

AUGUST 2022

# RINGER

photo by Joann Ellis

## WHAT ARE CAPITAL CREDITS?

### It's Money Back to You!

Membership in a cooperative has its benefits. You could be receiving a capital credit check for helping build, sustain and grow NCC.



#### STEP 1

Get NCC internet, telephone, and video services to become a Cooperative member!



#### STEP 2

Each year, NCC completes its financials and year-end margins are assigned proportionately to the members based on total services ordered.



#### STEP 3

Members are notified of their new capital credit balance when Allocation Statements are sent.



#### STEP 4

When financially feasible, NCC's board votes to perform a capital credit retirement.



#### STEP 5

Members receive their patronage check via the mail.



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[LEARN MORE AT NCCRAY.COM/CAPITAL-CREDITS](http://NCCRAY.COM/CAPITAL-CREDITS)

**Being a Member Pays! NCC to disburse \$1.5 million in capital credit dividends this summer.**

We are excited to announce that as a cooperative member-owner, you could be receiving a dividend check as a part of our capital credits program!

**THE COOPERATIVE BENEFIT** As a member-owned cooperative, the credits represent each member's ownership of NCC. Capital credits are the margins credited or allocated annually by the NCC Board of Directors to the members of the cooperative based on their purchases from the cooperative the previous year. These margins are used by the cooperative as capital to operate the business for a period of time. Based on the financial condition of the cooperative, any excess is returned to the members in the form of capital credit dividends.

**MEMBER ELIGIBILITY OF DIVIDENDS** The \$1.5 million retirement will be distributed to members doing business with the cooperative in the years of 1994, 1995, 1996 and/or 2021. Both longstanding and new members will receive a check to be sent out in the July/August timeframe. Please make sure the address on file with us is current and report any changes to NCC at (701) 568-3331.

Check out the NEW 'Benefits of Being a Cooperative Member' video for a detailed explanation on how Capital Credits work. Visit [nccray.com/capital-credits/](http://nccray.com/capital-credits/)



## NCC Employees Retire



Linda Magnuson

Please join us in celebrating the retirement of employees, Linda Magnuson and Glen Severson.

Linda will retire from NCC on August 1st after almost 33 years working as office staff and custodian. She is excited to spend more time with her grandkids and relaxing. She and her husband, Maggie, reside in Ray.

Glen retired on June 30th as a Construction Utility Technician at NCC for the past 7 years. He was part of the crew who worked every day to install fiber optics infrastructure which delivers broadband to members. He and his wife, Margo, continue to live in Ray.

We wish them both the best in the future, and have enjoyed the time they have spent with us at NCC. Please congratulate Linda and Glen if you see them around!



Glen Severson



### Tech Tip! Internet Security FAQs

Every person who uses the Internet must take steps to ensure that their device and their data are safe. But with all of the products and programs out there today, it can be hard to know where to start. Here is a short answer to some of the most commonly asked questions about Internet security. If you are more of a visual learner, watch our latest Tech Tip video to follow along with Tech Exper, Andrew.

**1. What is malware?** Malware, short for malicious software, is designed to infiltrate or damage a computer system without the owner's consent. Malware is often distributed through email attachments, fake advertisements, and infected applications or websites. Once it finds a way in, it can be used to steal information, monitor user activity, and even extort money.

**2. How can I prevent malware?** The most obvious way to prevent malware from destroying your device is to install anti-virus and anti-spyware software. But you can't stop there; update your security tools regularly to make sure they are running properly. Other ways to prevent malware include using distinct, strong passwords for all accounts and setting spam filters to reduce unwanted emails.

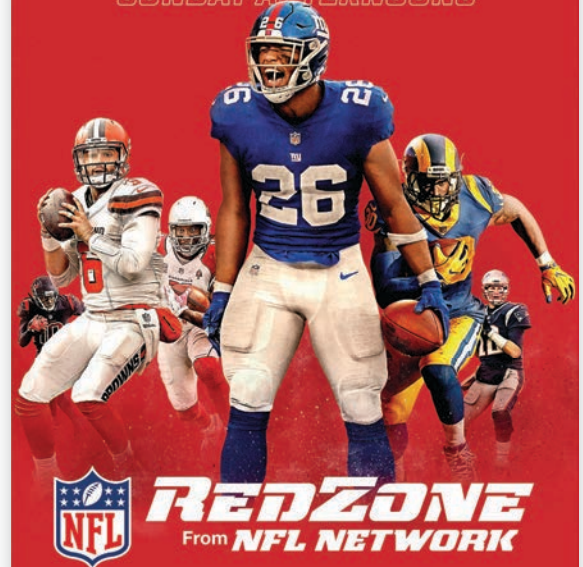
**3. How can I safely browse the Internet?** The most effective ways to stay safe on the Internet are often the simplest: Avoid questionable websites. Update your operating system regularly. Only download software from sites you trust. And again, invest in antivirus software. Check out this, and all of our other Tech Tips by visiting: [nccray.com/category/tech-tips](http://nccray.com/category/tech-tips).

