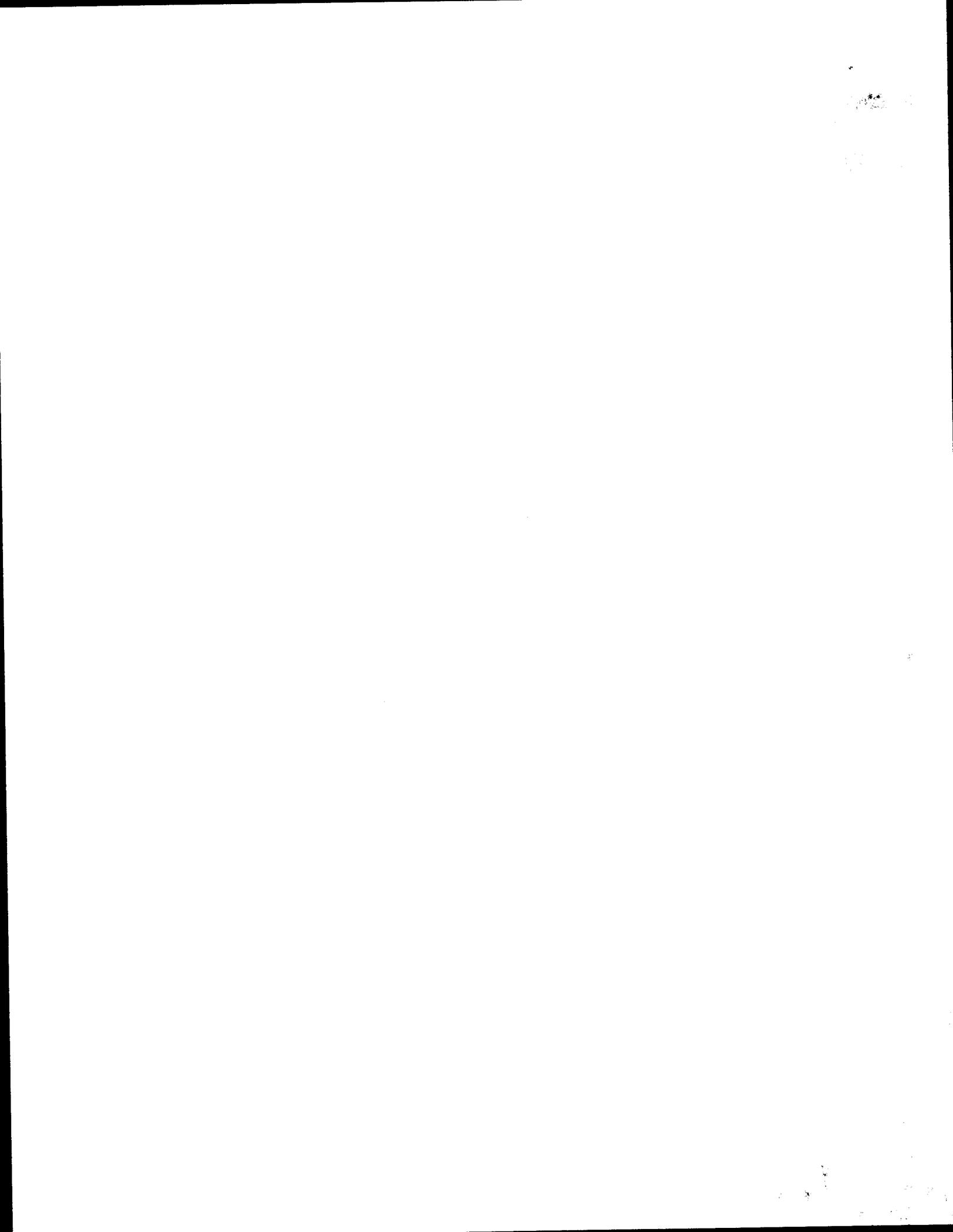
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Lifeline customers will be asked to verify their continued eligibility for the program on a regular basis.

family size	gross monthly income (must be less than)	gross annual income (must be less than)
1	\$1,396.00	\$16,755
2	\$1,891.00	\$22,695
3	\$2,386.00	\$28,635
4	\$2,881.00	\$34,575
For each additional household member add:	\$495.00	\$5,940

Additional restrictions may apply. Telephone companies may require annual re-enrollment and verification of income eligibility. Contact your local office or the Lifeline Administration Service for complete details.

Lifeline Application

>> [Click Here](#) << to be redirected to the Standard Lifeline application.

>> [Click Here](#) << to be redirected to the Tribal Lifeline application.

