

THIS DIRECTORY IS DISTRIBUTED TO THE COMMUNITIES INDICATED BY: ★

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★ Cathay.....	9	★ Manfred.....	44
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★ DeLamere.....	99	★ Mooreton.....	104
★ Dickey.....	32	★ Nelvik.....	6
★ Durbin.....	19	★ New Rockford.....	106
★ Eckelson.....	117	★ Nome.....	109
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★ Edmunds.....	36	★ Oakes.....	110
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★ Ellendale.....	37	★ Page.....	114
★ Embden.....	13	★ Pekin.....	115
★ Emrick.....	44	★ Pettibone.....	116
★ Enderlin.....	40	★ Pingree.....	36
★ Englevale.....	86	★ Rogers.....	117
★ Fairmount.....	42	★ Rutland.....	49
★ Fessenden.....	44	★ Sanborn.....	117
★ Fingal.....	109	★ Sharon.....	46
★ Finley.....	46	★ Sheldon.....	118
★ Forbes.....	48	★ Sibley.....	31
★ Forman.....	49	★ Spiritwood.....	1
★ Fort Ransom.....	53	★ Stirum.....	61
★ Fredonia.....	54	★ Streeter.....	119
★ Fullerton.....	55	★ Sutton.....	66
★ Gackle.....	56	★ Sydney.....	103
★ Galchutt.....	1	★ Sykeston.....	9
★ Geneseo.....	84	★ Tolna.....	121
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★ Gwinner.....	61	★ Walcott.....	132
★ Hamberg.....	44	★ Walum.....	66
★ Hankinson.....	63	★ Wheatland.....	13
★ Hannaford.....	66	★ Wimbledon.....	28
★ Harvey.....	67	★ Windsor.....	22
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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 Ambulance: 911	911 ND Emergency Assistance: 800-472-2121
Adrian	911 Non-Emergency 800-472-2121	911 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 Rescue: 911	Sheriff: Lisbon: 911 or 683-5255 Toll Free: 800-472-2121
Ashley	911 Ambulance: 911 or 288-3433	911 or 288-3360 Sheriff: 288 3724
Barlow	911 or 652-2771	911 or 652-2251
Berlin	911 Non-Emergency 800-472-2121	911 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 Non-Emergency 962-3680	911 or 547-3211
Brampton	911 or 724-3810 or 724-3026 Ambulance: 911	Day: 911 or 724-3300 or 724-6241 Night: 800-472-2121
Buchanan	911	911
Buffalo	911	911
Carrington	911 or 652-2771	911 or 652-3321 Sheriff: 911 or 652-2251
Casselton	911 Ambulance: 911	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 Non-Emergency 962-3680	911 or 547-3211
Cleveland	911	911

COMMUNITY	FIRE/RESCUE	POLICE/SHERIFF
Cogswell	911 or 724-4008 or 724-3026 Ambulance: 911	Day: 911 or 724-3302 or 724-6241 Night: 800-472-2121
Cooperstown	911	911 Sheriff: 911 or 797-2202
Courtenay	911	911 Sheriff: 911
Crete	911 or 742-2101 Ambulance: 742-3291	Sargent Co Day: 911 or 724-3302 or 724-6241 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 Non-Emergency 800-472-2121	911 Sheriff: Non-Emergency Daytime 883-5720 After Hours State Radio 800-472-2121
Durbin	911	911
Edgeley	911 Non-Emergency 800-472-2121	911 Sheriff: Non-Emergency Daytime 883-5720 After Hours State Radio 800-472-2121
Edmunds	911	911
Ellendale	911 or 349-3251 Ambulance: 911	Sheriff: 911 or 349-3215 Police: 911 or 349-3215
Embden	911	911
Emrick	911 or 547-3131	911 or 547-3211
Enderlin	911 Rescue: 911 Emergency Service: 911	Police: 911 or 437-2233 Sheriff: 911 or 683-5255 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 Ambulance: 524-2345	Police: 911 or 524-2742
Forbes	911 or 357-7111 Leola: 605-439-3300	Brown Co: 605-225-1200 McPherson: 605-439-3400 Dickey Co: 911 or 349-3215
Forman	911 Ambulance: 911	Police: 911 or 724-3673 800-472-2121 Sheriff: 911 or 724-3302
Fort Ransom	911 or 973-7866 Ambulance: Lisbon 911 or 683-5241	Sheriff: Lisbon: 683-5255 800-472-2121
Fredonia	698-2267 698-2221 698-2222	Logan Co (Napoleon): 754-2495 McIntosh Co (Ashley): 288-3724 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 or 742-2101	911 or 349-3215
Gwinner	911 or 678-2700 Ambulance: 724-3300 or 427-5240	Police: 911 or 678-2609 or 800-472-2121
Hamberg	911 or 547-3131	911 or 547-3211
Hankinson	911 Mantador: 242-7975	Police: 911 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 Ambulance: 724-3300	Day: 911 or 724-3302 or 724-6241 Night: 800-472-2121
Heaton	911 or 962-3459	911 or 547-3211
Heimdal	911 or 547-3131	911 or 547-3211
Hope	945-2400	524-2742
Hurdsfield	911 Non-Emergency 962-3680	911 or 547-3211
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 Non-Emergency 800-472-2121	911 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 Ambulance: 293-9707	911
Kulm	911 Non-Emergency 800-472-2121	911 Non-Emergency State Radio 800-472-2121
LaMoure	911 Non-Emergency 800-472-2121	911 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 Ambulance: 911	Police: 911 or 683-4141 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 or 742-2101	911 or 349-3215
Luverne	769-2200	524-2742 Sheriff: 524-2742
Manfred	911 or 547-3131 or 324-2222	547-3211
Marion	911 Non-Emergency 800-472-2121	911 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 or 396-7001	911 or 349-3215
Millarton	911	911
Milnor	911 Forman: 724-3300 Gwinner: 911	Police: 911 or 800-472-2121 Sheriff: Lisbon: 911 or 683-5255 800-472-2121 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 Ambulance: 911	Sheriff: 911 Daytime: 883-5720
Oakes	911 or 742-2101 Ambulance: 911	Toll Free: 800-472-2121 Police: 911 or 742-2172
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
Rutland	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 Rescue: 911	Sheriff: 911 or 683-5255 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 Non-Emergency 800-472-2121	911 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	TO	FROM	TO	FROM	TO
ANSELM	Sheldon	GLENFIELD	Binford Cooperstown Jessie Juanita McHenry	JESSIE	Binford Cooperstown Glenfield Juanita McHenry
BINFORD	Cooperstown Jessie McHenry Glenfield Juanita			JUANITA	Binford Cooperstown Glenfield Jessie McHenry
BUTZVILLE	Sheldon				
COOPERSTOWN	Binford Jessie McHenry Glenfield Juanita	JAMESTOWN	Buchanan Cleveland Courtenay Eldridge Kensal Millarton Montpelier Pingree Windsor Wimbledon Ypsilanti	McHENRY	Binford Cooperstown Glenfield Jessie Juanita
ENDERLIN	Sheldon			SHARON	Finley Hope
FINLEY	Sharon Hope			SHELDON	Enderlin

Dakota Central Local Calling Between All Of These Dakota Central Exchanges And Prefixes:

251, 252	Jamestown	485	Gackle	752	Woodworth
253		486	Medina	763	Windsor/Cleveland/Eldridge
285	Edmunds	489	Ypsilanti/Millarton/Montpelier	952	Jamestown
424	Streeter	652	Carrington	962	Bowdon/Chaseley/Hurdsfield
435	Courtenay/Kensal/Wimbledon	674	Grace City	984	Sykeston/Barlow/Cathay/Heaton

Dickey Rural Networks Local Calling Between All Of These DRN Exchanges And Prefixes:

288, 289	Ashley	647	Kulm	742	Oakes
349, 344, 346	Ellendale	669	Marion	753	Crete
357, 358	Forbes	678	Gwinner	762	Litchville
374, 379	Nelvik	683	Lisbon	778	Dickey
375	Fullerton	684, 687	Venturia	783, 383	Guelph
396	Merricourt	685	Jud	796	Kathryn
427	Milnor	698	Fredonia	883	LaMoure
432	Verona	724, 735	Forman	973	Fort Ransom
493	Edgeley				

BEK Communications Local Calling Between All Of These BEK Communications Exchanges And Prefixes:

633	Buffalo/Wheatland/Embdon	689	Alice/Embdon	769	Hannaford/Luverne/
646	Sanborn/Eckelson/	733	Dazey/Sibley		Sutton/Walum
	Leal/Roger/Spiritwood	733/646	Lake Ashtabula	924	Nome/Fingal
668	Page/Erie/Ayr	749	Tower City	945	Hope/Pillsbury/Colgate

* All listed BEK Communications exchanges call Valley City toll-free.

