



Emergency numbers

Exchange Area	Fire	Police/Sheriff	Ambulance	Rescue Squad
Boaz	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Clear Springs	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Cottage Grove	911	911 or Sheriff 731-642-1672	911 or 731-642-5353	911 or 731-642-5581
Cuba	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Cunningham	911	911 or Sheriff 270-628-3377	911 or 270-628-0248	911 or 270-628-3355
Cypress	911	911 or Sheriff 731-642-1672	911 or 731-642-5353	911 or 731-642-5581
Dresden	911	911 or Sheriff 731-364-5454	911	731-364-5002
Fairdealing	911	911 or Sheriff 270-527-3112	911 or 270-527-1333	911 or 270-527-1333
Fancy Farm	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Farmington	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Hardin	911	911 or	911 or	911 or
Calloway County		Sheriff 270-753-3151	270-753-9332	270-753-6952
Marshall		Sheriff 270-527-3112	270-527-1333	270-527-1333
Hazel	911	911 or Sheriff 270-753-3151	911 or 270-753-9332	911 or 270-753-6952
Kirksey	911	911 or Sheriff 270-753-3151	911 or 270-753-9332	911 or 270-753-6952 or 270-489-2888
Lowes	911	911 or	911 or	
Graves County		Sheriff 270-247-4501	270-247-1441	911 or 270-247-6251
McCracken County				
Lynn Grove	911	911 or Sheriff 270-753-3151	911 or 270-753-9332	911 or 270-753-6952 or 270-435-4112
Martin	911	911 or Sheriff 731-364-5454	911	731-364-5002
Melber	911	911 or	911 or	911 or
Graves County		Sheriff 270-247-4501	270-247-1441	270-247-6251
McCracken County				
New Concord	911	911 or Sheriff 270-753-3151	911 or 270-753-9332	911 or 270-753-6952 or 270-436-5511
Pottertown	911	911 or Sheriff 270-753-3151	911 or 270-753-9332	911 or 270-436-5711
Puryear	911	911 or Sheriff 731-642-1672 Police 731-247-5362	911 or 731-642-5353	911 or 731-642-5581
Sedalia	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
South Hazel, TN	911	911	911	911
Viola	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Viola — North Graves	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
West Plains	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251
Wingo	911	911 or Sheriff 270-247-4501	911 or 270-247-1441	911 or 270-247-6251

City government numbers

Bardwell, Kentucky

City Hall 270-628-5415
Police 270-628-3333
Fire..... 270-628-5415
Utilities.....270-628-3833

Benton, Kentucky

City Hall270-527-9265
Police 270-527-3126
Fire.....270-527-8677
Utilities.....270-527-3666

Clinton, Kentucky

City Hall270-653-6149
Police 270-653-5871
Fire.....270-653-2531
Utilities..... 800-633-1391

Martin, Tennessee

City Hall 731-587-3126
Police 731-587-5355
Fire.....731-587-4919
Utilities.....731-587-9521

Mayfield, Kentucky

City Hall 270-247-1981
Police270-247-1621
Fire.....270-247-1441
Utilities.....270-247-4661

Murray, Kentucky

City Hall 270-762-0350
Police270-762-1621
Fire.....270-762-0300
Utilities..... 270-753-5312

Paducah, Kentucky

City Hall270-444-8669
Police 270-444-8548
Fire.....270-444-8521
Utilities.....270-575-4000

Paris, Tennessee

City Hall 731-641-1402
Police731-642-2424
Fire.....731-642-1413
Utilities.....731-642-1322

Puryear, Tennessee

City Hall 731-247-5362
Police 731-247-5362
Fire..... 731-247-5362
Utilities..... 731-247-5364

Trenton, Tennessee

City Hall 731-855-2013
Police731-855-1413
Fire..... 731-855-2222
Utilities.....731-855-1561

Union City, Tennessee

City Hall731-885-1341
Police 731-885-3911
Fire.....731-885-1515
Utilities..... 731-885-9601

Wingo, Kentucky

City Hall270-376-2286
Police270-376-2186
Fire.....270-376-2220
Utilities.....270-247-1321

Other emergency numbers

Federal Bureau of Investigation (FBI)

Kentucky..... 502-583-3941
Tennessee..... Memphis (toll call) 901-747-4300

Dual Party Relay Center — Kentucky

TDD.....711
Voice711

Dual Party Relay Center — Tennessee

TDD.....711
Voice711

Highway Patrol

Kentucky.....270-856-3721
Toll call from Cunningham, South Graves,
Marshall and Calloway counties.....270-856-3721
Emergency Calls Only 800-222-5555
Tennessee.....Dial Operator

Poison Control

Nationwide Poison Control Center..... 800-222-1222

Public Service Commission

Kentucky.....800-772-4636
Tennessee..... 800-342-8359

Social Security Administration.....800-772-1213

TTY..... 800-325-0778



For all emergencies, dial 911.



Local calling

Sedalia (270) 328

Farmington (270) 345
Wingo (270) 376
Lynnville (270) 382
Mayfield*

Farmington (270) 345

Sedalila (270) 328
Wingo (270) 376
Mayfield*

Fairdealing (270) 354

Fairdealing (270) 357
Hardin (270) 437
Hardin (270) 530
Benton*

Wingo (270) 376

Sedalia (270) 328
Farmington (270) 345
Lynnville (270) 382
Mayfield*

Lynnville (270) 382

Sedalia (270) 328
Farmington (270) 345
Wingo (270) 376
Mayfield*

Lynn Grove (270) 435

Kirksey (270) 489
Hazel (270) 492
South Hazel (731) 498
Kirksey (270) 578
Lynn Grove (270) 636
Hazel (270) 961
Murray*

New Concord (270) 436

Hazel (270) 492
South Hazel (731) 498
New Concord (270) 848
Hazel (270) 961
Murray*

Hardin (270) 437

Fairdealing (270) 354
Fairdealing (270) 357
Hardin (270) 530
Benton*
Murray*

Kirksey (270) 489

Lynn Grove (270) 435
Kirksey (270) 578
Lynn Grove (270) 636
Murray*

Hazel/S. Hazel (270) 492 (731) 498

Cypress (731) 232
Puryear (731) 247
Lynn Grove (270) 435
New Concord (270) 436
Lynn Grove (270) 636
Cottage Grove (731) 782
New Concord (270) 848
Hazel (270) 961
Murray*

Fancy Farm (270) 623

Cunningham (270) 642
West Plains (270) 658
Lowes (270) 674
Folsomdale (270) 856
Mayfield*

Cunningham (270) 642

Fancy Farm (270) 623
Lowes (270) 674
Bardwell*

West Plains (270) 658

Fancy Farm (270) 623
Lowes (270) 674
Folsomdale (270) 856
Mayfield*

Lowes (270) 674

Fancy Farm (270) 623
Cunningham (270) 642
West Plains (270) 658
Folsomdale (270) 856
Mayfield*

Folsomdale (270) 856

Fancy Farm (270) 623
West Plains (270) 658
Lowes (270) 674
Mayfield*

Cypress (731) 232

Puryear (731) 247
Hazel (270) 492
South Hazel (731) 498
Cottage Grove (731) 782
Hazel (270) 961
Paris*

Puryear (731) 247

Cypress (731) 232
Hazel (270) 492
South Hazel (731) 498
Cottage Grove (731) 782
Hazel (270) 961
Paris*

Cottage Grove (731) 782

Cypress (731) 232
Puryear (731) 247
Hazel (270) 492
South Hazel (731) 498
Hazel (270) 961
Paris*

Mayfield*

(270) 247
(270) 248
(270) 251
(270) 356
(270) 416
(270) 650
(270) 705
(270) 727
(270) 804
(270) 916
(270) 964
(270) 970

Murray*

(270) 226
(270) 227
(270) 293
(270) 638
(270) 661
(270) 708
(270) 752
(270) 753
(270) 759
(270) 761
(270) 762
(270) 767
(270) 768
(270) 809
(270) 873
(270) 917
(270) 978

Benton*

(270) 205
(270) 252
(270) 410
(270) 460
(270) 493
(270) 527
(270) 573
(270) 583
(270) 703
(270) 906
(270) 912

Paris*

(731) 231
(731) 641
(731) 644
(731)
407-6
(731) 642

Bardwell*

(270) 267
(270) 562
(270) 445
(270) 628

*Subject to change periodically. Please call the office at 877-954-8748 for more information.

Repair

Before you make a trouble call to our office, we ask that you try the following steps:

- Unplug all phones, answering machines, Caller ID boxes, computers, modems, cable boxes, satellites, etc.
- Plug in one item at a time and check for a dial tone. If a dial tone is present, don't call for repair. Continue checking your equipment until you find the item responsible for your trouble. Remember to check any extensions in a garage or other location on the premises.
- If you find one location without a dial tone, take a standard phone you have predetermined is working and plug it into that jack. If that phone does not work, then the trouble may be in the wiring.
- If you have tried the steps listed and cannot determine your trouble, call for repair service.

Inside Wiring Maintenance

You can save on repair charges if you subscribe to the Cornerstone Connectivity maintenance plan!

- For just 50 cents a month, we will maintain existing inside wiring.
- If you subscribe to our maintenance plan after your existing telephone has been installed, there is a six-month waiting period before the plan goes into effect.

We reserve the right to reject repair on any wiring. When wiring a new structure or building an addition to your home, you need to use CAT-3 or CAT-5 wire. If you have questions, please contact our Customer Service Department.

A charge may be applied to your bill if your equipment is the source of a needed repair.

Connect care

Cornerstone Connectivity's broadband maintenance plan covers repair and troubleshooting costs, giving you priority service!

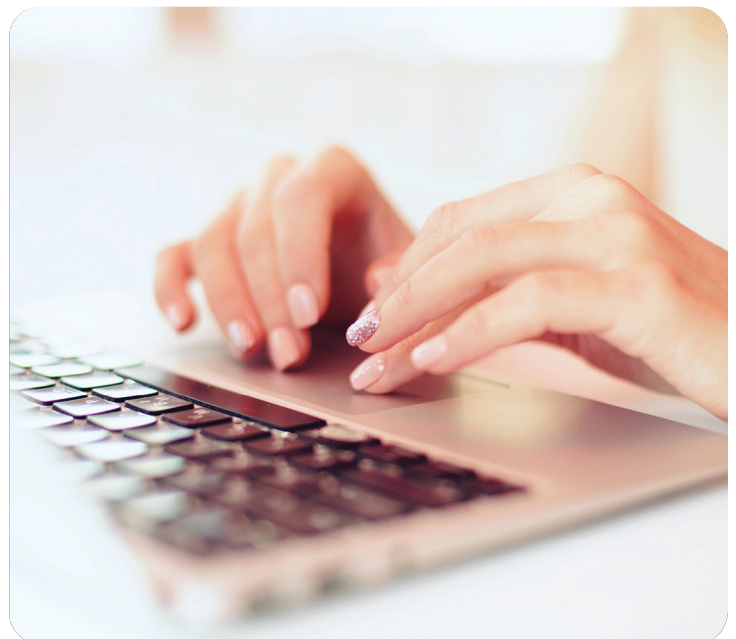
With Connect Care, you get:

- One in-home scheduled technician visit per year
- Assistance connecting new devices
- Recommendations for enhancing in-home Wi-Fi
- Unlimited 24/7 remote technical support
- Discounted fees* if additional visits are required

Residential: \$9.90/mo.

Business: \$14.90/mo.

*Regular fee is \$99. Reduced-price fee is \$50. A \$3 managed Wi-Fi subscription is required. Customer must participate in the program for 12 months once the annual free visit has been scheduled and/or redeemed.



How to reach us

Repair Service

If you are having trouble with your Cornerstone Connectivity service, dial 877-954-8748, 24 hours a day.

Residential Service

To establish new phone service for your home, apply in person at your local business office. To transfer residential service to a different address, discuss billing or request service disconnection:

Toll Free.....877-954-8748

You can also monitor your account 24/7 with SmartHub. Visit wk.smarthub.coop to log in or register.

Business Service

To establish new business phone service, apply in person at your local business office. To transfer service to a different address, get information on single-line or multiline business phones, request service disconnection, discuss billing or request information on any advanced business communication system:

Toll Free.....877-954-8748

Local Directory Assistance

Call.....411

A charge will apply for this service.

Long Distance Directory Assistance

See Long Distance Information.....Page 13

Assistance In Calling (for all calls)

Charges apply0 for Operator

TDD/TTY

TDD/TTY customer service, billing and repair (Hours 8 a.m.-5:30 p.m.) and Operator Service (Teletypewriter).....877-954-8748

Kentucky Dual Party Relay Center

TDD.....711

Voice711

Tennessee Dual Party Relay Center

TDD.....711

Voice711

Underground Cable Locating Service

Call.....811



Office Locations

Pay your telephone bill and other telephone-related services at any of our three office locations listed below:

Mayfield Office

100 WK&T Technology Drive
Mayfield, KY 42066
Monday-Friday 8 a.m. to 6:30 p.m.
Saturday 8 a.m. to 4 p.m.
Closed Sunday and holidays

Cornerstone Connectivity Murray Office

1900 N. 12th St.
Murray, KY 42071
Monday-Friday 8 a.m. to 4:30 p.m.
Closed Saturday, Sunday and holidays

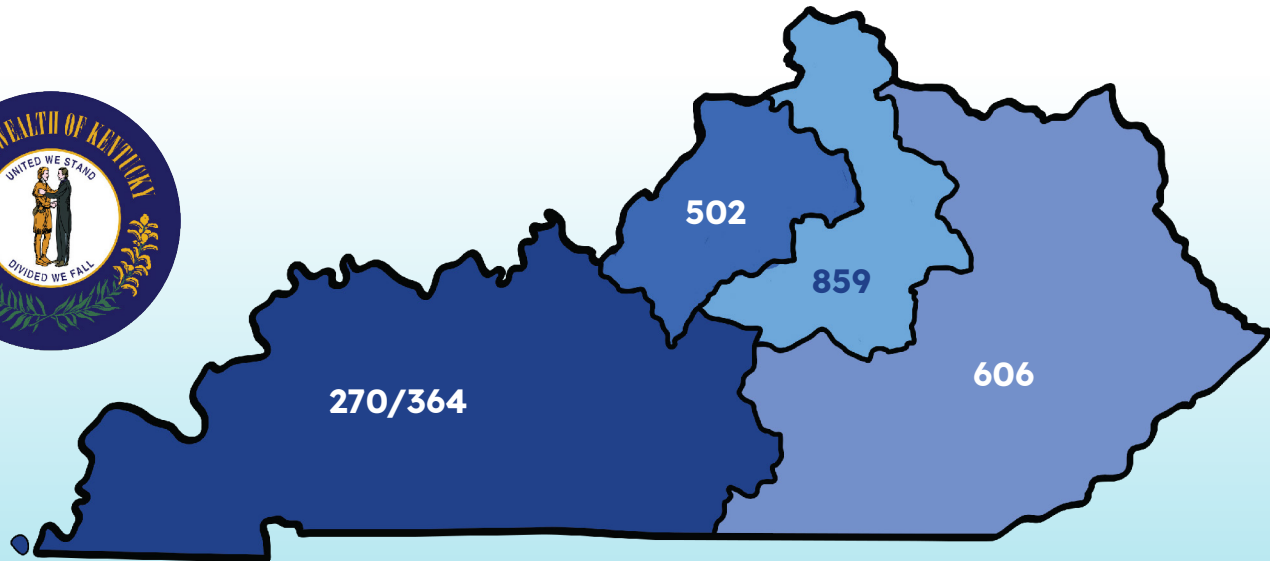
Cornerstone Connectivity Martin Office

207 S. Lindell St.
Martin, TN 38237
Monday-Friday 8 a.m. to 4:30 p.m.
Closed Saturday, Sunday and holidays

To pay your bill by phone, please dial 855-385-9908.

For more information, visit us online at www.mywkt.net or call our customer service department at 877-954-8748.

