

MUSCATINE POWER AND WATER COMMUNICATIONS SERVICE RULES

APPROVED BY THE BOARD OF TRUSTEES: JUNE 25, 2024

WELCOME TO MUSCATINE POWER AND WATER

We designed this handbook to help you understand Muscatine Power and Water's processes and procedures in order to provide you the best service possible. It covers topics ranging from service installation to billing. Keeping you well informed is important to us, so we have compiled our Service Rules in this concise and easy-to-use format. If you have any questions about the Service Rules or Muscatine Power and Water, please feel free to call us at 563-263-2631 or stop at our Business Office at 3205 Cedar Street in Muscatine.

Remember, exceptional service is our goal and what keeps Muscatine Power and Water - Your Reliable Neighbor.

This document may also be found on our web site at www.mpw.org.

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STATEMENT OF OPERATION

PRELIMINARY STATEMENT

Muscatine Power and Water's (MPW) utility services are provided only in accordance with these Service Rules and applicable Utility policies and procedures. These rules are intended to ensure safe installation of facilities, long life of infrastructure, and that all customers are treated fairly. By accepting Utility services, customers agree to be bound by these Service Rules, the Acceptable Use Policy, the Service Agreement Terms & Conditions, and applicable Utility policies and procedures.

The Board of Water, Electric, and Communications Trustees of the City of Muscatine, Iowa has approved and published the Service Rules. These Service Rules are subject to change from time to time to ensure safe and efficient service and to comply with city, state, and federal statutes, and applicable administrative law.

These Service Rules are intended to govern the overall operation of the Communications Utility. Where a rule cannot be reasonably applied to a specific situation, the Governing Body reserves the right to decide on a resolution to the issue.

Customers who retain a "@muscanet.com" email address are, despite this distinction, MPW customers, and therefore subject to these Service Rules and the MPW Acceptable Use Policy. If customers with a "@muscanet.com" address add or change service, MPW encourages transition to email accounts with a "@machlink.com" address.

The Utility's records are maintained at the MPW Business Office located at 3205 Cedar Street, Muscatine, Iowa. Address all written correspondence to Muscatine Power and Water, 3205 Cedar Street, Muscatine, Iowa, 52761.

DEFINITIONS

The following words and phrases shall have the following meanings, as used in these Service Rules:

Acceptable Use Policy

Means the section of these Service Rules relating to rights and obligations of Users, explaining prohibited uses of the service and other information binding on all users.

Applicant

Means a person, partnership, association, firm, public or private corporation, governmental agency, or legal entity, applying to the Utility for service provided in these Service Rules.

Bulk Service

Means MPW Internet, TV, and/or phone service provided to multiple dwelling units where owners accept the responsibility of a single billing for all their units. The owner pays and provides certain services to the tenant. Tenants may be responsible for additional services.

Internet Service

Means Internet service delivered by MPW to the premise using the same delivery method that delivers TV and/or phone service. Internet service may be received in several speed options.

Commercial Customer

Means any customer subscribing to Communications Services for a location that is not exclusively a place of residence; or any customer using internet service in a commercial capacity. Also means any business establishment subscribing to Communications Services.

Complaint

Means a statement or question by anyone, whether a Utility customer or not, alleging a wrong, grievance, injury, dissatisfaction, illegal action or procedure, dangerous condition or action, or Utility obligation.

Communications Services

Means MPW's Internet, TV, and phone services.

Content Providers

Means the individuals or companies providing services to MPW for the Utility's Communications Services.

Contiguous Locations

Means those locations where one customer has more than one building on the same property or on adjacent property separated only by a public right-of-way.

Contract

Means any claim, account or demand against, or agreement with the Utility, whether expressed or implied.

Customer

Means any person, firm, association, corporation, any agency of the federal, state, or local government, or legal entity responsible by law for payment for communications service from the Utility.

Delinquent or delinquency

Means an account for which a service bill or service payment has not been paid in full on or before the last date for timely payment.

Equipment

Means any MPW-owned device or fixture and associated components (i.e., cable modem, ONT, set-top box, network switches, amplifiers, etc.), provided or installed in or around a customer's premises, which is necessary or convenient to receive MPW Communications Services regardless of who installed it. Inside wiring is not Equipment.

FCC

Means the Federal Communications Commission, its designee, or any successor.

Fixed Wireless Internet

Means MPW's service that allows fixed wireless Internet service via a wireless transmitter. It is available for customers beyond the reach of MPW's physical plant.

Governing Body

Means the Board of Water, Electric, and Communications Trustees of the City of Muscatine, Iowa.

Home

Means a customer's residence, including a single-family home, apartment, or any other type of dwelling unit where Communications Services are installed.

Hospitality Customer

Means a business establishment which subscribes to Communications Services, and which also serves food and drink and provides its customers viewing of MPW's TV service.

Hourly Service Charge

Means the hourly charge for certain services. It is designed to recover the costs of installing, servicing, troubleshooting, and maintaining customer equipment.

Inside Wiring

Means the cable that exists inside the customer's home or business to up to the demarcation point, even if the demarcation point is within the premises, and includes any extra outlets, splitters, connections, fittings, or wall plates attached to it.

Installation or Installed

Means the act of connecting or activating the communications system from the MPW infrastructure to the customer's premise to the customer's terminal so that the customer may receive Communications Services.

MachLink

Means MPW's email service.

MPW Facilities

Means all cabling, wiring, fiber optic lines, power supplies, converters, amplifiers, risers, conduits, ducts, distribution wiring, network system and equipment, facilities, and associated components, and other equipment or facilities necessary or useful, or which may become necessary or useful, for the provision of Communication Services (regardless of whether such features were installed by MPW, Customer, or a third-party).

MPW Internet

Means MPW's Internet service provided to customers.

MPW Phone

Means MPW's phone products and services provided to customers.

MPW TV

Means MPW's TV products and services provided to customers.

Municipal Area Network (MAN) or Metro Ethernet (MME)

Means MPW's service that allows Internet and/or point-to-point services (phone, voice, Internet, video, and telemetry) between a customer's facilities. The fiber for this service may be managed by MPW or a third party.

On-Demand

Means the delivery over the communications system of per-program signals to subscribers for free or for a charge, in excess of the charge for tiered services.

Pay-Per-View (PPV)

Means the delivery over the communications system of per-program or per-channel signals to subscribers for a charge, in excess of the charge for tiered services.

Point-to-Point Protocol Over Ethernet (PPPoE)

Means a network protocol which allows multiple users to connect to the Internet through a single physical connection.

Premises

Means a tract of land, building, part of a building, or facility to which services are provided.

Residential Customer

Means a customer subscribing to Communications Services for use within a personal residence.

Service Rules

Means these rules as adopted by the Board of Water, Electric, and Communications Trustees of the City of Muscatine, Iowa, and amended from time to time.

Streaming

Means a system that allows MPW to authenticate service for customers who wish to use their Internet connected devices to access their subscribed cable programming.

Tampering

Means any unauthorized connection or usage of service as defined in the appropriate theft of utility services policies or procedures.

Timely Payment

Means a payment on a customer's account made on or before the date shown on a current bill for service, or on a form that records an agreement between the customer and the Utility for a series of partial payments to settle a delinquent account, as the date which determines application of a late payment charge to the current bill or future collection efforts.

User

Means any person with access to MPW Internet service.

Utility

Means Muscatine Power and Water.

Watch TV Everywhere (WTV E)

Means a system that allows MPW to authenticate those who wish to use their Internet connected devices to access their subscribed cable programming.

WiFi@Home

Means MPW's service that allows customers to wirelessly connect home computer systems and wifi-enabled devices to customer's internet service. Customers are able to share files, Internet connectivity, and printer access within the home.

SERVICE

TYPE OF SERVICE

Communications Utility Plant

The Communications Utility includes a fiber optic Passive Optical Network (PON) network, a fixed wireless network, and a broadband communications system that provides fully interactive Communications Services. Specific to Internet services, MPW offers service via a fixed wireless network and a Fiber to the Home (FTTH) network.