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

TELEPHONE COMPANY NUMBERS

STEELE, ND

BEK COMMUNICATIONS COOPERATIVE

VALLEY CITY845-0355
 TOLL FREE 888-475-2361
 BUSINESS..... 877-255-3420
 EMAIL: bekcomm@bektel.com

CARRINGTON, ND & JAMESTOWN, ND

DAKOTA CENTRAL

BUSINESS:
 CARRINGTON652-3184
 JAMESTOWN952-1000
 TOLL FREE (Within ND only) 800-771-0974
 EMAIL: customerservice@dakotacentral.com

ELLENDALE, ND

DICKEY RURAL NETWORKS

BUSINESS.....344-5000
 OR TOLL FREE 877-559-4692
 REPAIR.....344-5005
 OR TOLL FREE 877-559-4694

COOPERSTOWN, ND

MLGC

BUSINESS AND REPAIR797-3300

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..... 800-603-6000
 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. Customer Dialed, Station-to-Station Call 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. Person-to-Person Call, 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.**

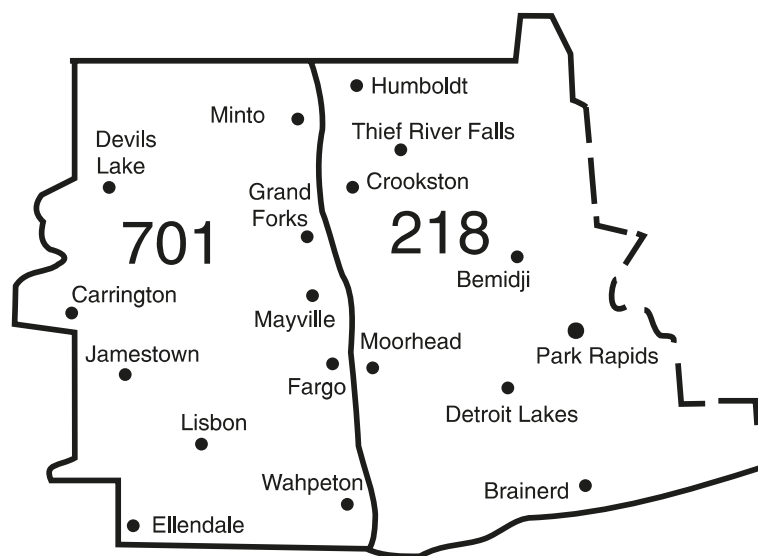
Common Ground Alliance

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

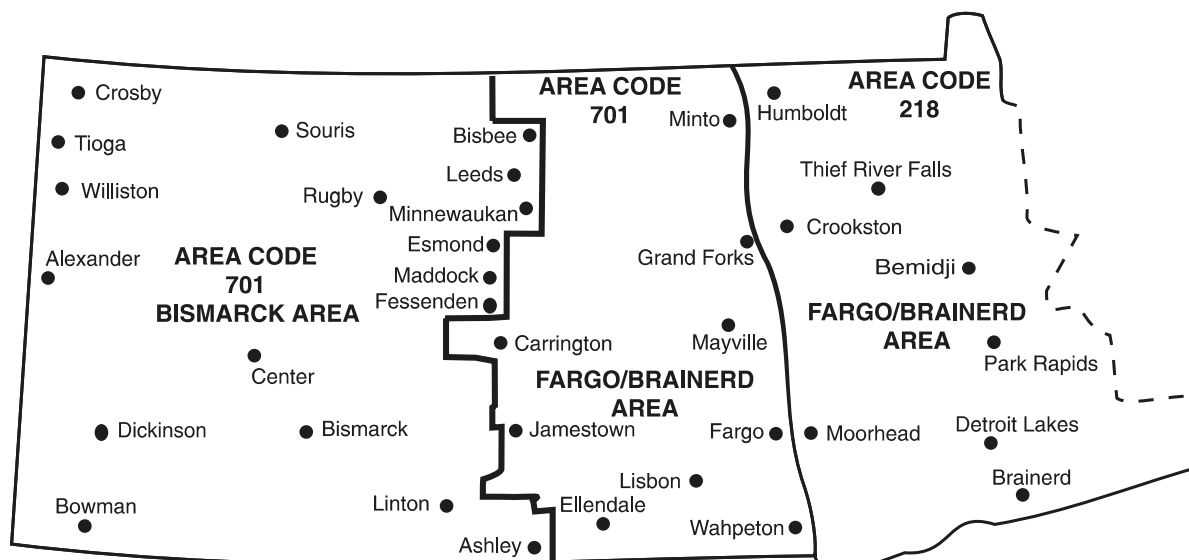
A LATA is a geographic area within which the local telephone company provides local and long distance services, plus access to the telephone network.

North Dakota has 2 LATAs (see below)

Bismarck LATA
Fargo/Brainerd LATA

BISMARCK LATA

FARGO/ BRAINERD LATA



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 DISABILITIES

RELAY NORTH DAKOTA SERVICE

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	1-800-366-6888
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/ASCI/II/Spanish)	

**Some buildings with a PBX telephone system (often in hotels and offices that have extension numbers) make reaching 711 not 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

	TO 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 (For BEK Customers)	*64 *78	*79
Call Forwarding Don't Answer	*92	*93	Selective Call Forwarding	*63	*63
Call Forwarding Variable	*72	*73	Selective Call Rejection	*60	*60
Call Waiting	*70		Voice Mail (For BEK Customers)	*96	
Caller ID Blocking Per Call	*67	*82			

TO PROGRAM TO USE

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

*Not available in all areas.

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 900 Number Rule 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 than \$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 than 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.

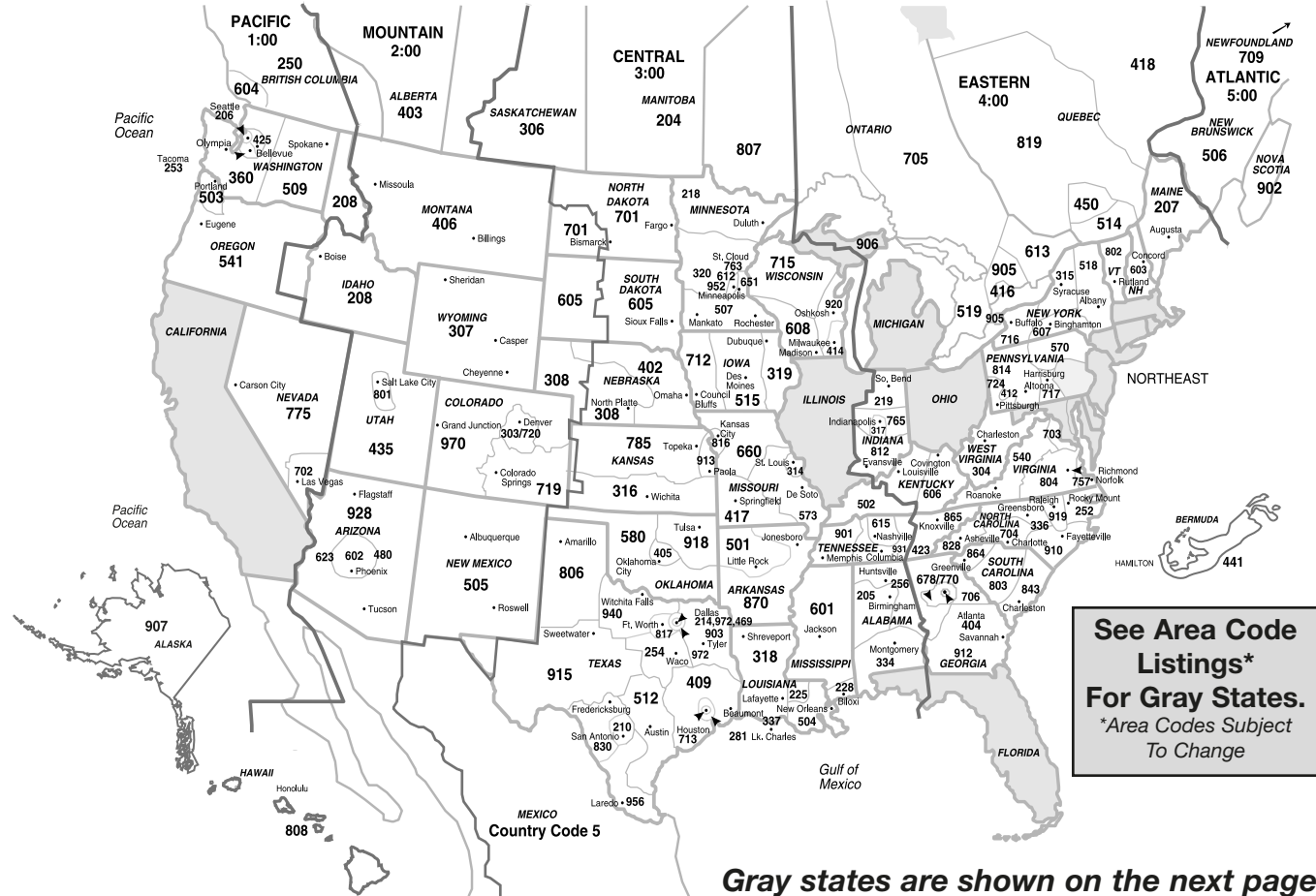
The FTC publishes free brochures on many consumer issues. For a [complete list of publications](#), write for **Best Sellers**, Consumer Response Center, [Federal Trade Commission](#), 600 Pennsylvania Ave, NW, Washington, DC 20580; or call (202) FTC HELP (382-4357), TDD (202)326-2502.

