THIS DIRECTORY IS DISTRIBUTED TO THE COMMUNITIES INDICATED BY: ★

	OMMUNITY	PAGE #		OMMUNITY	PAGE :
*	Abercrombie			Hurdsfield	
	Absaraka		*	Jamestown	1
	Adrian			Jessie	
	Alfred			Juanita	
*	Alice		*	Jud	9
	Amenia		*	Karnak	8
_	Aneta		*	KathrynKensal	9
	Ashley		*	Kent, MN	
	Barlow			Kindred	
	Barney		+	Kulm	
	Berlin		^	Lake Williams	
	Binford		+	LaMoure	
	Bordulac			Leal	
	Bowdon		^	Lehr	
	Brampton			Leonard	
	Breckenridge		*	Lidgerwood	
*	Buchanan			Lisbon	
	Buffalo		*	Litchville	110
	Buttzville		*	Lucca	129
*	Carrington	18		Ludden	
	Casselton	24	*	Luverne	8
*	Cathay	10		Manfred	50
\star	Cayuga	63	\star	Mantador	8
	Chaffee	24		Marion	
\star	Chaseley	14		McHenry	
	Christine	29	\star	McLeod	16
\star	Cleveland	30		McVille	
	Cogswell			Medina	
	Colfax			Melville	
	Cooperstown			Merricourt	
	Courtenay			Milnor	
*	Crete			Monango	
	Davenport		*	Montpelier	12
	Dazey			Mooreton	
	DeLamere		*	Nelvik	
*	Dickey			New Rockford	
_	Durbin			Nome	
	Eckelson			Nortonville Oakes	
	Edgeley Edmunds			Oriska	
	Eldridge			Page	
	Ellendale		_	Pekin	
	Embden			Pettibone	
^	Emrick		*	Pingree	
*	Enderlin			Rogers	
	Englevale			Rutland	
	Fairmount			Sanborn	
*	Fessenden	56		Sharon	
	Fingal			Sheldon	
	Finley			Sibley	
	Forbes		\star	Spiritwood	
	Forman			Stirum	
	Fort Ransom		*	Streeter	142
\star	Fredonia	69		Sutton	
*	Fullerton	70	*	Sydney	12
*	Gackle	71		Sykeston	
	Galchutt			Tolna	
*	Geneseo	101		Tower City	
\star	Glenfield	113		Valley City	
	Grace City		*	Venturia	(
*	Grand Rapids		*	Verona	147
	Great Bend			Wahpeton	148
	Guelph			Walcott	
*	Gwinner			Walum	
	Hamberg		*	Wheatland	10
	Hankinson			Wimbledon	
*	Hannaford		*	Windsor	
	Harvey			Wishek	
	Hastings			Woods	
	Havana			Woodworth	
*	Heaton			Wyndmere	
_	Heimdal		*	Ypsilanti	
_	1.16.26.20=	411		/ CEIGIULI	1100

WARNING

ANNOYANCE CALLS

Intentional annoyance of any person by use of the telephone is prohibited by law. In North Dakota, the maximum penalty for violation is 30 days imprisonment or a fine of \$500.00 or both.

THREATENING CALLS

It is against the law to use the telephone to threaten to inflict injury on any person, to any persons reputation, or to any property. The maximum penalty for violation is one year's imprisonment or a fine of \$1,000.00 or both.

FRAUD

It is unlawful in North Dakota to make, possess, sell, give or otherwise transfer any device that can be adapted to obtain free telecommunication services. The advertising of such devices and instructions for making or assembling the devices are also illegal. Fraudulent use of a calling card or telephone billing number in an attempt to obtain telecommunications service and avoid charges is prohibited by law. In North Dakota, the maximum penalty for these offenses is one year's imprisonment or a fine of \$1,000.00 or both.

LIGHTNING

During a lightning storm, use your phone at your own discretion because it could result in injury or death. Your telephone company assumes no liability for any accident or injury due to use of your phone during a lightning storm.

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EMERGENCY CALLS



FIRE & RESCUE



POLICE OR SHERIFF

COMMUNITY	FIRE/RESCUE	POLICE/SHERIFF		
Absaraka	911	911		
	Ambulance: 911	ND Emergency Assistance: 800-472-2121		
Adrian	911	911		
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720		
		After Hours State Radio 800-472-2121		
Alice	911			
	or 689-6400 (Emergency Only)	911		
Amenia	911	911		
Aneta	326-4500	247-2474		
Anselm	911	Sheriff: Lisbon: 911 or 683-5255		
	Rescue: 911	Toll Free: 800-472-2121		
Ashley	911	911 or 288-3360		
	Ambulance: 911	Sheriff: 288 3724		
	or 288-3433			
Barlow	911 or 652-2771	911 or 652-2251		
Berlin	911	911		
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720		
		After Hours State Radio 800-472-2121		
Binford	911	911 or 797-2202 Sheriff: 911 or 797-2202		
Bordulac	911 or 652-2771	911 or 652-2251		
Bowdon	911	911 or 547-3211		
	Non-Emergency 962-3680			
Brampton	911 or 724-3810	Day: 911 or 724-3300 or 724-6241		
	or 724-3026	Night: 800-472-2121		
	Ambulance: 911			
Buchanan	911	911		
Buffalo	911	911		
Carrington	911 or 652-2771	911 or 652-3321 Sheriff: 911 or 652-2251		
Casselton	911	911		
	Ambulance: 911			
Cathay	911	911 or 547-3211		
Cayuga	Ambulance: 911	Day: 911 or 724-3302 or 724-6241		
		Night: 800-472-2121		
Chaffee	911	911		
Chaseley	911	911 or 547-3211		
	Non-Emergency 962-3680			
Cleveland	911	911		

COMMUNITY	FIRE/RESCUE	POLICE/SHERIFF			
Cogswell	911 or 724-4008	Day: 911 or 724-3302 or 724-6241 Night: 800-472-2121			
	or 724-3026				
	Ambulance: 911				
Cooperstown	911	911 Sheriff: 911 or 797-2202			
Courtenay	911	911 Sheriff: 911			
Crete	911 or 742-2101	Sargent Co Day: 911 or 724-3302 or 724-6241			
	Ambulance: 742-3291	Night: 800-472-2121			
		Dickey Co Day: 911 or 349-3215 800-472-2121			
Davenport	911	911 or 241-5800			
Dazey	911 or 733-2200	911 or 845-8530			
DeLamere	Milnor: 427-5240	Sheriff Lisbon: 683-5255 800-472-2121			
		Richland Co Day or Night: 642-7777			
		Sargent Co Day: 724-3302 or 724-6241			
		Night: 800-472-2121			
Dickey	911	911			
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720			
		After Hours State Radio 800-472-2121			
Durbin	911	911			
Edgeley	911	911			
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720			
		After Hours State Radio 800-472-2121			
Edmunds	911	911			
Ellendale	911 or 349-3251	Sheriff: 911 or 349-3215			
	Ambulance: 911	Police: 911 or 349-3215			
Embden	911	911			
Emrick	911 or 547-3131	911 or 547-3211			
Enderlin	911	Police: 911 or 437-2233			
	Rescue: 911	Sheriff: 911 or 683-5255			
	Emergency Service: 911	Toll Free: 800-472-2121			
Fairmount	911 or 474-5722	911			
Fessenden	911 or 547-3131	911 or 547-3836 Sheriff: 911 or 547-3211			
Fingal	911 or 924-8383	911 or 845-8530			
Finley	911 or 524-2345	Police: 911 or 524-2742			
	Ambulance: 524-2345				
Forbes	911 or 357-7111	Brown Co: 605-225-1200			
	Leola: 605-439-3300	McPherson: 605-439-3400			
		Dickey Co: 911 or 349-3215			
Forman	911	Police: 911 or 724-3673 800-472-2121			
	Ambulance: 911	Sheriff: 911 or 724-3302			
Fort Ransom	911 or 973-7866	Sheriff: Lisbon: 683-5255 800-472-2121			
	Ambulance: Lisbon				
	911 or 683-5241				
Fredonia	698-2267	Logan Co (Napoleon): 754-2495			
	698-2221	McIntosh Co (Ashley): 288-3724			
	698-2222	If No Answer: 800-472-2121			
Fullerton	911 or 375-7222	911 or 349-3215			
Gackle	911	Police: 911 or 485-3331			
		Sheriff: LaMoure County: 911			
		Toll Free: 800-472-2121			

COMMUNITY	FIRE/RESCUE	POLICE/SHERIFF	
Glenfield	911 or 785-2514	911 or 652-2251	
Grace City			
McHenry Dept 911		911 or 652-2251	
Guelph	911 or 349-3215	911 or 349-3215	
	or 742-2101		
Gwinner	911 or 678-2700	Police: 911 or	
	Ambulance: 724-3300	678-2609	
	or 427-5240	or 800-472-2121	
Hamberg	911 or 547-3131	911 or 547-3211	
Hankinson	911	Police: 911	
	Mantador: 242-7975	Sheriff: 911	
Hannaford	911 or 769-2200	911 or 797-2202	
Harvey	911 or 324-9602 or 324-2225	911 or 324-2225	
Hastings	LaMoure County: 911	Sheriff: 911	
		Daytime: 883-5720	
		Toll Free: 800-472-2121	
Havana	911 or 724-6363	Day: 911 or 724-3302 or 724-6241	
	Ambulance: 724-3300	Night: 800-472-2121	
Heaton	911 or 962-3459	911 or 547-3211	
Heimdal	911 or 547-3131	911 or 547-3211	
Норе	945-2400	524-2742	
Hurdsfield	911	911 or 547-3211	
	Non-Emergency 962-3680		
Jamestown	911	Sheriff: 911	
		Police: 911	
Jessie	911	911 or 797-2202 Sheriff: 911 or 797-2202	
Juanita	911 or 785-2513	911 or 652-2251	
Jud	911	911	
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720	
		After Hours State Radio 800-472-2121	
Karnak	769-2200	797-2202	
Kathryn	911	Sheriff: 911	
		Daytime: 883-5720	
		Toll Free: 800-472-2121	
Kensal	911	911 Sheriff: 911	
Kindred	911	911	
	Ambulance: 293-9707		
Kulm	911	911	
	Non-Emergency 800-472-2121	Non-Emergency State Radio 800-472-2121	
LaMoure	911	911	
	Non-Emergency 800-472-2121	Non-Emergency State Radio 800-472-2121	
Leal	911	911	
Lehr	911 or 378-2525	911 or 378-2526	
Leonard	911	911	
Lidgerwood	911	Police: 911 or 538-4098	
		Sheriff: 911	