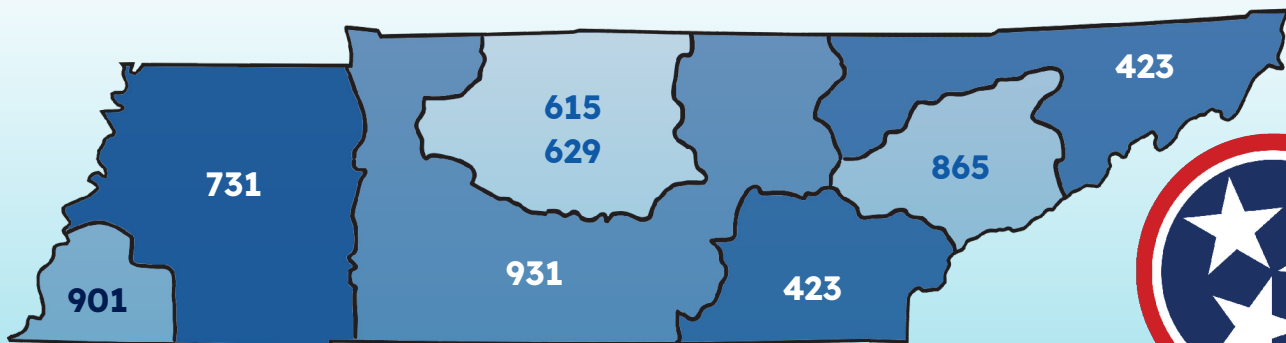
KY AREA CODES AND ZIP CODES



Kentucky ZIP Codes

42020 Almo	42031 Clinton	42076 Hamlin	42061 Lowes	42003* Paducah
42021 Arlington	42035 Cunningham	42048 Hardin	42063 Lynnville	42079 Sedalia
42022 Bandana	42036 Dexter	42049 Hazel	42066 Mayfield	42082 Symsonia
42023 Bardwell	42039 Fancy Farm	42051 Hickory	42069 Melber	42085 Water Valley
42025 Benton	42040 Farmington	42053 Kevil	42070 Milburn	42088 Wingo
42027 Boaz	42041 Fulton	42054 Kirksey	42071 Murray	
42029 Calvert City	42044 Gilbertsville	42056 LaCenter	42076 New Concord	

TN AREA CODES AND ZIP CODES



Tennessee ZIP Codes

38221 Big Sandy	38223 Como	38226 Dukedom	38201 McKenzie	38251 Puryear
38222 Buchanan	38224 Cottage Grove	38343 Humboldt	38241 Palmersville	38257 S. Fulton
38320 Camden	38225 Dresden	38237 Martin	38242 Paris	38261* Union City

*This ZIP code is for general delivery only — please contact your local post office for other ZIP codes.



Area Codes

UNITED STATES

ALABAMA (AL)

Birmingham 205
Huntsville 256/938
Montgomery 334

ALASKA (AK)

All areas 907

ARIZONA (AZ)

Chandler 480
Flagstaff 928
Phoenix 602
Tucson 520

ARKANSAS (AR)

Little Rock 501
Texarkana 870

CALIFORNIA (CA)

Anaheim 657/714
Bakersfield 661
Fresno 559
Long Beach 562
Los Angeles 213/323
Oakland 510
Palo Alto 650
Pasadena 626
Pomona 909
Redding 530
Sacramento 279/916
Salinas 831
San Diego 619
San Fernando 747/818
San Francisco 415/628
San Jose 408/669
Santa Monica 310/424

COLORADO (CO)

Denver 303/720
Grand Junction 970
Pueblo 719

CONNECTICUT (CT)

Bridgeport 203/475
Hartford 860/959

DELAWARE (DE)

All areas 302

DISTRICT OF COLUMBIA (DC)

All areas 202

FLORIDA (FL)

Avon Park 863
Clearwater 727
Daytona 386
Ft. Lauderdale 754/954

Ft. Myers 239
Gainesville 352
Jacksonville 904
Key West 305/786
Miami 305/786
Orlando 321/407
Sarasota 941
Tallahassee 850
Tampa 813
Vero Beach 772
West Palm Beach 561

GEORGIA (GA)

Albany 229
Atlanta 404/470/678
Augusta 706/762
Macon 478
Marietta 678/770
Savannah 912

HAWAII (HI)

All areas 808

IDAHO (ID)

All areas 208/986

ILLINOIS (IL)

Aurora 331/630
Chicago 312/773
Chicago Heights 708
Des Plaines 224/847
Freeport 779/815
Mount Vernon 618
Peoria 309
Rockford 779/815
Springfield 217

INDIANA (IN)

Evansville 812/931
Fort Wayne 260
Gary 219
Indianapolis 317/463
Lafayette 765
Richmond 765
South Bend 574

IOWA (IA)

Cedar Rapids 319
Council Bluffs 712
Des Moines 515
Dubuque 563
Ottumwa 641

KANSAS (KS)

Dodge City 620
Kansas City 913
Topeka 785
Wichita 316

KENTUCKY (KY)

Bowling Green 270/364
Frankfort 502
Lexington 859
Louisville 502
Pikeville 606

LOUISIANA (LA)

Baton Rouge 225
Covington 985
Lake Charles 337
New Orleans 504
Shreveport 318

MAINE (ME)

All areas 207

MARYLAND (MD)

Dorchester 410/443/667
Frederick 240/301

MASSACHUSETTS (MA)

Boston 617/857
Fitchburg 351/978
Pittsfield 413
Worcester 508/774

MICHIGAN (MI)

Ann Arbor 734
Detroit 313
Flint 810
Grand Rapids 616
Kalamazoo 269
Lansing 517
Marquette 906
Saginaw 989
Traverse City 231
Troy 248/947
Warren 586

MINNESOTA (MN)

Duluth 218
Lake Minnetonka 952
Minneapolis 612
Rochester 507
St. Cloud 320
St. Paul 651

MISSISSIPPI (MS)

Biloxi 228
Jackson 601/769
Tupelo 662

MISSOURI (MO)

Jefferson City 573
Kansas City 816
St. Louis 314/636
Sedalia 660
Springfield 417
Warrenton 636

MONTANA (MT)

All areas 406

NEBRASKA (NE)

Fremont 402/531
Grand Island 308
Lincoln 402/531
Scottsbluff 308

NEVADA (NV)

Las Vegas 702/725
Other areas 775

NEW HAMPSHIRE (NH)

All areas 603

NEW JERSEY (NJ)

Ewing 609
Jersey City 201/551
New Brunswick 732/848
Plainfield 908
Rockaway 862/973
Trenton 609/640
Westfield 908

NEW MEXICO (NM)

Albuquerque 505
Roswell 575
Other areas 505

NEW YORK (NY)

Albany 518/838
Buffalo 716
Elmira 607
Garden City 516
New York City 212/
332/347/646/718/917/929
Rochester 585
Stony Brook 631/934
Syracuse 315/680
White Plains 914
Yonkers 914

NORTH CAROLINA (NC)

Asheville 828
Belmont 704/980
Charlotte 704/980
Raleigh 919/984
Wilmington 910
Winston Salem 336/743

NORTH DAKOTA (ND)

All areas 701



Area Codes

OHIO (OH)

Akron..... 234/330
Cincinnati..... 513
Cleveland..... 216
Columbus..... 380/614
Dayton..... 937
Elyria..... 440
Lima..... 419/567
Marion..... 220/740

OKLAHOMA (OK)

Bethany..... 405
Enid..... 580
Tulsa..... 539/918

OREGON (OR)

Ashland..... 458/541
Eugene..... 458/541
Portland..... 503/971

PENNSYLVANIA (PA)

Erie..... 814
Harrisburg..... 223/717
New Castle..... 724/878
Philadelphia..... 215/
..... 267/445
Pittsburgh..... 412/878
Reading..... 484/610
York..... 223/717

RHODE ISLAND (RI)

All areas..... 401

SOUTH CAROLINA (SC)

Charleston..... 843/854
Columbia..... 803
Greenville..... 864
Myrtle Beach..... 843/854

SOUTH DAKOTA (SD)

All areas..... 605

TENNESSEE (TN)

Chattanooga..... 423
Cookeville..... 931
Jackson..... 731
Knoxville..... 865
Memphis..... 901
Nashville..... 615/629
Pulaski..... 931

TEXAS (TX)

Abilene..... 325
Amarillo..... 806
Austin..... 512/737
Brownsville..... 956
Corpus Christi..... 361
Dallas..... 214/469/972
El Paso..... 915
Fort Worth..... 682/817
Galveston..... 409
Houston..... 281/346/
..... 713/832
Lufkin..... 936
Midland..... 432
San Antonio..... 210/726
Tyler..... 903
Waco..... 254
Waverly..... 936
Weatherford..... 682/817
Wichita Falls..... 940

UTAH (UT)

Fillmore..... 435
Salt Lake City..... 385/801

VERMONT (VT)

All areas..... 802

VIRGINIA (VA)

Arlington..... 571/703
Charlottesville..... 434
Culpeper..... 540
Danville..... 434
Norfolk..... 757
Richmond..... 804
Roanoke..... 540

WASHINGTON (WA)

Bellevue..... 425
Longview..... 360/564
Seattle..... 206
Spokane..... 509
Tacoma..... 253

WEST VIRGINIA (WV)

All areas..... 304/681

WISCONSIN (WI)

Appleton..... 920
Beloit..... 608
Eau Claire..... 715
Green Bay..... 920
Madison..... 608
Milwaukee..... 414
Oshkosh..... 920
Racine..... 262

WYOMING (WY)

All areas..... 307

CANADA

ALBERTA

Calgary..... 403/587/825
Edmonton..... 587/780/825

BRITISH COLUMBIA

Vancouver..... 236/604/778
Victoria..... 250

MANITOBA

All locations..... 204/431

NEW BRUNSWICK

All locations..... 506

NEWFOUNDLAND

All locations..... 709

NORTHWEST TERRITORY

All locations..... 867

NOVA SCOTIA

All locations..... 902

NUNAVUT

All locations..... 867

ONTARIO

Hamilton..... 289/365/905
London..... 226/519
Ottawa..... 343/613
Sault Ste. Marie..... 249/705
Thunder Bay..... 807
Toronto..... 416/647

PRINCE EDWARD ISLAND

All locations..... 902

QUEBEC

Laval..... 450
Montreal..... 438/514
Quebec..... 367/418/587
Sherbrooke..... 819

SASKATCHEWAN

All locations..... 306/639

YUKON

All locations..... 867

Caribbean Islands and Other Countries in North American Number Plan

Anguilla..... 264
Antigua & Barbuda..... 268
Bahamas..... 242
Barbados..... 246
Bermuda..... 441
British Virgin Islands..... 345
Cayman Islands..... 345
Commonwealth of the
Northern Mariana Islands
670
Dominica..... 767
Dominican Republic..... 809/
..... 829/849
Grenada..... 473
Guam..... 671
Jamaica..... 876
Montserrat..... 664
St. Vincent & Grenadines .
784
St. Lucia..... 758
St. Kitts & Nevis..... 869
Trinidad & Tobago..... 868
Turks and
Caicos Islands..... 649

PUERTO RICO

All areas..... 787/939

U.S. VIRGIN ISLANDS

All areas..... 340

Long Distance



1+

If your area code is
270 (Kentucky)

Direct Distance Dialing

Direct dial 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 in person or by an automatic answering machine.

- To call within your area code, **dial 1 + 270 + Telephone Number**
- To call outside your area code, **dial 1 + Area Code + Telephone Number**

Long Distance Directory Assistance

- For local numbers not found in this directory, **dial 1 + 411**
- For other numbers within your area code and for numbers outside your area code, **dial 1 + Area Code + 555-1212**
- Inward WATS (800) numbers, **dial 1 + 800 + 555-1212**
- For Area Code Information — **See pages 9-12 or dial 0** (a charge will apply for operator assistance)

1+

If your area code is
731 (Tennessee)

Direct Distance Dialing

Direct dial 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 in person or by an automatic answering machine.

- To call within your area code, **dial 1 + 731 + Telephone Number**
- To call outside your area code, **dial 1 + Area Code + Telephone Number**

Long Distance Directory Assistance

- For local numbers not found in this directory, **dial 1 + 411**
- For other numbers within your area code and for numbers outside your area code, **dial 1 + Area Code + 555-1212**
- Inward WATS (800) numbers **dial 1 + 800 + 555-1212**
- For Area Code Information — **See pages 9-12 or dial 0**

(a charge will apply for operator assistance)

Kentucky long distance



If your area code is
270 (Kentucky)

Operator Assisted Dialing

Collect or Person-to-Person calls, calls charged to another number, calls placed from coin phones or from hotel guest phones, or calls for which Time and Charges are requested are Operator Assisted calls. Higher rates apply to station calls dialed by the operator, Collect calls, Person-to-Person calls or calls billed to another number.

Person-to-Person, Collect, Third Number Billed, Time And Charges

- To call within your area code, **dial 0 + 270 + Telephone Number**
- To call outside your area code, **dial 0 + Area Code + Telephone Number**

Person-to-Person Calls

Place the call with the operator if you wish to talk to a particular person or extension. Charging begins when the conversation begins with the extension phone, the person called or anyone else agreed upon. Rates are highest for Operator Assisted Person-to-Person calls.

Conference Calls

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.

Collect And Calls Charged To Another Number

Call Collect if the person or firm you are calling agrees to pay the charge. You can also bill calls to another number. Place these calls with the operator. Operator Assisted rates apply.

Mobile—Air—Land—Marine Calls

You can make calls to autos, trucks, trains, aircraft or boats equipped for telephone service. Dial the operator and ask for the Mobile Service Operator or the Marine Operator unless you've been instructed otherwise.

International Dialing Instructions From The U.S.

International Direct Dialing is available in your area. Thus, if you want to call to an international country by phone, you can:

- Dial 011 or 01*
- Dial the country code
- Dial the city code
- Dial the local number

For example, to place a direct-dial call to Paris, simply dial:



Also, you may dial 00 to go through the international operator (surcharges applicable) or use instructions provided by your long distance carrier.

Rates and time periods may vary. You may want to check with your long distance carrier concerning the most cost-efficient time period for you to make your call.

*If you dial 01, this will alert the operator you need assistance either with the call or to place the call either by Collect, Person-to-Person, etc., and applicable charges will be billed in addition to the charges for the long distance call.

Toll-Free Calls

You can call free to telephone numbers which are preceded by area code 800, 844, 855, 866, 877 or 888. Dial the operator and ask for the number. Dial 800 or 888 numbers direct. A separate Centralized Information Center is maintained for the 800 and 888 area code numbers and may be reached by dialing as you would to any other Distant Information Center: Dial 1, then the area code 800 or 888, followed by 555-1212.

Tennessee long distance



If your area code is
731 (Tennessee)

ATTENTION:

You must dial the area code on all long distance calls. National growth has increased demand for telephone numbers. Dialing the area code plus the seven-digit number makes more telephone numbers available.

Operator Assisted Dialing

Collect or Person-to-Person calls, calls charged to another number, calls placed from coin phones or from hotel guest phones, or calls for which Time and Charges are requested are Operator Assisted calls. Higher rates apply to station calls dialed by the operator, Collect calls, Person-to-Person calls or calls billed to another number.

Person-to-Person, Collect, Third Number Billed, Time And Charges

- To call within your area code dial **0 + 731 + Telephone Number**
- To call outside your area code dial **0 + Area Code + Telephone Number**

Person-to-Person Calls

Place the call with the operator if you wish to talk to a particular person or extension. Charging begins when the conversation begins with the extension phone, the person called or anyone else agreed upon. Rates are highest for Operator Assisted Person-to-Person calls.

Conference Calls

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.

Collect Calls And Calls Charged To Another Number

Call Collect if the person or firm you are calling agrees to pay the charge. You can also bill calls to another number. Place these calls with the operator. Operator Assisted rates apply.