NORTH DAKOTA PREFIX REFERENCE GUIDE

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

PREFIX	CITY	PREFIX	CITY	PREFIX	CITY	PREFIX	CITY	PREFIX	CITY	PREFIX	CITY
200	Fargo Cellular	314	Grand Forks Cellular	436	Hillsboro	562	McKenzie	691	* Reeder	839	Minot
201	Bottineau Cellular	315	Washburn Cellular	437	Enderlin	563	* Regent	692	Napoleon	840	Valley City Cellular
202	Bismarck Cellular	316	Steele Cellular	438	Maddock	564	Manvel	693	Martin	841	Reynolds
203	Grand Forks	317	Emerado Cellular	439	Wyndmere	565	Cartwright	694	Grenora	842	Watford City
204	Bismarck	318	Casselton Cellular	440	* Bowman Cellular	566	Fargo	695	Alexander	843	New Salem
205	Fargo	319	Bismarck Cellular	441	Minot	567	* Hettinger	696	Manvel	844	Alexander
206	* Bowman Cellular	320	Jamestown Cellular	442	Underwood	568	Tioga	697	Sarles	845	Valley City
207	Center	321	Strasburg Cellular	443	Havana	569	Hatton	698	Fredonia	846	* Dodge
208	Rugby Cellular	322	Aneta	444	Watford City	570	Williston Cellular	699	Manvel	847	Reynolds
209	* Regent Cellular	323	Bismarck	445	Saint Anthony	571	Williston Cellular	702	Williston	848	Kenmare
210	Oakes Cellular	324	Harvey	446	Fargo	572	Williston	705	Bowbells	849	Harvey
212	Fargo	325	Strasburg Cellular	447	Turtle Lake	573	* Manning	709	Edgeley Cellular	850	Fargo
213	Grand Forks	326	Aneta	448	Turtle Lake	574	* Bowman	710	Sykeston Cellular	851	Linton Cellular
214	Bismarck	327	Steele	449	* Bowman Cellular	575	* Belfield	712	Bismarck	852	Minot
215	Grand Forks Cellular	328	Bismarck	450	Underwood	576	Dunseith	718	Kindred	853	* Reeder
216	Tioga Cellular	329	Strasburg Cellular	451	Fargo	577	Williston	720	Minot Cellular	854	Fort Yates
217	Kenmare Cellular	330	Grand Forks Cellular	452	Wishek	578	Minot Cellular	721	Minot Cellular	855	Rugby
218	* Beach Cellular	331	Park River Cellular	453	Berthold	579	* New England	722	South Prairie	856	Caledonia
219	Fargo Cellular	332	Braddock	454	Drayton	580	Williston Cellular	723	Minot AFB (Military)	857	Minot
220	Bismarck Cellular	333	Bismarck	455	Linton	581	Northwood	724	Forman	858	Minot
221	Bismarck	334	Kenmare Cellular	456	* Dickinson	582	* Rhame	725	Des Lacs	859	Epping
222	Bismarck	335	Grand Forks	457	Caledonia	583	Knox	726	Makoti	860	Gardner
223	Bismarck	336	Strasburg	458	* Bowman	584	Elgin	727	Minot AFB	861	Washburn Cellular
224	Bismarck	337	Emmet	459	Sherwood	586	Arnegard	728	Deering	862	Parshall
225	* Dickinson	338	Velva	460	Washburn Cellular	587	Northwood	729	Fargo Cellular	863	* Grassy Butte
226	Bismarck Cellular	339	Kenmare Cellular	461	Fargo	588	Christine	730	Fargo Cellular	864	Grand Forks
227	* Dickinson	340	Minot Cellular	462	Washburn	589	* Regent	731	Wishek	865	Inkster
228	Bottineau	341	Harvey Cellular	463	Garrison	590	* Dickinson Cellular	732	Grand Forks	866	Fargo Cellular
229	Fordville	342	Gardner	464	Powers Lake	591	Wahpeton	733	Dazey	867	Steele
230	Devils Lake Cellular	343	Larimore	465	Drake	592	York	734	Wilton	868	Hampden
231	Fargo	344	Ellendale	466	Leeds	593	Fordville	736	Cayuga	869	Gilby
232	Fargo	345	Petersburg	467	Tolley	594	Emerado	737	Washburn Cellular	870	Beulah Cellular
234	Fargo	346	Casselton	468	Carpio	595	Bismarck	738	Grand Forks	871	Bottineau Cellular
235	Fargo	347	Casselton	469	Walcott	596	Lignite	739	Emerado Cellular	872	* Beach
237	Fargo	348	Glen Ullin	471	Bismarck Cellular	597	Flasher	740	Grand Forks Cellular	873	Beulah
238	Fargo Cellular	349	Ellendale	472	Dunseith	598	Christine	741	Emerado Cellular	874	Hunter
239	Fargo	350	Devils Lake Cellular	473	Minnewaukan	599	Thompson	742	Oakes	875	Williston
240	Minot Cellular	351	Saint Michael Cellular	474	Fairmount	600	New Rockford	743	Roseglen	876	* Beach
241	Fargo	352	Grafton	475	Steele	610	Grand Forks Cellular	744	Alexander	877	Hebron
242	Hankinson	355	Bismarck	476	Fargo	620	Grand Forks	745	Stanton	879	* Amidon
243	Souris	356	Fargo	477	Rolla	621	Stanley Cellular	746	Grand Forks	880	Hazen Cellular
244	Dunseith	357	Forbes	478	Fargo	622	* Carson	747	Emerado	881	Rugby
245	Westhope	358	Minto	480	Bottineau Cellular	623	* Medora	748	Hazen	882	Sheldon
246	Rolette	359	Kramer	481	Cartwright	624	Sawyer	749	Tower City	883	LaMoure
247	Lakota	360	Grafton Cellular	482	Donnybrook	625	Martin	751	Bismarck	884	Chaseley
248	Minot	361	Fargo Cellular	483	* Dickinson	626	Butte	752	Woodworth	885	Grand Forks Cellular
249	Esmond	362	Glenburn	484	Gardner	627	New Town	753	Gwinner	886	Neché
250	Bismarck	363	McClusky	485	Gackle	628	Stanley	754	Napoleon	887	Caledonia
251	Jamestown	364	Fargo	486	Medina	629	Stanley Cellular	755	Ross	889	Drake
252	Jamestown	365	Fargo	487	Garrison	630	Fargo	756	Mohall	890	Valley City
253	Jamestown	366	Willow City	488	Galesburg	631	Emerado	757	Grand Forks	891	Hazen Cellular
254	Linton	367	Fargo Cellular	489	* Ypsilanti	632	* Dodge	758	Fyde	892	Wahpeton