COMMUNITY	FIRE/RESCUE	POLICE/SHERIFF		
Lisbon	911 or 683-4632	Police: 911 or 683-4141		
	Ambulance: 911	Sheriff Lisbon: 911 or 683-5255		
		Toll Free: 800-472-2121		
Litchville	911	Sheriff: 911		
		Daytime: 883-5720		
		Toll Free: 800-472-2121		
Ludden	911-Ellendale: 349-3251	911 or 349-3215		
	or 742-2101			
Luverne	769-2200	524-2742 Sheriff: 524-2742		
Manfred	911 or 547-3131			
	or 324-2222	547-3211		
Marion	911	911		
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720		
		After Hours State Radio 800-472-2121		
McHenry	911	911 or 652-2251		
McVille	911	911		
Medina	911	911		
Melville	911 or 652-2771	911 or 652-2251		
Merricourt	911 or 349-3251	911 or 349-3215		
	or 396-7001			
Millarton	911	911		
Milnor	911	Police: 911 or 800-472-2121		
	Forman: 724-3300	Sheriff: Lisbon: 911 or 683-5255 800-472-2121		
	Gwinner: 911	Sargent Co Day: 911 or 724-6241 or 724-		
3302				
	Ambulance: 911	Night: 800-472-2121		
Monango	911	Sheriff: 911 or 349-3215		
Montpelier	911	911		
Mooreton	911	911		
Nelvik	911 or 288-3091	Sheriff: 911 or 288-3724		
New Rockford	911 or 947-2406	911 or 947-2450 Sheriff: 911 or 947-5515		
Nome	911 or 924-8200	911 or 845-8530		
Nortonville	911	Sheriff: 911		
	Ambulance: 911	Daytime: 883-5720		
		Toll Free: 800-472-2121		
Oakes	911 or 742-2101	Police: 911 or 742-2172		
	Ambulance: 911			
Oriska	911	911		
Page	911 or 241-5800	911		
Pekin	911	Police: 911 Sheriff: 911		
Pettibone	273-4415	475-2422		
Pingree	911	911		
Rogers	911 or 646-6543	911		
•	911 or 724-6400	Day: 911 or 724-3302 or 724-6241		

Sanborn	911 or 646-6321	911		
Sharon	911 or 524-1234	911 or 524-2742		
Sheldon	911	Sheriff: 911 or 683-5255		
	Rescue: 911	Toll Free: 800-472-2121		
	Emergency Service: 911			
Sibley	911 or 733-2200	911 or 845-8530		
Spiritwood	911	911		
Streeter	911	911 Sheriff: 911		
Sutton	769-2200	797-2202		
Sykeston	911	911 or 547-3211		
Tolna	911	911		
Tower City	911 or 749-2621	911 Sheriff: 241-5800 Fargo		
Valley City	911	911		
Venturia	911	Sheriff: 911 or 288-3724		
Verona	911	911		
	Non-Emergency 800-472-2121	Sheriff: Non-Emergency Daytime 883-5720		
		After Hours State Radio 800-472-2121		
Walum	769-2200	797-2202 Sheriff: 797-2202		
Wheatland	911	911		
Wimbledon	911	911 Sheriff: 911		
Windsor	911	911		
Wishek	911	Police: 911 or 452-2469		
Woodworth	911	911		
Wyndmere	911	Police: 911		
	or 439-2422	Sheriff: 911		
Ypsilanti	911	911		
Zeeland	911 or 288-5160	Sheriff: 911 or 288-5160		

IF BUSY OR NO ANSWER CALL NORTH DAKOTA EMERGENCY ASSISTANCE 800-472-2121

Please find your emergency numbers for Police, Fire, Ambulance and others on the preceding pages and write them on the inside front cover of this phone book. If you can't find the number in an emergency, dial "0" (operator) for assistance or use the above 800 number.

Teach your children how to use the phone in emergencies by dialing "0" for the operator. Also, make sure they know their home phone number and encourage them to always call home if they are going to be late.

LOCAL CALLING

TOLL FREE CALLING AREA

There is no long distance charge on calls from your community to those listed to the right of it. Just dial the listed number.

FROM 1	ГО	FROM	то	FROM	то
ANSELM BINFORD	Sheldon Cooperstown Jessie McHenry Glenfield	GLENFIELD	Binford Cooperstown Jessie Juanita McHenry	JESSIE	Binford Cooperstown Glenfield Juanita McHenry
BUTTZVILLE COOPERSTOWN	Juanita Sheldon Binford	JAMESTOWN	Buchanan Cleveland Courtenay	JUANITA	Binford Cooperstown Glenfield Jessie McHenry
ENDERLIN	Jessie McHenry Glenfield Juanita Sheldon		Eldridge Kensal Millarton Montpelier Pingree	McHENRY	Binford Cooperstown Glenfield Jessie Juanita
FINLEY	Sharon Hope		Windsor Wimbledon Ypsilanti	SHARON	Finley Hope Enderlin
Dakota (Control Local Callin	na Botwoon All Of	These Dakota Centr		
	Kensal/Wimbledon	652 Carringto 674 Grace Ci	ty	952 Jamest 962 Bowdo 984 Sykesto	or/Cleveland/Eldridge own n/Chaseley/Hurdsfield on/Barlow/Cathay/Heaton
Dickey	Rural Networks L	ocal Calling Betwe	en All Of These DRN	I Exchanges An	d Prefixes:
349, 344, 346 Elle 357, 358 For 374, 379 Ne 375 Ful 396 Me 427 Mil 432 Ver	nley endale rbes lvik lerton rricourt nor rona geley	647 669 678 683 684, 687 685 698 724, 735	Kulm Marion Gwinner Lisbon Venturia Jud Fredonia Forman	742 753 762 778 783, 383 796 883 973	Oakes Crete Litchville Dickey Guelph Kathryn LaMoure Fort Ransom
BEK Communi	cations Local Calli	ng Between All Of	These BEK Commun	ications Exchan	ges And Prefixes:
646 Sanborn/	Vheatland/Embdon Eckelson/ er/Spirtwood e/Ayr	689 Alice/Er 733 Dazey/S 733/646 Lake As 749 Tower C	Sibley shtabula	Sutto 924 Nom	naford/Luverne/ on/Walum e/Fingal e/Pillsbury/Colgate
* All lis	sted BEK Con	nmunications	exchanges ca	II Valley City	toll-free.

*Buffalo, Embden, and Wheatland may still call Casselton toll-free.

TELEPHONE COMPANY NUMBERS

STEELE.	ND
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BEK COMMUNICATIONS COOPERATIVE

VALLEY CITY845-0355
TOLL FREE888-475-2361
BUSINESS877-255-3420

EMAIL: bekcomm@bektel.com

CARRINGTON, ND & JAMESTOWN, ND

DAKOTA CENTRAL

BUSINESS:

-*ELLENDALE, ND* -

DICKEY RURAL NETWORKS

COOPERSTOWN, ND -

MLGC

FINLEY AND SHARON
BUSINESS AND REPAIR524-1120

ENDERLIN, ND

MLGC

BUSINESS & REPAIR437-3300

BISMARCK, ND -

CENTURYLINK

Service For Your

Home	800-244-1111
Repair	800-573-1311
Business	
Repair	800-954-1211

GENERAL INFORMATION

ALLOWANCE FOR FAILURE OF SERVICE

The Telephone Cooperative and/or Company DOES NOT GUARANTEE UNINTERRUPTED WORKING OF ITS LINES OR EQUIPMENT. In case service is interrupted other than by the negligence or willful act of the subscriber, an adjustment will, upon application by a subscriber, be made in the amount of the charges for such service, equipment, and facilities furnished as are rendered useless or inoperative. Any adjustment shall apply only to the period the interruption continues beyond twenty-four (24) hours after notice of the interruption is received by the Telephone Company. No other liability shall in any case attach to the Telephone Company. Request for adjustment on bill must be made within 45 days from period of trouble, interruption or billing question.

CONSUMER RIGHTS

If you have a problem the Telephone Company has not corrected to your satisfaction, you have the right to file a formal or informal complaint with the North Dakota Public Service Commission. Their address and phone number is: North Dakota Public Service Commission, State Capitol Building, Bismarck, N.D. 58505. 328-2400.

CONTRACT FOR SERVICE

A patron wishing service must sign an application for service which shall be self-renewing until written notice or default or regulation, by either party to the other is discontinued same.

DEFAULT OF PAYMENT OR OTHER VIOLATION OF REGULATIONS

Charges for exchange service and facilities are due in advance. Charges for toll and long distance service are due when the bill for such service is rendered. All bills are payable at the Telephone Company's business office. Failure to receive a bill does not exempt the subscriber from the prompt payment of his account. The subscriber is held responsible for all charges for exchange service and facilities furnished at his request and for all toll and long distance service furnished at his station or stations, including charges for toll messages received at his station or stations on which the charges have been reversed. In the event of default of payment of any sum due for either exchange or toll service or both, the use of foul or profane language, the impersonation of any other person with fraudulent intent, or any other violation of the Telephone Company's regulations, the Telephone Company may either suspend service or terminate the service without suspension.

INCORRECT DIRECTORY LISTINGS

The vast majority of all directory listings are correct. But, as with any job of this size, the possibility for errors does occur. If your listing in the directory is incorrect, it cannot be changed until the next edition of the directory is issued. In addition, the Telephone Company will assume no liability for damages caused to a subscriber because of such errors or omissions or be a party to controversies arising between subscribers or others as a result of listings published in its directories.

However, we can make sure the listing is correct in Directory Assistance records. In some cases, it is possible for calls to an incorrect number to be rerouted to the correct number.

Your service representative will be happy to help you.