For those customers receiving service through commercial accounts, bulk-rate agreements with multiple-dwelling owners, or similar arrangements, some of the policies, procedures, and services may not apply. Please refer to the terms and conditions of your service agreement for more specific information. Where such documents are inconsistent with the policies, procedures, and information relating to services set forth within these Service Rules, the terms and conditions of the more specific provision shall apply.

Internet Services

Internet services currently include Residential, Business Class, Enterprise, and Bulk packages. Service tiers include bandwidth offerings, point to point connections, and optional Wi-Fi@Home router service. The current service tiers are published at www.mpw.org and are available at the MPW Business Office.

Television Services (TV)

TV entertainment services currently include Residential, Hospitality, Commercial, and Bulk packages. Service tiers include different channel groupings. The current channel line-up and service tiers are published at www.mpw.org and are available at the MPW Business Office.

Phone Services

Phone services currently include Residential, Business Class, Enterprise, and Bulk packages. Service tiers include local, long distance, and international calling plans with various phone features. The current service tiers are published at www.mpw.org and are available at the MPW Business Office.

SERVICE PLANS & PRICES

Current Residential Internet, TV, and phone service plans, prices, and fees are published at www.mpw.org/communications and are also available by contacting the MPW Business Office. Business Class and Enterprise services are available to be quoted by the Business Development Specialist.

Changes to Service Plans & Prices

Subject to applicable law, MPW reserves the right to change Internet, TV, or phone service, service plans, equipment, prices, and fees at any time. If a change affects customers, MPW will provide advance notice of the change and its effective date. This notice will be provided on the monthly bill, as a bill insert, and/or by other effective communication methods. If a customer finds the change unacceptable, they have the right to cancel the Communications Services. However, if they continue to receive the Communications Services after the effective date of the change, MPW considers this as acceptance of the change.

To the extent required by law, after notice to customer of change in package offerings or TV rate increase, customers may change TV service tiers at no additional charge. Otherwise, if a customer changes their services, a change of service fee may be charged.

Internet Services Additional Charges & Restrictions

Customers may be subject to the following additional charges or restrictions:

- Users will not be able to receive email whenever email space usage exceeds the limit specified in the service plan.
- MPW reserves the right to limit storage capacity on email accounts. To enforce these limits and maintain the operation of the systems for all customers, MPW also reserves the right to delete email accounts which have not been accessed in 90 days.
- MPW may charge for Internet bandwidth usage above published limits.

ENGINEERING PRACTICES

MPW facilities shall be constructed, installed, maintained, and operated in accordance with accepted good engineering practices in the telecommunications industry to ensure, as far as reasonably possible, continuity of service, uniformity in the quality of service furnished, and the safety of persons and property.

EQUIPMENT

Ownership and Return

Except for Inside Wiring, which is considered customer's property regardless of who installed it, MPW-installed equipment is owned by MPW unless it is customer-owned equipment.

At MPW's discretion, new or reconditioned equipment may be rented to a customer. MPW Equipment can only be used in the premises in which it was installed. If service is cancelled, or discontinued for any reason, all MPW Equipment other than the ONT must be returned. Equipment must be returned in good working order, normal wear and tear expected, or the customer will be billed the full retail price of a replacement for each piece of equipment not returned.

If Equipment is not returned, or if MPW is prevented from retrieving its equipment because of some action or inaction by the customer, whether revocable or not, the customer will be billed for the equipment at its current retail value, at rates established by MPW and published online at www.mpw.org. The customer is also responsible for collection fees and costs, see *Applicable Law and General Provisions*.

No MPW Equipment or Facilities, either inside or outside of the premises, shall be deemed fixtures, or in any way part of the customer's real property, unless it is purchased from MPW to the extent permitted by law when service ends. MPW may remove Equipment or Facilities, at its option, at any time during or following the termination of service, and the customer agrees to allow MPW access to the premises for such purposes.

MPW-owned equipment, which is leased by a customer, may not be moved to a location or address other than the location or address where service was installed, without advance authorization from MPW. This includes, but is not limited to, set-top boxes and routers.

Optical Network Terminal (ONT) units installed at a premise stay with the premise. Removal or relocation of an ONT may damage the fiber optic facilities. Customer will be responsible for associated repairs and equipment cost should it be removed.

Equipment Loss or Damage

Customers are responsible for preventing the loss of or damage to MPW equipment within their home. Customers are urged to consider using their homeowner's, renter's, or other insurance policy to cover MPW-owned equipment while in their possession. The customer is directly responsible for repair, replacement, and other costs, damages, fees, and charges if equipment is damaged when returned.

Customers may not tamper with or attempt to repair any MPW-owned and supplied equipment. MPW will repair or replace, without charge, any equipment or installation that fails for reasons other than:

- Tampering
- Fire
- Improper use
- Improper care
- Failure caused by customer's equipment

All other repairs and replacements to MPW equipment will be billed to the customer at the rates published at www.mpw.org.

MPW does not service customer-owned equipment, such as set-top boxes, personal computers, modems, routers, or any other computer-related equipment not expressly warranted by MPW, even if it is attached to other MPW-owned equipment or facilities.

Wiring

Inside wiring is the customer's property, no matter who installed it. The customer is responsible for the repair and maintenance of the Inside Wiring.

Inside wiring within the premises must not interfere with the normal operations of the communications system. If the premises are rented, the landlord may be responsible for any inside wiring maintenance. Customers should contact their landlord, as appropriate.

SERVICE USE

The use of Communications Services is expressly limited to the individual or business whose name appears on the account, and persons at the same address, or employees of the business employed at the same address. Each customer is ultimately and fully responsible for the actions of all Users, whether authorized or not, including minors, who access the Internet using the customer's Internet connection.

Customers and any Users agree:

- Not to resell, redistribute, assign, transfer, or sublicense MPW's Internet, TV, or phone service, or any portion thereof in any manner without the express written permission from MPW.
- Not to redistribute MPW's Internet, TV, or phone services for a fee or for free. This includes intentionally leaving Wi-Fi access open for others to access.
- That the customer's MPW Internet service will not be available to anyone else via Wi-Fi or other methods of networking, in whole or in part, directly or indirectly, unless the customer accepts responsibility for all activities undertaken via that connection.
- Not to use MPW's Internet service to operate as an Internet Service Provider (ISP) or to operate any other business enterprise in competition with MPW, without express written permission from MPW.
- To use any communication service in a manner consistent with any and all applicable laws, and agrees to abide by these Service Rules, the Service Agreement Terms & Conditions, MPW Acceptable Use Policy, and the Acceptable Use Policy of any network to which the User connects. Residential service is strictly for residential use. Using residential Communications Services for business or commercial use is strictly prohibited.
- To abide by the MPW Communications Service Agreement Terms & Conditions.

MPW's remedies for Customers or Users that violate our Service Use rules include disabling service, cancelling service, removing Equipment or Facilities from the premises, and for repeat violators, barring a customer from reactivating service. MPW reserves the right to take whatever actions it deems necessary to protect the integrity of its Services from illegal use, inappropriate distribution, and abuse.

INSTALLATION

All customers will be provided service in a prompt, non-discriminatory manner.

All installations will be completed as soon as practical using due diligence. At a maximum, the appointment window for installation will be a 4-hour block during normal business hours. The head of household or an approved delegate (someone that can approve and sign off on the work order) over the age 18 must be home during the installation appointment.

MPW installers bring service lines into the customer's home along the most viable route. Standard installations provide visible and neatly tucked wiring. Concealed wiring and other custom installation services are available at additional cost. MPW does not repair holes in floors, ceilings, or walls upon disconnection of the Communications Services.

Installation Appointments – Internet, TV, Phone

Service	Inspection Appointment Required	Installation Appointment Required	Available for Self-Install*
Residential Service	N	Y	Y
Commercial Service	Y	Y	N
Hospitality Service	Y	Y	N
Bulk Service	Y	Y**	N
Enterprise Internet (MAN)	Y	Y	N
Other: WiFi@Home Router Service	N	Y***	Y
Other: Fixed Wireless Internet	Y	Y	N

* Option for Self-Install available upon consultation with MPW CS/HD staff.