255	Bismarck	368	Jamestown Cellular	490	Valley City Cellular	633	Buffalo	759	Mandaree	893	Fargo
256	Langdon	369	Christine	491	Fargo Cellular	634	Hankinson	761	* Dickinson	894	Hoople
257	Hoople	370	Langdon Cellular	492	Fargo	635	Harvey	762	Litchville	895	Casselton
258	Bismarck	371	Fargo Cellular	493	Edgeley	636	Hillsboro	763	Windsor	896	Ayr
259	Petersburg	372	Colfax	494	Edgeley	637	* Hettinger	764	* Killdeer	897	Parshall Cellular
260	* Dickinson Cellular	373	Fargo	495	* Dickinson Cellular	638	Gardner	765	Grand Forks	898	Parshall Cellular
261	Fargo Cellular	374	Ashley	496	Osnabrock	639	Fargo	766	St Michael	899	Wahpeton Cellular
262	Tolna	375	Fullerton	497	Plaza	640	Wahpeton Cellular	767	Bisbee	900	Cando
263	Metigoshe	376	* Hettinger	498	Flasher Cellular	641	Tioga Cellular	768	Upham	905	Beulah
264	* Dickinson	377	Kenmare	499	Fargo	642	Wahpeton	769	Hannaford	912	Enderlin
265	Cavalier	378	Lehr	500	Minot	644	Edmore	770	Ray Cellular	920	Center
266	Bisbee	379	Grafton	502	Ross	645	Leonard	771	Rugby Cellular	922	Grafton
267	Antler	381	Devils Lake Cellular	507	Stanley	646	Sanborn	772	Grand Forks	923	Kenmare
268	Maxbass	382	Langdon Cellular	509	Minot	647	Kulm	774	Williston	924	Nome
269	Jamestown Cellular	383	Hillsboro	516	Bismarck	648	Tioga Cellular	775	Grand Forks	925	Noonan
270	Petersburg Cellular	384	Fordville	520	Hoople Cellular	649	Carrington Cellular	776	Rugby	926	Portal
271	Fargo	385	Kenmare	521	Cavalier Cellular	650	Carrington Cellular	777	Grand Forks	927	* Killdeer
272	Newburg	386	Tolley	522	* Carson	651	Williston	778	Dickey	928	* Hettinger Cellular
273	Woodworth	387	Sterling	523	* Bowman	652	Carrington	780	Grand Forks	933	Lignite
274	Mooreton	388	Fargo Cellular	524	Finley	653	Carrington	781	Fargo Cellular	934	Bismarck
275	* Scranton	389	Bottineau Cellular	525	Karlsruhe	654	Underwood	782	Hazelton	936	Fargo
276	Shields	390	Bismarck Cellular	526	Fargo	655	Lawton	783	Guelph	938	* Halliday
277	Fargo	391	Bismarck Cellular	527	Bismarck Cellular	656	Bisbee	784	Lansford	939	Lignite
278	Rolla Cellular	392	Steele	528	Zahl	657	Hoople	785	Binford	942	Caledonia
279	* Rhame	393	Penn	529	Ryder	658	Jamestown Cellular	786	Mayville	943	Driscoll
280	Fargo	394	Jamestown Cellular	530	Bismarck	659	Jamestown Cellular	787	Grand Forks	944	Adams
281	Fargo	395	Webster	531	Turtle Lake	660	Casselton	788	Mayville	945	Hope
282	Fargo	396	Goodrich	532	Fargo	661	Emmet Cellular	789	Cooperstown Cellular	947	New Rockford
283	Hannah	397	Niagara	533	* Scranton	662	Devils Lake	792	Grand Forks	948	Zap
284	Park River	398	Devils Lake	534	Bottineau	663	Mandan	793	Fargo Cellular	949	McVille
285	Edmunds	399	Harvey Cellular	535	Ellendale Cellular	664	Tioga	794	Center	952	Jamestown
286	Wilton	400	Bismarck Cellular	537	Towner	665	Devils Lake	795	Grand Forks	953	Rolla
288	Ashley	402	Grand Forks	538	Lidgerwood	667	Mandan	796	Kathryn	956	* Richardton
289	Hillsboro Cellular	403	Wahpeton Cellular	539	Wildrose	668	Page	797	Cooperstown	962	Bowdon
290	* Dickinson Cellular	408	Oakes	540	Fargo	669	Litchville	798	Oberon	965	Crosby
292	Starkweather	412	Fargo	541	Fargo Cellular	671	Wahpeton	799	Fargo Cellular	966	Fairdale
293	Fargo	414	Mayville	542	Rugby	672	Wahpeton	809	Fargo	967	Arthur
294	Warwick	417	Fargo	543	Hatton	673	Sterling	820	Enderlin Cellular	968	Cando
295	Landa	419	Jamestown	544	Devils Lake	674	Carrington	821	Walhalla	972	New Rockford
296	Pekin	420	Minot	545	Hankinson	675	Keene	822	Williston Cellular	973	Fort Ransom
297	Fargo	421	New Town Cellular	546	McGregor	676	Binford	824	* Mott	974	* Richardton
298	Fargo	422	Selfridge	547	Fessenden	677	* South Heart	825	Pembina	980	Underwood Cellular
300	* Dickinson	423	Zeeland	548	* Dunn Center	678	Gwinner	826	Zahl	982	Ambrose
301	Center Cellular	424	Streeter	549	Walhalla	679	Max	827	Fort Yates	983	Golden Valley
302	New Rockford Cellular	425	Bismarck	550	Rolla Cellular	680	Gwinner Cellular	828	Alexander	984	Cathay
303	Cando Cellular	426	Bismarck Cellular	551	Fargo	681	Rugby Cellular	829	Cartwright	984	Sykeston
304	Lakota Cellular	427	Minor	552	Fargo	682	Hampden	830	Edgeley Cellular	985	Fortuna
305	Langdon Cellular	428	Kindred	553	Colfax	683	Lisbon	831	* Dickinson Cellular	989	Bismarck
306	Fargo Cellular	429	Fargo	554	Thompson	684	Ashley	832	Max	992	Oakes
307	Carrington Cellular	430	Hillsboro Cellular	555	Directory Assistance	685	Jud	833	Minot Cellular	993	Edinburg
308	Gwinner Cellular	431	Larimore	556	Steele	686	Langdon	834	Fortuna	996	Shenneyne
309	Cooperstown Cellular	432	Verona	557	Bismarck	687	Willow City	835	Kenmare	270	
310	Bowbells Cellular	433	Fargo	558	Washburn	688	Marmarth	836	Garrison	281	
312	Parshall Cellular	434	Leonard	559	* Belfield	689	Alice	837	Minot	282	
313	Stanley Cellular	435	Courtenay	560	Rolette	690	* Dickinson Cellular	838	Minot	283	

