

## My refund amount is less than my neighbors – WHY?

Capital Credit refunds are calculated based on the total amount of Patronage each account has done with **PC Telcom**.

Basically, if one account did more business with **PC Telcom** then they'll receive a larger portion of the profits back since they invested more.

## Is there something I can do to increase my Capital Credit refund amounts without spending lots of money?

Sure, take a look at the business you do. How much of it are you spending with other companies? Do you really know for sure if the other company is giving you a better deal? If you don't know, it might be time to do a little investigating.

Yes, they may be giving you low long distance or Internet rates, but take into consideration the extra things. You are probably getting more than one telecommunications bill, having to write more than one check, and paying postage two or three times. Plus, if you have a question on your bill you are probably getting to play the "push-button game", press 1 for this, 2 for that, etc. or having to wait for solutions to problems.

Over the past several years **PC Telcom** has become more competitive than ever, plus we have great local customer service & all charges appear on your local telephone bill, leaving you just one bill to look at & one bill to pay. We will take time to discuss with you your telecommunication habits to determine which of our money saving plans will actually save you the most money. We'd be happy to tell you about our services, give us call us.



An Authorized  RadioShack® Dealer

PO Box 387  
240 S. Interocean Avenue  
Holyoke, CO 80734  
PH: 970-854-2201  
FX: 970-854-2668

September 2014

# Capital Credits

Membership = Ownership  
Ownership = PROFITS





*is owned by  
**YOU!***

**Membership Includes Benefits!**

As a local telephone subscriber, you are automatically a member/owner of **PC Telcom**. Your cooperative's mission is to provide you with state-of-the-art communication services that meet & exceed your needs.

Each time you subscribe to one of **PC Telcom's** services, you are not just becoming a customer; you are making an investment in a company you and your neighbors actually own!

As an owner of a cooperative company, you are entitled to certain benefits that are not available to customers of other telecommunications companies.

A couple of those benefits include:

- You elect each representative on the Board of Directors. Their job is to oversee the operation of your cooperative & protect your investment.
- Once the operating costs & reinvestments in your co-op have been met, the Board of Directors refunds the remaining money to the members in the form of "Capital Credits". The amount refunded varies from year to year. Over the past several years, Capital Credit returns have averaged about 15-20% of what the customer has spent using **PC Telcom's** services.

It's quite amazing, each time someone logs onto a website using **PC Telcom Inter-**

**net**, makes a call using **PC Telcom Long Distance**, or subscribes to services like **Caller ID Name & Number** they're investing in **PC Telcom's** future as well as your own.

Think about some of the big name companies, whether they're credit card companies, long distance companies, or even some big name bookstore. How do they respond to your needs? Do they ask what your needs are? Do they let you have a say in how they do business by letting you choose a representative to attend their meetings?

Have you ever met any of the people you talk to or are they just some nameless voice on the other end of the phone? What do they use your hard earned dollars for? Do you ever see any money returned to you just because they made a profit?

When **PC Telcom** makes a profit, that means you've just made a profit. Cooperatives are truly a unique business. Everyone has a stake in the success of a cooperative.

### **What is a "Patronage Notice?"**

Each year between July 1 and September 15, anyone who did qualifying business with **PC Telcom** receives a "Patronage Notice". .

The patronage notice indicates how much money has been allocated, or set aside, and will be returned to you at a later date as determined by the board of directors.



### **Why do I have to wait for the money? Why can't I receive the actual money or have the credits applied to my telephone bill now?**

In order to operate the business, capital credits remain with the cooperative for a certain amount of time before they are returned to the members. Rural cooperatives, like any other business, must have some money on hand to provide current operating funds and to invest in facilities.

The members have agreed through the cooperatives' By-Laws to use the margins to stabilize operations for the co-op. It is also stipulated in the by-laws that the board will determine when the money will be returned after a number of years of successful operations.

Capital credit refund checks are issued and mailed in April. Please ensure that the name and address on your account stays current.

If you move or change your mailing address, please notify the **PC Telcom** office, so our records are correct .



PO Box 387  
240 S Interoccean Ave  
Holyoke, CO 80734

Phone: 970-854-2201  
Fax: 970-854-2668  
Web: [www.pctelcom.coop](http://www.pctelcom.coop)