** Requires installation appointment for equipment only, or as needed depending on the Bulk contract.

*** Standard WiFi@Home installation includes an MPW-owned router.

Residential Installations

In new or remodeled single-family dwellings, the installation will require access from the outside to a common location within the premise. Installing a conduit is ideal and allows for future cabling needs. The common location must have an electrical outlet and all wiring for each outlet will be run back to the common location. A centralized location within the premise should be identified for the wireless router.

CAT6 cabling is recommended for all outlets. Cable runs cannot exceed 300' and cannot be bent at 90° angles. MPW will terminate the cables for active customers.

Disclaimer of Liability with Hardware and Software Installations Liability

Internet Service

In order to use MPW Internet Service, certain hardware and/or software may be required to use the Service. Customers are responsible for providing required hardware and/or software. See *Limited Warranty & Limitations of Liability* for more information.

TV Service

MPW is not responsible for any damage to televisions or other audio/video equipment, or losses of data stored on such equipment, during the installation or service of set-top boxes, including damage to customer-owned set-top boxes.

Phone Service

In order to use MPW phone services, customers are required to provide a compatible handset. MPW is not responsible for any damage to customer-owned equipment used with the phone service. See *Limited Warranty & Limitations of Liability* for more information.

THEFT OF SERVICES

The 1984 Cable Act created both civil and criminal penalties for manufacturers, suppliers, and Users of unauthorized cable devices. This federal theft-of-service law supplements any existing Iowa law, and provides a federal remedy against any person who, without authorization, intercepts or receives any communications service that is provided over a cable system.

Federal law prohibits the unauthorized interception or receipt of any communications service over a cable system. This includes the theft of audio, video, textual data, or other service, including data transmitted to or from a customer over a system that has interactive capability. The law applies to both manufacturers and distributors of equipment, as well as individual customers.

The 1984 Cable Act, 1996 Telecom Act, and other federal laws provide both civil and criminal penalties for the theft of cable services. Under this federal regulation legislation, a cable operator may seek substantial monetary damages for the theft of its cable services. In addition, if the violations are willful and for commercial advantage or private financial gain, the court may award damages of up to \$50,000 in civil cases and a maximum of \$100,000 for certain criminal violations, in addition to a maximum of five years imprisonment for subsequent offenses. Theft of utility services is also a criminal violation under Iowa Law.

Congress enacted this legislation because it believes that theft of cable service poses a major threat to the economic viability of cable operators and programmers. Theft of service creates unfair burdens on cable customers who are forced to subsidize the benefits that other individuals are getting by receiving cable service without paying for it.

Procedures for determining the theft of utility services, as well as appropriate penalties, are detailed in the Utility's theft of utility services policies and procedures.

Prohibition against Rebroadcast or Transmitted Signals

MPW may not have the right to distribute On-Demand or PPV programming to commercial establishments. On-Demand or PPV programming shall not be ordered or requested from commercial establishments that allow the programming to be viewed in areas open to the public.

Cable entertainment television services shall not be rebroadcast or transmitted, nor shall admission be charged for its viewing without advance express written permission from MPW and the content provider(s). This consent may be withheld at the sole discretion of either MPW or the content provider(s).

PERSONAL INFORMATION DISCLOSURE – PRIVACY

MPW will abide by the limitations imposed upon operators in the use, collection, and disclosure of personally identifiable customer information by the 1984 Cable Act and Customer Proprietary Network Information (CPNI) related to phone service.

Customer Information

Various types of customer information are collected in the connection and the operation of MPW's Communications Services, some of which is personally identifiable information. The kinds of information that MPW collects includes, but is not limited to:

- Customer name
- Address (physical and mailing)
- Social Security Number and/or driver's license number
- Billing status
- Employer
- Equipment information
- Equipment performance information
- Network activity
- Complaints

Information Disclosure

This information, as well as delivery or maintenance of services and equipment, billing, service use details, accounts, collection, advertising, or detection of unauthorized reception of Communications Services, is necessary to provide communications service or other services and to conduct legitimate business activities.

In addition to these activities, this information may be disclosed on a day-to-day basis to MPW employees or agents, including, but not limited to sales or marketing personnel, billing or collection services, auditors, accountants, attorneys, lenders, programmers, and regulatory agencies. MPW has the right to disclose information as necessary to comply with any law, regulation, or other valid and sufficient governmental request; and in its sole discretion, to disclose information when necessary to operate the Service properly; to protect itself, or its Users.

This information may not be disclosed for any purpose without the customer's consent except as described in this statement.

Involuntary Information Disclosure

The Utility will cooperate with lawful Court- and Agency-ordered disclosures of any customer related information, including personally identifying information.

Information Inspection

Customers may review and correct personally identifying information in the MPW Customer Services Department at any time during normal business hours. Please contact MPW in advance to set an appointment to review the records.

Information Retention

MPW retains personally identifiable customer information for as long as needed to serve a legitimate business purpose.

Legal Remedies

If a customer is offended by an act of a communications operator in violation of these limitations on the collection and disclosure of personally identifiable information, a civil action suit for damages may be brought in the United States District Court to enforce these limitations. This remedy is in addition to any other lawful remedy available to the customer.

DIGITAL MILLENNIUM COPYRIGHT ACT

MPW acknowledges and respects the intellectual property rights of others and is committed to complying with US Copyright laws. MPW's *Digital Millennium Copyright Act Policy* details the procedures MPW will take when notified of alleged infringement by MPW customers.

Notifying MPW of Infringement

If someone determines that their work has been duplicated and is viewable on a site believed to be hosted on servers of MPW in a way that may constitute copyright infringement, notification must be sent to MPW's Designated Agent as prescribed by the Digital Millennium Copyright Act (DMCA). The notice must include the following information, as indicated in the Digital Millennium Copyright Act, 17 U.S.C. 512(c)(3):

- A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive right that is allegedly infringed.
- Clear identification of the site where it is believed the infringing material is located, identification of the copyrighted work claimed to have been infringed, or, if multiple copyrighted works at a single online site are covered by a single notification, a representative list of such works at that site.
- Identification of the material that is claimed to be infringing or to be the subject of infringing activity and that is to be removed or access to which is to be disabled, and information reasonably sufficient to permit the service provider to locate the material.
- Information reasonably sufficient to permit the service provider to contact the complainant: name, address, telephone number, and, if available, an email address where the complainant may be contacted.
- A written statement that the complainant has a good faith belief that use of the works and materials in the manner complained is not authorized by the copyright owner, its agent, or the law.
- A written statement that the information in the infringement notification complaint is accurate and under penalty of perjury, that the complainant is authorized to act on behalf of the owner of the subject material that is allegedly infringed.

The Designated Agent, as registered, may be contacted as follows:

Muscatine Power and Water
 Attn: Copyright
 3205 Cedar Street
 Muscatine, IA 52761
 Phone: 563-263-2631
 Email: mpwcopyright@mpw.org

Counter-Notification to Claimed Copyright Infringement

If a copyright infringement notice has been wrongly filed against a customer as a result of mistake or a misidentification of the material, a counter-notification may be filed with the MPW Designated Agent. The counter-notification must provide the following information:

- Physical or electronic signature of the customer.
- Identification of the material that has been removed or to which access has been disabled and the location at which the material appeared before it was removed or access to it was disabled.
- A statement under penalty of perjury that the customer has a good faith belief that the material was removed or disabled as a result of mistake or misidentification.
- The customer's name, address, telephone number and email address, and a statement that the customer consents to the jurisdiction of the Federal District Court for the judicial district in which the address is located, or if the customer's address is outside of the United States, for any judicial district in which the service provider may be found, and that the customer will accept service of process from the person who provided notification or an agent of such person.