Mobile—Air—Land—Marine Calls

You can make calls to autos, trucks, trains, aircraft or boats equipped for telephone service. Dial the operator and ask for the Mobile Service Operator or the Marine Operator unless you've been instructed otherwise.

International Dialing Instructions From The U.S.

International Direct Dialing is available in your area. Thus, if you want to call to an international country by phone, you can:

- Dial **011** or **01***
- Dial the **country code**
- Dial the **city code**
- Dial the **local number**

For example, to place a direct-dial call to Paris, simply dial:



Also, you may dial 00 to go through the international operator (surcharges applicable) or use instructions provided by your long distance carrier.

Rates and time periods may vary. You may want to check with your long distance carrier concerning the most cost-efficient time period for you to make your call.

*If you dial "01," this will alert the operator you need assistance either with the call or to place the call either by Collect, Person-to-Person, etc. and applicable charges will be billed in addition to the charges for the long distance call.

Toll-Free Calls

You can call free to telephone numbers which are preceded by area code 800, 844, 855, 866, 877 or 888. Dial the operator and ask for the number. Dial 800 or 888 numbers direct. A separate Centralized Information Center is maintained for the 800 and 888 area code numbers and may be reached by dialing as you would to any other Distant Information Center: Dial 1, then the area code 800 or 888, followed by 555-1212.

Long distance



EQUAL ACCESS

Choosing A Long Distance Company

Customers in this area now have the option of selecting a long distance company for their “1+” and “0+” calling to points outside the South Central Bell calling zones. This is available to all customers.

Location providers for most West Kentucky and Tennessee Telecommunications Cooperative telephones may also select long distance companies for carrying “0+” (such as collect and credit card) calls to points outside South Central Bell’s calling zone.

To verify your choice of a long distance company, you may contact your local telephone company and this information will be provided.

Company Code Dialing

Many long distance companies feature a variety of special rates, particularly in the areas of distance and time of day. Since your telephone service has Equal Access, you do not necessarily have to use the services of your preferred “1+” long distance company. Instead, you can use company code dialing.
(See instructions and rules that apply.)

Here’s how it works:

1. Dial the seven-digit code of the long distance carrier you wish to access. (See code listings on the next page.)

2. Dial 1 + the area code + the telephone number [direct dialed call] (or)
 3. Dial 0 + the area code + the telephone number [credit card, collect or bill-to-a-third-number call]
- Your call will be routed through the company you have selected.

Some of the following Equal Access long distance companies accept company code dialing without a previously arranged account. Some companies may require that you set up an account with them before you can use their code. This chart is based on information available at publication of this directory. Some companies may no longer offer long distance service in your area. There also may be other companies which offer service that became available after publication of this directory. Companies listed may serve some, but not all, customers in this area.

Toll Calling Control With PIN

The purpose of Toll Control With PIN is to gain better control of toll calling from your residence or business.

This service is not for everyone. If you have someone in your household who cannot control their long distance, this should be an avenue for you to control the situation.

In order for someone to make a long distance telephone call under the plan, he or she will first enter a PIN number that will allow for toll calling to be permitted.

Your PIN number is your choice, as well as your security code, to be used only by the person(s) you want to be able to make long distance calls.

The co-op does not assign PIN numbers, therefore, it is your responsibility to keep up with and know your PIN number. If this number becomes public knowledge, you are still responsible for any calls made from your telephone.

Please remember: You are responsible for the activity from your telephone at all times. Also, installation and monthly fees to have this service are applicable. Should you be interested or have questions, please contact our office.

Long distance

Customer long distance PICS			
1010071	Eclipse		800-422-1199
1010284	Lifeline		800-800-7550
1010288	AT&T	(Residence)	800-222-0300
		(Business)	800-222-0400
1010432	CenturyLink	(Residence)	800-860-2255
		(Business)	800-860-1020
1010444	Global Crossing		800-466-4600
1010457	Excel Communications		800-875-9235
1010780	Matrix Telecom	(Residence)	800-282-0242
1010852	Telecom U*S*A		800-777-2321
1010948	Broadwing		800-366-8459
1015102	Wiltel Communications		888-465-9516
1015483	Verizon	(Residence)	800-483-3737
1015957	LightYear Communications		800-393-7300
1016035	West Kentucky Networks		877-954-8748
1015253	ALLTEL		888-925-5835
1015792	SBC		877-366-3200
1016112	ACN Communications		888-226-9013

Customer information

About us

Cornerstone Connectivity is headquartered in Mayfield, Kentucky, and provides a 100% fiber network to power its unmatched broadband. The cooperative also offers security, voice and over-the-top streaming services to over 20,000 residential and business subscribers in Kentucky and Tennessee.

Our mission is to offer leading-edge technology, excellent customer service and support to our members with a goal of achieving complete satisfaction.

For nearly 70 years, bringing high-tech solutions to rural areas in Western Kentucky and Tennessee has been the primary purpose for Cornerstone Connectivity. The cooperative's first Rural Electrification Administration loan was received in 1953 with construction starting in that year. The cutover was in 1955, giving telecommunications services to 1,350 residences through 10 exchanges.

Although it was an eight-party service as provided by REA specification, it was a modern dial service. W.L. Parr was appointed manager and served until his death in 1962. After Parr's death, Percy Finks was appointed as manager in 1962, and he served until his retirement in 1976. Then, Glen B. Sears took over the reins of management until his retirement in 1998.

In February 1998, Trevor R. Bonnstetter became the fourth general manager of Cornerstone Connectivity, coming from River Valley Telephone Cooperative in Graettinger, Iowa. Under the direction of Bonnstetter, Cornerstone Connectivity has grown into a world-class telecommunications company, providing modern and up-to-date services to rural citizens of Western Kentucky and Northwest Tennessee.

In 2009, Cornerstone Connectivity pursued and was awarded a \$123.8 million grant/loan through the American Recovery and Reinvestment Act — the largest amount awarded by the federal government that year through the Broadband Initiatives Program. Since then, Cornerstone Connectivity has continued to impact and grow its service area, providing the critical infrastructure to support and enrich the lives of residents and businesses in Weakley and Henry counties.

Fiber broadband has the power to transform a region

and change lives through:

- Quality of life
- Education
- Job growth
- Health care and telemedicine
- Economic development

Cornerstone Connectivity will continue to pursue innovative ways to improve its service area.

Eligible Telecommunications Carrier

On Dec. 17, 1997, the Tennessee Regulatory Authority designated West Kentucky and Tennessee Telecommunications Cooperative dba Cornerstone Connectivity as the Eligible Telecommunications Carrier within its service area for universal service purposes. The goal of universal service is to provide all Tennessee citizens access to essential telecommunications services.

Cornerstone Connectivity provides single party residence with unlimited local usage and business service for reasonable rates each month.

This includes access to:

- Long distance carriers
- Emergency services
- Operator services
- Directory assistance
- Toll blocking

Use of these services will result in added charges. Touch tone is included in the aforementioned rates.

Cornerstone Connectivity would be pleased to provide you with specific rates for your area upon request.

Beginning Jan. 1, 1998, Cornerstone Connectivity began offering qualified customers Lifeline Assistance. You may qualify for Lifeline Assistance if you meet low-income eligibility requirements. Lifeline Assistance includes a monthly discount for basic phone charges, as well as toll blocking to qualifying customers.

Please call Cornerstone Connectivity with any questions you may have.

Recognizing Telephone Company Employees

For your protection, every telephone company employee wears Cornerstone Connectivity apparel and drives a vehicle with the Cornerstone Connectivity logo on the side.

Customer information

Rates & Policies

Copies of our rules and regulations and schedules of rates are available at our service office and are open to public inspection.

Number Changes

The telephone company reserves the right to and may, at its discretion, change the customer's telephone number.

976/900 Service

This service, which allows vendors to market recorded information such as sports updates or stock market reports, is now available in some areas. You reach the service by dialing 976 plus four digits or 1+900 plus seven digits. The company providing this service is responsible for the content and quality of messages.

Each call made to a 976 or 900 number from your telephone will result in an additional charge on your telephone bill. The amount charged is set by the provider of each 976 or 900 service, not by Cornerstone Connectivity.

Local 976 calls cannot be charged to other telephones or be completed by an operator. Long distance calls to 976 numbers will be handled and billed like other long distance calls.

Annual 900 Message

You should not be billed for pay-per-call services not offered in compliance with federal laws and regulations.

The consumer rights are provided under the Federal Telephone Disclosure and Dispute Resolution Act

If you orally communicate an allegation of a billing error via the business office, it will be considered sufficient notification of a billing error.

If your billing entity fails to follow the billing and collection procedures prescribed by the FTC rule implementing the federal Telephone Disclosure and Dispute Resolution Act, they are obligated to forfeit any disputed amount, up to \$50 per transaction.

Nondiscrimination Statement

Cornerstone Connectivity is the recipient of federal financial assistance from the U. S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability and, where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, reprisal or because all or a part of an individual's income is derived from any public

assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, 1400 Independence Ave. SW, Stop 9410, Washington, D.C. 20250-9410, or call toll-free at 866-632-9992 (English) or 800-877-8339 (TDD) or 866-377-8642 (English Federal-relay) or 800-845-6136 (Spanish Federal-relay). USDA is an equal opportunity provider and employer

Handling Unwanted Phone Calls, Obscene & Harassing

If you do not want to talk to a person selling a product or service by telephone, just say "no thank you," and hang up.

If you're bothered by harassing or anonymous phone calls, try these techniques to discourage them:

Always hang up immediately at the first obscene word or if the person on the other end of the line doesn't respond after you've said "hello" twice.

Don't talk to the caller. This is what he or she wants you to do.

Don't give out any information or let the caller know if you're alone. Teach your children to say, "Mom or Dad can't come to the phone. May I take a message?"

If the problem occurs continuously over an extended period, you should report it to your local law enforcement agency. Keep a record of the days and times of the calls, and note the caller's sex, voice, accent and comments. This information could assist the police.

WARNING: It is a crime under both Kentucky and federal laws for anyone to make obscene or harassing telephone calls or to use telephone facilities to communicate language, suggestions or proposals which are obscene, lewd, lascivious or indecent. Kentucky law imposes penalties of not more than 90 days imprisonment and/or a fine of not more than \$250. Federal law imposes penalties of not more than six months' imprisonment and/or a fine of not more than \$50,000

The making of such calls over the Cooperative lines may constitute cause for disconnecting service and possible prosecution and civil action by the person called.

Customer information

How To Handle Telephone Sales Calls

Many people enjoy receiving telephone calls at home offering them information about products and services that they may need or want. If you want to reduce the number of at-home solicitation calls that you receive from national companies, write to:

**Telephone Preference Service
Direct Marketing Association
P.O. Box 9014 • Farmingdale, NY 11735-9014
To call: 800-671-7701**

Kentucky Do Not Call Registry

Kentucky's No Call List is part of the National Do Not Call Registry.

Tennessee Do Not Call Registry

Tennessee residential customers can now enroll on the Tennessee Regulatory Authority Do Not Call Registry. The Registry is a list of the residential telephone subscribers who do not wish to be solicited by telemarketers. To enroll on the registry online, go to the TRA's website at www.tn.gov/tra. You may also enroll by calling toll free at 877-872-7030 from your home. Business numbers may not be included on the list. Telemarketers are prohibited from calling your telephone number 60 days after you enroll, unless exempted by law.

National Do Not Call Registry

888-382-1222 or www.donotcall.gov

Prosecuting Fraudulent Callers

It is illegal for another person to charge long distance calls to your number without your permission. People using unauthorized phone numbers to avoid charges are subject to prosecution and may be imprisoned, fined or both.

Directory Information

Looking for more business? Advertise in the telephone company's Yellow Pages. Call your local service office for information. Additional local directories may be obtained at your service office.

Directory Listings

Your name will automatically be added to our White Pages when you have a phone installed unless you ask for an Unlisted Number.

You can add other phone numbers if you wish: Additional Residence Listings are for other people in your household with different last names.

Additional Business Listings can put your name as well as your business's name in the White Pages.

Alternate Call Listings give another phone number for after-hours calls or if there is no one to answer at the first phone number.

Every effort is made to make the directory as accurate as possible. If an error occurs, please advise the service office so the listing can be corrected in future directories.

Advertising Telephone Numbers

Residence telephone numbers are installed with the understanding that they will be used for normal social activities and not in connection with any business. Advertising residence telephone numbers for business purposes will be considered sufficient cause for the cooperative to charge business rates.

Kentucky-Tennessee Dual Party Relay Service

The Kentucky and Tennessee Relay Centers are available seven days a week, 24 hours a day for relaying telephone calls — personal or business — to speech/hearing-impaired telephone customers. To use the center in your state, speech- or hearing-impaired callers, using their TDDs, dial as follows:

Kentucky Dual Party Relay Service

TDD—Dial 711

Voice—Dial 711

Tennessee Dual Party Relay Service

TDD—Dial 711

Voice—Dial 711

A relay communications assistant will answer.

Hearing/speech-impaired callers type on their TDDs the name and telephone number of the person to be called. Hearing callers simply tell the assistant the name and telephone number of the hearing/speech-impaired person they're calling. The specially trained communications assistant will then relay the call — word-for-word and in strictest confidence. Local calls are relayed free, while long distance calls are billed at regular rates. Each center relays in-state calls only.

The Kentucky and Tennessee Relay Centers are a cooperative effort with the Public Service Commission, AT&T and local telephone companies, including Cornerstone Connectivity.

Customer information

Cornerstone Connectivity TV Service Notices

Cornerstone Connectivity provides this information as a service to our customers and in accordance with applicable federal law and FCC regulations. We encourage you to review the following information and to contact Cornerstone Connectivity with any questions. The cooperative will send customers a TV privacy notice each year with the most up-to-date information.

Cornerstone Connectivity TV Service

- Basic Service
- Expanded Service

Service, Maintenance & Equipment Add-Ons

- Whole-Home DVR
- Variety Channels

Premium Channels

For more information about Cornerstone Connectivity's video products, services and pricing, please visit our website at www.mywkt.net.

Need help paying for a connection?

Lifeline Assistance can help!

Lifeline is a FCC program to help make communications services more affordable for low-income consumers.

You are eligible for Lifeline if you have an income below 135% of the Federal Poverty Guidelines or receive any of the following benefits:

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Supplemental Security Income (SSI)
- Federal public housing assistance
- Veterans Pension or Survivors Pension benefit

Lifeline: Up to \$9.25/mo. off

Visit usac.org for more info.

Get the help you need paying your phone or internet bill with Lifeline Assistance at lifelinesupport.org now!

Important information regarding Kentucky Relay

What Is Kentucky Relay?

Kentucky Relay is a public service that guarantees all citizens access to prompt, professional and accurate communication through the telephone. Consumers of these specialized services — specifically individuals who are deaf, deaf-blind, hard of hearing or have difficulty speaking — can communicate on the telephone via TTY, Voice Carry Over (VCO), Hearing Carry Over (HCO), Speech-to-Speech (STS), Spanish-to-Spanish and Captioned Telephone in order to connect with family, friends or businesses with ease.

How Does the Kentucky Relay Work?

Simply dial 711 or the appropriate toll-free number provided to connect with Kentucky Relay. A qualified Communication Assistant (CA) will ask for the area code and number of the person you wish to call and begin the relay call. Generally, the CA will voice the typed message from the text telephone (TTY) user to you. The CA relays your voiced message by typing it to the TTY user.

Specialized Services:

Kentucky Relay offers specialized services for individuals who have difficulty speaking and for Spanish-speaking residents. Specially trained CAs are on hand to assist in these types of calls by dialing the associated number provided. Since Kentucky Relay offers a variety of services, please refer to the website listed or call Kentucky Relay Customer Care for more detailed instruction on how a particular call is processed.

Captioned Telephone (CTS):

CTS is also available and ideal for individuals with hearing loss who are able to speak for themselves. A captioned telephone works like any other telephone with an essential difference: It allows users to listen to their phone conversations while reading word-for-word captions of what's said to them.

