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The

BUZZ

## A LETTER FROM OUR GENERAL MANAGER

It is hard to believe that 2023 is here. The focus for our industry is "Internet for All." Billions of dollars from federal and state government grants are being provided to get this accomplished. NEMR has applied for grants to bring fiber-to-the-home to our neighboring communities who need good, reliable broadband internet.

Our construction crew had a busy year adding drops for new and existing homes. Over the summer, NEMR provided the opportunity for two local students, who are attending State Tech, to work with our construction crew. NEMR continues to expand our fiber network. Last summer, we began laying fiber in Kirksville.

Thanks to fiber, NEMR began offering faster speeds up to GIG/GIG. If you think your internet is slow, give us a call. NEMR will be offering a streaming option of our existing TV offering. Stay tuned for details!

A BIG thank you to all NEMR employees for keeping our members connected! NEMR is committed to giving our members the highest quality service at the most affordable cost. NEMR's board and employees wish you a healthy and happy 2023!

*-Michele Gillespie, General Manager*



NEMR is accepting applications for two-\$500 scholarships. To learn more about requirements and/or apply visit [www.nemr.net](http://www.nemr.net). Click on FRS and Scholarships. Deadline is March 31, 2023.

## FRS 2023 YOUTH TOUR


Deadline approaching! The Foundation for Rural Services and NEMR will send two students on an all-expense paid trip to our nation's capital, May 31-June 4, 2023. If you are a student between the ages of 15 and 17 during the tour, apply online at [www.nemr.net](http://www.nemr.net). Click on the FRS dropdown button and select "DC Youth Tour." Applicant's parents or guardians must have active service with NEMR. For more information, call 660-874-4111 and ask for Justin Simmons. Apply by January 18, 2023.



We will be closed Monday, January 2, 2023

## QUICK PAY

*A new and easy way to pay your NEMR bill without creating an account. Pay anytime!*

1. Go to our website: [www.nemr.net](http://www.nemr.net)
2. Click "Pay Your Bill"
3. Click on the hamburger  icon in the top left corner of your computer or mobile device
4. Click "Quick Pay"
5. Follow the prompts to make your payment

## NEW DIRECTORY LISTINGS

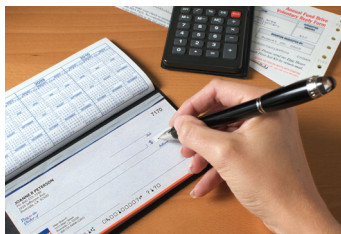
Memphis Farm & Home LLC	660-465-8678
Gigi's	660-488-5533
Salsberry, Bobby	660-488-6601
Frost, Lon	660-874-4012
Made With Love by Shannonb	660-947-2243
Thomas, Clayton E	660-947-3335



**GIG-CERTIFIED  
PROVIDER**

**NEMR**  
It's Faster! It's Fiber! It's NEMR!

## PAPER CHECKS ARE NOT AS SAFE AS YOU THINK



Most people know that allowing a thief to get credit card or debit card numbers could lead to fraud. But writing a check for payment is harmless, right? Think again. According to the Federal Trade Commission, many people are unaware of how much damage could

occur if a bad guy gets your checking account number. This is one of the reasons that banks, and other experts, are increasingly urging consumers to use electronic payments instead of writing paper checks. Paper checks have all the information needed for fraud: name, address, phone number, bank routing number, and account number. Mailing or handing over a check exposes your account information and increases the chance of fraud. Electronic payments (cards, bank transfers, ACH, mobile pay, digital wallet) by contrast, are safer and cheaper. Even if you are careful about who you give personal checks to, the disclosure of your account number could occur without you realizing it. In some cases, consumers think they are paying electronically when they use their bank's online payment service. However, in about 20% of cases, the online service processes and mails a paper check to the vendor with the customer's banking information on the check.

Monthly, NEMR receives dozens of bank-issued paper checks that customers believe are paid electronically. "We get the checks in the mail and sometimes they arrive late from the customer's online banking service," says Lori Fleshman, NEMR Billing Manager. "The customer pays the banking service, and the banking service mails NEMR a check," says Fleshman.

If you are using an online bill payment service, ask how the payment is issued; electronically or does the service print and mail the check?

For more information on NEMR's free, safe, and convenient payment options, call the office during business hours.



The new year has begun, and your home may have new internet-connected devices in it. Maybe Santa brought your children new phones, tablets, or a gaming console. Or maybe you used holiday money to finally purchase the new computer or smart home devices you've been wanting.

The more devices you have, the more speed you need—to enjoy the best internet experience and avoid frustrations like buffering. We recommend our 200/200 Mbps plan for bandwidth-busy households.

**CALL 660-874-4111 TO  
UPGRADE TO A NEW SPEED**

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## HOLIDAY GIVEAWAY WINNERS

Glen & Karen Clark of Green City-Fire TV Stick

Hubert Jones of Livonia-Nest Ring Doorbell

Terry Spence of Unionville-iRobot Roomba Vacuum

## Scholarships

**\$2500  
AVAILABLE**

[www.frs.org/programs/youth-programs/scholarships](http://www.frs.org/programs/youth-programs/scholarships)

Deadline is February 8, 2023

**BUZZ TIP**



Three lines similar to these, are known as the hamburger menu or hamburger icon. If you are asked to click on the hamburger, click on the lines.

**Michele Gillespie, CEO**

### Board of Directors

Rick Kent  
Jim Kigar  
Mark Grgurich  
Dennis Fechtling

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Scott Aylward  
Kenneth Hauk, Jr.  
Junior Bertram

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[helpmail@nemr.net](mailto:helpmail@nemr.net)

NEMR is an equal opportunity provider and employer.

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