MPW will terminate the service of all customers who are repeat infringers of intellectual property laws, as indicated in the *Digital Millennium Copyright Act Policy*.

Notice & Takedown Procedure

It is expected that all Users of any part of the MPW's communication system will comply with applicable copyright laws. However, if MPW's Designated Agent is notified of claimed copyright infringement, or otherwise becomes aware of facts and circumstances from which infringement is apparent, MPW will comply with the DMCA by expeditiously removing, or disabling access to, the material that is claimed to be infringing or to be the subject of infringing activity. If time permits, MPW, in its sole discretion, may give an alleged infringer a reasonable opportunity to remove the infringing material itself. MPW will also comply with the appropriate provisions of the DMCA in the event its Designated Agent receives a counter-notification.

CONSUMER PROTECTED NETWORK INFORMATION (CPNI)

The US Telecommunications Act of 1996 granted the Federal Communications Commission (FCC) authority to regulate how customer proprietary network information (CPNI) may be used and to enforce related customer information privacy provisions. CPNI relates to MPW's phone services.

To comply with CPNI requirements, MPW has established the following business procedures related to customer accounts with phone service:

- CPNI Password: for customer privacy and security, phone service customers must establish and will be asked for their CPNI password or PIN to access account information. This PIN or password must be non-personally identifying, e.g., not the last 4 of your SSN or date of birth.
- MPW will offer customers the opportunity to restrict the use of their CNPI for purposes of offering new types of phone products and services from MPW (opt-out).
- All MPW practices regarding the disclosure of information will be followed as those relate to CPNI requests.

E911 DISCLAIMER

MPW phone service is provided over fiber connection. It is important that Customers understand the conditions and limitations regarding 911 service outlined in these Service Rules and that Customers advise others that may use the MPW phone service in the Customer's residence or business.

- If Customer loses power or there is a disruption to power, that without battery backup, neither MPW phone nor the 911 dial feature will function until power is restored. Battery backup is available for a fee.
- If Customer's fiber connection is lost, terminated, or disrupted, neither MPW phone nor the 911 dial feature will function until the fiber connection is restored.
- If Customer's MPW phone account is terminated, the 911 dialing feature will not work.

To ensure that 911 calls are properly routed:

- Do not move the equipment from one address to another address. Use of the telephone service at a different address will prevent E911 service from automatically determining Customers' location and could result in mis-routed 911 calls which would delay or prevent emergency service. Notify MPW before changing the registered address of the service.
- If users will be using devices such as software telephones that are installed on mobile personal computers, laptops, smart phones, netbooks and any other mobile VoIP supported device that is intended to be mobile with MPW's phone service, those users should use an alternative telephone registered to their location to make E911 calls so the location will be transmitted automatically and accurately to emergency services.
- Always state the telephone number and address being called from to the 911 operator. The 911 operator receiving the emergency call may not be able to automatically identify a phone number and physical location. In order for the operator to call back if the call is disconnected, specify the exact location of the emergency and the phone number from which Customer is dialing.

To report a change in registered location:

- MPW Customers - Contact MPW Help Desk at 1-563-263-2631, opt 2.

MPW makes no warranties or guarantees as to whether, or the way, 911 dialed calls that Customer make are answered or responded to by the local emergency services or by the national emergency calling centers. MPW disclaims any and all liability or responsibility if third party data used to route 911 dialed calls is incorrect or yields an erroneous result. See *Limited Warranty & Limitations of Utility Liability*.

LIMITED WARRANTY & LIMITATIONS OF UTILITY LIABILITY

MPW will make reasonable efforts to ensure that Communications Services are available 24/7; however, unplanned service interruptions and planned maintenance outages may occur. MPW will attempt to notify all customers in advance of any planned maintenance outages via email, set-top box message, website alert, and/or social media posts. However, MPW cannot and does not guarantee Communications Services will be free from interruptions or fluctuations in service.

MPW warrants that for 30 days from the date of our installation or repair, the Communications Service and the equipment installed or repaired will meet accepted industry standards and be free from defects in materials or workmanship. If any failure to conform to this warranty is reported within 30 days, MPW will re-perform the nonconforming services and repair or replace the nonconforming equipment. Such re-performance of work or repair or replacement of nonconforming equipment shall constitute MPW's entire liability and the customer's sole remedy under this warranty, whether claims or remedies are sought in contract or tort (including, without limitation, negligence, strict liability, or otherwise).

Those receiving Fixed Wireless Internet under a "Warranty Plus Protection" contract agreements are further covered by an extended manufacturer's warranty on their wireless equipment through MPW.

In addition to any other limitations of warranties found in these Service Rules, MPW does not warrant:

- Service speed or data transmission,
- That data sent or received via the Internet using MPW's Internet service will not be delayed or corrupt,
- That the fiber network supporting the phone service will not be without interruption. During fiber network outages, phone service will also be unavailable, including 911 access.
- That Users' computers and computer networks will not be subject to unauthorized access by others through the Internet, or,
- That Users' computer(s) and computer networks won't be subject to viruses and files with other damaging or destructive attributes through the Internet. MPW has no responsibility and assumes no liability for such acts or occurrences.

No advice or information given by MPW or its employees shall create a warranty.

EXCEPT AS EXPLICITLY SET FORTH IN THESE SERVICE RULES, ALL COMMUNICATIONS SERVICES, INFORMATION, HARDWARE AND EQUIPMENT ARE PROVIDED ON AN "AS IS, AS AVAILABLE" BASIS AND WITHOUT ANY WARRANTIES, EXPRESSED OR IMPLIED, IN FACT OR IN LAW, INCLUDING, BUT NOT LIMITED TO THOSE OF MERCHANTABILITY, NON-INFRINGEMENT, OR FITNESS FOR A PARTICULAR PURPOSE, TO THE MAXIMUM EXTENT PROVIDED BY LAW. THIS LIMITATION OF WARRANTY EXPRESSLY INCLUDES A DISCLAIMER OF ANY RESPONSIBILITY FOR REIMBURSEMENT FOR LOSSES OF INCOME DUE TO DISRUPTION OF SERVICE BY MPW OR ITS PROVIDERS.

THE UTILITY FURTHER DISCLAIMS ANY AND ALL LIABILITY FOR ANY INJURY, LOSS, OR DAMAGE OR DESTRUCTION TO PERSONS OR PROPERTY WHETHER OWNED BY A CUSTOMER OR A THIRD PARTY, INCLUDING BUT NOT LIMITED TO THAT EFFECTING COMPUTER HARDWARE, SOFTWARE, FILES, DATA, OR PERIPHERALS, RESULTING FROM (A) INTERRUPTION, SHORTAGE, INSUFFICIENCY OR IRREGULARITIES OF ANY COMMUNICATIONS SERVICE, OR (B) FROM THE INSTALLATION, MAINTENANCE, OR REMOVAL OF ANY HARDWARE OR EQUIPMENT, UNLESS CAUSED BY WILLFUL ACTS OR GROSS NEGLIGENCE ON THE PART OF THE UTILITY. IN NO EVENT SHALL MPW EMPLOYEES OR AGENTS HAVE ANY LIABILITY FOR LOST PROFITS, SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO FRUSTRATION OF ECONOMIC LOSS OR BUSINESS EXPECTATIONS, LOSS PROFITS, LOSS OF CAPITAL, COST OF SUBSTITUTE PRODUCTS, FACILITIES OR SERVICES, OR DOWN TIME COST EVEN IF RESULTING FROM THE PROVISION OR FAILURE TO PROVIDE ANY EQUIPMENT OR SERVICES TO THE CUSTOMER, OR FROM ANY FAULT, FAILURE, DEFICIENCY, OR DEFECT IN FURNISHED SERVICE, LABOR, MATERIALS, WORK, OR EQUIPMENT FURNISHED TO THE CUSTOMER.