Access to Services:

Both 711 and the 800 numbers are toll-free calls and provide access to the same relay services. If you are experiencing trouble dialing 711 to reach Kentucky Relay, please call Kentucky Relay Customer Care.

All services are available 24 hours a day, seven days a week. Consumers may place relay calls to English- and Spanish-speaking persons within Kentucky, across the United States and even internationally. By law, each

conversation is handled with strict confidentiality. There is no charge to access Kentucky Relay.

To place a call using Kentucky Relay, dial 711 or one of the

toll-free numbers below:

- **TTY: 800-648-6056**
- **Voice: 800-648-6057**
- **Spanish: 866-557-5762**
- **Speech-to-Speech: 888-244-6111**

Customer Care Information:

888-662-2406 V/TTY

P.O. Box 285

Aurora, NE 68818

Email: KYRelay@HamiltonRelay.com

Web: www.kentuckyrelay.com

Captioned Telephone

Customer Service: 888-269-7477

To call a Captioned Telephone user, dial 711 or 877-243-2823

Special Points of Interest

Equipment Distribution Program

The Kentucky Commission on the Deaf and Hard of Hearing's (KCDHH) Telecommunications Access Program (TAP) provides residents of Kentucky who are deaf, hard of hearing, have difficulty speaking or have both a hearing and vision loss with landline or wireless equipment to make communication on the telephone more accessible. For more information, visit www.kcdhh.org/oea/tddprog.html or call 502-573-2604 (Voice) or 502-416-0607 (VP).

Emergency Calls

Please note that 711 is only to be used to reach Kentucky Relay. In an EMERGENCY you should continue to use 911. For emergencies, call 911 or your local emergency service TTY number directly, without using relay. The Americans with Disabilities Act (ADA) requires that 911 centers have a TTY and be prepared to handle emergency calls placed in this manner. Kentucky Relay will make every effort to assist you in an emergency. However, it is important to understand that relay centers are not 911 centers and do not assume responsibility for emergency calls.

Service and billing

Establishing Or Transferring Phone Service

- To establish or to transfer new residential phone service, please call your local service office or sign up for SmartHub where you have 24/7 access to your account. Visit wk.smarthub.coop to log in or register.
- To establish or to transfer business phone service, call or visit your local service office.

To enable us to process your order to establish phone service, we will need to know your complete address and how you want to be listed in the directory. We also need to know about previous telephone service in your name and other credit information. We will ask for identification and a number where you can be reached either at work or through a friend or relative until your service is established.

Installation Rates

Installation rates will vary with the needs of your service. There are many steps involved in installing your phone service, but not every customer needs each step. The amount of work needed to install phone service for you will depend on the type of facilities and service you want.

Deposit Policy

Customers may be asked to pay a deposit to establish telephone service. The amount of your deposit is determined when you apply for service.

Deposits are also required when a customer's payment history warrants. Deposits are based on a two-month billing. This deposit is required when the account is either late six or more times during a one-year period or the account is disconnected. If service has not been maintained for one year, the deposit will be required based on the number of delinquencies which equals to half or more the time the phone service has been installed.

You Will Be Billed For Changes In Your Service

All changes, except termination of service and disconnection of certain options, require a service charge. The amount you are charged depends on

the type of change requested. Consult your service representative for different services.

Your Telephone Bill — How You Are Billed

Payment is due upon receipt. Charges for local service and equipment are billed one month in advance. Repair charges are billed after they have been placed.

How, When & Where To Pay Your Bill

Customers are responsible for all charges incurred. Payment is due upon receipt of the monthly bill and should be paid no later than 30 days from the date of that bill to avoid a penalty.

Your payment due date is at the bottom of your bill. Your payment is considered past due if not paid by that date. You can mail your payment or pay your bill at your local service office. Payment may be made by credit card. You can save time if you use your payment portion of your bill when paying in person. There is a charge for each returned check.

Pay your bill online at **wk.smarthub.coop**

Pay your bill by phone at **855-385-9908**



Service and billing

Error On Your Bill

If you have a question about your bill, call your local service representative. Explain the possible error to the representative who will help you. If the error cannot be resolved, please pay the undisputed charges on time so you'll maintain a good payment record while the problem is being investigated.

Paying The Bill On Time So Your Service Will Not Be Disconnected

If your payments are not received by the due date, or you do not meet your mutually agreed upon payment arrangements, your telephone service will be disconnected.

How To Get Your Service Restored

Your account must have a zero balance before your service can be reconnected, and you will be charged a restoration fee. You may be asked to pay a deposit.

If there is more than one line on a membership, for example a residence line and a business line or the parent's line and a teenager's line, service can be disconnected on both lines for nonpayment in the event one of the bills is not paid.

Pay Bills With Cornerstone Connectivity's SmartHub

You can arrange for your monthly bill to be charged against your credit, debit or checking account. You will be sent a bill each month marked as "paid" so you can reconcile your personal financial statements.

Visit wk.smarthub.coop to log in or register for autopay options. Call the billing department at 877-954-8748 for more information.

Disputes Of Telephone Calls By Alternate Carriers

When a customer disputes a telephone call on their bill, the following steps are to be taken to ensure the customer's responsibility and the telephone company's obligation to work with the customer. It is the customer's obligation to report the dispute. If not reported, all charges are due and payable prior to the next billing.

1. A call is considered disputed effective with the billing date when the customer contacts the telephone company. As stated, the dispute reverts to the date of the most recent billing for the customer which reflects the charge.
2. The customer's account will not be assessed a penalty nor will the telephone service be disconnected until the end of the 60-day period has passed unless nondisputed charges are not paid in full.
3. The customer is provided with the appropriate telephone number of the company from which they were billed. This telephone number is printed on the top portion of the customer's bill. The telephone company does not intervene on behalf of the customer.
4. The customer has 60 days from the original billing date to resolve the situation or make payment.
5. At the end of this 60-day period, if resolution has not been made, the charge is due and payable by the customer.
6. During this time period, the customer will receive two (2) letters from the telephone company. The first letter will be mailed upon notification of the customer of the dispute, and said letter will show the amount disputed and the final date of resolution. The second letter will follow 30 days after the initial billing, reminding the customer of the resolution date, which will be the next billing.
7. At the end of the 60-day timetable, if resolution has not been made, the charge is owed by the customer and must be paid. If payment is not received, the customer will be assessed a penalty. If payment is still not received by the time for disconnection, the telephone service can and will be disconnected.

Equipment information

Recording Or Monitoring Phone Calls

Anyone who records or monitors a phone conversation is required to make this known to all parties in the conversation. The party doing the monitoring must ask the other person's permission to record or monitor the conversation. When using the public utility telephone network:

1. A "beep tone" audible to all parties and repeated at regular intervals during the conversation; or
2. Clearly and permanently marking the telephones being used that the conversation may be recorded without notice.

Telecommunications Devices For The Deaf (TDD/TTY)

Several services are available for those who are speech and/or hearing-impaired and require a TDD for telephone communications. Those certified as hearing and/or speech-impaired may qualify for a free TDD unit. Certification forms and more information are available from your service office.

Attachments To Telephone Equipment

Attachments connected to the telephone company's lines must be in compliance with company tariffs and Federal Communications Commission regulations.

Customer-Provided Equipment

You have the option of renting telephone sets or providing your own equipment. You are responsible for the proper connection of privately owned equipment. If privately owned equipment causes trouble, you will be subject to a service charge.

Customer-Provided Inside Wiring

You can install your own inside wiring and jacks or pay the telephone company to install the inside wiring and jacks.

CAUTION: If we make a repair service visit because of reported trouble and determine the problem is caused by customer-provided inside wiring or jacks, you will be subject to a service repair charge if you are not covered by our Inside Wiring Maintenance Plan. We provide an optional wiring maintenance plan at a cost of 50 cents per month that gives you the privilege of calling repair service to determine if trouble is caused

by outside lines or inside wiring. Under this plan we will tell you what is causing your telephone problem. We will repair inside wiring and jacks as long as the wiring is installed according to industry standards. This plan does not cover customer-provided telephone sets. If your reported trouble is found to be in customer-provided telephone sets, you will be billed a repair service charge.

We will continue to repair leased telephone sets.

Telephone Safety

The telephone is one of the safest appliances in your home or office. There are, however, a few situations where a telephone user needs to be cautious.

Use Of The Telephone Near Water

The telephone should not be used while you are in the bathtub, shower or pool. Immersion of the telephone or handset in water could cause electrical shock.

Use Of The Telephone During An Electrical Storm

You should avoid using a telephone during an electrical storm in your immediate area. Calls of an urgent nature should be brief. There is a remote risk of a dangerous electrical shock from lightning when using the telephone during a nearby electrical storm.

Use Of The Telephone To Report A Gas Leak

If you think you have found a gas leak, you should not use a telephone in the vicinity of the leak until the leak is repaired. The telephone contains electrical contacts that could generate a tiny spark when you lift the handset and dial. While unlikely, it may be possible for this spark to trigger an explosion if the gas concentration is high enough.

Phone Receiver Off The Hook

At times you may not wish to receive incoming calls. Please do not leave the receiver off the hook, as this unnecessarily congests the switching equipment. In some cases, we may have to disconnect your line to avoid overloading the equipment. When this occurs, your telephone will not work until it is reconnected in our switching office. We suggest if your phone is equipped with a jack, simply unplug it.

Quick reference guide

Quick reference guide to * features			
	FEATURE CODE	CANCEL FEATURE	
ANONYMOUS CALL REJECTION	*77	*87	Allows subscribers to reject calls from parties who have activated a privacy feature on their telephone.
AUTOMATIC CALLBACK (Repeat Dialing)	*66	*86	Automatically attempts to set up a call to the previously dialed number when busy.
AUTOMATIC RECALL (Call Return)	*69	*89	Helps determine the calling party and, if applicable, return the call.
CALL FORWARD ALL VARIABLE	*72	*73	To activate: *72 + number + #.
CALL FORWARD BUSY LINE VARIABLE	*90	*91	To activate: *90 + number + #. (This feature will automatically send all calls to the preprogrammed number when the line is in use.)
CALL FORWARD DON'T ANSWER VARIABLE	*92	*93	Dial *92 + number + #. (This feature automatically sends your calls to the programmed number after four rings.)
CALLING NUMBER DELIVERY & SUPPRESSION	*82		If you have a private number you can temporarily unblock your line by dialing *82. Your name and/or number will be displayed to people with Caller ID service on that one call.
CALLING NUMBER DELIVERY BLOCKING	*67		If you choose not to have your own number sent to someone with Caller ID.
CANCEL CALL WAITING	*70		To temporarily cancel Call Waiting before making a call.
COT ACCESS (Customer Originated Trace)	*57		Trace obscene, threatening or harassing calls. Forms must be signed in office prior to activation.
SELECTIVE CALL REJECTION	*60		Blocks delivery of calls up to six numbers. Dial *60 and follow voice prompts.
SPEED CALLING (SC8) (2 through 9)	*74		Provides one- or two-digit codes of the telephone numbers you call most.
SPEED CALLING (SC30) (20 through 49)	*75		
TOLL CONTROL ACCESS	*13		Allows long distance calls, ONLY if you have the appropriate PIN number.
TOLL CONTROL ACCESS WITH PIN CHANGE	*12		
VOICEMAIL	*98		To access voicemail from home.

Please see the following pages for a detailed description.

Consumer rights

Liability Of Cornerstone Connectivity

In view of the fact that the customer has exclusive control of his communications over the facilities furnished by him to West Kentucky and Tennessee Telecommunications Cooperative (Cornerstone Connectivity), and of the other uses for which facilities may be furnished him by Cornerstone Connectivity, and because of unavoidableness of errors incident to the services and to the use of such facilities of Cornerstone Connectivity, the services and facilities furnished by the Cooperative are subject to the terms, conditions and limitations herein specified.

The liability of Cornerstone Connectivity for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in transmission occurring in the course of furnishing service or other facilities and not caused by the negligence of the customer shall in no event exceed an amount equivalent to the proportionate charge to the customer for the period of service during which such mistake, omission, interruption, delay, error or defect in transmission occurs. No other liability shall in any case attach to Cornerstone Connectivity.

When the lines of the other telephone companies are used in establishing connections to points not reached by Cornerstone Connectivity's lines, Cornerstone Connectivity is not liable for any act or omission of the other company or companies.

Interruption Of Service

The specific form of rule applicable to interruptions in exchange telephone service is as follows:

The utility shall allow, for interruptions in exchange telephone service 24 hours or more not due to conduct of the customer, an amount equal to the fixed monthly charges for exchange service multiplied by the ratio of the days of interruptions to 30 days. When interruptions continue beyond 24 hours, credit allowance will be given in successive 24-hour multiples.

Similar, but not identical, provisions apply to private line and other telephone services. For details of provisions covering allowances for interruption in such other services you should call your service office.

Liability For Directory Advertising

For errors or omissions in listings or advertisements in telephone directories, allowances are provided as follows:

A. For listings in telephone directories furnished without additional charge, an amount not in excess of the minimum monthly charge to the customer for exchange service during the effective life of the directory in which the error or omission occurred.

B. For listings in telephone directories furnished at additional charge, an amount not in excess of the charge for the listing during the effective life of the directory in

which the error or omission occurred.

C. For advertisements in classified directories, an amount based upon pro rata abatement of the charge in such degree as the error or omission affected the advertisement.

For information on allowances available in the event of errors or omissions in information records or in TWX or other special directories, you should contact your nearest service office.

Unresolved Complaints

Telephone Complaints

If you are not satisfied with the way a Cornerstone Connectivity employee handles your service or billing complaint, make sure that you discuss it with a supervisor or manager. If your complaint is still not satisfactorily resolved you may call the Kentucky Public Service Commission's UTILITY CUSTOMER INQUIRY NUMBER toll free, 800-772-4636.

Other Utilities

Unresolved complaints concerning electric, gas, water and sewage companies also can be referred to the Kentucky Public Service Commission's UTILITY CUSTOMER INQUIRY NUMBER toll free, 800-772-4636.

The Public Service Commission does not regulate municipal utilities, the Tennessee Valley Authority or cable television companies.

Statement Of Nondiscrimination

West Kentucky and Tennessee Telecommunications Cooperative is the recipient of federal financial assistance from the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability and, where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Ave. SW, Washington, DC 20250-9410, or call toll free 866-632-9992 (voice) or 800-877-8339 (TDD) or 866-377-8642 (relay voice users). USDA is an equal opportunity provider and employer.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Trevor R. Bonnstetter, General Manager.

Class Features

Automatic Callback

Automatic Callback (AC) is a call completion feature that allows a subscriber to dial an access code to initiate a call to the last directory number he/she called or attempted to call. If the called station is busy, the switch will automatically call the station back when it becomes idle. When the busy station becomes idle, the calling station receives ringing. Upon answer by the calling party, the switch will automatically attempt to set up a call to the previously busy station.

Benefits: AC offers the benefits of time savings and convenience. It saves time spent on continuous attempts to redial a busy station. Also, it eliminates the need to look up or remember the phone number during redial attempts.

To Activate:
Press *66

To Deactivate:
Press *86

Automatic Recall

Automatic Recall (AR) is a call completion feature that allows a subscriber to dial an activation code and have a call automatically returned to the last party who called or attempted to call him/her. With the use of an Expanded Announcement System, the subscriber is able to hear the directory number voiced back, unless it is marked as private, allowing the subscriber to determine if he/she wants to return that call. This is commonly referred to as two-level AR. To return the call, the subscriber then dials the access code and hangs up.

Benefits: AR eliminates missed calls. It also eliminates the need to rush in an effort to answer a ringing telephone only to have the calling party hang up just as

the called party answers. Simply by dialing the feature activation code, the subscriber can now return a missed call conveniently and automatically.

To Activate:

Press *69 (On a rotary phone, dial 1169.) Your call will go through like a normal call.