SUBSCRIBERS RESPONSIBILITY OF TELEPHONE

Telephone instruments are for the use of signed subscribers, their families and employees only. The subscriber is requested not to permit any other person, firm or corporation the use of the same (especially to advertise same) without permission of the Telephone Cooperative and/or Company. All ordinary expense of maintenance and repair, unless otherwise specified in the Telephone Company's tariffs or in the contract for the use of the equipment, will be borne by the Telephone Company. In case of damage to or destruction of any of the said equipment due to negligence of the subscriber, the subscriber shall pay the cost of restoring the equipment to its original condition.

TARIFF, GENERAL RULES AND REGULATIONS

A book containing the tariff, general rules and regulations covering the operation of the Cooperative and/or Company is open for inspection at the headquarters office and also on file with the Public Service Commission in the State Capitol at Bismarck.

GENERAL INFORMATION (CONT'D)

UNLAWFUL WIRETAPPING IS SUBJECT TO PROSECUTION

It is a crime under federal and state laws for any person to wiretap or otherwise intercept a telephone call, unless that person has first obtained the consent of one or both parties actually participating in the call. Properly authorized law enforcement offices can take part in interceptions without the consent of either party, when proceeding under court orders issued following the appropriate federal or state law. The penalty for illegal wiretapping can be imprisonment and/or a fine.

FRAUDULENT BILLING CAN LEAD TO PROSECUTION

It is illegal for a person to charge long distance calls to another's number or Calling Card without their permission. Persons placing such calls to avoid payment for service are subject to prosecution and if convicted are subject to imprisonment and/or a fine.

HARRASSMENT BY TELEPHONE

It is a crime under both state and federal laws for anyone to make obscene or harassing telephone calls. These laws have penalties of imprisonment and/or a fine.

If you do not want to talk with a person selling a product or service by telephone, just say "No thank you," and hang up. If you receive annoying, obscene or threatening calls, follow these suggestions:

- 1. Hang up at the first obscene word or if the caller doesn't say anything the second time you say hello.
- 2. Give no information such as your name and address until the caller has been identified.
- 3. Advise your children to give no information to strangers. If you're not home, they should say, "Mother/Father can't come to the phone right now."
- 4. If calls persist call your Business Office or your Police Department.

TELEPHONE EQUIPMENT

Moving Company Telephone Equipment

Telephone equipment on the premises of subscribers shall not be moved from one location to another except by a representative of the Telephone Company. For any changes in location of telephone equipment, or wiring, the subscriber shall be required to pay the established charge for making such change in location.

Customer Provided Telephone Equipment

Customers who provide their own telephone equipment are eligible for credit on extension charges or the basic monthly rate. However, Federal Communications Commission rules require that these customers must:

- 1. Before connecting the equipment, notify the telephone business office of which line connection will be made upon, plus the registration number and the ringer equivalence number that appear on the equipment. Equipment which has been legally connected to the network and equipment of the same type may be connected without a registration number until July 1, 1979. The manufacturer or retailer should be able to provide this information. If not, call your local telephone business office for assistance.
- 2. Connect the registered equipment through a standard jack provided by the Telephone Company.
- 3. Follow the installation, operation, maintenance and repair procedures specified by the manufacturer. Customers must remove the equipment from use if it is defective or if the Telephone Company notifies them it is causing a hazard to the network. Customers will be responsible for making arrangements and paying for repairing and replacing their own telephone equipment. The Telephone Company is not required to repair customer-provided equipment. Our Repair Service will conduct tests to determine the location of the trouble. If a repair visit is required and the service difficulty is caused by your equipment, you will be charged for the visit.

Home Wiring Options

The Telephone Company will wire your home. If you are building a new home or remodeling your home, we can install telephone wires before the walls are put up. We can also install additional phone extensions. Call a Service Representative for more information about this service and what charges apply. If you prefer, you can hire a phone contractor to do this work or you may do-it-yourself.

MONEY SAVING TELEPHONE TIPS

Dial it yourself and save

You can save money by dialing your calls direct without involving an operator. Long Distance Carriers usually offer lower rates on dial-direct calls.

Call when rates are lower

Some Long Distance Carriers offer lower rates on weeknights and weekends.

Operator handled calls cost more

Collect, calling card and coin phone calls may require the services of an operator. So do requests for time and charges and calls charged to another number. These operator-assisted calls cost more than dial-direct calls.

Person-to-person calls cost the most

Calling person-to-person can cost nearly twice as much as other operator-assisted calls. And many times more than the lowest dial-direct rate!

Take advantage of holiday rates

Some Long Distance Carriers offer lower rates on holidays.

Schedule your calls

If you call someone frequently, try to arrange a specific time when he or she will be there to take your call. That way you can dial direct and save!

Plan your conversation

Whether it's business or personal, jot down the things you want to talk about, the questions you want to ask. You'll save calling time - and you won't forget something you wanted to say.

Don't pay for wrong numbers

If you reach a wrong number, we don't want you to pay for it. Let the operator know right away so that you won't be charged for it. If you call from a coin phone, we'll mail you a refund.

Let it ring

When you make a call, give your party time to answer - at least 10 rings - before you hang up. This could save you having to make a second call later.

Bill problems

It's always a good idea to check your phone bill before you pay it. If you have a question about your bill, call a service representative in the business office.

Bad connection

If you get a poor connection or are cut off on a Long Distance call, both parties should hang up. Whoever placed the call should tell the operator about the bad connection so that the operator can re-establish the call for you and adjust the charge so you aren't charged for the interrupted time.

Use area codes

Be sure to use the correct area code when dialing outside your own area code. You will avoid reaching a wrong number. Area codes for many cities are listed on page 24.

Vacation rates

If you are going away for a month or more, you may save money by temporarily suspending your home or business telephone service. The suspended service rate is lower than most regular rates, and you can have your calls transferred to another number.

One trip

When you move, you can save money on connection charges if you have all your service options (items such as extensions and Push Button service) installed at the same time. Then the installer won't have to make a second trip to your home, and you won't have to pay a second charge.

Take your phone book with you when you move

It'll save you lots of time when you want to call back to friends or business associates you left behind - you'll already have their numbers and won't have to waste valuable time calling for Long Distance Directory Assistance.

Coin phone refunds

If one of our coin phones collects your money and doesn't complete your call, jot down the number and report it to us. Just dial "0" (operator) from another phone and we will mail you your refund and repair the phone that's out of order.

LONG DISTANCE CALLING TYPES OF CALLS

THERE ARE THREE BASIC KINDS OF LONG DISTANCE CALLS:

- 1. <u>Customer Dialed, Station-to-Station Call</u> is the least expensive type of call. If the customer dials the call direct without "OPERATOR'S" assistance, the customer is charged the lowest rate.
- 2. Operator-assisted Station-to-Station Calls require "OPERATOR" assistance for completion. The customer will talk with anyone who answers, but needs an "OPERATOR'S" aid to reach the number or for other reasons. Examples of such calls are coin, collect calls; calls billed to third number; code billing (special billing numbers, guest, time and charges and sequence calls.)
- 3. <u>Person-to-Person Call</u>, the most expensive type of calls for those occasions when the customer wishes to speak directly to a particular person, telephone, department or office reached through a customer's switchboard (PBX).

Station-To-Station Calls

Call station-to-station if you wish to talk with anyone who answers. Rates for calls that you dial yourself are lower than for calls dialed by the operator. Charging begins when the called telephone is answered.

Person-To-Person

Call person-to-person when you wish to talk to a particular person or extension number. Tell the "OPERATOR" you wish to make a "person-to-person" call. Rates are higher than station-to-station and also apply when you talk to an alternate person or extension. Charging starts when conversation begins.

Conference

You can talk with several people in different places at the same time. Tell the "OPERATOR" you wish to make a "conference" call. A special charge will be made for this type of call.

Problems With Calls

If you reach a wrong number, have a poor connection, or are disconnected, hang up and dial your local telephone company right away. Explain what happened so they can arrange for the proper credit.

Collect

You can call "collect" if the person or firm you are calling agrees to pay the charge. If you want to make a "collect" call, please be sure to tell the "OPERATOR" when you place the call.

Coin Calls

From coin phones, see the instruction card on or near the phone, or dial "OPERATOR".

Calling Card

Customers who have Calling Cards may place calls and charge them to their calling card numbers. If placed from a rotary dial telephone, these calls require "OPERATOR" assistance to record the calling card number. If placed from a push-button dial telephone, please use the instructions provided on your calling card. Calling card calls may be either station-to-station or person-to-person calls. Customers may apply for a calling card by calling their telephone company business office.

Bill To The Third

Customers may place calls and transfer the charge to another telephone. This service requires "OPERATOR" assistance. The call may be either station-to-station or person-to-person.

Wide Area Telecommunications Service (Inward WATS)

Station-to-Station long distance calls may be made without charge to you, to those customers who have Wide Area Telecommunications Service. They offer this service to their customers calling from specific locations. Dial "your access number" plus Area Code "800" plus the special numbers of customers having this service.

Mobile And Marine Calls

You can make local and long distance calls to automobiles, trucks, aircraft, boats and ships which have phones. Calls can be completed by dialing direct or calling the Operator. For information on other communications companies look in the Yellow Pages, under the heading of "Paging and Signaling -- Equipment."

LONG DISTANCE CALLING DIALING DIRECT • CALLING CARD CALLS OPERATOR-ASSISTED CALLS

NORTH DAKOTA LONG DISTANCE DIALING

By dialing 1 + 701 + the seven digit telephone number inside the Lata, you will automatically use the intra-exchange carrier you have preselected for your Intralata calls.

By dialing 1 + 701 + the seven digit telephone number outside the Lata, you will automatically use the inter-exchange carrier you have preselected for your Interlata calls.

OPERATOR ASSISTED, COLLECT, OR PERSON-TO-PERSON

You need to select the correct operator for the area you wish to call. Dialing "0" will connect you to an operator which will place calls only within the lata. Dialing "00" will connect you to the long distance carrier's operator which you have selected to place your interlata calls.

- Dial "0" (Operator) or "00" depending on the area you are calling.
- · Then The Area Code.
- Then The Seven-Digit Number.
- Tell The Operator:
 If Calling Collect—
 "Collect Call" And Your Name
 If Calling Person-To-Person—
 "Person-To-Person Call" And The Name Of The
 Person You Wish To Talk To.