APPLICABLE LAW AND GENERAL PROVISIONS

These policies and practices, including all matters relating to their validity, construction, performance, and enforcement are governed by applicable federal law, and applicable laws, regulations, or ordinances for the state and local areas where service is provided. These policies and practices are subject to amendment, modification, or termination if required by such regulations or law. If any provision in these policies and practices is declared to be illegal or in conflict with any law or regulation, that provision may be deleted or modified without affecting the validity of the other policies and practices herein.

Non-enforcement of MPW Communications Service Agreement Terms & Conditions and/or any section of MPW's Service Rules and/or any section of Acceptable Use Policy does not constitute consent and MPW reserves the right to enforce its Service Rules, Service Agreement, and Acceptable Use Policy at its sole discretion.

Customers are responsible for all reasonable costs and attorney's fees incurred by MPW in pursuing collection of amounts owed to the Utility or in preserving or protecting MPW's rights under these Service Rules, the Acceptable Use Policy, or the Service Agreement Terms & Conditions.

CHANGES TO POLICIES & PRACTICES

The most current Service Rules are posted on www.mpw.org. Any customer-proposed changes will only be effective when accepted in writing by the Utility.

CUSTOMER RELATIONS

APPLICATION FOR SERVICE

Residential customers may obtain MPW services by visiting the MPW Business Office at 3205 Cedar Street, by calling 563-263-2631, or by visiting www.mpw.org. Commercial and Hospitality customers may obtain service by contacting the MPW Business Office.

In order for the application to be complete, the applicant must provide:

- Full name of account holder, first and last name of other occupants
- Personally-identifying information to verify identity
- Phone number(s)
- Previous address(es)
- Employer and employer telephone number
- Name, address, and telephone number of an Emergency Contact
- Collection of other customer information as required

The application process shall include:

- Payment of past due bills owed the Utility.
- Determination and collection of deposit, if applicable.
- Applicant's voluntary designation of a person or agency to receive a copy of any notice to disconnect service due to the applicant's nonpayment of a bill or deposit.
- An opportunity to enter into Budget Billing. This application may require other needed information.
- An opportunity to sign up for Automatic Payment. This application may require other needed information.
- Information about online account access.

As soon as practical after the approval of an application, the Utility will supply service to the applicant in accordance with these Service Rules and at a rate established by the Utility for the applicant's appropriate service tier.

Customers are encouraged to use MPW's SmartHub online/mobile app to manage their account, set up/make payments, and communicate with and receive communications from MPW representatives. Sign up at: mpw.smarthub.coop.

- [App for Android](#)
- [App for iPhone](#)



Premises receiving service must also comply with equipment provisions of the *Service* section of these Service Rules.

Communications Services are available to customers who are 18 years of age or older, or head of household.

The benefits of and/or rights conferred upon the customer by MPW are non-transferable, except when approved in writing by MPW.

When an account is established, MPW follows standard account verification procedures for security. If a customer has MPW Phone service, there will be additional verification.

DEPOSITS

A deposit is intended to guarantee partial payment of bills for utility services. A deposit may be required prior to approval of the service application. A person other than the customer may pay the deposit. In

any case where a deposit has been refunded or is found to be inadequate, a new or additional deposit may be required upon 12 days' written notice to the customer.

Credit Criteria for Initial Service Deposits

A deposit may be required of an applicant if any of the following criteria exists:

- Past payment history with MPW is unsatisfactory.
- Applicant has no credit or unsatisfactory credit with another utility provider.
- New service is for a different service tier than that for which the payment history was established.

Initial Service Deposits

An initial service deposit may be required for services from applicants who meet the credit criteria above. The amount of an initial service deposit will not exceed up to 2 monthly bills for service(s) during the previous 12 months.

Credit Criteria for New or Additional Deposits

A 12-day written notice will be sent to a customer who is required to provide a new or additional deposit, if the initial service deposit has been refunded or is found to be inadequate. The amount of a new or additional deposit will not exceed up to 2 monthly bills for service during the previous 12 months and equipment replacement cost.

A new or additional deposit may be required from customers who meet any of the following criteria:

- Customer has made two late payments, or received two Non-Sufficient Funds (NSF) check or Automated Clearing House (ACH) Reject notices, or a combination of any two, in the previous 12 months. If the customer has had service less than 12 months, the number of allowable notices will be prorated.
- Diversion of services or fraud.

Receipt for Deposit

Each deposit, replacement of deposit, or supplement of a deposit will be reflected on the bill for the account. The Utility shall keep the following records concerning the deposit:

- The amount and date of the deposit.
- Each transaction concerning the deposit.

A receipt may be obtained by filing a written claim at the MPW Business Office and by providing adequate personal identification.

Interest on Deposits

The interest rate on deposits with the Utility is based on the Utility's prior year short-term investment earnings rate. This rate shall be reviewed every January 1 and adjusted as needed. Interest accrues from the date of deposit to the date of refund or to the due date of any MPW service bill to which the deposit is applied. The refund date is the date on which the refund is forwarded to the depositor's last known address.

Deposit Refund

Refund for Prompt Payment

The deposit will be applied to the current balance after 12 consecutive months of prompt payment, which includes 11 timely payments and 1 automatically forgiven late payment. If a customer is not eligible to have their deposit credited after 12 months, their account will be re-reviewed every 12 months to determine refund eligibility. If it is necessary to collect a new or additional deposit as per the *Credit Criteria for New or Additional Deposits*, the deposit will be retained until the final billing for the account.

Refund for Termination of Service

Upon termination of service, the deposit, plus accrued interest (if any), less any unpaid bill for services, shall be credited to the account. Any excess deposit will be refunded to the account holder.

Unclaimed Deposits and Overpayments

A record of each unclaimed deposit or overpayment will be maintained for a period of 2 years from the date service is terminated. During that time, MPW shall make a reasonable effort to return the funds. Deposits or overpayments remaining unclaimed 1 year after termination of service will be transferred to the State of Iowa in accordance with Chapter 556, Code of Iowa.

BILLING INFORMATION

Customers will be billed on a monthly basis and Communications Services will be included in the monthly utility statement that includes all other monthly billings from MPW. Charges for services start when service is activated. The billing period will coincide with the period that other services, including electric and water, are provided during each billing month. MPW will only provide specific billing information to the customer or their designee.

Billing Form

MPW may show the following information on the bill, or advise the customer (on the bill) that the information can be obtained by contacting MPW:

- The account balance brought forward and amount of each charge for Communications Services, sales tax, city fees, franchise fees, other charges, late payment charge, and total amount currently due.
- The last date for timely payment shall be clearly shown and shall not be less than 20 days after the bill is rendered.
- The charges for any Communications Services incurred from the beginning through the end of the billing period.
- The date Communications Services charges were incurred.
- Detail of long distance charges are available upon request.

Bill Payment Terms

A bill is due and payable when rendered and is considered delinquent after 20 days from the time it is rendered. A bill is considered rendered by MPW when deposited in the U.S. mail with postage prepaid or when sent electronically to an email account that a customer has provided to the Utility or when delivered by MPW to the last known address of the party responsible for payment. A late payment charge of 1.5% of the unpaid balance will be assessed on past-due accounts. Each account will be granted 1

forgiveness of a late payment charge in each calendar year. Customer will be informed of the use of this one-time forgiveness on their next bill. MPW reserves the right to restrict PPV/VOD and long-distance/international calling access on accounts with payment delinquencies.

Customer can pay bills by mail, telephone, direct payment at the MPW Business Office, direct deposit through a financial institution, or through MPW's online bill payment system. Payment must be rendered in US dollars.

Failure to receive a properly rendered bill does not entitle the customer to relief from late payment charges. In addition to this late payment charge, disconnection and reconnection charges may apply.

Partial Payments

Unless otherwise designated by the customer, partial payments will be applied to the various Utility products or services utilized by the customer in accordance with Utility practices. The late payment charge shall apply only to the bill amount outstanding after the due date.

Returned Checks and ACH Rejects

A service charge is assessed to any customer whose check is returned unpaid or ACH payment is rejected by the financial institution on which it is drawn. The service charge shall be in addition to the late payment charge if the check or ACH is not made good prior to the delinquent date of the bill. If one or more checks are dishonored or ACH payments rejected within a 6-month period, MPW may require future payments by cash, cashier's check, or money order.