If The Line Is Busy:

1. Hang up. Your phone will keep trying the line for up to 30 minutes.
2. A special callback ring alerts you if the line becomes free. (Some phones ring normally.)
3. Lift the handset to automatically place the call.

To Deactivate:
Press *89

Caller ID

Calling Number Delivery (CND) allows a subscriber to view the calling party's directory number and/or name prior to answering a call, if available. The calling party's number and/or name, along with date and time, is sent during the initial ringing cycle and is displayed on customer-provided Customer Premises Equipment (CPE) for the duration of the call. The date and time are also displayed on the CPE, if available.

Benefits: Caller ID allows the subscriber to view the directory number and/or name of the incoming call prior to answering. With this information, a subscriber can screen the incoming call in advance to determine whether he/she wishes to answer a particular call. As an enhanced application, businesses can use the switch calling number information to automatically retrieve the calling customer's file via output of information onto an offline computer database at the customer's location.

CLASS FEATURES

Calling Number Delivery Blocking

Calling Number Delivery Blocking (CNDB) allows a subscriber to toggle the permanent public/private status of his/her line for the duration of one call by dialing an access code prior to making a call. For example, a subscriber whose permanent public/private status is public could dial the CNDB code to label his/her directory number as private and thus prevent Calling Number Delivery to the called party. After the call is completed, the subscriber's line returns to its permanent public/private status.

Benefits: CNDB offers the benefits of privacy and security. Some subscribers may wish to prevent their directory numbers from being made available to the called party.

To access CNDB, dial *67 from a touch tone telephone or 1167 from a rotary dial telephone.

If your number is nonpublished, dial *82 then the number you want to call to release your number for anonymous call rejection.

Calling Identity Delivery On Call Waiting

Calling Identity Delivery on Call Waiting (CIDCW) is a feature that will allow the subscriber to receive information about a calling party on a waiting call. CIDCW is assignable to all single-party lines, business group lines and multiline phones.

While the customer is on the telephone and has the Call Waiting feature, the Calling Identity Delivery will deliver the number to the customer's present Caller ID (CPE). The customer must have the Caller ID feature and CPE in order for this feature to work.

Customer Originated Trace

Customer Originated Trace (COT) allows a subscriber to automatically initiate a trace of the last incoming call. To activate this feature, the subscriber simply dials the COT access code to have the calling party's directory number printed at the Telco or authorized agency locations.

By utilizing an announcement machine, which does not have to be an Expanded Announcement

System, the subscriber is provided with instructional announcements on how to activate COT. This is commonly referred to as two-level COT.

Benefits: COT makes it easier to trace obscene, threatening or harassing calls and offers the benefits of protection and security. Typically, such calls can be eliminated if they can be traced back to the offender. Forms must be signed in office prior to activation.

To Access: Press *57. (On a rotary phone, dial 1157.)

Distinctive Ringing

Distinctive Ringing allows two or three Directory Numbers (DNs) to be assigned to the same line. This allows a subscriber to receive calls on up to three separate numbers without installing additional lines. A distinctive ringing pattern is provided for each DN, so the subscriber can identify the number that has been dialed.

In addition, Call Waiting (CW) service may be provided with the Distinctive Ringing feature. When these two features are assigned concurrently, unique CW tones are provided for each DN on the line. The CW tones correspond to the ringing patterns on the line, so that incoming calls may be answered appropriately.

Call Forwarding (CF) may also be used in conjunction with the Distinctive Ringing feature. The concurrent subscription to these features allows for two CF options. Under one option, calls to all DNs on the line are forwarded to the assigned number. Under the other option, only calls to the main DN will be forwarded to the assigned number. The desired option must be chosen at the time CF is added to the Distinctive Ringing line (or vice versa).



Custom Calling Features

Call Forwarding

Call Forwarding lets you transfer your incoming calls automatically to any other telephone you can dial within the continental U.S. without the assistance of an operator.

To Forward All Calls:

1. **Dial *72.**
2. Listen for a second dial tone.
3. Dial the number to which you want your calls forwarded. Two short tones will indicate the number has registered.
4. Call Forwarding is in effect when the other telephone is answered. Stay on the line for at least five seconds.
5. If the line is busy or there is no answer, hang up and immediately repeat the first two steps. Call Forwarding will be established automatically when you hear two short tones plus dial tone. No answer is required to activate Call Forwarding on the second attempt.

To Cancel Forwarding:

1. **Dial *73.**
2. Listen for two short tones plus dial tone. Call Forwarding is canceled.

Call Forward Busy

1. **Dial *90.**
2. Dial the number to which you want your calls forwarded.

3. Dial the # key. This feature will automatically send all calls to the programmed number when the line is in use. *91 will cancel this feature.

Call Forward Don't Answer

1. **Dial *92.**
2. Dial the number to which you want your calls forwarded.
3. Dial the # key. This feature automatically sends your calls to the programmed number after four rings. *93 will cancel this feature.

Some Things To Remember:

- Call Forwarding continues until you cancel it from your telephone.
- You can still make outgoing calls from your telephone while Call Forwarding is established.
- A short ring will be heard whenever your number is called to remind you your telephone calls are forwarded. You cannot answer these calls.
- If other people use your telephone, let them know when incoming calls are being forwarded, especially if they are expecting an important call.
- Don't forget to tell the person who will receive your calls that you are using Call Forwarding — especially if you will not be where your calls will be forwarded.
- You pay applicable charges, if any, for calls forwarded from your telephone.

Custom calling features

Three-Way Calling

This service lets you add a third person to your conversation.

To Add A Third Person To Your Conversation:

1. Press the switchhook once, firmly (1/2 second), and release immediately. This puts the original call on “hold.”
2. Listen for three short tones, then a dial tone.
3. Dial the telephone number of the third person to be added. After the third person answers, you may talk with that person before returning to the original call.
4. To return the original caller to the line and complete the three-way conversation, press the switchhook once, firmly (1/2 second), and release immediately.

NOTE: If the line is busy or doesn’t answer, cancel the three-way call by pressing the switchhook once. Continue the original conversation or try again.

To Remove Either Person From The Conversation:

1. The original called party just hangs up to disconnect.
2. The third person is removed by your pressing the switchhook once and releasing it immediately, or by the third person simply hanging up.
3. All three connections are automatically disconnected when you hang up.

To Add A Different Person:

Perform a “remove” step. Then repeat the first four steps.

Speed Calling

Speed Calling provides one-digit codes of the telephone numbers you call most. You can dial both local and long distance calls with Speed Calling. Speed Calling is available in eight- or 30-number capacities.

To Place A Speed Call:

Eight-Number Option:

When you hear the dial tone, dial the Speed Calling code (2 through 9) assigned to the number you’re calling. If your telephone is touch tone and equipped

with the pound symbol (#) key, press the code number and then the # key.

30-Number Option:

With this option your speed-calling codes are the double-digits 20 through 49.

1. To enter a speed-calling code, dial *74 and wait four seconds for a dial tone.
2. From the available code numbers, dial the code number you wish to substitute for the directory number.
3. Dial the directory number to be stored that corresponds to the code number selected in step 2 and wait four seconds for two bursts of dial (confirmation) tone; then hang up.
4. Repeat steps 1 through 3 for each number to be stored, using a different code number each time. If you wish to replace a previously stored number with a new one, repeat steps 1 through 3.

To use a speed calling code that has been programmed for your telephone, dial the selected code number and wait four seconds for the call to be placed.

Custom Calling services are available only to single party customers, where facilities are available, at an additional monthly charge. For further information call your service representative.

To Add Or Change A Speed Calling Code Number:

Eight-Code Speed Calling:

1. Listen for dial tone, then dial activating code *74. (On a touch tone phone equipped with a pound symbol (#) key, press *74 and then the # key.)
2. Listen for a second dial tone, then dial the Speed Calling code number to be changed or added.
3. Next, dial the local or complete long distance number you want assigned to that code number.
4. Two short tones indicate the new code and telephone number combination have been recorded.

Custom calling features

Call Waiting

This service lets you answer a second call while you are using your telephone.

To Answer A Waiting Call:

1. When you're on the phone, a special tone tells you a second call is waiting.
2. Simply press and quickly release the switchhook on your telephone. Your first caller is automatically placed on hold, while you're connected with the second caller.

If You Choose Not To Answer The Incoming Call:

You'll hear a special tone to remind you of the waiting call.

To Alternate Between Callers:

Simply press and quickly release the switchhook. While you talk with one caller, the other will automatically be placed on hold. Each conversation remains private.

To End Either Call:

1. Hang up.
2. Your phone will ring.
3. When you answer, you'll be connected with the remaining caller. (Use the recall button on Trimline® models.)

To Temporarily Cancel Call Waiting Before Making A Call:

1. Lift the handset and listen for the dial tone.
2. Press *70. (On a rotary phone, dial 1170.)
3. Listen for second dial tone.
4. Dial the telephone number you wish to call.

To Temporarily Cancel Call Waiting During A Call:

1. Press and release the switchhook.
2. Press *70. (On a rotary phone, dial 1170.)
3. Listen for the confirmation tone. You'll automatically be reconnected to your call.

Some Things To Remember: Cancel Call Waiting can be programmed online. Contact your local ISP provider.

NOTE: You cannot cancel Call Waiting while a call is in progress and a third party is trying to reach you. Call Waiting automatically reactivates when you hang up.

Anonymous Call Rejection

Anonymous Call Rejection (ACR) is a terminating Class feature, which allows subscribers to reject calls from parties who have activated a privacy feature on their telephone. This prevents delivery of the calling number to the called party. ACR subscribers need not be assigned Calling Number Delivery and/or Calling Name Delivery for Anonymous Call Rejection to work on the subscriber's line(s).

When ACR is active on a line, incoming calls are checked to determine whether presentation of the calling party's dialed number is allowed or blocked. If presentation is allowed or unavailable for whatever reason, the call is then completed. If presentation is restricted, the incoming call is routed to the ACR denial announcement and is terminated.

The ACR denial announcement informs the calling party that the person they are trying to reach will not accept their call as long as the calling number is private. To complete a call to that person, the calling party must hang up, take the proper steps to ensure the number is not blocked, or that it appears to be public, and then attempt to place the call again.

The ACR subscriber receives no alert for incoming calls that are rejected. Incoming calls are checked for acceptance or rejection by ACR regardless of the state of the ACR subscriber's line, whether it is off-hook or idle.

To Activate:

Press *77. (On a rotary phone, dial 1177.)

To Deactivate:

Press *87. (On a rotary phone, dial 1187.)

Selective Call Rejection

Blocks delivery of calls up to six numbers.
Dial *60 and follow prompts.

Custom calling features

Voicemail

With voicemail, messages are taken even while you're on another call, not just when you're not available or can't answer the phone. It's simple, convenient and reliable.

Quick dialing access to your voicemail is available from your phone while at home or from another location.

1. **Dial *98** from your home line or area code + prefix + 9586 (wkvm).
2. Enter your password followed by the # key.
3. Press 1 to retrieve your messages. Your password is "0000" by default. You are encouraged to change this default password. You may have sub-mailboxes as well.



Plans To Choose From			
Voicemail	Bronze	Silver	Gold
Mailboxes	1	3	5
Messages	10	20	20
Messages length	1 minute	1 minute	1 minute
# minutes of messages that can be left	5 minutes	10 minutes	20 minutes
# of days saved messages are held	14	14	14
Cost of plan	\$3	\$4	\$5
Email notification	\$1	\$1	\$1
Two options to retrieve your messages	*98 or the area code + prefix of your exchanges plus 9586	*98 or the area code + prefix of your exchanges plus 9586	*98 or the area code + prefix of your exchanges plus 9586

Bylaws

WEST KENTUCKY RURAL TELEPHONE COOPERATIVE CORPORATION INC. dba Cornerstone Connectivity
It shall be the aim of WEST KENTUCKY RURAL TELEPHONE COOPERATIVE CORPORATION INC., operating as Cornerstone Connectivity (the “Co-op”), to provide dependable area-wide telecommunications service on the cooperative plan and at the lowest cost consistent with sound economy and good management.

ARTICLE I MEMBERSHIP

SECTION 1. Requirements for Membership.

Any person, as that term is defined in Chapter 279 of the Kentucky Revised Statutes, may become a member of the Co-op at such time as all of the following conditions have been met:

- (a) The person has made a written application for membership in the form prescribed by the Co-op;
- (b) The person has agreed to purchase from the Co-op telecommunications service as hereinafter specified;
- (c) The person has agreed to comply with and be bound by the Articles of Incorporation and Bylaws of the Co-op and any rules and regulations adopted by the Board of Trustees of the Co-op (hereinafter called the “Board”);
- (d) The person has been accepted for membership by the Board or the members;
- (e) The person has paid any membership fee, security deposit, contribution in aid of construction, and such other fees or charges as may be set by the Board or set forth in the rules and regulations of the Co-op; and
- (f) The person has satisfied all other conditions established for membership by the Board.

Should the Co-op determine that it is providing telecommunications service to a person who has not complied with, and upon written request refuses or fails to comply with, any one or more of these conditions to membership, the Co-op may terminate service to the premises of such person.

No member may hold more than one membership in the Co-op, and no membership shall be transferable, except as provided in these Bylaws.

All applications received more than thirty (30) days prior to each meeting of the members which have not been accepted or which have been rejected by the Board shall be submitted by the Secretary to such meeting and, subject to compliance by the applicant with the requirements herein above set forth, any such application may be accepted by vote of the members. The Secretary shall give each such application at least ten (10) days’ written notice of the date of the members’ meeting to which his application will be submitted and such applicant shall be entitled to be present and heard at the meeting.

SECTION 2. Membership Certificates.

Unless otherwise specified by the Board, membership in the Co-op shall be evidenced by a digital membership certificate which shall be in such form and shall contain such provisions as shall be determined by the Board. Such certificate shall bear the electronic signature of the President and the Secretary and shall be sent to the email address provided by the member to the Co-op in such member’s application for membership.

SECTION 3. Joint Membership.

Spouses may apply for a joint membership and, subject to their compliance with the requirements of Section 1 of this Article, may be accepted for such membership. The term “member” as used in these Bylaws shall be deemed to include both spouses holding a joint membership, and any provisions relating to the rights and liabilities of membership shall apply equally with respect to the holders of a joint membership. Without limiting the generality of the foregoing, the effect of the hereinafter specified actions by or in respect of the holders of a joint membership shall be as follows:

- (a) The presence at a meeting of either or both shall be regarded as the presence of one member and shall constitute a joint waiver of notice of the meeting;
- (b) The vote of either separately or both jointly shall constitute one joint vote;
- (c) A waiver of notice signed by either or both shall constitute a joint waiver;
- (d) Notice to either shall constitute notice to both;
- (e) Expulsion of either shall terminate the joint membership;
- (f) Withdrawal of either shall terminate the joint membership;
- (g) Either, but not both concurrently, may be elected or appointed as an officer or trustee, provided that both meet the qualification for such office.

SECTION 4. Conversion of Membership; Effect of Death, Legal Separation or Divorce Upon a Joint Membership.

(a) A membership may be converted to a joint membership upon the written request of the member, the agreement by such member and his or her spouse to comply with the Articles of the Incorporation, Bylaws, and any rules and regulations adopted by the Board, and, if required by the Co-op, the joint execution of an

updated application for membership. The outstanding membership certificate shall be surrendered and shall be reissued by the Co-op in such manner as shall indicate the changed membership status.

(b) Upon the death of either spouse who is a party to the joint membership, such membership shall be held solely by the survivor, in the same manner and to the same effect as if such membership had never been joint. The outstanding membership certificate shall be surrendered and shall be reissued in such manner as shall indicate the changed membership status, provided, however, that the estate of the deceased shall not be released from any debts due the Co-op and the surviving spouse shall not be entitled to a payment of an accelerated distribution of capital credits, unless otherwise provided by the Board.