AREA CODES & TIME ZONES MAP



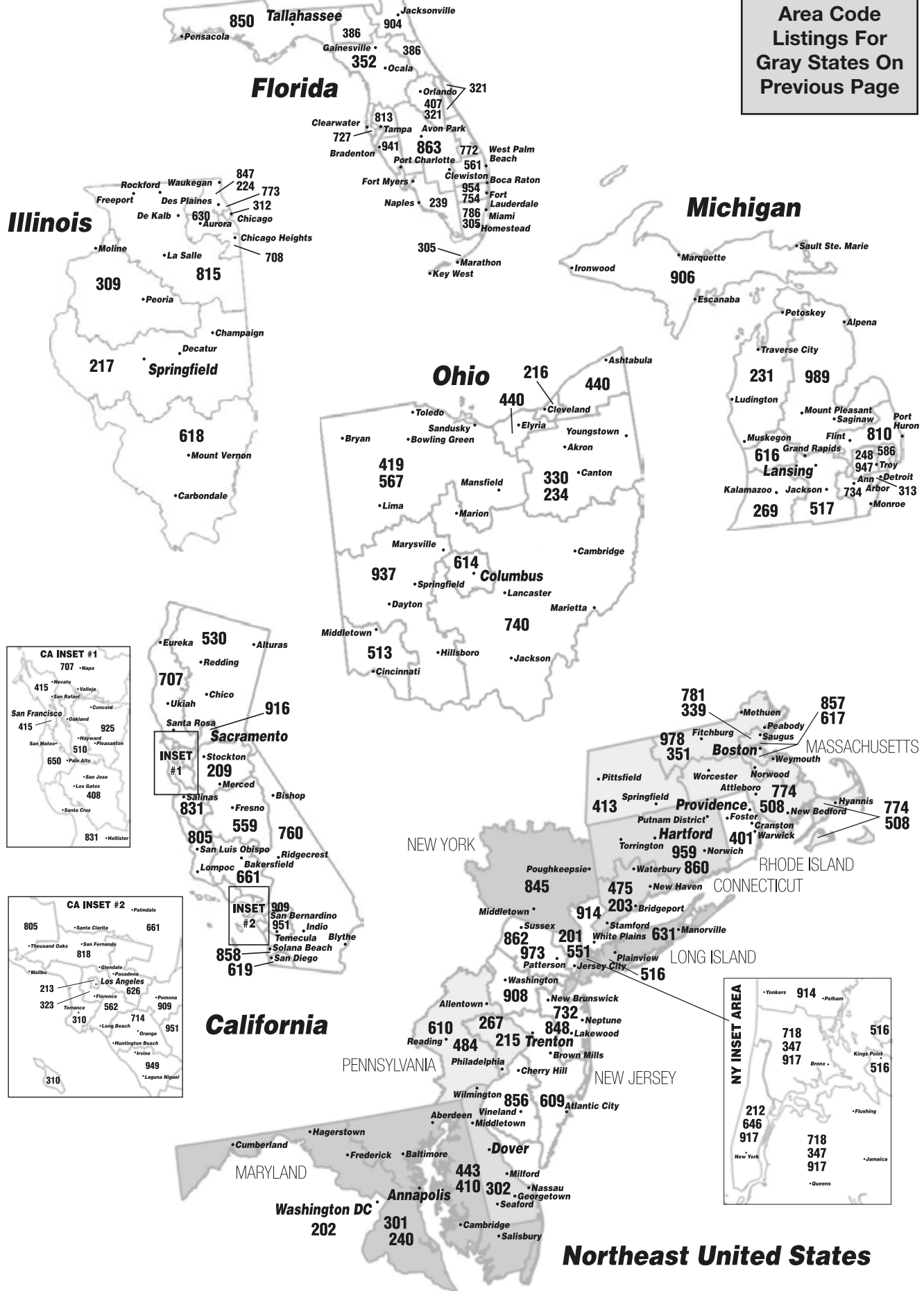
Gray states are shown on the next page

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

201.....NJ	301.....MD	412.....PA	530.....CA	664.....Montserrat	781.....MA	869.....St. Kitts/Nevis
202.....DC	302.....DE	413.....VA	540.....VA	669.....CA	784.....St. Vincent/	870.....AR
203.....CT	303.....CO	414.....WI	541.....OR	670.....CNMI Northern	785.....Grenadines	876.....Jamaica
204.....MB	304.....WV	415.....CA	551.....NJ	671.....Mariana Islands	786.....FL	878.....PA
205.....AL	305.....FL	416.....ON	559.....CA	672.....Guam	787.....PR	901.....TN
206.....WA	306.....SK	417.....MO	561.....FL	673.....GA	788.....UT	902.....NS
207.....ME	307.....WY	418.....QC	562.....CA	674.....TX	789.....VT	903.....TX
208.....ID	308.....NE	419.....OH	563.....IA	701.....ND	802.....SC	904.....FL
209.....CA	309.....IL	423.....TN	567.....OH	702.....NV	803.....VA	905.....ON
210.....TX	310.....CA	425.....WA	570.....PA	703.....VA	804.....CA	906.....MI
212.....NY	312.....IL	430.....TX	571.....VA	704.....NC	805.....TX	907.....AK
213.....CA	313.....MI	432.....TX	573.....MO	705.....ON	806.....CA	908.....NJ
214.....TX	314.....MO	434.....VA	574.....IN	706.....GA	807.....ON	909.....CA
215.....PA	315.....NY	435.....UT	580.....OK	707.....CA	808.....HI	910.....NC
216.....OH	316.....KS	438.....QC	585.....NY	708.....IL	809.....Dominican Republic	912.....GA
217.....IL	317.....IN	440.....OH	586.....MI	709.....NF	810.....MI	913.....KS
218.....MN	318.....LA	441.....Bermuda	601.....MS	712.....IA	812.....IN	914.....NY
219.....IN	319.....IA	443.....MD	602.....AZ	713.....TX	813.....FL	915.....TX
224.....IL	320.....MN	450.....QC	603.....NH	714.....CA	814.....PA	916.....CA
225.....LA	321.....FL	469.....TX	604.....BC	715.....WI	815.....IL	917.....NY
226.....ON	323.....CA	470.....GA	605.....SD	716.....NY	816.....MO	918.....OK
228.....MS	325.....TX	473.....Grenada	606.....KY	717.....PA	817.....TX	919.....NC
231.....MI	330.....OH	475.....CT	607.....NY	718.....NY	818.....CA	920.....WI
234.....OH	334.....AL	478.....GA	608.....WI	719.....CO	819.....QC	925.....CA
239.....FL	336.....NC	479.....AR	609.....NJ	720.....CO	828.....NC	928.....AZ
240.....MD	337.....LA	480.....AZ	610.....PA	724.....PA	829.....Dominican Republic	931.....TN
242.....Bahamas	339.....MA	484.....PA	612.....MN	727.....FL	830.....TX	936.....TX
246.....Barbados	340 US Virgin Islands	501.....AR	613.....ON	731.....TN	831.....CA	937.....OH
248.....MI	345...Cayman Islands	502.....KY	614.....OH	732.....NJ	832.....TX	939.....PR
250.....BC	347.....NY	503.....OR	615.....TN	734.....MI	835.....PA	940.....TX
251.....AL	351.....MA	504.....LA	616.....MI	740.....OH	843.....SC	941.....FL
252.....NC	352.....FL	505.....NM	617.....MA	754.....FL	847.....IL	947.....MI
253.....WA	360.....WA	506.....NB	618.....IL	757.....VA	848.....NJ	949.....CA
254.....TX	361.....TX	507.....MN	619.....CA	758.....St Lucia	850.....FL	951.....CA
256.....AL	385.....UT	508.....MA	620.....KS	760.....CA	856.....NJ	952.....MN
260.....IN	386.....FL	509.....WA	623.....AZ	763.....MN	857.....MA	954.....FL
262.....WI	401.....RI	510.....CA	626.....CA	765.....IN	858.....CA	956.....TX
264.....Anguilla	402.....NE	512.....TX	630.....IL	767.....Dominica	859.....KY	959.....CT
267.....PA	403.....AB	513.....OH	631.....NY	769.....MS	860.....CT	970.....CO
268 Antigua/Barbuda	404.....GA	514.....QC	636.....MO	770.....GA	862.....NJ	971.....OR
269.....MI	405.....OK	515.....IA	649.....Turks/Caicos	772.....FL	863.....FL	972.....TX
270.....KY	406.....MT	516.....NY	650.....CA	773.....IL	864.....SC	973.....NJ
276.....VA	407.....FL	517.....MI	651.....MN	774.....MA	865.....TN	978.....MA
281.....TX	408.....CA	518.....NY	660.....MO	775.....NV	867 Yukon/Northwest	979.....TX
284 British Virgin Islands	409.....TX	519.....ON	661.....CA	778.....BC	868...Territories	980.....NC
289.....ON	410.....MD	520.....AZ	662.....MS	780.....AB	868...Trinidad/Tobago	985.....LA
						989.....MI

AREA CODES

Alabama (AL)	Atlanta Metro.....404 & 470	Mckinaw City.....231	Ohio (OH)	Norfolk757
Birmingham205	Beltway470 & 678	Mount Pleasant989	Akron.....234 & 330	Richmond804
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	Lansing517		Lynchburg.....434	Northern Mariana
				Islands670