Budget Billing

MPW offers Budget Billing to all residential customers. This plan is designed to limit the volatility of a customer's bill and maintain reasonable account balances. Budget Billing

- is offered to each eligible customer when the customer initially requests service;
- is available to existing eligible customers upon request anytime during the calendar year; and,
- may be cancelled at any time upon request of the customer.

The Budget Billing amount is calculated at the time of entry into the plan. It will be recalculated at least annually, but can also be recalculated monthly, quarterly, when requested by the customer, or whenever price, consumption, or a combination of factors results in a new estimate differing by 10 percent or more from that in use.

When the amount is recalculated, the account balance is divided by 12, and the resulting Budget Billing amount is adjusted.

Irrespective of the account balance, a delinquency in payment shall be subject to the same collection and disconnection procedures as other accounts, with the late payment charge applied to the Budget Billing amount. MPW may terminate Budget Billing after 30 days of delinquency. Balances are addressed as follows:

- Any balance due shall be paid at the time of termination.
- If there is a credit balance, the customer shall be allowed the option of obtaining a refund (if over \$25) or applying the credit to future charges.

The Utility is not required to offer a new Budget Billing plan to a customer for 6 months after the customer has discontinued Budget Billing.

Payment Agreements

Availability of a Payment Agreement

A reasonable payment agreement may be offered to a customer in the following situations:

- Customer cannot pay a delinquent MPW bill in full, or
- Customer has an outstanding debt to MPW for residential service, and
- Customer is not in default of a payment agreement with MPW.

Reasonableness

A payment agreement is determined to be reasonable by considering the following:

- Current household income
- Ability to pay
- Payment history (including prior defaults on similar agreements)
- Size of the bill
- Amount of time and reason why the bill is outstanding
- Any special circumstances creating extreme financial hardship

The Utility may require customers to confirm financial difficulty with an acknowledgment from the Iowa Department of Human Services or another agency.

Types and Terms of Payment Agreements

Payment Agreement

An agreement may be offered as follows:

Disconnection Length	Additional Conditions	Payment Agreement Terms
Received disconnection notice, or have been disconnected	Not currently in default of a payment agreement	Payments may be spread evenly over 3 months. Payments are set for specific amounts to be paid at specific times.

Payment Agreement Contents

The agreement will include the following:

- Terms and agreements of the payment agreement.
- Provisions for paying the current amount due.
- The address and a toll-free or collect telephone number where a qualified representative can be reached.

The document will be considered rendered to the customer when addressed to the customer's last-known address and deposited in the U.S. mail with postage prepaid. If delivery is not by U.S. mail, the document shall be considered rendered to the customer when delivered to the last-known physical or email address of the person responsible for payment for the service.

Each customer entering into a payment agreement will be granted at least 1 late payment that is made 4 days or less beyond the due date for payment and the first payment agreement shall remain in effect.

Entering into a Payment Agreement

Agreements may be made over the phone or in person. In either instance, MPW will provide to the customer (within 3 days of the agreement date) a written document reflecting the terms and conditions of the payment agreement.

- For agreements made in person, the customer will receive a signed copy of the agreement.
- For agreements made over the phone, the customer will receive a copy in the mail (or other delivery method).

Unless the customer notifies MPW within 10 days from the date the document is rendered, the customer confirms acceptance of the terms of the agreement by making the first agreed-to payment.

Refusal of Payment Agreement by MPW

A customer may propose a payment agreement to MPW. If an agreement is not reached between MPW and the customer, MPW may refuse the offer orally, but the Utility must provide a written refusal to the customer (including the reason for the refusal) within 3 days of the oral notification. The written refusal shall be considered rendered to the customer when addressed to the customer's last-known address and deposited in the U.S. mail with postage prepaid. If delivery is by other than U.S. mail, the written refusal shall be considered rendered to the customer when handed to the customer or when delivered to the last-known address of the person responsible for the payment for the service.

Adjustment of Bills after Issuance

Customers are responsible for reviewing their bills and reporting any discrepancies to MPW within 30 days of the statement date. Bills may be adjusted for incorrect application of the rate schedule.

DISCONNECTIONS, DENIALS, AND RECONNECTIONS

Disconnections, denials of service, and reconnections for Communications Services are governed by these specific provisions, not the terms provided for other utility services provided by MPW.

Termination of Service

A customer may cancel service for any reason at any time by providing advance notice of 1 business day to MPW. Any balance due will be refunded within 20 days, or upon return of MPW-owned communications equipment, whichever is later. Subject to applicable law, MPW may terminate service for non-payment.

Customers may not assign or transfer service without MPW's written consent. The individual policies and practices in this document will continue and apply to the customer's rights and those of the Utility after the end of service.

Customer Initiated (Voluntary)**Temporary Disconnections and Reconnections**

Upon reasonable notice by a customer, MPW may make temporary disconnections for the customer's convenience. The customer may be required to pay a charge for disconnection and for reconnection. The customer will be advised of the charges at the time of the request.

Permanent Disconnections

A customer requesting permanent disconnection shall provide a minimum 1 business day's notice to MPW. With proper notification, no charges shall be made for permanent disconnections.

Utility Initiated (Involuntary – Not Due to Nonpayment)**Just Cause for Discontinuance or Denial**

MPW reserves the right to refuse or discontinue service for any of the reasons listed below, subject to the provisions of this section and other provisions of these Service Rules, the MPW Acceptable Use Policy, and the MPW Communications Service Agreement Terms & Conditions. If a customer fails to comply with a rule of the Utility, a 12-day written notice will be given, allowing the customer time to comply with the Service Rules. A reconnection charge is posted to the account when the disconnection results from an act or omission on the part of the customer.

Reasons for refusal or disconnection without notice are:

- Existence of a hazardous condition, as determined by MPW.
- Customer use of equipment in such a manner that will adversely affect MPW's equipment or service to others.
- Tampering with MPW-furnished or owned equipment.
- Unauthorized use or resale of the Utility's service.
- In the event of customer use that, in the sole judgment of the Utility, is harmful to MPW, its Users, or any other Users of the Internet.
- In the event the User fails to use the service in a manner consistent with any and all applicable federal, state, and local laws, or certain violations of the MPW Acceptable Use Policy or these Service Rules.

Reasons for refusal or disconnection with notice are:

- Violation of or noncompliance with certain segments of these Service Rules, the MPW Acceptable Use Policy, and the MPW Communications Service Agreement Terms & Conditions.
- Failure of a customer or prospective customer to fulfill his contractual obligations for service or facilities.
- Failure of a customer or prospective customer to permit the Utility safe and reasonable access to its equipment.
- Failure of a customer or prospective customer to furnish service equipment, permits, certifications, or rights-of-way specified by the Utility as a condition of receiving service.

Disconnection and Reconnection Fee (Involuntary – Other Than Nonpayment)

For any disconnection or reconnection pursuant to these Service Rules, the customer shall pay the current Utility applicable rates for labor, equipment, and materials.

Utility Initiated (Involuntary – Due to Nonpayment)

MPW reserves the right to refuse or disconnect service for nonpayment of the bill or deposit, subject to the provisions of these Service Rules.

MPW may disconnect service after 24-hour notice (and without a 12-day written notice) for failure of Customer to comply with the terms of a payment agreement.

Written Notice

MPW shall give a 12-day written notice to the customer and, where applicable, the person or agency designated by the customer to receive such notice, that service will be disconnected if the account is not settled. Notice shall include a collect telephone number where a representative qualified to provide additional information about the disconnection can be reached. Each Utility representative shall provide their first name to the caller and have immediate access to current, detailed information concerning the customer's account and previous contacts with MPW.

Avoiding Disconnection – Disputed Bill

If the customer has received notice of disconnection (either 12-day or 24-hour) and has a dispute concerning a bill for Communications Utility service, the customer may dispute their bill by notifying MPW of the reason for the dispute. The customer must pay the undisputed part of the bill. MPW will not disconnect service for 45 days from the date the bill was mailed while the dispute is being resolved between the customer and MPW.