## TV On My Side

NCC would like to announce a new and improved informational site for our cable TV subscribers called TVOnMySide or TOMS for short. The TOMS site can be utilized by you, the subscriber, to learn more about the TV networks we broadcast, the reasons behind programming costs, sports content, streaming providers, and local and national negotiation disputes. Subscribers will be able to view current TV news and frequently asked questions and to contact NCC from the site. Subscribers will also be able to utilize an "other ways to watch" tool to view key shows in alternative ways should a network go dark during a dispute. Please visit the TOMS site at [tvonmyside.com](http://tvonmyside.com) and enter your viewing zip code to learn more.

Contact NCC Today!

**EVERY TOUCHDOWN  
FROM EVERY GAME**  
SUNDAY AFTERNOONS



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Internet, Telephone, TV and Security  
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# Annual Meeting Highlights

The 2022 NCC Annual Meeting of members was held at NCC in Ray on Tuesday, June 21st, 2022. A delicious picnic style meal was served by the NCC employees to over 260 people at the NCC warehouse. Prior to the business meeting, DMJ, a mother-daughter duo from Williston entertained the crowd. About 24 children enjoyed the kids' activities, including inflatables and the Kidz Korner where kids were able to try out some Virtual Reality Goggles. Members were encouraged to visit the demonstration booths including a Virtual Reality Experience, NCC Video, myNCC Connect App, and to sign up for SmartHub.

The business meeting was called to order by President, AJ Cvancara at 6:00PM. Jennifer Gjovig, Legal Counsel reported on By-laws changes. Jen Bingeman reported on the co-op's audited financial state at the end of 2021. NCC had a strong year financially generating a net margin of nearly \$6 million, which allowed NCC to allocate the largest distribution of members' equity. We continue to invest in the network, in addition to paying off the \$30 million accumulated due to the fiber build out. Electronics, redundant routes and increased capacity of broadband will be the co-ops largest expenses in the future.

Two directors, Lorena Lambrecht, District #6 representing Tioga and Leslie Grubb, District #5 for Powers Lake and Columbus were re-elected to a three year term to the Board of Directors. General Manager/CEO, Jeremy Becker stated that 'NCC is on the leading edge of serving members with high speed broadband internet service.' The demand for Internet climbs as the applications and uses for it continue to multiply. He was happy to announce that the NCC Board of Directors approved a \$1.5 million general retirement for 2022 (see page 1 for more information on this). Members having done business with NCC in 1994, 1995, 1996 and/or 2021 will see a check in the mail sometime in July/August timeframe.

Many prizes were given away throughout the meeting. The **\$500 Grand Prize** was awarded to Michael & Ronica Pederson (Tioga). Members who visited at least one of the booths were entered to win a **42" SmartTV**, which went to Vincent Grant (Powers Lake). Members who visited the SmartHub booth and signed up for the account app or notifications on the app were entered to win (2) **tickets to the Norsk Hostfest**. The winner of the tickets was Michelle Dolan (Ray).



## \$50 Cash Prize Winners:

Lary & Nancy Torgerson  
Dennis & Karen Jacobson

## \$50 Gift Card (sponsored by CNE):

Cheryl Forhart  
Walter Johnson  
Shirley Hoffman  
Linda VanBerkom  
Gary Skogen  
Edith Quitt  
David & Janice Arnson  
Curtis & Brenda Torgerson  
Dorvan & Eileen Solberg  
Richard & Brenda Jorgenson