NORTH DAKOTA ZIP CODES

City CountyZip Code	City CountyZip Code	City CountyZip Code	City CountyZip Code
Abercrombie Richland.....58001	Brampton Sargent.....58017	Doyon Ramsey58328	Garrison McLean.....58540
Absaraka Cass.....58002	Brantford Eddy.....58356	Drake McHenry.....58736	Gascoyne Bowman.....58653
Adams Walsh.....58210	Breien Morton.....58570	Drayton Pembina.....58225	Geneseo Sargent.....58053
Adrian LaMoure.....58472	Bremen Wells.....58319	Driscoll Burleigh.....58532	Gilby Grand Forks.....58235
Agate Towner.....58310	Briarwood Cass.....58104	Dunn Center Dunn.....58626	Gladstone Stark.....58630
Alamo Williams.....58830	Brinsmade Benson.....58351	Dunning.....58760	Glasston Pembina.....58236
Alexander McKenzie.....58831	Brocket Ramsey.....58321	Dunseith Rolette.....58329	Glenburn Renville.....58740
Alfred LaMoure.....58454	Buchanan Stutsman.....58420	Durbin Cass.....58059	Glenfield Foster.....58443
Alice Cass.....58031	Bucyrus Adams.....58639	Dwight Richland.....58075	Glen Ullin Morton.....58631
Alkabo Divide.....58845	Buffalo Cass.....58011	Eckelson Stutsman.....58432	Golden Valley Mercer.....58541
Almont Morton.....58520	Buford Williams.....58801	Eckman.....58760	Golva Golden Valley.....58632
Alsen Cavalier.....58311	Burlington Ward.....58722	Edgeley LaMoure.....58433	Goodrich Sheridan.....58444
Ambrose Divide.....58833	Burnstad Logan.....58495	Edinburg Walsh.....58227	Gorham Billings.....58627
Amenia Cass.....58004	Burt Hettinger.....58646	Edmore Ramsey.....58330	Grace City Foster.....58445
Amidon Slope.....58620	Butte McLean.....58723	Edmonds Stutsman.....58476	Grafton Walsh.....58237
Anamoose McHenry.....58710	Buxton Traill.....58218	Egeland Towner.....58331	*Grand Forks Grand Forks
Aneta Nelson.....58212	Caledonia Traill.....58219	Eldridge Stutsman.....58401	South Of Demers.....58201
Antler Bottineau.....58711	Calio Cavalier.....58352	Elgin Grant.....58533	North Of Demers.....58203
Appam Williams.....58830	Calvin Cavalier.....58323	Ellendale Dickey.....58436	PO Boxes:
Ardoch Grand Forks.....58213	Cando Towner.....58324	Elliott Ransom.....58054	5001-6376.....58206
Arena Burleigh.....58412	Cannon Ball Sioux.....58528	Embsen Cass.....58079	7001-9042.....58202
Argusville Cass.....58005	Carbury Bottineau.....58783	Emerado Grand Forks.....58228	10001-10178.....58204
Arnegard McKenzie.....58835	Carpio Ward.....58725	Emmet McLean.....58540	12001-14972.....58208
Arthur Cass.....58006	Carrington Foster.....58421	Emrick Wells.....58422	RR 1.....58201
Arvilla Grand Forks.....58214	Carson Grant.....58529	Enderlin Ransom.....58027	RR 2.....58203
Ashley McIntosh.....58413	Cartwright McKenzie.....58838	Englevale Ransom.....58033	Grand Forks
Aurelia.....58734	Casselton Cass.....58012	Epping Williams.....58843	AFB.....58204
Ayr Cass.....58007	Cathay Wells.....58422	Erie Cass.....58029	Grand Rapids LaMoure.....58458
Backoo Pembina.....58282	Cavalier Pembina.....58220	Esmond Benson.....58332	Grandin Cass.....58038
Baker Benson.....58386	Cayuga Sargent.....58013	Fairdale Walsh.....58229	Grano58750
Baldwin Burleigh.....58521	Center Oliver.....58530	Fairfield Billings.....58627	Granville McHenry.....58741
Balfour McHenry.....58712	Chaffee Cass.....58014	Fairmount Richland.....58030	Grassy Butte McKenzie.....58634
Balta Pierce.....58313	Charlson McKenzie.....58763	*Fargo Cass	Great Bend Richland.....58039
Bantry McHenry.....58713	Chaseley Wells.....58423	Northside.....58102	Grenora Williams.....58845
Barney Richland.....58008	Chola.....58750	Southside.....58103	Guelph Dickey.....58474
Barton Pierce.....58384	Christine Richland.....58015	South Of 32nd Ave S.....58104	Gwinner Sargent.....58040
Bathgate Pembina.....58216	Churchs Ferry Ramsey.....58325	PO Boxes	Hague Emmons.....58542
Battleview Burke.....58773	Cleveland Stutsman.....58424	1-2172.....58107	Halliday Dunn.....58636
Beach Golden Valley.....58621	Clifford Traill.....58016	2181-3280.....58108	Hamar Nelson.....58380
Belcourt Rolette.....58316	Clyde Cavalier.....58352	5001-5820	Hamberg Wells.....58337
Belden Mountrail.....58784	Cogswell Sargent.....58017	(NDSU).....58105	Hamilton Pembina.....58238
Belfield Stark.....58622	Coleharbor McLean.....58531	6000-6100.....58104	Hamlet Williams.....58795
Benedict McLean.....58716	Colfax Richland.....58018	6200-6299.....58106	Hampden Ramsey.....58338
Bentley Hettinger.....58562	Colgan Divide.....58844	6401-8912.....58109	Hankinson Richland.....58041
Bergen McHenry.....58792	Colgate Steele.....58046	9001-11435.....58106	Hannaford Griggs.....58448
Berlin LaMoure.....58415	Columbus Burke.....58727	Fessenden Wells.....58438	Hannah Cavalier.....58239
Berthold Ward.....58718	Concrete Pembina.....58220	Fillmore Benson.....58332	Hannover Oliver.....58563
Berwick McHenry.....58788	Cooperstown Griggs.....58425	Fingal Barnes.....58031	Hansboro Towner.....58339
Beulah Mercer.....58523	Corinth Williams.....58830	Finley Steele.....58230	Harlow Benson.....58346
Binford Griggs.....58416	Coteau Burke.....58721	Flasher Morton.....58535	Hartland.....58725
Bisbee Towner.....58317	Coulee Ward.....58734	Flaxton Burke.....58737	Harvey Wells.....58341
*Bismarck Burleigh	Courtenay Stutsman.....58426	Flora Benson.....58348	Harwood Cass.....58042
North Of RR Tracks.....58501	Crary Ramsey.....58327	Forbes Dickey.....58439	Hastings Barnes.....58049
North Of I-94.....58503	Crete Sargent.....58040	Fordville Walsh.....58231	Hatton Traill.....58240
South Of RR	Crosby Divide.....58730	Forest River Walsh.....58233	Havana Sargent.....58043
Tracks.....58504	Crystal Pembina.....58222	Forar.....58750	Haynes Adams.....58639
PO Boxes	Crystal Springs Kidder.....58467	Forman Sargent.....58032	Hazelton Emmons.....58544
1-5020.....58502	Cummings Traill.....58223	Fort Clark Oliver.....58530	Hazen Mercer.....58545
5500-6274.....58506	Dahlen Nelson.....58224	Fort Ransom Ransom.....58033	Heaton Wells.....58418
7001-7478.....58507	Davenport Cass.....58021	Fort Rice Morton.....58554	Hebron Morton.....58638
RR2.....58504	Dawson Kidder.....58428	Fort Totten Benson.....58335	Heil Grant.....58533
General Delivery.....58501	Dazey Barnes.....58429	Fortuna Divide.....58844	Heimdal Wells.....58341
Postmaster.....58504	Deering McHenry.....58731	Fort Yates Sioux.....58538	Hensel Pembina.....58241
ND State Capitol.....58505	Delamere Sargent.....58060	Foxholm Ward.....58718	Hensler Oliver.....58530
Blaisdell Mountrail.....58718	Denbigh McHenry.....58788	Fredonia Logan.....58440	Hettinger Adams.....58639
Blanchard Traill.....58009	Denhoff Sheridan.....58430	Frontier Cass.....58104	Hickson Cass.....58047
Bonetrail Williams.....58801	Des Lacs Ward.....58733	Fryburg Stark.....58622	Hillsboro Traill.....58045
Bordulac Foster.....58421	Devils Lake Ramsey.....58301	Fullerton Dickey.....58441	Hoople Walsh.....58243
Bottineau Bottineau.....58318	Dickey LaMoure.....58431	Gackle Logan.....58442	Honeyford Grand Forks.....58235
Bowbells Burke.....58721	*Dickinson Stark.....58601	Galchutt Richland.....58075	Hope Steele.....58046
Bowdon Wells.....58418	PO Boxes.....58602	Galesburg Traill.....58035	Horace Cass.....58047
Bowesmont Pembina.....58225	Dodge Dunn.....58625	Gardar Pembina.....58227	Huff Morton.....58554
Bowman Bowman.....58623	Donnybrook Ward.....58734	Gardena Bottineau.....58748	Hunter Cass.....58048
Braddock Emmons.....58524	Douglas Ward.....58735	Gardner Cass.....58036	

Continued On Next Page

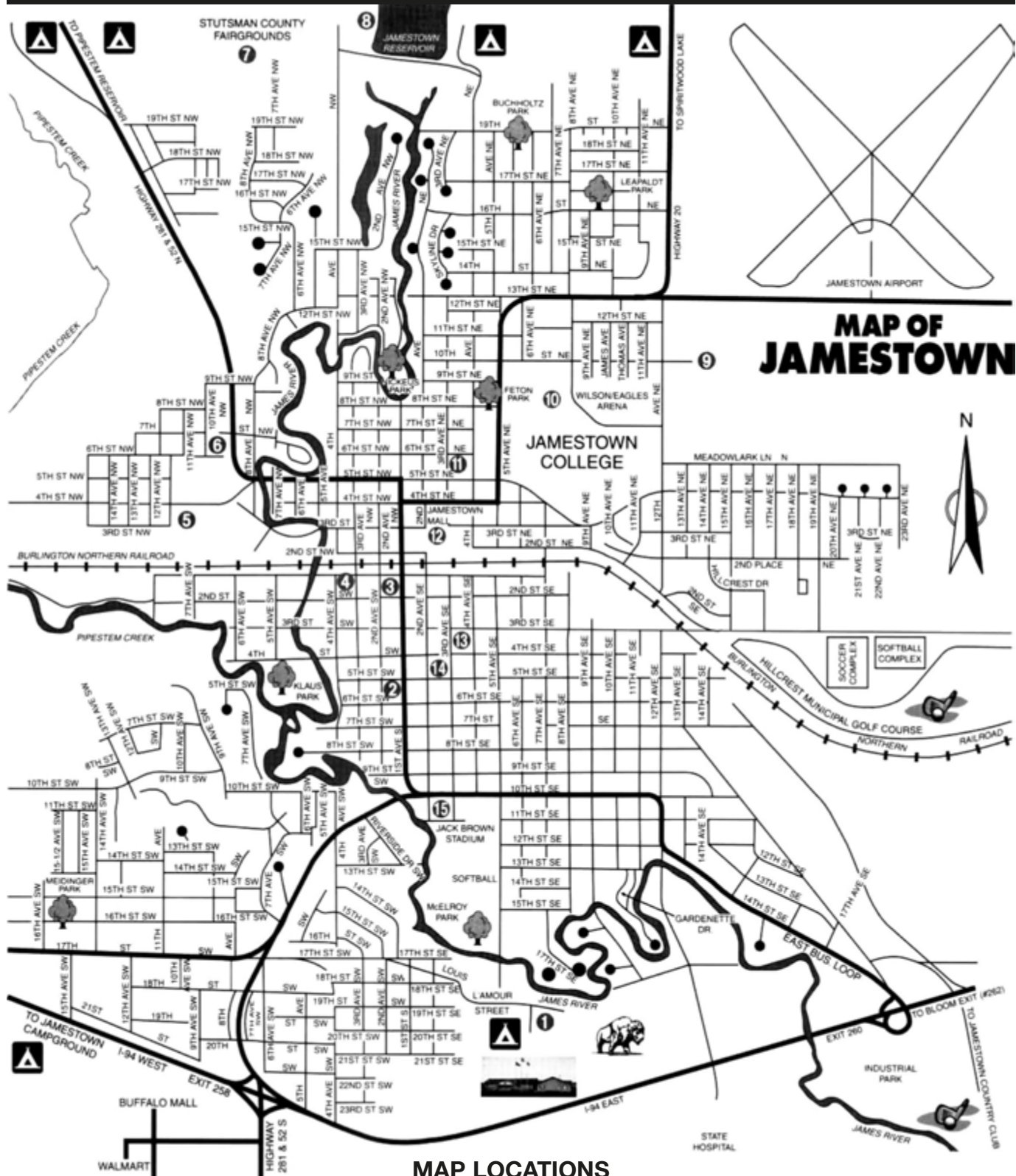
* This Post Office Has More Than One Zip Code. Please Consult Your Local Post Office.