Disconnection**Personal Contact**

When disconnecting service to a customer, MPW shall make a diligent attempt to contact, by telephone or in person, the individual or agency responsible for paying the bill to inform the customer of the pending disconnection and available remedies.

If the attempt at customer contact fails, the premises will be posted with a notice informing the customer of the pending disconnection. The notice shall be posted at least 24 hours prior to disconnection. A posting charge is assessed to all accounts requiring a posting notice. The posting charge is reviewed periodically by the Utility and is adjusted as needed.

Reconnection

If a disconnected customer makes payment or other arrangements during the business hours of Monday – Friday, 8 AM - 3 PM, reasonable efforts will be made to reconnect the customer that day. Before reconnection, all bills must be paid or the customer shall make satisfactory payment arrangements.

Reconnection Charge for Nonpayment

For any reconnection of service pursuant to these Service Rules, there is a reconnection service charge during normal working hours.

Additional charges apply for reconnection of service outside normal working hours. Reconnection charges are reviewed periodically by the Utility and adjusted as needed.

CHARGES FOR SERVICES

Charged Services

Customer will be billed for the cost of services not MPW's responsibility, as follows:

- Service calls requesting the relocation of MPW-owned facilities. The customer will be billed for the total cost of labor and materials. A deposit equal to the total estimated cost may be required in advance of any construction.
- Service calls requesting temporary relocation of cable lines or other MPW facilities to accommodate movement of buildings or large equipment. The person responsible for the

move shall be billed for the total cost of labor and materials. The Utility shall be given a minimum 24-hour advance notice and will be consulted regarding the route of the move. An advance deposit may be required to cover estimated costs.

- Service calls requesting installation or relocation of customer-owned facilities. Customer will be billed for the total cost of the service call.
- Service calls resulting from troubleshooting and repair of customer-owned equipment or facilities, such as phone outlets or Inside Wiring. Customer will be billed for the total cost of the service call.

Contracted Services

Customers subscribing to a contracted service are required to fulfill the terms of the contract, or the penalties ascribed in the contract will be applied.

Non-charged Services

The customer will not be billed for services or equipment for which MPW is responsible. Customers will not be billed for a service call where the trouble is found to be on MPW's equipment.

Underground Facilities Locating

The Utility will locate underground service facilities without charge. Customers should call Iowa One Call (811 or 1-800-292-8989) no less than 48 hours in advance of beginning work. Every effort to locate the underground facilities correctly will be made by MPW, but the Utility cannot guarantee its location nor be held liable. MPW will not locate private services as a practice, but will provide locates to customers as a courtesy, provided customer waives any responsibility or liability to the Utility for any damages incurred since the Utility cannot guarantee the accuracy of the locations.

CUSTOMER COMMUNICATIONS

Utility Customer Representative

A Utility representative charged with customer communication will give their first name to the customer, whether communication is in person or by telephone. The representative will have immediate access to current detailed information concerning the customer's account and previous contact with the Utility and shall be properly qualified and instructed in the screening and prompt handling of complaints.

Telephone Procedure

Telephone number 563-263-2631 is attended continuously 24 hours a day, 7 days a week for the handling of problems or complaints of an emergency nature. It is staffed during business hours Monday through Friday to handle routine business questions and other communications.

Complaint Procedure

Customers should contact a Utility Customer Representative to initiate a complaint. The complaint may be pursued with the appropriate Supervisor, Manager, Director, and the General Manager, in that order, if the customer is not satisfied with the initial handling of the complaint.

Complaints concerning the charges, practices, facilities, or services of the Utility will be investigated promptly, thoroughly, and courteously. MPW keeps records of written complaints sufficient to enable review and analysis of its procedures and actions. Based on MPW staff judgment, customers may be asked to submit complaints in writing. The complaint should include the following information:

- Name(s) of complainant
- Address(es) of complainant
- Telephone number(s) of complainant
- Nature of the complaint
- Relief sought

A written complaint may be filed with the Chairperson of the Governing Body if the customer is not satisfied with the General Manager's handling of the complaint. If the Chairperson believes the customer's complaint warrants further attention, the Chairperson may place the complaint on the agenda of the next regularly scheduled Board meeting for the ultimate resolution of the complaint by the Governing Body.

A customer who is unable to travel need not appear before any Utility official described above in person to explain the nature of their complaint. They may do so by telephone or in some other mutually agreeable fashion.

FCC Complaints

Unresolved complaints involving policies or actions of the Utility that are regulated by the FCC may also be filed with the FCC in accordance with applicable regulations. The complaint must reference the below community ID numbers:

- City of Muscatine: IA0936
- County of Muscatine (unincorporated): IA0935
- Fruitland: IA0938

CUSTOMER OBLIGATIONS

Rights & Responsibilities

User Rights & Responsibilities, include but are not limited to:

- User is responsible for backup of personal data stored on MPW system(s). MPW provides temporary storage of User's emails. Users are responsible for the permanent storage of emails. Email set up and file storage specifications are available on the HelpDesk section of www.mpw.org, or Users can contact the MPW HelpDesk for assistance.
- Users are responsible for ensuring they have adequate security and virus protection on their computer systems, and for protecting the security of their own email or information transfers.
- User is responsible for the set-up and deletion of all DVR timers and recordings. MPW is not able to restore any timers or recordings if lost.
- If User is dissatisfied with MPW's Communications Services or with any terms, conditions, rules, policies, guidelines, or practices of MPW in operating said Services, User's sole and exclusive remedy is to terminate and discontinue using MPW's Communications Services.

MPW Rights & Responsibilities include but are not limited to:

- MPW reserves the right to limit storage capacity on email accounts. To enforce these limits and maintain the operation of the systems for all customers, MPW also

reserves the right to delete email accounts which have not been accessed in 90 days.

- MPW retains control and ownership of all IP addresses and reserves in its sole discretion the right to change or remove any and all IP addresses.
- MPW's Carrier Grade Network Address Translation (CGNat) may require locally hosted residential services that are provided for personal use to obtain a static IP address.
- MPW reserves the right to delete customer's DVR timers and recordings after termination of MPW TV service and the return of equipment.
- DVR space is not intended to be used as a permanent, personal library of video content. MPW reserves the right to delete recordings older than 180 days when overall system space becomes overloaded with older recordings.
- Due to compatibility, as firmware and systems are upgraded, even protected content is subject to deletion and may be lost. MPW is not liable for lost content.
- As standard practice, MPW deletes User's personal files attached to @machlink.com email and/or personal DVR recordings after termination of the service.

Use of the Utility's Facilities by Customers and Others

Utility Facilities

The customer or any third party shall not, without written consent from MPW, use any of the poles, structures, or other Utility facilities for fastening thereto, support, or for any other purpose whatsoever. Nor shall a customer or a third party locate anything in such proximity to the Utility's facilities that will cause, or be likely to cause, interference with service or a dangerous condition in connection with unauthorized use of poles.

Non-liability of the Utility

The Utility assumes no liability for unauthorized attachments, equipment, or appurtenances whether attached by individuals or companies. Upon becoming aware of such attachments, MPW will remove them immediately. In the case Utility personnel become aware of illegally attached lines, equipment, or appurtenances that are of a hazardous nature to life, limb or property, such attachments will be removed immediately by the Utility without notification.

Customer Liability for Damages or Alterations

Customer Liability

The customer is responsible for all damage to or loss of Utility property located on customer's premises unless the damage or loss is due to the negligence of the Utility or by any act or omission on the part of the Utility or its authorized representative.

Protection of Utility's Facilities on Customer's Premises

All equipment installed by the Utility at its own expense is the Utility's facilities. Customers are responsible to protect the Utility's facilities on customer's premises and not interfere with or alter, or permit interference with or alteration of the Utility facilities except by duly authorized MPW representatives.