(c) Upon the legal separation or divorce of the holders of a joint membership, such membership shall continue to be held solely by the person who continues directly to occupy or use the premises covered by such membership, in the same manner and to the same effect as though such membership had never been joint; provided, however, that the other person shall not be released from any debts due the Co-op. If subsequent to legal separation or divorce, both joint members continue to occupy or use the premises covered by the joint membership, or more than one premises formed the basis of the joint membership and both joint members occupy or use such premises, then the joint membership shall continue as a joint membership unless otherwise expressly agreed by the joint members.

SECTION 5. Connection Fees.

Fees shall be paid for the first and each additional connection, extension and other available service, in accordance with the rules and regulations prescribed by the Board.

SECTION 6. Purchase of Telecommunications Service.

Each member shall:

(a) As soon as telecommunications service is available, take telecommunications service from the Co-op to be used on the premises specified in such member's application for membership and shall pay therefore monthly at rates which shall from time-to-time be fixed by the Board; provided, however, that the Board may limit the amount of telecommunications service which the Co-op shall be required to furnish to any one member;

(b) Pay all amounts owed by such member to the Co-op as and when the same shall become due and payable. When the member has more than one service connection from the Co-op, any payment for service by the member to the Co-op shall be deemed to be allocated and credited on a pro rata basis to the member's outstanding accounts for all such service connections, regardless of how such payment is designated by the member;

(c) Upon request by the Co-op, execute and deliver to the Cooperative grants of easement or rights of way over, on

and under lands owned by the member, and in accordance with such reasonable terms and conditions as the Co-op may require, for the furnishing of service to the member or other members or for the construction, operation, maintenance or relocation of the Co-op's facilities, lines and equipment for future members and applicants for membership;

(d) Provide to the Co-op a current address for communications and billing and promptly provide any change of address to the Co-op; and

(e) Promptly notify the Co-op of all changes in circumstances that may affect the member's status or relationship with the Co-op (e.g., death, divorce, legal separation, dissolution or name change).

The Co-op shall use reasonable diligence to furnish its members with dependable services, although the Co-op cannot guarantee that services will be continuous and uninterrupted. Each member shall provide all necessary equipment on such member's premises to receive services from the Co-op. All work performed on a member's premises by such member to enable receipt of services from the Co-op shall meet all applicable laws, rules, regulations and codes. Each member shall be responsible for and shall indemnify the Co-op and its employees, agents and contractors against death, injury, loss or damage resulting from any defect in or improper use or maintenance of the member's premises or equipment used to receive services.

By doing business with the Co-op, each member agrees that in the event it is necessary for the Co-op to hire collection agencies, consultants or attorneys to pursue collection activities for amounts owed by the member to the Co-op, the member shall pay the Co-op's costs for such collection activities in addition to the amount originally owed to the Co-op.

SECTION 7. Withdrawal from Membership; Suspension and Termination of Membership.

(a) Any member may withdraw from membership upon payment in full of all debts, liabilities and obligations of the member to the Co-op and in compliance with such uniform terms and conditions as the Board may prescribe.

(b) Upon a member's failure to pay for service provided to the member by the Co-op within the time required, or upon the member's failure to comply with the member's obligations set forth in these Bylaws and the rules and regulations of the Co-op, the membership rights of the member shall automatically be suspended; and the member shall not during such suspension be entitled to receive service from the Co-op (except for prepaid services, if such services are available), to cast a vote at any meetings of the members, or to receive Patronage Allocations. If the member, within sixty (60) days from the date of such suspension, pays all sums required by the Bylaws and the rules and regulations for reinstitution

of service, and shall satisfactorily correct any other non-compliance with the rules and regulations of the Co-op, such member's membership shall be automatically reinstated, in which event the member shall thereafter be entitled to receive service from the Co-op and to vote at the meetings of its members.

(c) The membership of a member who for a period of thirty (30) days after service is made available to the member has not permitted the installation of service, or of a member who has ceased to purchase service from the Co-op, may be cancelled by resolution of the Board.

(d) A member will be deemed to have withdrawn and terminated the member's membership in the Cooperative upon:

- (i) the member's failure to timely reinstate the member's membership which has been suspended in accordance with subsection (b) of this Section 7;
- (ii) the member's withdrawal from membership in accordance with subsection (a) of this Section 7;
- (iii) the death of the member, if such member is a natural person;
- (iv) the cessation of the legal existence of the member, if such member is other than a natural person; provided, that upon the dissolution for any reason of a partnership, or upon the withdrawal or addition of any individual partner, such membership shall continue to be held by such remaining partner or partners, including any additional partners, that continue to own or directly to occupy or use the premises being furnished service pursuant to such membership.

(e) A member may be expelled from membership pursuant to such terms and conditions as may from time to time be adopted by the Board.

(f) Upon the withdrawal, termination or expulsion of a member, the membership of such member shall thereupon terminate, and the membership certificate of such member shall be surrendered forthwith to the Co-op. Termination of membership in any manner shall not release a member or a member's estate from any debts due the Co-op.

(g) If a connection fee has been paid by a landlord on behalf of his tenant, upon the removal of such tenant from the premises of the landlord, the membership of such tenant shall terminate.

SECTION 8. Transfer of Membership.

Upon consolidation, merger or sale of substantially all its assets, a member that is not a natural person may transfer its membership to its corporate successor or the purchase of such assets if such successor or purchase is otherwise eligible for membership and has met the requirements for membership set forth in this Article I, upon satisfying or making adequate provisions for the satisfaction of all its liabilities and obligations to the Co-op and upon satisfying any additional terms and conditions the Board may establish for such transfer, including, without limitation, the payment of a reasonable fee for the transfer and the execution of such documents as the Co-op may reasonably

require.

SECTION 9. Wireline Members of an Acquired Cooperative.

In the event the Co-op should purchase or otherwise acquire assets of another telecommunications cooperative, the wireline members of the cooperative being purchased or otherwise acquired shall immediately become members of the Co-op.

ARTICLE II RIGHTS AND LIABILITIES OF MEMBERS

SECTION 1. Property Interest of Members.

Upon dissolution after (a) all debts and liabilities of the Co-op shall have been paid, and (b) all capital furnished through patronage shall have been retired as provided in these Bylaws, the remaining property and assets of the Co-op shall be distributed among the members and former members in the proportion which the aggregate patronage of each member bears to the total patronage of all such members, unless otherwise provided by law.

SECTION 2. Non-liability for Debts of the Co-op.

The private property of the members shall be exempt from execution or other liability for the debts of the Co-op, and no member shall be liable or responsible for any debts or liabilities of the Co-op.

ARTICLE III MEETING OF MEMBERS

SECTION 1. Annual Meeting.

The annual meeting of the members shall be held on a date and time and at a location determined by the Board, which shall be designated in the notice of the meeting, for the purpose of electing trustees, passing upon reports for the previous fiscal year, and transacting such other business as may come before the meeting. It shall be the responsibility of the Board to make adequate plans and preparations for the annual meeting. Failure to hold the annual meeting at the designated time shall not work a forfeiture or dissolution of the Co-op.

SECTION 2. Special Meetings.

Special meetings of the members shall be called by resolution of the Board, or upon a written request signed by any three (3) trustees, by the President, or by not less than two hundred (200) members or 10% of all the members, whichever shall be the lesser, and it shall thereupon be the duty of the Secretary to cause notice of such meeting to be given as hereinafter provided. Special meetings of the members may be held at any place within the counties of Calloway, Carlisle, Graves, or Marshall, state of Kentucky, specified in the notice of the special meetings.

SECTION 3. Notice of Members' Meetings.

Written notice stating the place, day and hour of the

meeting, and in case of a special meeting or an annual meeting at which business requiring special notice is to be transacted, the purpose or purposes for which the meeting is called, shall be delivered not less than ten (10) days nor more than twenty (20) days before the date of the meeting, either personally or by mail, by or at the direction of the Secretary, or upon a default in duty by the Secretary, by the persons calling the meeting to each member. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail, addressed to the member at the member's address as it appears on the records of the Co-op, with postage thereon prepaid. Notice under this Section may be sent electronically. The failure of any member to receive notice of an annual or special meeting of the members shall not invalidate any action which may be taken by the members at any such meeting. Further, the attendance of a member at any meeting of the members shall constitute a waiver of notice of time, place and purpose of such meeting unless such attendance shall be for the express purpose of objecting to the transaction of any business, or one or more items of business, on the grounds that the meeting was not lawfully called or convened, and such person files in writing such objection with the Secretary of the Co-op at the time of attendance.

SECTION 4. Quorum.

A quorum shall be fifty (50) members or 1% of all members, whichever is greater, present in person. If less than a quorum is present at any meeting, a majority of those present in person may adjourn the meeting from time-to-time without further notice. The minutes of each meeting shall contain a list of the members present in person.

SECTION 5. Voting Guidelines and Procedures.

(a) Each member shall be entitled to only one vote upon each matter submitted to a vote at a meeting of the members. If a quorum is present at a meeting of members, the affirmative majority vote of the members present and voting at such meeting shall be the act of the membership, unless the vote of a greater number is required by law, the Articles of Incorporation, or these Bylaws.

(b) If spouses hold a joint membership, they together shall be entitled to one vote, and no more, upon each matter submitted to a vote at a meeting of the members. The act of voting by one of such joint members binds both joint members and will be considered the vote of both members.

(c) Voting by persons on behalf of entities (persons other than natural persons) shall be allowed only upon the presentation to the Co-op prior to, or upon registration at, each annual meeting or special member meeting, satisfactory evidence entitling the person to cast a vote on behalf of such entity.

(d) The Board may, in its sole discretion, determine that matters may be voted on by mail ballot. Each such mail

ballot shall be in the form prescribed by the Board of Directors.

(e) The Board may by resolution allow, to the extent permitted by law, members to vote by alternative means that include, without limitation, voting remotely during meetings held by telephone or video conference, voting by electronic means, early voting and drive-by voting.

SECTION 6. Order of Business.

The order of business at the annual meeting of the members and, so far as possible, at all other meetings of the members, shall be essentially as follows, except as otherwise determined by the members at such meeting:

1. Report on the number of members present in person in order to determine the existence of a quorum;
2. Reading of the notice of the meeting and proof of the due publication or mailing thereof, or the waiver or waivers of notice of the meeting, as the case may be;
3. Reading of unapproved minutes of previous meetings of the members and the taking of necessary action thereon;
4. Presentation and consideration of reports of officers, trustees and committees;
5. Election of trustees;
6. Unfinished business;
7. New business;
8. Adjournment.

Notwithstanding the foregoing, the Board may from time to time establish a different order of business; provided, however, that no business other than adjournment of the meeting to earlier time and place may be transacted unless and until the existence of a quorum is first established.

SECTION 7. Robert's Rules of Order.

Parliamentary procedure at any meeting of the members shall be governed by the most recent edition of Robert's Rules of Order, except to the extent such procedure is otherwise controlled by law, the Articles of Incorporation or these Bylaws. Any failure to conduct the meeting in compliance therewith, however, shall not render invalid any action taken at the meeting unless objection citing such failure is made at the time such action is taken.

SECTION 8. Remote Participation in Meetings.

The Board may by resolution allow, to the extent allowed by law, members to participate in any meeting of the members by any means of communication such as telephone conference or video conference by which all members participating may simultaneously hear each other during the meeting. A member participating in a meeting by this means shall be deemed to be present in person at the meeting, including for purposes of any quorum requirements.

ARTICLE IV TRUSTEES

SECTION 1. General Powers.

The business and affairs of the Co-op shall be managed by a Board of Trustees consisting of eight (8) trustees which shall exercise all of the powers of the Co-op except such as are by law, the Article of Incorporation, or these Bylaws conferred upon or reserved to the members.

SECTION 2. Election and Tenure of Office.

Trustees shall be elected at each annual meeting for a period of three (3) years each, and all such trustees shall serve until the end of their said periods or until their successor shall have been elected after such period and shall have qualified, subject to the provisions of these Bylaws with respect to the removal of trustees, and at each annual meeting of members, or on failure to hold such meetings, at a special meeting for that purpose, the members will elect so many trustees as terms of trustees expire that year. If an election of trustees shall not be held on the day designated herein for the annual meeting, or at any adjournment thereof, a special meeting of the members shall be held for the purpose of electing trustees within a reasonable time thereafter. Trustees may be elected by a plurality vote of the members.

SECTION 3. Qualifications.

No person shall be eligible to become or remain a nominee for trustee or a trustee of the Co-op unless:

- (a) Such person is a member and is presently residing in the territory served or to be served by the Co-op;
- (b) Such person is not in any way employed by or financially interested in a competing enterprise or business engaged in selling telecommunications service or supplies, or constructing or maintaining telecommunications facilities, other than a business operating on a cooperative nonprofit basis for the purpose of furthering rural telephony;
- (c) Such person resides in the District in which he or she is elected to serve;
- (d) Such person has not been convicted of a felony; and
- (e) Such person has not been employed by the Co-op or is the spouse of such former employee, nor a person or spouse thereof who is covered by any retirement or insurance benefit paid for partly or completely by the Co-op, except those who receive such benefits serving or having served as a trustee or a spouse of a trustee.

Upon establishment of the facts that a trustee is holding office in violation of any of the foregoing provisions, the Board shall remove such trustee from office. Upon establishment of the fact that a nominee or candidate for trustee is in violation of any of the foregoing provisions, such person shall be removed from consideration.

Nothing contained in this section shall affect in any manner whatsoever the validity of any action taken at any meeting of the Board.

SECTION 4. Nominations.

(a) It shall be the duty of the Board to appoint, not less than forty (40) nor more than seventy (70) days before the date of a meeting of the members at which trustees are to be elected, a committee on nomination (the "Nominating Committee") consisting of not less than seven (7) members. At least one member of the committee shall be selected from each district from which a trustee is to be elected. The members of any such Nominating Committee shall not be candidates for trustee, incumbent trustees, or Co-op officers or employees. The Co-op shall have one trustee for each of the Districts 1 through 7 as follows:

District 1 - The area served by the Co-op's exchanges at Hardin and Fairdealing, Marshall County, Kentucky, and Kirksey in Calloway County, Kentucky.

District 2 - The area served by the Co-op's exchanges at Fancy Farm, Wingo, Sedalia, Lynnvile and Water Valley, Graves County, Kentucky.

District 3 - The area served by the Co-op's exchanges at New Concord, Hazel and Lynn Grove, Calloway County, Kentucky, and Puryear, Cottage Grove, Cypress, South Hazel, Springville and Henry/Paris in Henry County, Tennessee.

District 4 - The area served by the Co-op's exchanges at Farmington, Folsomdale, West Plains, Lowes and Symsonia, Graves County, Kentucky, and Cunningham in Carlisle County, Kentucky.

District 5 - The area served by the Co-op's exchanges at Yorkville, Trimble, Mason Hall, Eaton/Brazil, Martin, Dresden, Dukedom in Gibson, Dyer, Obion and Weakley counties, Tennessee.

District 6 - The area served by the Co-op's exchanges which are located to the north of the Tennessee border which includes: Hardin, Fairdealing, New Concord, Fancy Farm, Wingo, Sedalia, Lynnvile, Water Valley, Lynn Grove, Hazel, Farmington, Folsomdale, West Plains, Lowes, Symsonia, Cunningham and Kirksey in Kentucky.

District 7 - The area served by the Co-op's exchanges which are located to the south of the Tennessee border which includes: Puryear, Cottage Grove, Cypress, South Hazel, Springville, Henry/Paris, Yorkville, Trimble, Mason Hall, Eaton/Brazil, Martin, Dresden and Dukedom in Tennessee.