CALLING CARDS

Please use the instructions provided on your calling card.



Know what's **below**. **Call** before you dig.

One free, easy call gets your utility lines marked AND helps protect you from injury and expense.

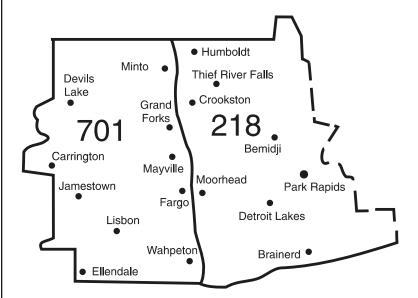
Common Ground Alliance

LONG DISTANCE CALLING

LATA'S (LOCAL ACCESS AND TRANSPORT AREAS)

Your LATA

This map shows you the boundaries of your LATA.



★ LATAS

LATAs are new boundaries for telephone customers

A LATA is a geographic area within which the local telephone company provides local and long distance services, plus access to the telephone network.

North Dakota has 2 LATAs (see below)

Bismarck LATA Fargo/Brainerd LATA

BISMARCK LATA FARGO/ BRAINERD LATA AREA CODE AREA CODE Crosby 218 Humboldt 701 Minto • Souris Bisbee ● Tioga Thief River Falls Leeds • Williston Rugby • Minnewaukan • Crookston Esmond ● **AREA CODE** Grand Forks Alexander Bemidji • Maddock • 701 Fessenden • **BISMARCK AREA FARGO/BRAINERD AREA** Mayville Carrington Park Rapids Center **FARGO/BRAINERD AREA** Detroit Lakes Dickinson Bismarck Jamestown Fargo • Moorhead Brainerd Lisbon • Linton • Ellendale Bowman Wahpeton • Ashley •

DIRECTORY ASSISTANCE

Local and National Numbers

Dial 411.

If You Reach a Wrong Number

Dial "Operator" right away and explain. You will not be charged.

Time and Charges

Customers, when placing calls, may request from the "Operator" the amount of time and charge for the call. This service requires "Operator" assistance. The call may be either Station-to-Station or Person-to-Person.

Overseas (Dial "Operator")

You can call practically any telephone in the world from your phone. Tell the Operator you want to place an "Overseas" Call and give her the name of the country that you are calling. DDD and O + dialing available to some exchanges. See 1st page of your Alphabetical Section.

To Reach Inward WATS Directory Assistance

Dial "1", then Area Code "800", then 555-1212 to obtain numbers of those customers who offer incoming long distance calls without charge to persons calling from specific locations. There is no long distance charge to you.

Other Special Calls (Dial "Operator")

Calling Card, Conference, Zenith, Mobile or other calls requiring special handling should be placed with the Operator.

To Obtain Rate to Any Place

Call "Long Distance" If you want to know the charge on a call at the close of your conversation, notify the Long Distance Operator BEFORE YOU PLACE THE CALL.



SPECIAL NEEDS CENTER FOR CUSTOMERS WITH DISABILITES

RELAY NORTH DAKOTA SERVCE

Relay North Dakota - for Communication Between Hearing, Deaf, Hard-of-Hearing, and Speech Impaired Persons.

TOLL FREE RELAY NORTH DAKOTA NUMBERS:

Voice/TTY/ASICII	711*
TTY	1-800-366-6888
Voice	1-800-366-6889
Hearing Carry-Over	1-800-366-6888
Voice Carry-Over	1-877-366-8600
Spanish	1-800-435-8590
Speech to Speech	1-877-366-3709
STS VCO	1-877-366-8260
For 900 services through Relay	1-900-230-5151
North Dakota (Voice/TTY/ASCII/Spanish)	

*Some buildings with a PBX telephone system (often in hotels and offices that have extension numbers) make reaching 711not possible. The above 800 numbers can be dialed when not able to get through to 711.

WHAT IS RELAY SERVICE?

Hearing persons and businesses who wish to talk with persons who are deaf, hard-of-hearing or have a speech impairment may use the telecommunications relay service to call them. Relay Service also provides full telephone accessibility to people who are deaf, hard-of-hearing, or speech impaired.

Specially trained operators confidentially complete relay calls and stay on the line to relay conversations electronically over text telephone (TTY) or verbally between the callers. If you place a call and hear a series of high-pitched sounds, it may be a TTY. You can call Relay North Dakota and give the operator the phone number to complete your call. There is no additional charge to users for using relay service (although long distance charges apply for long distance calls).

Information Technology Department contracted with Sprint to provide telephone relay service in North Dakota. This service, known as Relay North Dakota, is available 24 hours a day, 365 days a year, with no restrictions on the number of calls placed or on their length. This valuable communications tool gives all individuals who are deaf, hard-of-hearing or speech impaired the opportunity to make personal and business calls just like any other telephone user. It also gives hearing persons the ability to telephone persons who are deaf, hard-of- hearing or speech impaired. Both TTY and voice users may initiate calls through Relay North Dakota.

SERVICES SUPPORTED BY SURCHARGE

A few cents per telephone bill surcharge makes North Dakota Relay services possible for the citizens of North Dakota. Sprint is the provider of the relay services for North Dakota.

CONFIDENTIALITY

Calls handled by Relay North Dakota are strictly confidential. All calls will be kept private, and no records of any conversation will be kept. Operators will not share information regarding the contents of any relay call.

EQUIPMENT DISTRIBUTION PROGRAM

CapTel ® - a free captioned phone service.

CapTel, short for captioned telephone, users place calls in the same way when dialing with a standard telephone. Utilizing voice

recognition technology that displays verbatim captions of the conversation on screen of a telephone or computer screen; the CapTel user can hear and read what the other person is saying.

How to apply for specialized telephone equipment The North Dakota Telecommunications Equipment Distribution Service (TEDS) is a program that provides free equipment for North Dakota residents with qualifying disabilities that interfere with the use of the telephone.

Individuals who are experiencing difficulty using their current telephone equipment are encouraged to apply to receive assisted equipment through the TEDS.

For more information: www.ndassistive.org or call 1-800-895-4728.

STANDARD TELEPHONE (VOICE) USERS

If you want to make a call, dial 711 or 1-800-366-6889. Relay North Dakota will answer with the operator's individual ID number, and ask, "May I have the number you are calling please?" (If you dial 711 and hear tones, stay on the line and an operator will answer shortly.) Give the operator the area code and telephone number you wish to call and any further instructions. The operator will relay exactly what the TTY user is typing. The operator will relay what you say back to the TTY user. (Be sure to talk directly to the person you called, avoid saying "tell him" or "tell her," and say "Go Ahead" at the end of each response.) Whenever you receive a call from Relay North Dakota, the operator will ask you if you are familiar with the service. If not, a brief explanation of the relay service will be given.

The call will then proceed as a direct conversation between you and the other party. Speak directly to the party you are calling as if the operator were absent.

TTY USERS

Dial 711 or 1-800-366-6888. Relay North Dakota will answer with the operator's individual ID number, "F" or "M" (for CA gender) and "NUMBER CALLING PLS GA." (GA means, "go ahead.") Type the area code and telephone number you wish to call and then type "GA." The operator will dial the number and relay the conversation to and from your TTY. Type in "GA" at the end of each message.

VOICE CARRY OVER (VCO) USERS

VCO allows deaf or hard-of-hearing relay users who prefer to use their own voice to speak directly to the party they are calling. The operator will type the voice response so the caller does not miss anything. Inform the operator you want to use VCO by typing "VCO PLS GA."

EMERGENCY/DIRECTORY ASSISTANCE

In case of an emergency, TTY users should call 911. All 911 centers in North Dakota are required to be TTY-equipped. Relay North Dakota will relay directory assistance calls between TTY users and the directory assistance operator. Once the caller makes the request, the relay operator will connect to the directory assistance operator. After obtaining the number, the caller may choose to place the call through Relay North Dakota or dial it directly.

TTY TO TTY

Learn more about North Dakota Relay North Dakota Relay Website: www.relaynorthdakota.com.

HOME TELEPHONE ASSISTANCE

Lifeline is a federal program that offers a discount to qualified customers on their monthly telephone or internet service.

Home Telephone or Broadband Assistance

Lifeline provides up to a \$9.25 discount on your monthly bill for home telephone or broadband service.

Do you qualify for Lifeline assistance?

To be eligible for Lifeline, you must be enrolled in a qualifying program. Qualifying programs include: Supplemental Nutrition Assistance Program (SNAP), Medicaid, Supplemental Security Income (SSI), Federal Public Housing Assistance (FPHA), Veterans Pension and Survivors Benefit if your income is 135% or less than the federal poverty guidelines.

Apply Online:

You can apply online by going to CheckLifeline.org and creating an account. Once you have filled out the information, you will find out if you qualify for Lifeline assistance. You will need the following information to apply online:

Full legal name
Date of birth
Last 4 digits of your SSN
Address

Apply by Mail:

You can also send an application by mail. You will mail in your finished Lifeline Application (English or Spanish) Household Worksheet, and copies of your proof of eligibility to the Lifeline Support Center. USAV will contact you by mail to let you know if you qualify for Lifeline. The Lifeline Support Center's mailing address is:

Lifeline Support Center PO Box 7081 London, KY 40742

If you receive an error message, please contact the National Lifeline program at 1-800-234-9473 for additional help.

The Lifeline program is administered by the Universal Service Administrative Company (USAC).

USAC is responsible for data collection and maintenance, support calculation, and disbursement for the program. Once on the Lifeline program, you will be contacted by USAC annually to recertify. If you no longer meet the eligibility guidelines above, you will no longer qualify for Lifeline and must inform BEK of your ineligibility by calling 701-475-2361 or toll free at 1-888-475-2361.

CALLING FEATURES

3-WAY CALLING

Allows the subscriber to add a third party to an existing call without operator assistance.

"ANONYMOUS" CALL REJECTION

Allows the subscriber to reject all calls that are Caller ID Blocked by a caller. The caller will be routed to a recorded message that states "We're sorry the party you are calling does not wish to talk to callers who block their numbers, if you wish to reach this party, please hang up and place your call again without blocking your number." This is done by dialing *82.