## Kids Prize Winners:

Etch A Sketch - *Carson Jorgenson*  
Kinetic Sand, Sandwhirlz Playset -  
*Evan Jorgenson*  
Rubik's Cube - *Lucy Davis*  
Jumbo Stacking Block Set -  
*Alaina Vejtasa*  
Folding Kick Scooter - *Bridger Cvancara*  
Hover Bowling Set - *Valeeyah Baldwin*  
Boy's Bike - *Alexander Prine*  
Girl's Bike - *Raydyn Baldwin*  
Meta Quest 2 Oculus - *Danny Prine*



## 2022 Grant Deadlines

As a cooperative, we have a concern for community. In 2021, NCC donated nearly \$60,000 back to the communities we serve, in the form of donations, sponsorships, and scholarships. And as a cooperative, we share our financial success with our members. We are excited to again offer the following grant opportunities:

### ✓ **Rural Development Finance Corporation (RDFC) Grant:**

NCC and the other Rural ILECs in ND are given \$2,000 to distribute to community owned entities, non-profits and other community-based projects. The minimum grant amount is \$500; the maximum is \$2,000. **Applications due October 10, 2022.**

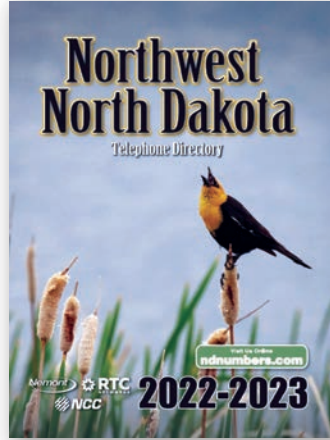
**About RDFC:** RDFC is a non-profit corporation owned by North Dakota's electric and telecommunications cooperatives. NCC is a member of RDFC. RDFC's mission is to promote rural economic development, primarily focusing on creating new jobs and enhancing essential community services and facilities by providing affordable financing. They have larger loan programs that fund community-based projects and non-profit entities with low interest loans. For more information about RDFC, you can visit: [www.ndarec.com/content/rdrc-rural-development-finance-corporation](http://www.ndarec.com/content/rdrc-rural-development-finance-corporation)

### ✓ **Foundation for Rural Service (FRS) Grant:**

This program supports projects in these categories: Business and Economic Development, Community Development, Education and Telecommunications. The Community Grant program awards grants up to \$5,000 for nonprofit organizations and must be submitted by NCC on behalf of the organization. **Application due to NCC by August 29, 2022.** If you belong to an organization that might benefit from any of these Grant opportunities, please find more information and applications on our website at [www.nccray.com/grants](http://www.nccray.com/grants), or email [angelas@nccray.com](mailto:angelas@nccray.com) to request an application. Deadlines are approaching fast, so check them out today!

**About FRS:** The Foundation for Rural Service (FRS) was established in 1994 as a non-profit 501(c)(3) by NTCA-The Rural Broadband Association and plays a unique role within the telecommunications industry by supporting rural telecom companies, consumers and policymakers with educational information, products and programming.

## New Telephone Directories



If you subscribe to Telephone service from NCC, you should have received your free copy of the new Northwest ND Telephone Directory in the mail. Additional copies will be available at area financial institutions in the NCC service area.

Please check your listing and contact Sheri at NCC at 568-3331 with any changes, so that they can be made for the 2023-2024 printed directory. You can also visit NCC's Online Telephone Directory on the link on our website at [www.nccray.com](http://www.nccray.com). The online directory is updated regularly with new listings that might not be in the printed directory, which is updated once per year.

## Important Notes

- **Photo Contest deadline is October 1st.** We are looking for photos from our area to include in the 2023 NCC Calendar. Send your high resolution pictures by email to [courtneyo@nccray.com](mailto:courtneyo@nccray.com) Subject: Photo Contest, or by mail to NCC, ATTN: Photo Contest, PO Box 38, Ray ND 58849.
- **NCC will be closed on Monday, September 5th** in observance of Labor Day. After hours support will be handling any troubleshooting calls and can be reached by calling our office number at 568-3331. Employees are on call for any emergency outages.
- **TV subscribers please notice** – The Olympic Channel will be discontinued on October 1, 2022.



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It's the law!**



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**Directory Assistance:** 411  
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**Newsletter Editor:** Angela Schepp  
**Design:** [lori@leutzgraphics.com](mailto:lori@leutzgraphics.com)

**Business Hours:** M-F 8am to 5pm.  
NCC Message Center will take calls outside of these hours.

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