The Nominating Committee, keeping in mind the principal of geographical representation, shall prepare and post at the principal office of the cooperative, within the time set by the Board, a list of nominations for trustees which shall include at least one candidate for each trustee to be elected. Any fifteen (15) or more members acting together, over their signatures, may make other nominations by

petition filed with the Secretary not less than thirty (30) days prior to the meeting, provided that the signatures on all such petitions will be subject to verification by the Credentials and Election Committee (for the purpose of verification, the member's name shall be printed next to the member's signature). The Secretary, upon being personally presented with any such petition shall, immediately following verification of validity of the petition by the Credentials and Election Committee, post such nominations at the same place where the list of nominations made by the Nominating Committee is posted. The Secretary shall mail with the notice of the meeting or separately, but at least ten (10) days and not more than twenty-five (25) days before the date of the meeting, a statement of the number of trustees to be elected and the names, districts, and addresses of the candidates, specifying separately the nominations made by the committee and the nominations made by petition, if any. No nominations may be made from the floor. Any nominations must designate the District for which the candidate is a nominee. Any questions regarding the eligibility of candidates shall be determined by the Credentials and Election Committee at the time of nominations.

(b) Election of Trustees. Election of trustees shall be by printed or electronic ballot. The ballots shall list the names of the candidates nominated by the committee and by petition. Such names shall be arranged by districts. However, when the number of nominees does not exceed the number of trustees to be elected from a particular district, secret written balloting shall be dispensed with in respect of that particular election and voting shall be conducted in any other proper manner in the discretion of the person conducting the election.

SECTION 5. Removal of Trustees by Members.

Any member may bring charges against a trustee and by filing with the Secretary such charges in writing together with a petition signed by at least 10% of the members of the Co-op, or two hundred (200) members, whichever is the lesser, may request the removal of such trustee by reason thereof. Such trustee shall be informed in writing of the charges at least ten (10) days prior to the meeting of the members at which the charges are to be considered and shall have an opportunity at the meeting to be heard in person or by counsel and to present evidence in respect of the charges; and the person or persons bringing the charges against him shall have the same opportunity. The question of the removal of such trustee shall be considered and voted upon at the meeting of the members, and any vacancy created by such removal shall be filled in accordance with Section 6 of this Article.

SECTION 6. Vacancies.

A vacancy occurring in the Board shall be filled by the affirmative vote of a majority of the remaining trustees for the unexpired portion of the term or the Board may, in its own discretion, allow the vacancy to be filled by the

members when the vacant term expires. The member elected as trustee to fill the vacancy must reside in the same district as the trustee to whose office he succeeds.

The Board may adopt a policy setting forth a procedure for filling such a vacancy or on receiving advance notice of a trustee's intended resignation at a future date or a trustee's intention not to seek re-election at the expiration of his/her current term.

SECTION 7. Compensation.

(a) Board members shall not receive any salary for their services as such, except that the Board may by resolution authorize payment of a fixed sum for each day or portion thereof spent on Cooperative business, such as attendance at each meeting of the Board, and for attendance at committee meetings, conferences, and training programs as authorized by the Board. If authorized by the Board, Board members may also be reimbursed for expenses actually and necessarily incurred in carrying out such Cooperative business or granted a reasonable per diem allowance by the Board in lieu of detailed accounting for some of these expenses.

(b) No Board member shall receive compensation for serving the Cooperative in any other capacity, nor shall any close relative of a Board member or the CEO receive compensation for serving the Cooperative, unless the payment and amount of compensation shall be specifically authorized by the vote of the members of the Board or the service by the Board member or the CEO or their close relatives shall have been certified by the Board as an emergency measure. For the purpose of these Bylaws, "Close Relatives" include grandparents, parents, husbands, wives, children, grandchildren, brothers and sisters, by blood, by marriage or by adoption, and spouses of any of the foregoing.

SECTION 8. Credentials and Election Committee.

(a) The Board shall, a reasonable time before any meeting of the members held for the purpose of the election of trustees, appoint a Credentials and Election Committee. Any Credentials and Election Committee shall consist of an uneven number of members, numbering at least five (5), who are not members of the Nominating Committee or existing Co-op employees, agents, officers, trustees or known candidates for trustee, and who are not Close Relatives of any of the foregoing. Each Credentials and Election Committee shall elect its own chairman and secretary. In lieu of the foregoing requirements for filling the Credentials and Election Committee, the Board may, in its sole discretion, designate the County Clerk of Graves County, and her or her staff, to perform the functions of the Credentials and Election Committee.

(b) It shall be the responsibility of the Credentials and Election Committee, once appointed:

(i) To resolve any disputes or questions concerning the validity of the petitions of nomination and the

qualification of candidates for election to the Board of the Co-op;

- (ii) To count all ballots or other votes cast in any election or in any other matter;
- (iii) To rule upon the effect of any ballots or votes irregularly or indecisively marked or cast;
- (iv) To resolve any dispute concerning the eligibility of any individual presenting himself or herself at the annual meeting to register to vote at such a meeting;
- (v) To resolve any dispute concerning the eligibility of any individual presenting himself or herself at the annual meeting to register to vote on behalf of an entity which is a member entitled to vote at such annual meeting;
- (vi) To pass upon any protest or objection filed with respect to any election of trustees or to conduct affecting the results of any such election;
- (vii) To establish or approve and oversee the manner of conducting member registration and voting; and
- (viii) To rule upon all other questions that may arise relating to member voting and the election of directors.

In the exercise of its responsibility, the Credentials and Election Committee shall have available to it the advice of counsel provided by the Co-op.

(c) Any protest or objection concerning any ballot or vote must be filed during, or within three (3) business days following the adjournment of the meeting in which the election is conducted. The Credentials and Election Committee shall, after the Secretary's notice to all affected candidates, be reconvened. The Credentials and Election Committee shall hear such evidence as is presented by the protestor(s) or objector(s), who may be heard in person, by counsel, or both, and any opposing evidence. The Credentials and Election Committee shall, within a reasonable time but not later than thirty (30) days after such hearing, render its decision, the result of which may be to affirm the election, to change the outcome thereof, or to set it aside. The Credentials and Election Committee shall act by majority vote and may not act on any matter unless a majority of its members are present at a meeting. The Credentials and Election Committee's decision on all matters covered by this section shall be final.

(d) Without limiting the foregoing duties and prerogatives of the Credentials and Election Committee, on request of the person presiding at the meeting of the members or on the request of any member present at such meeting, such Credentials and Election Committee shall make a report in writing of any challenge, question, count, or matter determined by the Credentials and Election Committee and execute a certificate of any fact found by them. Any such report or certificate made by them shall be prima facie evidence of the facts stated and of the vote as certified by them.

SECTION 9. Power to Appoint Committees.

Except where the composition of a committee is established by these Bylaws, the Board may establish (and

abolish) committees comprised of trustees and others. Such committees shall not have any of the powers of the Board and shall perform such functions as are assigned specifically to them for the purpose of advising or making recommendations to the Board. When establishing (and abolishing) such committees, Board shall comply with such policies, rules and regulations, if any, as may from time to time be adopted by the Board with respect to such committees.

SECTION 10. Remote Participation in Certain

Committee Meetings. The Board may allow members of the Nominating Committee or the Credentials and Election Committee to participate in any committee meeting by any means of communication such as telephone conference or video conference by which all members participating may simultaneously hear each other during the meeting. A member participating in a committee meeting by this means shall be deemed to be present in person at the meeting, including for purposes of any quorum requirements.

SECTION 11. Emergency Powers.

In the event of inclement weather, a catastrophic event, governmental order, or other matter that affects the health and safety of the members, Board or the President, acting alone, may postpone or cancel any meeting of the members. Notice of affected meeting shall be given by in any media of general circulation or broadcast serving the area or by electronic communication to the members.

ARTICLE V MEETINGS OF TRUSTEES

SECTION 1. Regular Meetings.

A regular meeting of the Board shall be held without notice, immediately after, and at the same place as, the annual meeting of members. A regular meeting of the Board shall also be held at such time, date, and place anywhere in the Commonwealth of Kentucky or the states of Tennessee or Alabama, as the Board may provide by resolution. Such regular meeting may be held without notice other than such resolution fixing the time and place thereof.

SECTION 2. Special Meetings.

Special meetings of the Board may be called by the President or by any three trustees, and it shall thereupon be the duty of the Secretary to cause notice of such meeting to be given as hereinafter provided. The President or the Trustees calling the meeting shall fix the time, date and place anywhere in the Commonwealth of Kentucky or the state of Tennessee, for the holding of the meeting.

SECTION 3. Notice of Special Trustees Meetings.

Written notice of the time, place and purpose of any special meeting of the Board shall be delivered to each trustee not less than five (5) days previous thereto either personally, by mail, or electronically (e-mail), by or at

the direction of the Secretary, or upon a default in duty by the Secretary, by the President or the trustees calling the meeting. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the trustee at such address as appears on the record of the Co-op, with postage thereon prepaid. Notice sent electronically shall be in accordance with Section 5 below. Notice of a special meeting need not be given to any trustee who signs a waiver of notice either before or after the meeting. Attendance of a trustee at any meeting shall constitute a waiver of notice of such meeting, except when a trustee shall attend a meeting for the express purpose of objecting to the transaction of any business because the meeting shall not have been lawfully called or convened, which objection shall be voiced at the commencement of the meeting.

SECTION 4. Quorum.

A majority of the Board shall constitute a quorum, provided, that if less than such majority of the trustees is present at said meeting, a majority of the trustees present may adjourn the meeting from time-to-time, and provided further, that the Secretary shall notify any absent trustee of the time and place of such adjourned meeting.

SECTION 5. Action of the Board.

The vote of a majority of the trustees present and voting at a meeting at which a quorum is present shall be the act of the Board, unless the vote of a greater number is required by law, the Articles of Incorporation or these Bylaws.

SECTION 6. Conduct of Meeting.

Any or all trustees as well as the CEO may participate in a regular or special meeting or any committee meeting by, or conduct the meeting through the use of, any means of communication such as telephone conference or video conference by which all trustees and the CEO participating may simultaneously hear each other during this meeting. Anyone participating in a meeting by this means shall be deemed to be present in person at the meeting.

In addition, a regular or special meeting of the Board may be conducted electronically (via e-mail) with the required notice sent electronically and deemed to be delivered on the date and at the time which it was sent. A trustee's electronic (e-mail) vote on any business matters conducted by electronic notice shall constitute a waiver of notice of such meeting and a trustee participating in a meeting by this means shall be deemed to be present in person at the meeting.

SECTION 7. Written Consent.

Any action required or permitted to be taken at a meeting of the Board may be taken without a meeting if a written consent, setting forth the action so taken, is signed by all the trustees and filed with the minutes of the proceedings of the Board.

ARTICLE VI OFFICERS

SECTION 1. Number.

The officers of the Co-op shall be a President, Vice-President, Secretary, Treasurer, and such other officers as may be determined by the Board from time-to-time. The offices of Secretary and Treasurer may be held by the same person. All persons holding such offices must be trustees, but such officers may enlist the assistance of other officers or agents of the Co-op in performing their duties.

SECTION 2. Election and Term of Office.

The officers shall be elected by ballot annually by and from the Board at the meeting of the Board held immediately after the annual meeting of the members. However, when there is only one nominee for any office, secret balloting shall be dispensed with in respect to that particular election and voting shall be conducted in any other proper manner in the discretion of the person conducting the election. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as conveniently may be. Each officer shall hold office until the first meeting of the Board following the next succeeding annual meeting of the members or until such officer's successor shall have been elected and shall have qualified, subject to the provisions of these Bylaws with respect to the removal of officers. Except as otherwise provided in these Bylaws, the vacancy in any office shall be filled by the Board for the unexpired portion of the term.

SECTION 3. Removal of Officers and Agents by Trustees.

Any officer or agent elected or appointed by the Board may be removed by the Board whenever in its judgment the best interest of the Co-op will be served thereby. In addition, any member of the Co-op may bring charges against an officer, and by filing with the Secretary such charges in writing together with a petition signed by 10% of the members, or two hundred (200) members, whichever is the lesser, may request the removal of such officer. The officer against whom such charges have been brought shall be informed in writing of the charges at least ten (10) days prior to the Board meeting at which the charges are to be considered and shall have an opportunity at the meeting to be heard in person or by counsel and to present evidence in respect of the charges; and the person or persons bringing the charges against such officer shall have the same opportunity. In the event, the Board does not remove such officer, the question of such officer's removal shall be considered and voted upon at the next meeting of the members.

SECTION 4. President. The President shall:

- (a) Be the principal executive officer of the Co-op and, unless otherwise determined by the members of the Board, shall preside at all meetings of the members and the Board.
- (b) Sign, with the Secretary, certificates of membership,

the issue of which shall have been authorized by the Board or the members and may sign any deeds, mortgages, deeds of trust, notes, bonds, contracts or other instruments authorized by the Board to be executed, except in cases in which the signing and execution thereof shall be expressly delegated by the Board or by these Bylaws to some other officer or agent of the Co-op, or shall be required by law to be otherwise signed or executed; and
(c) In general perform all duties incident to the office of President, and such other duties as may be prescribed by the Board from time-to-time.

SECTION 5. Vice President.

In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall also perform such other duties as from time-to-time may be assigned to him by the board.

SECTION 6. Secretary.

The Secretary shall:

- (a) Keep the minutes of the meetings of the members and of the Board in one or more books provided for that purpose;
- (b) See that all notices are duly given in accordance with these Bylaws or as required by law.
- (c) Be custodian of the corporate records and of the seal of the Co-op and affix the seal of the Co-op to all certificates of membership prior to the issue thereof and to all documents, the execution of which on behalf of the Co-op under its seal is duly authorized in accordance with the provisions of these Bylaws;
- (d) Keep a register of the names and post office addresses of all members;
- (e) Sign, with the President, certificates of membership, the issue of which shall have been authorized by the Board of members;
- (f) Have general charge of the books of the Co-op;
- (g) Keep on file at all times a complete copy of the Articles of Incorporation and Bylaws of the Co-op containing all amendments thereto (which copy shall always be open to inspection of any member) and, at the expense of the Co-op, forward a copy of the Bylaws and of all amendments thereto to any member upon request; and
- (h) In general perform all duties incident to the Office of Secretary and such other duties as from time-to-time may be assigned to the Secretary by the Board.

SECTION 7. Treasurer. The Treasurer shall:

- (a) Have charge and custody of and be responsible for all funds and securities of the Co-op;
- (b) Be responsible for the receipt of and the issuance of receipts for all moneys due and payable to the Co-op and for the deposit of all such moneys in the name of the Co-op

in such bank or banks as shall be selected in accordance with the provisions of these Bylaws; and
(c) In general perform all the duties incident to the office of Treasurer and such other duties as from time-to-time may be assigned to the Treasurer by the Board.

SECTION 8. Chief Executive Officer (CEO).

The Board may appoint a CEO who may be but who shall not be required to be a member of the Co-op. The CEO shall perform such duties and shall exercise such authority as the Board may from time-to-time vest in the CEO.

SECTION 9. Bonds of Officers.

The Treasurer and any other officer or agent of the Co-op charged with responsibility for the custody of any of its funds or property shall give bonds in such sum and with such surety as the Board shall determine. The Board in its discretion may also require any other officer, agent or employee of the Co-op to give bond in such amount and with such surety as it shall determine. All premiums and expenses associated with the acquisition and maintenance of the bonds for such officers, agents or employees shall be paid by the Co-op.

SECTION 10. Compensation.

The powers, duties and compensation of officers, agents and employees shall be fixed by the Board, subject to the provisions of these Bylaws with respect to compensation for trustees and Close Relatives of trustees.

SECTION 11. Reports.

The officers of the Co-op shall submit, at each annual meeting of the members, reports of the business of the Co-op for the previous fiscal year. Such reports shall set forth the condition of the Co-op at the close of such fiscal year.

ARTICLE VII NON-PROFIT OPERATION

SECTION 1. Interest or Dividends on Capital Prohibited.
The Co-op shall at times be operated on a cooperative non-profit basis for the mutual benefit of its members. No interest or dividends shall be paid or payable by the Co-op on any capital furnished by its members.

SECTION 2. Patronage Capital.