CALL FORWARDING - BUSY LINE

Redirects your telephone calls to another telephone number only when your telephone line is busy.

CALL FORWARDING - DON'T ANSWER

Redirects your telephone calls to another telephone number if you do not answer your telephone call within a pre-specified number of seconds (default is 20 seconds). The number of telephone seconds before your call is forwarded is determined by you, the subscriber, but set by the telephone company.

CALL FORWARDING - REMOTE*

Allows you to activate call forwarding from a location other than your home phone. By using this feature, you may dial a special code to have your calls forwarded to another telephone number.

CALL FORWARDING - VARIABLE

Allows you to dial a special code to have your calls redirected from your telephone number to another telephone number. The subscriber will pay additional toll charges when forwarded to a long distance number.

CALL HOLD*

Lets the subscriber place someone on hold when they want to initiate a second call.

CALL WAITING

A tone that tells you when another call is waiting to be answered. To answer the waiting call, the subscriber presses the flash button (if no flash button, the switch hook can be used). The subscriber can cancel the call waiting option before a telephone conversation for the duration of one call by dialing a special access code, if an uninterrupted call is necessary.

CALLER ID

When you receive a call, the telephone number calling you and the name associated with that number in the telephone company records will automatically appear on your phone or a Caller ID unit attached to your phone. If you choose to answer the call, the name and number remains on the screen until you or the caller hangs up.

CALLER ID BLOCKING

Enables the subscriber to control disclosure of their telephone number and name to a subscriber of Caller ID. Calls to 911 are not affected by Caller ID Blocking.

DISTINCTIVE RINGING

Allows up to three unique ringing patterns, which can determine for whom a call is intended. Great for fax machines.

DO NOT DISTURB*

Allows the subscriber to prevent calls from ringing at your telephone by diverting them to a tone or recorded announcement.

FIND ME*

Allows an incoming call to ring your phone number and up to six other phone numbers at the same time. Long distance charges may apply when Find Me calls are answered at a long distance number.

HOME INTERCOM (REVERTIVE CALL)*

Enables you to call another telephone connected to your telephone line.

LAST CALL RETURN

Tells you the telephone number of the most recent incoming call. If you want to call that number, simply press "1."

PRIORITY RINGING

Creates a priority ringing list of up to six numbers. When those parties call, you know it by a special ring! This affects regular ringing and call waiting tones.

REPEAT DIALING

Redials the last outgoing telephone number you dialed. If busy, it will continue dialing for 30 minutes. You may still make and receive other calls.

SELECTIVE CALL ACCEPTANCE*

Uses a list function to store up to 6 directory numbers from which you receive calls. An incoming call from a directory number that is not on your list is routed to an announcement stating that the called party does not wish to receive the call.

SELECTIVE CALL FORWARDING*

Allows you to ensure that selected calls reach you when you are away from your home or office. Incoming calls from up to six directory numbers can be forwarded to another location. Calls from directory numbers that are not on the list can be picked up at your home or office. If you forward your calls to a distant telephone where long distance charge applies, you will be billed the charges.

*Not available in all areas.

CALLING FEATURES (CONT'D)

SELECTIVE CALL REJECTION*

Enables the subscriber to block the last incoming call and/or calls for a maximum of ten (10) specified telephone numbers. Callers whose numbers are blocked are directed to a recorded announcement.

SPEED CALL-8

Allows the subscriber to create a list of up to eight (8) emergency or frequently dialed numbers which the subscriber can call by dialing a one-digit code. The one-digit code can be any number from 2 to 9.

SPEED CALL-30

Allows the subscriber to create a list of up to thirty (30) emergency or frequently dialed numbers which the subscriber can call by dialing a two-digit code. The twodigit code can be any number from 20 to 49.

TOLL RESTRICTION*

Prohibits any toll (e.g. long distance) calls from being made from or charged to the subscriber's phone number.

TOLL RESTRICTION WITH PIN*

Allows a subscriber to make a long distance call after having put Toll Restriction on their line. To bypass the Toll Restriction, the subscriber must dial the number followed by a Personal Identification Number (PIN)

WARM LINE*

Allows a predetermined telephone number to be automatically dialed from The subscriber's telephone line when that subscriber takes the telephone off the hook and does not dial any digits within 15 seconds. The predetermined number must be entered by the telephone company, the subscriber cannot change this information.

Voice Mail

Provides a 24 hour voice mail answering and message storage system. Messages may be retrieved from any touch-tone telephone.

Advanced Calling services are available to customers whose telephone numbers begin with:

285, 288, 289, 346, 349, 357, 358, 374, 375, 379, 396, 424, 427, 432, 435, 485, 486, 489, 493, 633, 646, 647, 652, 668, 669, 674, 678, 683, 684, 685, 687, 689, 698, 724, 733, 735, 742, 749, 752, 753, 762, 763, 769, 778, 783, 796, 883, 924, 945, 962, 973, 984, 952

Call your service representative for rates and activation.

QUICK REFERENCE GUIDE

,	O USE	TO CANCEL		TO USE	TO CANCEL
"Anonymous" Call Rejection	*77	*87	Do Not Disturb	*78	*79
Repeat Dialing	*66	*86	Find Me	*371	*372
Last Call Return	*69		Priority Ringing	*61	*61
Call Forwarding Busy Line	*90	*91	Selective Call Acceptance	*64	*79
Call Forwarding Don't Answer	*92	*93	(For BEK Customers)	*78	
Call Forwarding Variable	*72	*73	Selective Call Forwarding	*63	*63
Call Waiting	*70		Selective Call Rejection	*60	*60
Caller ID Blocking Per Call	*67	*82	Voice Mail (For BEK Customers)	*96	

TO PROGRAM TO USE

Speed Call - 8 *74 * then number Speed Call - 30 *75 * then number

STATEMENT OF NONDISCRIMINATION

(SEE LISTING OF TELEPHONE COMPANIES BELOW IN COLUMN A) is the recipient of Federal financial assistance from the Rural Utilities Service, agency of the U. S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended, the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U. S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age or handicap shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organizations's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is (SEE LISTING OF PEOPLE RESPONSIBLE BELOW IN COLUMN B). Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the secretary, U. S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Utilities Service, Washington, D. C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

COLUMN A

BEK COMMUNICATIONS COOPERATIVE
DAKOTA CENTRAL TELECOMMUNICATIONS
DAKOTA CENTRAL TELECOM I
DAKTEL COMMUNICATIONS, LLC
DICKEY RURAL TELEPHONE COOPERATIVE & SUBSIDIARIES
GRIGGS COUNTY TELEPHONE COMPANY
MOORE & LIBERTY TELEPHONE COMPANY

COLUMN B

DERRICK BULAWA, CEO/PRESIDENT KEITH A. LARSON, CEO/GM KEITH A. LARSON, CEO/GM KEITH A. LARSON, CEO/GM ROBERT K. JOHNSON, CEO/GM RAY G. BROWN, PRESIDENT RAY G. BROWN, PRESIDENT

PIC FREEZE

A *Preferred Carrier Freeze* is a way of preventing your long distance services from being switched without your permission (slamming). Slamming is a process in which one long distance carrier changes your current long distance services without your authorization. Contact your local telephone company for more information on this service.

PAY PER CALL SERVICE INFORMATION

"900" Numbers - FTC Rule Helps Consumers

Before making a 900 number call, you need to know how much the call will cost, what you will get for your money, and what will happen if you have a billing dispute.

The Federal Trade Commission's <u>900 Number Rule</u> took the guesswork out of these calls by requiring certain information in ads and preambles for 900 number services. You also have protections under the Federal Communication Commission's own 900 Number Rule that governs the practices of telephone companies.

900 NUMBER ADS

All print, radio, and television advertisements for 900 number services must include:

- · the total cost of the call if there's a flat fee;
- the per-minute rate if the call is charged by the minute, as well as any minimum charge. If the length of the program is known in advance, the ad also must state the total cost of the complete program;
- the range of fees if there are different rates for different options. The ad also must state the initial cost of the call and any minimum charges;
- the cost of any other 900 number to which you may be transferred; and
- any other fees the service might charge.

This information can't be hidden in small print: The cost of the call must be next to the 900 number and printed in a size that's at least half the size of the 900 number. In a television ad, an audio cost disclosure must also be made.

WHAT YOU SHOULD HEAR FIRST

When you dial a 900 number that costs more that \$2, you should hear an introductory message or "preamble." You can't be charged for this message. It must briefly describe the service, the name of the company providing the service, and the cost of the call. It also must state that anyone under age 18 needs parental permission to complete the call. Once this information is provided, you must be given three seconds to hang up without incurring a charge.

EXCEPTIONS TO THE RULE

The 900 Number Rule does not apply if you have a pre-existing contractual agreement with an information service. Be very careful about entering such an arrangement. If you do, your calls to the service - and resulting bills - will not be subject to the Rule's requirements.

The Rule also excludes calls charged to a credit card. However, the bills for such calls would be covered by the dispute resolution procedures of the Fair Credit Billing Act.

BILLING ERRORS AND DISPUTES

The 900 Number Rule has procedures for resolving billing disputes. Always check your telephone bill for 900 number charges. For each 900 call, your statement should include the date, time, and, for services that have per-minute rates, the length of the call. These charges must

PAY PER CALL SERVICE INFORMATION (CONT'D)

appear separately from local and long distance charges. Your statement also must include a local or toll-free number for questions about your pay-per-call charges.

Under FCC regulations, the phone company cannot disconnect your regular local or long-distance service if you don't pay a 900 number charge. However, you could be blocked from making future calls to 900 numbers if you don't pay legitimate 900 number charges.

If you find an error on your bill, follow the instructions on your statement. They will tell you who to call or write to dispute the charge. In most cases, it will be your local or long-distance telephone company, but it could be the 900 number company or an independent firm that provides billing services for that company.

You must notify the company listed on your bill within 60 days from the date the first statement containing the error was sent. The company must acknowledge your notice in writing within 40 days unless it has resolved the dispute by that time. Within two billing cycles, but not longer that 90 days, the company must:

- · correct the billing error and notify you of the correction, or
- · investigate the matter and either correct the error or explain the reason for not doing so.