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
*Jamestown Stutsman58401	Mayville Trail58257	Penn Ramsey58362	Sterling Burleigh58572
PO Boxes58402	Maza Towner58324	Perth Towner58363	Stirum Sargent58069
Jessie Griggs58452	McCanna Grand Forks58251	Petersburg Nelson58272	Strasburg Emmons58573
Johnstown Grand Forks58235	McClusky Sheridan58463	Pettibone Kidder58475	Straubville Sargent58017
Joliette Pembina58271	McGregor Williams58755	Pillsbury Barnes58065	Strawberry Lake58778
Juanita Foster58443	McHenry Foster58464	Pingree Stutsman58476	Streeter Stutsman58483
Jud LaMoire58454	McKenzie Burleigh58553	Pisek Walsh58273	Surrey Ward58785
Judson Morton58563	McLeod Ransom58057	Plaza Mountrail58771	Sutton Griggs58484
Karlsruhe McHenry58744	McVile Nelson58254	Pleasant Lake Pierce58368	Sydney Stutsman58401
Kathryn Barnes58049	Medina Stutsman58467	Portal Burke58772	Sykeston Wells58486
Keene McKenzie58847	Medora Billings58645	Portland Trail58274	Tagus Ward58718
Kelso Trail58045	Mekinock Grand Forks58258	Powers Lake Burke58773	Tappen Kidder58487
Kempton Grand Forks58267	Melville Foster58421	Prairie Rose Cass58104	Taylor Stark58656
Kenmare Ward58746	Menoken Burleigh58558	Prosper Cass58042	Temple Williams58852
Kensal Stutsman58455	Mercer McLean58559	Raleigh Grant58564	Temvik Emmons58552
Kief McHenry58747	Merricourt Dickey58433	Raub McLean58779	Thompson Grand Forks58278
Killdeer Dunn58640	Metigoshe58318	Rawson McKenzie58831	Tioga Williams58852
Kindred Cass58051	Michigan Nelson58259	Ray Williams58849	Tokio Benson58379
Kintyre Emmons58549	Millarton Stutsman58472	Reeder Adams58649	Tolley Renville58787
Kloten Nelson58254	Millnor Sargent58060	Regan Burleigh58477	Tolna Nelson58380
Knox Benson58343	Milton Cavalier58260	Regent Hettinger58650	Tower City Cass58071
Kongsberg58792	Minnewaukan Benson58351	Reilies Acres58102	Towner McHenry58788
Kramer Bottineau58748	*Minot Ward58701	Reynolds Grand Forks58275	Trenton Williams58853
Kulm LaMoire58456	NW And NE Section58703	Rhame Bowman58651	Trotters Golden Valley58657
Kuroki58711	AFB58704	Rice Lake58735	Turtle Lake McLean58575
Lake Metigoshe58318	AFB (Official Mail)58705	Richardson Stark58652	Tuttle Kidder58488
Lake Williams Kidder58478	PO Boxes58702	Riverdale McLean58565	Underwood McLean58576
Lakota Nelson58344	Minto Walsh58261	Riverside Cass58078	Union Cavalier58269
LaMoire LaMoire58458	Moffit Burleigh58560	Robinson Kidder58478	Upham McHenry58789
Landa Bottineau58783	Mohall Renville58761	Rocklake Towner58365	Valley City Barnes58072
Langdon Cavalier58249	Monango Dickey58436	Rogers Barnes58479	Velva McHenry58790
Lankin Walsh58250	Montpelier Stutsman58472	Rolette Rolette58366	Venturia McIntosh58413
Lansford Bottineau58750	Mooreton Richland58061	Rolla Rolette58367	Verona LaMoire58490
Larimore Grand Forks58251	Mott Hettinger58646	Roseglenn McLean58775	Voltaire McHenry58792
Lark Grant58535	Mountain Pembina58262	Ross Mountrail58776	Voss Walsh58261
Larson Burke58727	Mouse River Park58787	Roth Bottineau58783	*Wahpeton Richland58075
Lawton Ramsey58345	Munich Cavalier58352	Rugby Pierce58368	PO Boxes58074
Leal Barnes58479	Mylo Rolette58353	Ruso McLean58778	Walcott Richland58077
Leeds Benson58346	Nanson Rolette58366	Russell58762	Wales Cavalier58281
Lefor Stark58641	Napoleon Logan58561	Rutland Sargent58067	Walhalla Pembina58282
Lehr McIntosh58460	Nash Walsh58237	Ryder Ward58779	Walum Griggs58448
Leith Grant58529	Neché Pembina58265	Saint Anthony Morton58566	Warwick Benson58381
Leonard Cass58052	Nekoma Cavalier58355	Saint John Rolette58369	Washburn McLean58577
Leroy Pembina58282	Newburg Bottineau58762	Saint Michael Benson58370	Watford City McKenzie58854
Lidgerwood Richland58053	New England Hettinger58647	Saint Thomas Pembina58276	Webster Ramsey58382
Lignite Burke58752	New Hradec Dunn58601	Sanborn Barnes58480	Werner Dunn58636
Lincoln Burleigh58504	New Leipzig Grant58562	San Haven Rolette58329	West Fargo Cass58078
Linton Emmons58552	New Rockford Eddy58356	Sanish Mountrail58763	Westhope Bottineau58793
Lisbon Ransom58054	New Salem Morton58563	Sarles Cavalier58372	Wheatland Cass58079
Litchville Barnes58461	New Town Mountrail58763	Sawyer Ward58781	Wheelock Williams58849
Logan58701	Niagara Grand Forks58266	Scranton Bowman58653	White Earth Mountrail58794
Loma Cavalier58311	Nome Barnes58062	Selfridge Sioux58568	White Shield McLean58540
Lonetree58718	Noonan Divide58765	Selz Pierce58341	Whitman Nelson58259
Lorraine Renville58761	Norma Renville58746	Sentinel Butte	Wild Rice Cass58047
Lostwood Mountrail58784	North River Cass58102	Golden Valley58654	Wildrose Williams58795
Ludden Dickey58474	Northgate Burke58737	Sharon Steele58277	*Williston Williams58801
Luverne Steele58056	Northwood Grand Forks58267	Sheldon Ransom58068	PO Boxes58802
Maddock Benson58348	Nortonville Stutsman58454	Sherwood Renville58782	Willow City Bottineau58384
Maida Cavalier58255	Norwich McHenry58768	Shenette Eddy58374	Wilton McLean58579
Makoti Ward58756	Oakes Dickey58474	Shields Grant58569	Wimbledon Barnes58492
Mandan Morton58554	Oberon Benson58357	Sibley Barnes58429	Windsor Stutsman58424
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
Manvel Grand Forks58256	Overly Bottineau58360	South Heart Stark58655	Woodworth Stutsman58496
Mapes Nelson58344	Oxbow Cass58047	South Prairie58701	Wyndmere Richland58081
Mapleton Cass58059	Page Cass58064	Spencer58746	York Benson58386
Marion LaMoire58466	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.