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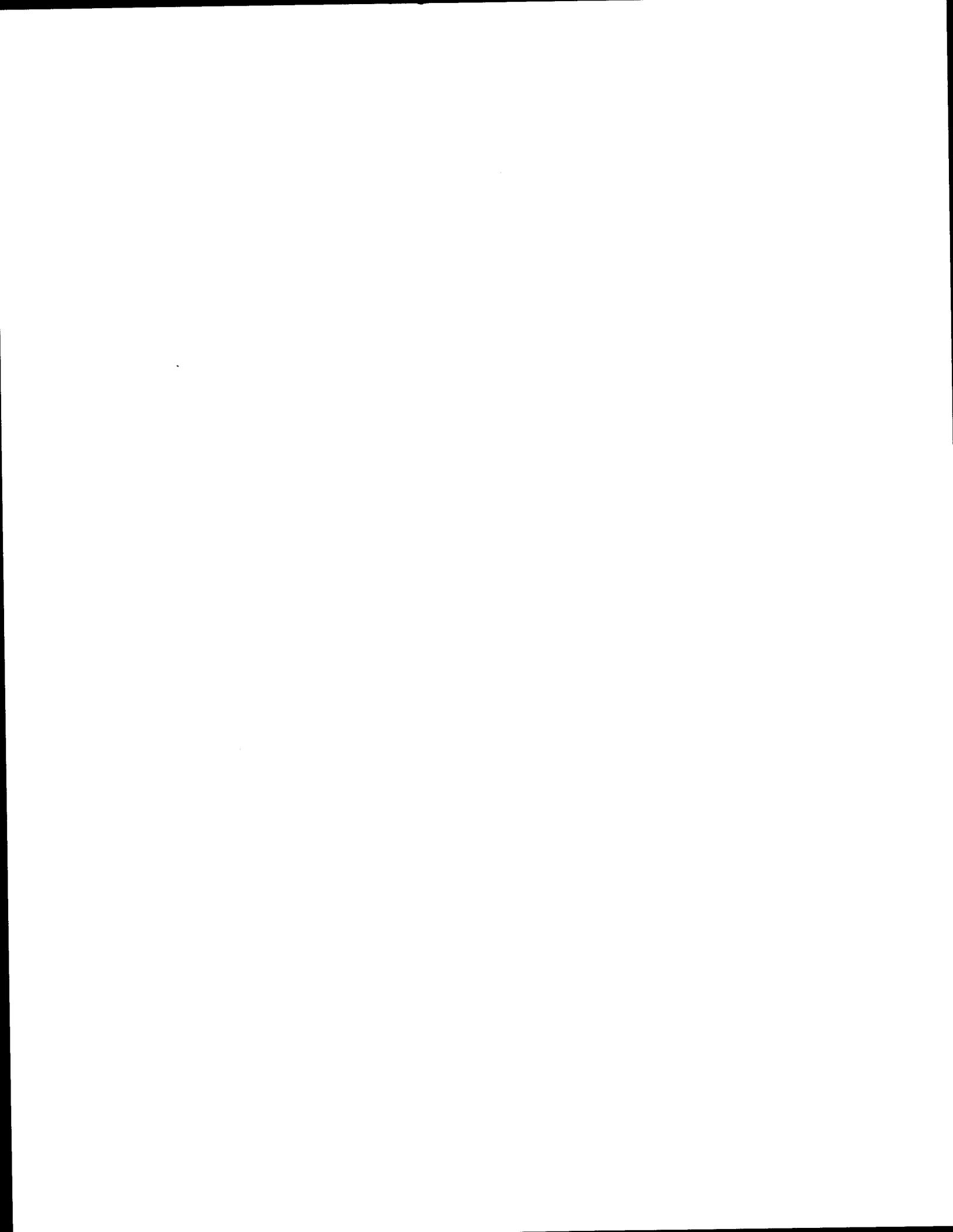
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Michigan Lifeline Administration Service

LIFELINE APPLICATION

Eligible customers will receive \$11.25 off their monthly phone bill and seniors aged 65 and older can receive additional discounts.

TOLL FREE 1-866-321-2323

To apply for Lifeline Service, complete the application below and send it to:

Lifeline Administration Service

PO Box 11037, Lansing, Michigan 48901 OR fax to 517-482-3548

IDENTIFICATION INFORMATION (PLEASE PRINT)

Applicant's phone number:		Name of phone company:	
Date of Birth:	Last 4-digits of Social Security Number:		
Last Name:	First Name:		M.I.:
Street: Residential street address only; FCC regulations prohibit the use of P.O. Boxes for the Lifeline program			
City:	State:	ZIP Code:	
This is my permanent address: Yes <input type="checkbox"/> No <input type="checkbox"/>			
Billing Address, City, State and Zip Code (if different from Service Address)			
There are multiple unique households (e.g. nursing home, assisted living facility) at my address, as defined in this program.		YES <input type="checkbox"/>	NO <input type="checkbox"/>

PROGRAM QUALIFICATION INFORMATION

To be eligible for Lifeline discounts, regulations require you to qualify via one of the two methods below. Please fill out one section only.

Method 1. My income is within the guidelines and I am providing the following photocopies that document my total household income, which is stated below. Please check all that apply.

TOTAL MONTHLY INCOME: \$ _____ **NUMBER OF HOUSEHOLD MEMBERS:** _____

# of Household Members	Gross Monthly Income	Gross Annual Income*
1	\$1,436	\$17,235
2	\$1,939	\$23,265
3	\$2,441	\$29,295
4	\$2,944	\$35,325

*Add \$6,030 (\$503 monthly) for each additional household member.

<input type="checkbox"/> Prior year's state or federal tax return.	<input type="checkbox"/> Current Annual Income Statement from Employer
<input type="checkbox"/> Social Security statement of benefits	<input type="checkbox"/> Paycheck stubs or other official document containing income information for any 3 consecutive months within last 12 months
<input type="checkbox"/> Retirement/pension statement of benefits	<input type="checkbox"/> Veterans Administration statement of benefits
<input type="checkbox"/> Unemployment/Worker's Compensation Statement of Benefits	<input type="checkbox"/> Divorce decree or child support document containing income information

Method 2. I, or the member of my household named below, receives assistance from one of the listed programs. I am providing documentation of participation in the checked program.

Name: _____

<input type="checkbox"/> Food stamps	<input type="checkbox"/> Federal Public Housing Assistance or Section 8
<input type="checkbox"/> Medicaid	<input type="checkbox"/> Temporary Assistance for Needy Families (TANF)
<input type="checkbox"/> Supplemental Security Income	<input type="checkbox"/> National School Lunch - Free Lunch Program
<input type="checkbox"/> Low-Income Home Energy Plan (LIHEAP)	