A company cannot charge you to investigate or respond to a billing dispute. No one can try to collect the disputed charge from you - or report it to a credit bureau - until the company handling the dispute either has corrected the error or explained its reason for not doing so. Companies that don't comply with these rules lose their right to collect up to \$50 of each disputed charge.

However, even if the 900 number charge is removed from your bill, the service provider might pursue the charge some other way, such as through a collection agency. If so, you have additional rights under the Fair Debt Collection Practices Act.

SWEEPSTAKES AND FEDERAL PROGRAMS

The Rule also covers 900 number services that promote sweepstakes or offer information about government programs. For example, some services offer the chance to enter a sweepstakes and win a prize simply by dialing a 900 number and, in some cases, entering a code. The Rule requires ads for sweepstakes to state the odds of winning or how odds will be calculated.

In addition, the ad or preamble must tell you there's a free way to enter the sweepstakes, how to enter, or how to get that information. You shouldn't have to call - and incur a charge - to enter. This provision doesn't apply to contests where you have to demonstrate a skill, such as answer a question correctly.

Other 900 numbers provide information about federal programs even though they're not affiliated with a government agency. This could mislead some consumers. Under the Rule, the ad and preamble must state that such services are not authorized, endorsed, or approved by a federal agency.

CHILDREN

The Rule essentially prohibits companies from promoting 900 numbers to young children. Some companies have promoted 900 numbers to children, encouraging them to pick up the phone to talk to a cartoon character. Under the FTC 900 Number Rule, companies are prohibited from advertising or offering pay-per-call services to children under age 12, unless the services are truly educational in nature.

If ads are directed to young people under age 18, they must state that parental permission is required to make the call. Preambles for all 900 number services must contain that statement.

TOLL-FREE NUMBERS

The Rule generally prohibits:

- using 800, 888, or other toll-free numbers for pay-per-call services, unless you have a pre-existing agreement with the company or you charge the call to a credit card;
- · connecting you directly from an 800, 888, or other toll-free number to a 900 number; and
- a collect call back if you have dialed an 800, 888, or other toll-free number.

FCC RULES ON COLLECT CALLS

Under FCC regulations, pay-per-call services can't make collect calls to you if the charge would be more than - or in addition to - the regular long distance charge for the call. Services that don't impose this additional charge can call collect. However, you can't be charged for the call unless you have clearly indicated that you'll accept the charge.

TIPS FOR AVOIDING 900 NUMBER PROBLEMS

Scams involving 900 numbers are constantly changing. To help protect yourself:

- Deal only with reputable companies. Some companies or organizations sponsor 900 number services for opinion surveys, information, entertainment or other services. Before you call a 900 number, be sure you understand the cost of the call and the nature of the information or service you'll receive.
- Think twice before calling a 900 number for a "free" gift. Television ads, postcards and telemarketers may urge you to call a 900 number to get a "free" prize. But you pay for the so-called free gift by making the 900 number call. The provider of the service usually makes money on a per-minute basis, so there's an incentive to keep you on the line.
- Don't confuse 900 numbers with 800 or 888 numbers. You pay for a 900 number call. The company pays for most 800, 888, or other toll-free number calls.
- Talk with your children. Make sure they understand they shouldn't call 900 numbers without your permission. You can
 have the phone company block 900 number calls from your phone. The FCC requires local phone companies to make
 blocking available where technically feasible for a "reasonable" fee. However, any subscriber with a new number can
 request free blocking within 60 days after service begins.

FOR MORE INFORMATION

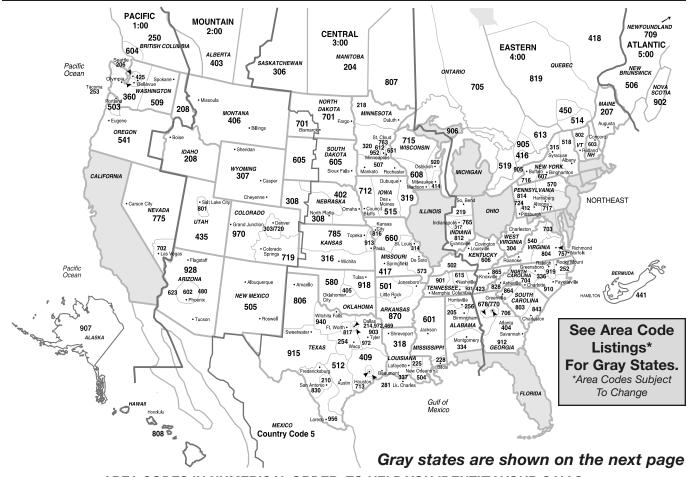
You can file a complaint with the FTC by contacting the Consumer Response Center by phone: 202-FTC-HELP (382-4357); TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave, NW, Washington, DC 20580; or through the Internet, using the online complaint form. Although the Commission cannot resolve individual problems for consumers, it can act against a company if it sees a pattern of possible law violations.

The FTC publishes free brochures on many consumer issues. For a <u>complete list of publications</u>, write for *Best Sellers*, Consumer Response Center, <u>Federal Trade Commission</u>, 600 Pennsylvania Ave, NW, Washington, DC 20580; or call (202) FTC HELP (382-4357), TDD (202)326-2502.

NORTH DAKOTA PREFIX REFERENCE GUIDE

AREA CODE 701 - CENTRAL TIME ZONE (* MOUNTAIN TIME ZONE)

AREA CODES & TIME ZONES MAP

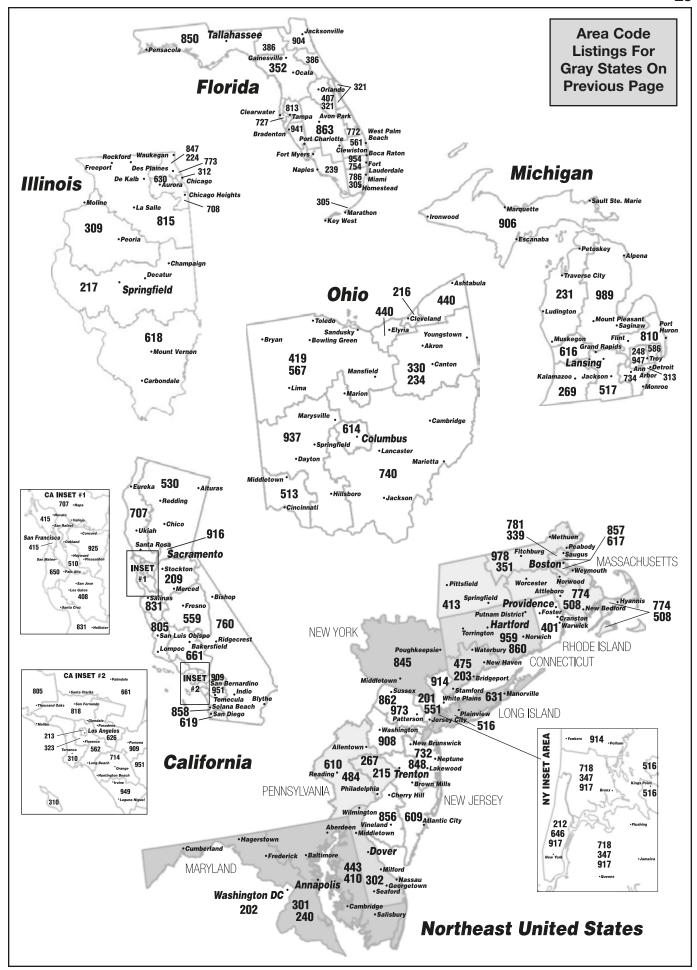


AREA CODES IN NUMERICAL ORDER, TO HELP YOU IDENTIFY YOUR CALLS.

201NJ	301MD	412PA	530CA	664 Montserrat	781MA	869St. Kitts/Nevis
202DC	302DE	413MA	540VA	669CA	784 St. Vincent/	870AR
203CT	303CO	414WI	541OR	670 CNMI Northern	Grenadines	876Jamaica
204MB	304WV	415CA	551NJ	Mariana Islands	785KS	878PA
205AL	305 FL	416 ON	559CA	671Guam	786FL	901TN
206WA	306SK	417MO	561FL	678 GA	787PR	902NS
207 ME	307WY	418 QC	562CA	682TX	801UT	903TX
208ID	308NE	419 OH	563IA	701 ND	802VT	904FL
209CA	309IL	423TN	567OH	702NV	803SC	905ON
210TX	310CA	425WA	570PA	703VA	804VA	906MI
212NY	312IL	430TX	571VA	704 NC	805CA	907AK 908NJ
213CA	313 MI	432TX	573MO	705 ON	806TX	908CA
214TX	314MO	434VA	574IN	706 GA	807 ON	910NC
215PA	315NY	435UT	580OK	707CA	808HI	912GA
216OH	316KS	438QC	585NY	708IL	809 Dominican Republic	913KS
217IL	317IN	440OH	586 MI	709NF	810 MI	914NY
218MN	318LA	441 Bermuda	601MS	712IA	812IN	915TX
219IN	319IA	443MD	602AZ	713TX	813FL	916CA
224IL	320MN	450QC	603NH	714CA	814PA	917NY
225LA 226ON	321FL 323CA	469TX	604BC	715WI	815IL 816MO	918 OK
228MS	325TX	470 GA 473 Grenada	605SD	716NY 717PA	817TX	919 NC
231 MI	330OH	475CT	606KY 607NY	718NY	818CA	920 WI
234OH	334AL	478GA	608WI	719CO	819QC	925CA
239FL	336NC	479AR	609NJ	719CO	828NC	928AZ
240MD	337LA	480AZ	610PA	724PA	829 Dominican Republic	931TN
242Bahamas	339MA	484PA	612MN	727FL	830TX	936TX
246 Barbados	340 US Virgin Islands	501AR	613ON	731TN	831CA	937OH 939PR
248MI	345Cayman Islands	502KY	614OH	732NJ	832TX	940TX
250 BC	347NY	503OR	615TN	734 MI	835PA	941FL
251AL	351MA	504LA	616 MI	740OH	843SC	947 MI
252NC	352FL	505NM	617MA	754FL	847IL	949CA
253WA	360WA	506 NB	618IL	757VA	848NJ	951CA
254TX	361TX	507MN	619CA	758St Lucia	850 FL	952MN
256AL	385UT	508MA	620KS	760CA	856NJ	954 FL
260IN	386 FL	509WA	623AZ	763MN	857MA	956TX
262WI	401RI	510CA	626CA	765IN	858CA	959CT
264 Anguilla	402NE	512TX	630IL	767Dominica	859KY	970 CO
267PA	403AB	513 OH	631NY	769MS	860CT	971OR
268 Antigua/Barbuda	404 GA	514 QC	636MO	770 GA	862NJ	972TX
269 MI	405 OK	515IA	649Turks/Caicos	772 FL	863 FL	973NJ
270KY	406 MT	516NY	650CA	773IL	864SC	978MA
276VA	407 FL	517 MI	651MN	774MA	865TN	979TX 980NC
281TX	408CA	518NY	660MO	775NV	867 Yukon/Northwest	980NC 985LA
284.British Virgin Islands	409TX	519 ON	661CA	778 BC	Territories	989 MI
289ON	410MD	l 520AZ	662MS	780AB	868Trinidad/Tobago	303 IVII