(a) Each fiscal year, the Co-op shall allocate on a patronage basis ("Patronage Allocation") all operating net earnings from telecommunications services among its members' capital accounts. The Board may, by resolution, impose a legal obligation on the Co-op to allocate net earnings of other services, if any, and upon adoption of such resolution, such amounts will be allocated on a patronage basis to members' capital accounts in the same manner as other Patronage Allocations.

- (1) For purposes of this Article VII, "net margins" means amounts received and receivable, from a service or



otherwise, in excess of operating costs and expenses properly chargeable thereto. Solely for purposes of this Article VII, “member” means a member of Co-op and any person or entity that the Board explicitly designates by resolution to receive patronage allocations.

(2) Net earnings allocated as Patronage Allocations are received with the understanding that they are furnished by the members as capital. The books and records of Co-op shall be set up and kept in such manner that at the end of each fiscal year, the amount of capital, if any, so furnished by each member is clearly reflected and credited to the capital account of each member. All such capital credits shall have the same status as though they had been paid to the member in cash in pursuance of a legal obligation to do so and the member had then furnished Co-op corresponding amounts for capital.

(3) The Board will determine the manner, method, and timing of Patronage Allocations and may create classes of members for the purpose of allocating capital credits. The Co-op shall within a reasonable time after the close of the fiscal year notify each member of the amount of capital so credited to such member’s account.

(4) Unless otherwise explicitly provided by resolution, the Co-op is not obligated to allocate Patronage Allocations for services which are not billed and collected by Co-op, even when such services are partially rendered over the facilities of Co-op.

(b) The Co-op shall allocate on a patronage basis all non-operating net earnings from telecommunications services among its members’ capital accounts in the same manner as provided in subsection (a) of this Section, but only to the extent such amounts are (i) amounts collected from members under I.R.C. Section 501(c)(12) if the Co-op is tax exempt for such tax year, or (ii) deemed patronage-sourced income under federal tax law if the Co-op is taxable for such year.

(c) If the Co-op engages in the business of furnishing goods or services other than telecommunications services, all net earnings therefrom, whether operating or non-operating, shall, insofar as permitted by law, and unless otherwise determined by the Board by resolution under subsection (a) of this Section, be:

(1) Used to offset any losses incurred during the current or any prior fiscal year; and

(2) To the extent not needed for that purpose, transferred into reserve accounts for early retirement of debt, construction of plant facilities that will improve services to the members, or any other purpose for which reserve accounts may be created.

(d) To the extent Co-op incurs a loss, the Board may elect, in its sole discretion, to: (i) allocate such loss, or portion thereof, to members on a patronage basis in the same manner as provided herein with respect to Patronage Allocations, unless such allocation violates any law or legal obligation of Co-op; or (ii) offset such loss, or portion thereof, against patronage or non-patronage earnings, as

applicable, generated in succeeding fiscal years, unless such offsetting violates any law or legal obligation of the Cooperative. The Co-op may determine losses with respect to specific service units or other classifications.

SECTION 3. Retirement and Assignment of Capital Credits.

(a) In the event of dissolution or liquidation of the Co-op, after all outstanding indebtedness of the Co-op shall have been paid, outstanding capital credits shall be retired without priority on a pro rata basis before any payments are made on account of property rights of members.

(b) If, at any time prior to dissolution or liquidation, the Board shall determine that the financial condition of the Co-op will not be impaired thereby, the capital then credited to members may be retired in full or in part. Any such retirements of capital shall be at the discretion and direction of the Board as to timing, method, and type of retirement.

(c) Capital credited to the account of each member shall be assignable only on the books of the Co-op with the approval of the Board, pursuant to written instructions from the assignor and only to successors in interest or successors in occupancy in all or a part of such patron’s premises served by the Co-op unless the Board acting under policies of general application, shall determine otherwise.

(d) Unless otherwise provided by the Board, in the event of a sale or transfer of business of a member, in the absence of an agreement to the contrary, capital credits shall transfer to the new legal entity acquiring the current member’s business. The Board may, by resolution in its sole discretion, declare that upon the dissolution of a member that is not a natural person (“Dissolved Member”), the capital credits of such member will be specially retired.

(e) The Board, in its discretion, shall have the power at any time to provide for the special retirement of capital credits of a deceased member or former member who is a natural person (“Deceased Member”), and such accelerated retirement may be on a discounted basis. The terms and conditions of, and the manner, method and timing of, any such special retirement, and the amount of and limitations on capital credits to receive special retirement, shall be determined by the Board in its sole discretion. The Board may specify a form required for any proposed accelerated retirement. Among other terms and conditions, the Board may require any person applying to receive retired capital credits of a Deceased Member or former member to execute an agreement to indemnify the Co-op against future claims for such retired capital credits or any other loss or threatened loss related to the payment of retired capital credits to such person.

(f) When any provision hereof authorizes discounted retirement of capital credits, the Board is authorized to determine the applicable capital rotation period, the discount rate, and any other factor relevant to calculating the discounted value of capital credits. The Co-op’s payment of specially retired capital credits of a Deceased Member or Dissolved Member on a discounted basis,

as provided hereunder, shall constitute a full and final settlement and discharge of any right to the full face value of such capital credits. By resolution, the Board may declare that the difference between the full face value of the capital credits and the discounted value of such capital credits determined for purposes of special retirement shall be deemed (i) received by the member or former member, and (ii) immediately contributed to Co-op in exchange for a new equity interest in the Co-op that is payable only upon dissolution of the Co-op and that shall entitle the holder to no interest, rate of return, or dividends.

(g) Regardless of a statute of limitation or other time limitation, the Co-op may recoup, offset, or setoff an amount owed by a member or former member to the Co-op, including any compounded interest and late payment fee, by reducing the amount of retired capital credits paid to the member or former member by the amount owed to the Co-op. If permitted by applicable laws, the Board, in its sole discretion, may elect to retire capital credits of a member or former member with a delinquent account before the time the Co-op anticipates normally retiring and paying capital credits, and in such case the provisions hereof for accelerated retirement on a discounted basis shall apply.

(h) If the Co-op is uncertain about a person's entitlement to retired capital credits (such as when a person is not identified as a member or former member on the books and records of the Cooperative), it may withhold such retired capital credits until such person provides adequate documentation to the satisfaction of the Co-op that such person is entitled to receive such retired capital credits. In such cases, the Co-op may also require, among other things, such person to execute an agreement to indemnify the Co-op against future claims for such retired capital credits or any other loss or threatened loss related to the payment of retired capital credits to such person.

(i) Each member and former member agrees that:

- a. Capital credits are not securities under state or federal law;
- b. The member's or former member's right to capital credits vests and becomes payable only upon (i) a determination by the Board to retire such capital credits and (ii) the Co-op retiring the capital credits as provided in these bylaws, and not upon the Co-op allocating the capital credits; and
- c. If required by applicable law, each member or former member will report all allocated or retired capital credits and pay any appropriate tax thereon.

(j) When the amount of capital credits of any member or former member that no longer receives service from the Co-op is less than a fixed sum determined by the Board, the Board is authorized to retire such capital credits at the same time that a general retirement to other members is made.

In the event such capital credit amounts which are allocated and distributed to members but, after five (5)

years, were not cashed or called for, said amounts may be paid to the Co-op's college scholarship fund.

SECTION 4. Effect of Articles of Incorporation and Bylaws.

The members of the Co-op, by dealing with the Co-op, acknowledge that the terms and provisions of the articles of incorporation and Bylaws shall constitute and be a contract between the Co-op and each member, and both the Co-op and the members are bound by such contract, as fully as though each member had individually signed a separate instrument containing such terms and provisions. The provisions of this article of the Bylaws shall be called to the attention of each member of the Co-op by posting in a conspicuous place in the Co-op's office.

ARTICLE VIII INDEMNIFICATION OF OFFICERS, TRUSTEES, EMPLOYEES AND AGENTS

SECTION 1. Scope of Indemnification.

The Co-op shall indemnify any person who was or is a party, or is threatened to be made a party, to any threatened, pending, or completed action, suit, or proceeding, whether civil, criminal, administrative or investigative (other than an action by, or in the right of the Co-op) by reason of the fact that such person is or was a trustee, officer, employee, or agent of Co-op or who is or was serving at the request of Co-op as a trustee, director, officer, employee, or agent of another cooperative, association, corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees) judgments, fines, and amounts paid in settlement actually and reasonably incurred by such person in connection with such action, suit, or proceeding, but only if such person acted in good faith and in a manner such person reasonably believed to be in, or not opposed to, the best interests of the Co-op and, with respect to any criminal action or proceeding, had no reasonable cause to believe the conduct of such person was unlawful. The termination of any action, suit, or proceeding by judgment, order, settlement, conviction, or upon pleas of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which such person reasonably believed to be in, or not opposed to, the best interests of the Co-op, and, with respect to any criminal action or proceeding, had reasonable cause to believe that the conduct of such person was unlawful.

SECTION 2. Indemnification for Good Faith Action.

The Co-op shall indemnify any person who was or is a party, or is threatened to be made a party, to any threatened, pending, or completed action or suit by or in the right of the Co-op to obtain a judgment in its favor by reason of the fact that such person is or was a trustee, officer, employee or agent of Co-op, or is or was serving at the request of the Co-op as a trustee, director, officer, employee, or agent of

another cooperative, association, corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees) actually and reasonably incurred by such person in connection with the defense or settlement of such action or suit, but only if such person acted in good faith and in a manner such person reasonably believed to be in, or not opposed to, the best interests of the Co-op. No indemnification shall be made for any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of the duty of such person to the Co-op, unless and only to the extent that the court or adjudicative body in which such action or suit was brought shall determine upon application that, despite the adjudication of liability, but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity of such expenses as the court or adjudicative body shall deem proper.

SECTION 3. Cost of Defense Indemnified.

To the extent that a trustee, officer, employee, or agent of the Co-op has been successful on the merits or otherwise in the defense of any action, suit, or proceeding referred to above or in defense of any claim, issue, or matter therein, such person shall be indemnified against expenses (including attorneys' fees) actually and reasonably incurred by such person in connection therewith.

SECTION 4. Expenses Advanced.

Expenses incurred in defending a civil or criminal action, suit, or proceeding may be paid by the Co-op in advance of the final disposition of such action, suit, or proceeding, as authorized by the Board in the specific case, upon receipt of a firm commitment by or on behalf of the trustee, officer, employee, or agent to repay such amount unless it shall ultimately be determined that he or she is entitled to be indemnified by Co-op as authorized in this Article.

SECTION 5. Rights of Persons Indemnified.

The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled hereunder or under any agreement, or otherwise, both as to action in his or her official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a trustee, officer, employee, or agent, and shall inure to the benefit of the heirs, executors, and administrators of such a person.

SECTION 6. Insurance Coverage.

The Co-op may purchase and maintain insurance on behalf of any person who is or was a trustee, officer, employee, or agent of the Co-op, or who is or was serving at the request of the Co-op as a director, officer, employee or agent of another cooperative, association, corporation, partnership, joint venture, trust, or other enterprise, against any liability asserted against such person and incurred by such person in any such capacity, or arising out of the status of such

person as such, whether or not the Co-op would have the power to indemnify such person against any liability under the provisions of this Article.

ARTICLE IX DISPOSITION OF PROPERTY

The Co-op may not sell, mortgage, lease or otherwise dispose of or encumber all or any substantial portion of its property unless such sale, mortgage, lease or other disposition or encumbrance is authorized at a meeting of the members thereof by the affirmative vote of not less than two-thirds (2/3) of all of the members of the Co-op, and unless the notice of such proposed sale, mortgage, lease or other disposition or encumbrance shall have been contained in the notice of the meeting; provided, however, that notwithstanding anything herein contained, the Board, without authorization by the members thereof, shall have full power and authority to authorize the execution and delivery of a mortgage or mortgages or a deed or deeds of trust upon, or the pledging or encumbering of, any or all of the property, assets, rights, privileges, licenses, franchises and permits of the Co-op, whether acquired or to be acquired and wherever situated, as well as the revenues and income therefrom all upon such terms and conditions as the Board shall determine, to secure any indebtedness of the Co-op to (i) the United States of America or any instrumentality or agency thereof, (ii) a national financial institution, organized as a cooperative, in which the Co-op holds membership, or (iii) any financial institution insured by the Federal Deposit Insurance Corporation; provided further that the Board may upon the authorization of a majority of those members of the Co-op present at a meeting of the members thereof, sell, lease, or otherwise dispose of all or a substantial portion of its property to another Co-op or foreign corporation doing business in this State pursuant to the Act under which this Co-op is incorporated.

ARTICLE X SEAL

The corporate seal of the Co-op shall be in the form of a circle and shall have inscribed thereon the name of the Co-op and the words "Corporate Seal Kentucky." In the event it is inconvenient to affix such a seal at any time, the words "Corporate Seal" or the word "Seal" accompanying the signature of an officer signing for and on behalf of the Co-op shall be the seal of the Co-op.

ARTICLE XI FINANCIAL TRANSACTIONS

SECTION 1. Contracts.

Except as otherwise provided by law or in these Bylaws, the Board may authorize any officer or officers, agent or agents to enter into any contract or execute and deliver any instrument in the name and on behalf of the Co-op, and such authority may be general or confined to specific instances. Unless so authorized, no officer, agent or employee shall have any power or authority to bind the

Co-op by any contract or to pledge its credit or to render it liable for any sum of money, or for any other purpose.

SECTION 2. Financial Instruments.

All checks, drafts or other orders for the payment of money, and all notes, bonds or other evidences of indebtedness issued in the name of the Co-op shall be signed by such officer or officers, agent or agents, employee or employees of the Co-op and in such manner as shall from time-to-time be determined by resolution of the Board.

SECTION 3. Deposits.

All funds of the Co-op shall be deposited from time-to-time to the credit of the Co-op in such bank or banks as the Board may select or as may be selected by any officer of the Co-op to whom such power may be delegated from time to time by the Board.

SECTION 4. Changes in Rates.

If required, written notice shall be given to the Administrator of the USDA Rural Development of the United States of America not less than ninety (90) days prior to the date upon which any proposed changes in the monthly rates charged by the Co-op for telecommunications service becomes effective.

SECTION 5. Fiscal Year.

The fiscal year of the Co-op shall begin on the first day of January of each year and shall end on the thirty-first day of December of the same year.

ARTICLE XII MISCELLANEOUS

SECTION 1. Membership in Other Organization.

The Co-op shall not become a member of or purchase stock in any other organization without an affirmative vote of the members at a duly held meeting, the notice of which shall specify that action is to be taken upon such proposed membership or stock purchases, provided, however, that the Co-op may upon the authorization of the Board, purchase stock in or become a member of any corporation or organization organized on a non-profit basis for the purpose of engaging in or furthering the cause of area-wide rural telecommunications service, or, with the approval of the Administrator of the USDA Rural Development Rural Utilities Service of the United States of America, of any other corporation for the purpose of acquiring telecommunications facilities or assuring more adequate telecommunications service to its members.

SECTION 2. Rules and Regulations.

The Board shall have power to make and adopt such rules and regulations, not inconsistent with law, the Articles of Incorporation or these Bylaws, as it may deem advisable

for the management of the business and affairs of the Co-op.

SECTION 3. Accounting System and Reports.

The Board, through officers and agents of the Co-op, shall cause to be established and maintained a complete accounting system which, among other things, and subject to applicable laws and rules and regulations of any regulatory body, shall conform to such accounting system as may from time-to-time be designated by the Administrator of the USDA Rural Development Rural Utilities Service of the United States. The Board shall also, after the close of each fiscal year, cause to be made a full and complete audit of the accounts, books and financial conditions of the Co-op, as of the end of such fiscal year. Such audit reports shall be submitted to the members at the next following annual meeting.

ARTICLE XIII AMENDMENT

These Bylaws may be altered, amended or repealed by the affirmative vote of not less than two-thirds (2/3) of all the trustees at any regular or special meeting, provided a notice of such meeting shall have contained a copy of the proposed alteration, amendment or repeal.

END



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Before You Dig.**

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