JAMESTOWN MAP

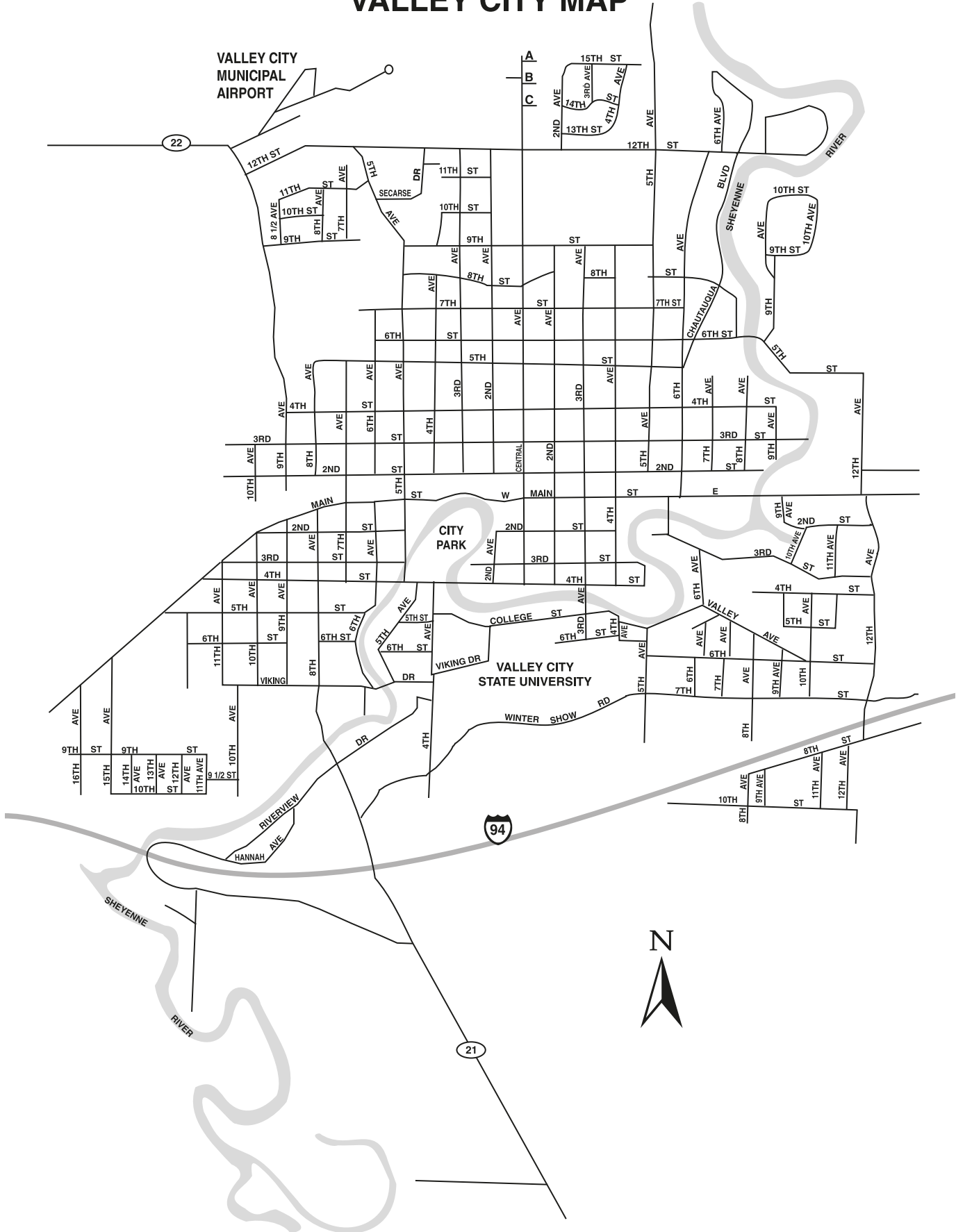


MAP LOCATIONS

- | | | |
|--|--|--|
| 1. Frontier Village
World's Largest Buffalo Monument
National Buffalo Museum & Gift Shop
Live Buffalo Herd
Buffalo City Tourism Foundation | 4. Historic Franklin School | 11. Jamestown Regional Medical Center |
| 2. The Basilica of St. James | 5. Anne Carlsen Center For Children | 12. Civic Center
North Dakota Sports Hall of Fame |
| 3. The Arts Center | 6. Fort Seward Interpretive Center | 13. The Lutz Mansion, home of the
Stutsman County Memorial Museum |
| | 7. Stutsman County Fairground & Speedway | 14. Stutsman County Courthouse |
| | 8. Jamestown Reservoir | 15. Chamber of Commerce |
| | 9. Jamestown High School | |
| | 10. University Of Jamestown | |

VALLEY CITY MAP

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	Akureyri 6	New Caledonia* 687 +17	Stockholm 8
Andorran 33 +7	Ecuador 593 +1	Hafnarfjorour 1	New Zealand 64 +18	Switzerland 41 +7
All Points 628	Cuenca 8	India 91 +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	Tanzania 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* 765	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	Philippines 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	Miquelon 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 966 +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 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	Namibia 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	Swaziland 268 +8	Zimbabwe 263 +8
Czechoslovakia 42 +7	Hong Kong 5	The Hague 70		
	Kowloon 3			

REPAIR SERVICE

FOR DICKEY CUSTOMERS ONLY

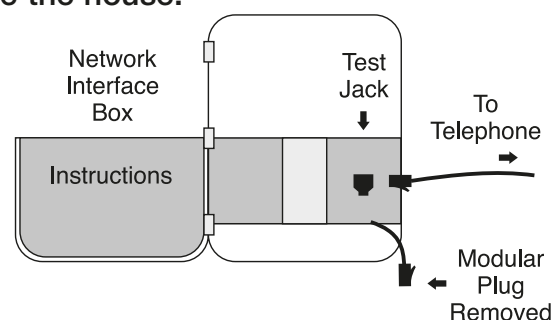
Simple tests can be done to determine whether to call your local telephone company or another company. These tests may save you time and money.

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:

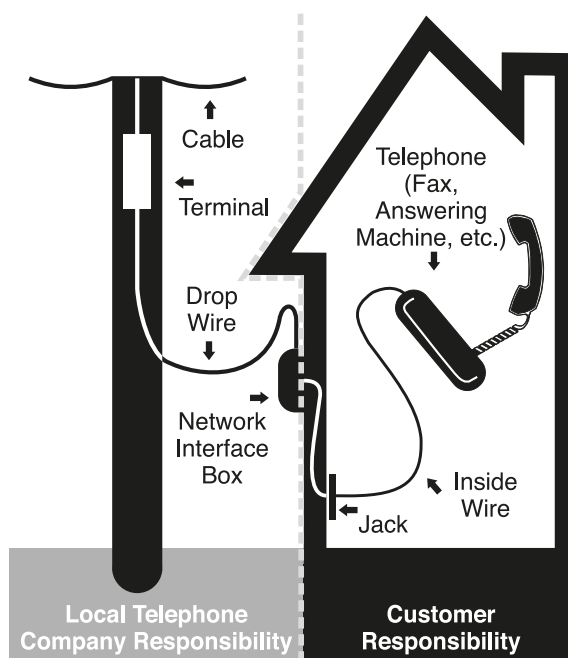
the problem may be in the phone lines. Call your local telephone company. If the problem is in the phone lines, they will repair the lines at no charge to you.

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	
BUFFALO		
BankNorth	405 Main St, Buffalo	
CARRINGTON		
Dakota Central	630 5 St N, Carrington	
COOPERSTOWN		
Bravera Bank.....	912 Burrell Av SE, Cooperstown	
MLGC	905 Lenham Av SE, Cooperstown	
EDGELEY		
Heartland State Bank	401 Main St, Edgeley	
ELLENDALE		
Dickey Rural Networks	9628 Hwy 281, Ellendale	
ENDERLIN		
MLGC	301 Dewey St, Enderlin	
FINLEY		
Bravera Bank.....	300 Central Av, Finley	
FORMAN		
Stock Growers Bank	331 Main St, Forman	
GACKLE		
First State Bank Of Gackle	325 Main St, Gackle	
GWINNER		
Stock Growers Bank	22 Main St N, Gwinner	
KULM		
Heartland State Bank	13 Main Av S, Kulm	
LISBON		
Stock Growers Bank	305 Main St, Lisbon	
MEDINA		
Dakota Heritage Bank	101 2nd Ave SW, Medina	
MILNOR		
Stock Growers Bank	414 Main St, Milnor	
OAKES		
Starion Financial	601 Main Av, Oakes	
PAGE		
Hometown Community Bank.....	116 Morton Av, Page	
STREETER		
Dakota Heritage Bank of ND	101 Florence St N, Streeter	
VALLEY CITY		
BEK Communications	325 2nd St NW, Valley City	
WIMBLEDON		
Bank Forward	122 3 Av, Wimbledon	