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_	•			Roanoke 54
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Albany229		000	_,g	



NORTH DAKOTA ZIP CODES

City County Zin Code	City County Zin Code	City County Zin Code	City County Zin Code
City CountyZip Code	City CountyZip Code	City CountyZip Code	City CountyZip Code
Abercrombie Richland58001	Brampton Sargent58017	Doyon Ramsey58328	Garrison McLean58540
Absaraka Cass58002	Brantford Eddy58356	Drake McHenry58736	Gascoyne Bowman58653
Adams Walsh58210	Breien Morton58570	Drayton Pembina58225	Geneseo Sargent58053
Adrian LaMoure58472	Bremen Wells58319	Driscoll Burleigh58532	Gilby Grand Forks58235
Agate Towner58310 Alamo Williams58830	Briarwood Cass58104 Brinsmade Benson58351	Dunn Center Dunn58626 Dunning58760	Gladstone Stark58630 Glasston Pembina58236
Alexander McKenzie58831	Brocket Ramsey58321	Dunseith Rolette58329	Glenburn Renville58740
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Alice Cass58031	Bucyrus Adams58639	Dwight Richland58075	Glen Ullin Morton58631
Alkabo Divide58845	Buffalo Cass58011	Eckelson Stutsman58432	Golden Valley Mercer58541
Almont Morton58520	Buford Williams58801	Eckman58760	Golva Golden Valley58632
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Amidon Slope58620	Butte McLean58723	Edmonds Stutsman58476	Grafton Walsh58237
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Appam Williams58830	Calvin Cavalier58323 Cando Towner58324	Ellendale Dickey58436	PO Boxes: 5001-6376 58206
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Argusville Cass58005	Carbury Bottineau58783	Emerado Grand Forks58228	10001-904258202
Arnegard McKenzie58835	Carpio Ward58725	Emmet McLean58540	12001-1497258208
Arthur Cass58006	Carrington Foster58421	Emrick Wells58422	RR 158201
Arvilla Grand Forks58214	Carson Grant58529	Enderlin Ransom58027	RR 258203
Ashley McIntosh58413	Cartwright McKenzie58838	Englevale Ransom58033	Grand Forks
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Ayr Cass58007	Cathay Wells58422	Erie Cass58029	Grand Rapids LaMoure 58458
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Baker Benson58386	Cayuga Sargent58013	Fairdale Walsh58229	Grano58750
Baldwin Burleigh58521	Center Oliver58530	Fairfield Billings58627	Granville McHenry58741
Balfour McHenry58712	Chaffee Cass58014	Fairmount Richland58030	Grassy Butte McKenzie58634
Balta Pierce58313	Charlson McKenzie58763	*Fargo Cass	Great Bend Richland58039
Bantry McHenry58713	Chaseley Wells58423	Northside58102	Grenora Williams58845
Barney Richland58008	Chola58750	Southside58103	Guelph Dickey58474
Barton Pierce58384	Christine Richland58015	South Of 32nd Ave S58104	Gwinner Sargent58040
Bathgate Pembina58216 Battleview Burke58773	Churchs Ferry Ramsey58325 Cleveland Stutsman58424	PO Boxes 1-217258107	Hague Emmons58542 Halliday Dunn58636
Beach Golden Valley58621	Clifford Traill58016	2181-328058108	Hamar Nelson58380
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Binford Griggs58416	Coteau Burke58721	Flasher Morton58535	Hartland58725
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Braddock Emmons58524	Douglas Ward58735	Gardner Cass58036	Continued On Next Page
* This Post	Office Has More Than One Zip (Code. Please Consult Your Local	Post Office.

^{*} This Post Office Has More Than One Zip Code. Please Consult Your Local Post Office.

NORTH DAKOTA ZIP CODES (CONT'D)

City CountyZip Code	City CountyZip Code	City CountyZip Code	City CountyZip Code			
Hurdsfield Wells58451	Max McLean58759	Pekin Nelson58361	Starkweather Ramsey58377			
Inkster Grand Forks58244	Maxbass Bottineau58760	Pembina Pembina58271	Steele Kidder58482			
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Maketi Ward 58756	Norwich McHenry58768	Sheyenne Eddy58374	Wilton McLean58579 Wimbledon Barnes58492			
Makoti Ward58756 Mandan Morton58554	Oakes Dickey58474 Oberon Benson58357	Shields Grant58569 Sibley Barnes58429	Windsor Stutsman58492			
Mandaree McKenzie58757	Oriska Barnes58063	Silva Pierce58368	Wing Burleigh58494			
Manfred Wells58341	Orr Grand Forks58244	Solen Sioux58570	Wishek McIntosh58495			
Manning Dunn58642	Orrin Pierce58359	Souris Bottineau58783	Wolford Pierce58385			
Mantador Richland58058	Osnabrock Cavalier58269	Southam Ramsey58327	Wolseth Renville58740			
Manuel Grand Forks58256	Overly Bottineau58360	South Heart Stark58655 South Prairie58701	Woodworth Stutsman58496 Wyndmere Richland58081			
Mapes Nelson58344 Mapleton Cass58059	Oxbow Cass58047 Page Cass58064	Spencer58701	York Benson58386			
Marion LaMoure58466	Palermo Mountrail58769	Spiritwood Stutsman58481	Ypsilanti Stutsman58497			
Marmarth Slope58643	Park River Walsh58270	Spring Brook Williams58843	Zahl Williams58856			
Marshall Dunn58644	Parshall Mountrail58770	Stanley Mountrail58784	Zap Mercer58580			
Martin Sheridan58758	Peace Garden58329	Stanton Mercer58571	Zeeland McIntosh58581			
* This Post Office Has More Than One Zip Code. Please Consult Your Local Post Office.						

^{*} This Post Office Has More Than One Zip Code. Please Consult Your Local Post Office.

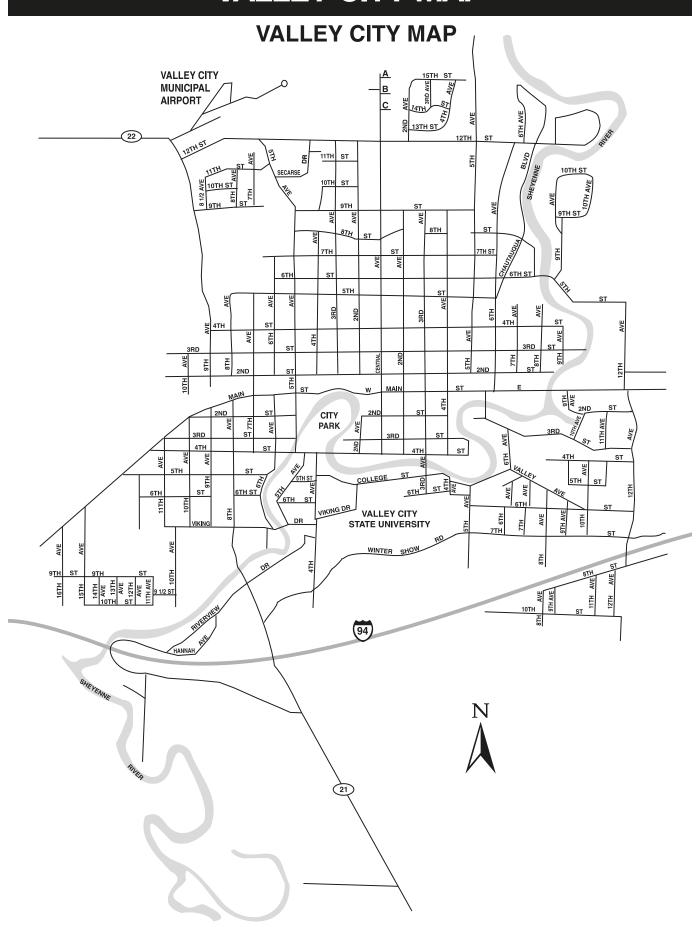
JAMESTOWN MAP STUTSMAN COUNTY FAIRGROUNDS Δ MAP OF JAMESTOWN COLLEGE 1 SOFTBALL ø MAP LOCATIONS

- 1. Frontier Village World's Largest Buffalo Monument National Buffalo Museum & Gift Shop Live Buffalo Herd **Buffalo City Tourism Foundation**
- 2. The Basilica of St. James
- 3. The Arts Center

- 4. Historic Franklin School
- 5. Anne Carlsen Center For Children
- 6. Fort Seward Interpretive Center
- 7. Stutsman County Fairground & Speedway
- 8. Jamestown Reservoir
- 9. Jamestown High School
- 10. University Of Jamestown

- 11. Jamestown Regional Medical Center
- 12. Civic Center
- North Dakota Sports Hall of Fame 13. The Lutz Mansion, home of the Stutsman County Memorial Museum
- 14. Stutsman County Courthouse
- 15. Chamber of Commerce

VALLEY CITY MAP



COUNTRY & CITY CODES

HOW TO USE DIAL AN INTERNATIONAL LONG DISTANCE CALL

011 + (Country Code) + (City Code) + (Telephone Number)

For example, to place a call to Mexico City, Mexico you would dial 011-52-55-555-1234

011-International Dialing Prefix • 52-Country Code for Mexico • 55-City Code for Mexico City • 555-1234-Phone Number

Direct dialing is easy and will allow you to pay the lowest rate available to you from your International long distance plan.

HOW TO USE THIS CHART

The bold number following the country name is the "Country Code"

Bold numbers beside city names are "City Codes"

The number to the right of the country name is the approximate time difference from Central Standard Time. There are many web sites available using your favorite search engine that list the most up-to-date international dialing codes.

	TD		TD		TD		TD		TD
Algeria* 213	+7	Denmark 45	+7	Hungary 36	+7	Netherlands	+2	Sweden 46	+7
American		Aalborg 8		Iceland 354	+6	Antilles 599		Goteborg 31	
Samoa* 684	-5	Copenhagen 1 or 2	2	Akureyri 6	-	New Caledonia*	687+17	Stockholm 8	
Andorran 33	+7	Ecuador 593	+1	Hafnarfjorour 1		New Zealand 64		Switzerland 41	+7
All Points 628		Cuenca 8		· · · · · · · · · · · · · · · · · · ·	11 1/2	Auckland 9		Berne 31	
Argentina 54	+3	Quito 2		Indonesia 62	+13	Wellington 4		Geneva 22	
Buenos Aires 1		Egypt 20	+8	Jakarta 21		Nicaragua 505	0	Lucerne 41	
Cordoba 51		Cairo 2		Iran 98	+9 1/2	Managua 2		Zurich 1	
Aruba 297	+2	El Salvador* 503	0	Teheran 21		Nigeria 234	+7	Taiwan 886	+14
All Points 8		Ethiopia 251	+9	Ireland 353	+6	Lagos 1		Tainan 62	
Ascension	+6	Fiji* 679	+18	Dublin 1		Norway 47	+7	Taipei 2	
Island 247		Finland 358	+8	Galway 91		Bergen 5		Tanzanla 255	+9
Australia 61	+7	Helsinki 0		Israel 972	+8	Oslo 2		Thailand 66	+13
Melbourne 3		France 33	+7	Haifa 4	-	Oman* 968	+10	Bangkok 2	
Sydney 2		Bordeaux 56		Jerusalem 2		Pakistan 92	+11	Togo* 228	+6
Austria 43	+7	Marseille 91		Tel Aviv 3		Panama* 507	+1	Tunisia 216	+7
Innsbruck 5222		Nice 93		Italy 39	+7	Papua	+16	Tunis 1	
Vienna 222		Paris 1		Florence 55		New Guinea* 70	65	Turkey 90	+9
Bahrain* 973	+9	French	+2	Naples 81		Paraguay 595	+3	Istanbul 1	
Bangladesh 880	+12	Antilles* 596		Rome 6		Peru 51	+1	Izmir 51	
Rangpur 521		French	+3	Venice 41		Arequipa 54		Uganda 256	+9
Belgium 32	+7	Guiana 594		Ivory Coast* 225	+6	Lima 14		United Arab	+10
Antwerp 3		French	-4	Japan 81	+15	Phillippines 63	+14	Emirates 971	
Brussels 2		Polynesia 689		Hiroshima 82		Manila 2		Abu Dhabi 2	
Ghent 91		Moorea*		Tokyo 3		Poland 48	+7	Ajman 6	
Belize 501	0	Tahiti*		Yokohama 45		Portugal 351	+6	Al Ain 3	
Belize City*		Gabon	-7	Jordan 962	+8	Lisbon 1		Aweir 58	
Benin* 229	+7	Republic* 241		Kenya 254	+9	Qatar* 974	+10	Dubai 4	
Bolivia 591	+2	Gambia 220	+6	Korea	+15	Romania 40	+8	Fujairah 70	
La Paz 2		German	+7	Rep. Of 82		Bucharest 0		Ras Al Khaimah 77	,
Santa Cruz 33		Dem. Rep. 37		Pusan 51		Salpan 670	+16	Sharjah 6	
Brazil 55	+3	Germany Fed.	+7	Seoul 2		Saint Pierre &	+3	Umm Al Quwain 6	
Brasilia 61		Rep. Of 49		Kuwait* 965	+9	Miguelon 508		United Kingdom 44	+6
Rio de Janeiro 21		Berlin 30		Lesotho 266	+8	San Marino 39	+7	Belfast 232	
Sao Paulo 11		Frankfurt 69		Liberia* 231	+6	All Points 541		Cardiff 222	
Brunel 673	+14	Munich 89		Libya 218	+8	Saudi Arabia 96	6 +9	Edinburg 31	
Bulgaria 359	+8	Gibraltar 350	+7	Tripoli 21		Riyadh 1		Glasgow 41	
Sofia 2		Greece 30	+8	Liechtenstein 41	+7	Senegal* 221	+6	Liverpool 51	
Cameroon* 237	+7	Athens 1		All Points 75		Singapore* 65	+14	London 1	
Chile 56	+3	Rodos 241		Luxembourg* 352	+7	South Africa 27	+8	Uruguay 598	+3
Santiago 2		Guadeloupe 590	+2	Macao 853	+14	Cape Town 21		Mercedes 532	
Valparaiso 32		Guam* 671	+16	Malawi 265	+8	Johannesburg ¹	11	Montevideo 2	
China 86	+14	Guantanamo	+1	Malaysia 60	+14	Pretoria 12		Vatican City 39	+7
Beijing 1		Bay 53		Kuala Lumpur 3		Spain 34	+7	All Points 6	
Canton 20		All Points 99		Mexico 52	-1	Barcelona 3		Venezuela 58	+2
Nanjing 25		Guatemala 502	0	Mexico City 5		Las Palmas		Caracas 2	
Shanghai 21		Guatemala City 2		Tijuana 66		(Canary Isl.) 28	}	Maracaibo 61	
Columbia 57	+1	Guyana 592	+3	Monaco 33	+7	Madrid 1		Yemen(AR) 967	+9
Bogota 1		Georgetown 2		All Points 93		Seville 54		Yugoslavia 38	+7
Cali 3		Haiti 509	+1	Morocco 212	+7	Sri Lanka 94	+11 1/2	Belgrade 11	
Costa Rica* 506	0	Port Au Prince 1		Namibla 264	+8	Kandy 8		Zaire 243	+7
Cyprus 357	+8	Honduras* 504	0	Netherlands 31	+7	Suriname*597	2 1/2	Zambia 260	+8
Nicosia 2		Hong Kong 852	+14	Amsterdam 20		Swazlland 268	+8	Zimbabwe 263	+8
Czechoslovakia 42	+7	Hong Kong 5		The Hague 70					
		Kowloon 3				I		I	

REPAIR SERVICE

FOR DICKEY CUSTOMERS ONLY

Simple tests can be done to determine whether to call your local telephone company or another company.

These tests may save you time and money.

Repair Service reporting numbers are on page 8 of this section.

BEFORE YOU CALL

- 1. Hang up all telephones. Make sure phone accessories answering or fax machines, computers, modems, security system, and telephone sets are working. To check, unplug the phone cord from the unit or the jack and check for damage. Leave everything unplugged for 5 minutes. Then try plugging in phone sets one at a time to see if the trouble still exists.
- **2.** If all the phone accessories are working, go to your network interface box. (Outside, where the phone line enters the house.)
- 3. Test to determine if the problem is inside or outside the house:
 - A. Take a working phone to the network interface box (single line phone only.)
 - B. Remove the modular plug from the test jack and insert the modular plug from your phone.

If the same problem occurs:

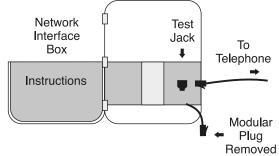
the problem may be in the phone lines. Call your local telephone company. If the problem is in the phone lines, they will repair the lines at no charge to you.

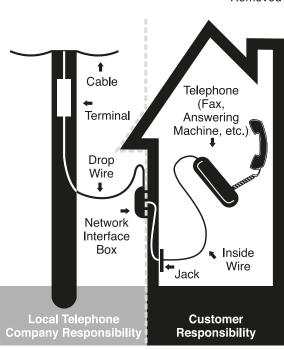
If the problem does not occur:

the problem is in your wiring. Call your local telephone company or another company to repair your inside wiring.

If the problem is in your telephone set:

follow the instructions on your warranty or contact your equipment retailer for repair or replacement.





NEED ADDITIONAL BOOKS?

FREE SOUTHEAST NORTH DAKOTA TELEPHONE DIRECTORIES AVAILABLE AT THESE LOCATIONS:

	ASHLEY	
McIntosh County Bank		204 W Main, Ashley
BankNorth	BUFFALO	405 Main St. Buffalo
BankNorth	CARRINGTON	405 Maiii 31, Buliai0
Dakota Central		
Duayana Darah	COOPERSTOWN	10 Duwell Av. CE. Cooperatown
Bravera Bank MLGC		
	EDGELEY	z zemam, w ez, eceperatewn
Heartland State Bank		401 Main St, Edgeley
Dickey Rural Networks	ENDERLIN	9020 Hwy 201, Elleridale
MLGC		301 Dewey St, Enderlin
D D I	FINLEY	000 0 1 14 5 1
Bravera Bank	FORMAN	300 Central AV, Finley
Stock Growers Bank		331 Main St, Forman
	GACKLE	
First State Bank Of Gackle	GWINNER	325 Main St, Gackle
Stock Growers Bank		22 Main St N. Gwinner
	KULM	
Heartland State Bank		13 Main Av S, Kulm
Stock Growers Bank	LISBON	305 Main St. Lishon
Stock Growers Bank	MEDINA	303 Mail 3t, Lisbon
Dakota Heritage Bank		101 2nd Ave SW, Medina
Stock Growers Bank	OAKES	414 Main St, Millnor
Starion Financial		601 Main Av, Oakes
	PAGE	
Hometown Community Bank	STREETER	116 Morton Av, Page
Dakota Heritage Bank of ND		101 Florence St N. Streeter
	VALLEY CITY	
BEK Communications		325 2nd St NW, Valley City
Rank Forward	WIMBLEDON	122 2 Av. Wimbledon
Bank Forward		122 3 AV, VVIIIIDIEUOII