Customer Equipment

Customer Equipment Standards

Except for facilities defined in the *Services* section, the customer is responsible for all wiring and equipment on the customer's premises. The installation and maintenance of customer facilities shall be consistent with applicable standards imposed by these divisions of the Service Rules dealing with special conditions of service, applicable engineering practices, and any other applicable statutory or administrative law.

Utility Not Liable

No inspection or approval by the Utility of a customer's compliance with the *Services* section shall be construed to impose any duty or liability on the Utility, but shall be considered solely for ensuring protection of MPW's property and for ensuring the continuity of service to MPW customers.

ACCESS TO CUSTOMER PREMISES

Customer and owner authorize MPW, or its designees, to:

- Enter their home, business, or upon their property, in the presence of the customer or their representative, during normal business hours or by appointment, to install, inspect, test, maintain, replace, remove, or otherwise deal with MPW-supplied equipment and services.
- Access the outside areas of the customer's property, at reasonable times even without the customer being present for these same purposes.

Customer acknowledges that emergencies and after hours call outs may necessitate access to premises beyond normal business hours.

Customer and owner also grant to MPW, without charge, right-of-way over and on the premises on which MPW-owned equipment and structures are located.

Customer authorizes MPW, or its designees, to make connections and perform other tasks that are necessary or desirable to enable MPW to provide service, including connecting and making necessary attachments to inside wiring.

If the customer is renting the premises, it is the customer's responsibility to obtain the property owner's consent to perform the requested work.

ACCEPTABLE USE POLICY

INTRODUCTION

All MPW Internet service Users are responsible for adhering to this Acceptable Use Policy (AUP).

As part of the Service Rules, this Acceptable Use Policy is subject to change from time to time and is intended to ensure safe installation of facilities, long life of infrastructure, and that all customers are treated fairly. By accepting Utility services, customers agree to be bound by these Service Rules, the Acceptable Use Policy, the Service Agreement Terms & Conditions, and applicable Utility policies and procedures.

Grounds for Termination of Service

In accordance with MPW's Service Rules, MPW may suspend or terminate Internet service to the customer without notice upon any use of the customer's Internet service account which, in the sole judgment of MPW, may be harmful to MPW, its Users, or any other Users of the Internet; violates any applicable law; and/or fails to abide by MPW's Service Rules, the MPW's Acceptable Use Policy, and/or the MPW Communications Service Agreement Terms & Conditions.

USER RESPONSIBILITIES

Password Protection

Machlink.com email accounts are password protected. The User is responsible for safeguarding the account password(s). MPW will suspend access or change access to the customer's account(s) within a reasonable time upon written request from the customer. If MPW believes an account has been compromised, the account may be suspended until the issue is resolved.

Customers should safeguard their MPW WiFi@Home or personal router password and ensure that it is not visible outside the residence.

Customer Responsible for All Users

Customers are responsible for the activities of any Users of the customer's account(s). A violation of this AUP or the Service Rules by a customer or any User of that customer's account is the responsibility of the customer, whether or not the activity is conducted with the knowledge or consent of the customer.

Service Content

MPW does not review, censor, or monitor and is not in any manner responsible for any programs or content sent or accessed over the Internet or made available by any individual, User, information provider, online service, or content provider. Such content or programs may include but are not limited to programs or content of an infringing, inaccurate, abusive, offensive, or profane nature. The User is fully responsible for and accepts all risks associated with accessing content from other parties via MPW's Internet service.

External Fees and Charges

Users who purchase products and fee-based services via MPW's Internet service are responsible for all associated fees and charges.

Data/Systems Security and Privacy

Users are responsible for ensuring they have adequate security and virus protection on their computer systems, and for protecting the security of their own email or information transfers. Users must use

caution when conducting business or exchanging personal or financial information via email. Users are responsible for protecting their own passwords and access data.

MPW is not responsible for the protection or privacy of email and information transferred to and from Users, including but not limited to personal and financial information. MPW is not responsible for ensuring that data sent or received by Users will not be subject to unauthorized access by others, and cannot guarantee that Users' computer(s) and computer networks are not subject to unauthorized access by others through the Internet. Furthermore, MPW is not responsible for ensuring that Users' computer(s) and computer networks will not be subject to viruses and files with other damaging or destructive attributes through the Internet. MPW has no responsibility and assumes no liability for such acts or occurrences. For more information, see *Limited Warranty & Limitations of Liability* in the Service Rules.

While MPW will not monitor or intentionally disclose any email message unless required by law, a customer may grant MPW access to an email account, including access to the content of the messages sent or received, for technical support or other purposes. Requests for assistance are treated as implied consent to inspect email. Inspection is limited to the scope necessary to render the requested assistance.

MPW reserves the right to monitor the Service from time to time as needed in order to operate the Service and/or protect the network and its Users. See *Network Management Practices* section for more information.

Email Stored on MPW Servers

Users should regularly download their email files to a hard drive. MPW does not guarantee that the email left on its servers will be stored and backed-up. To set up email and review file storage specifications, Users should refer to the HelpDesk section of www.mpw.org or contact the MPW HelpDesk.

PROHIBITED ACTIONS

Users agree not to use MPW's Internet service for any of the following prohibited activities:

- Any illegal purpose.
- To operate as an Internet Service Provider (ISP) or to operate any other business enterprise in competition with MPW, without express written permission from MPW.
- To redistribute service for a fee or for free using wired or wireless technology unless written authorization is received from MPW.
- To achieve, attempt to achieve, engage in activities, or possess tools designed to assist in achieving or helping others achieve unauthorized access to any data, computer, computer system, or network.
- To monitor, attempt to monitor, or possess tools designed to help monitor data or traffic on any system, network, or computer without the express written permission of the owner.
- To achieve unauthorized access to or possession of, or to transmit or distribute any music, movies, software, data, or material protected by copyright, patent, trademark, or trade secret law.
- To interfere with the ability of other Users to access to the Internet.
- To interfere with computer networking or Communications Services to any User, host, or network, including, without limitation, distributed denial of service (DDOS) attacks, flooding of a network, overloading a service, improper seizing and abuse of operator privileges, and attempts to crash a host.
- To harass or threaten others.

- To misappropriate funds, property, or data of others.
- To violate, attempt to violate, or assist in a violation of any copyright, trademark, or proprietary right protected by regulation or law.
- To conduct or participate in illegal gambling or lotteries.
- To directly or indirectly host, access, download, store, post, disseminate, transmit, or retransmit offensive or seditious materials, including without limitation, threatening, harassing, malicious, racist, defamatory, libelous, treasonous, excessively violent, obscene, pornographic, indecent, or hateful materials constituting or encouraging others to violate any regulation, law or rule.
- To falsify references to MPW, machlink.com, or any of its services, by name or other identifier, in any email.
- To send unsolicited email ("spamming"), including posting unsolicited messages to a large number of newsgroups either by cross-posting or by posting to individual groups.
- To send a large number of email messages, or singularly large email messages, to a single address in order to flood someone's mailbox.
- To post or transmit any obscene, hateful, or threatening material.
- To upload, send, or post any files, text, or data that contain viruses, worms, "Trojan horses" or any other contaminating or destructive properties.
- To falsify User information provided to MPW or to other Users of the Service in connection with the use of MPW's Internet service.
- To send email in violation of the "spam laws" of the State of Iowa (Iowa Code §716A) or the United States Government. Prohibited acts include:
 - Using the name of a third party in the return address field without the permission of the third party.
 - Misrepresenting any information in identifying the point of origin of the transmission path of the email.
 - Sending email that does not contain information identifying the point of origin of the transmission path of the email.
 - Sending email that does not, at a minimum, provide a readily identifiable email address to which the recipient may send a request for declining such email.
 - Demonstrating a pattern of sending unsolicited advertisements to a recipient who has sent the person a request for declining such email following a reasonable time, which in no event shall be more than five business days after the receipt by the person of such request.

PERSONAL WEB SPACE (PWS) USE

- PWS may not be resold or reassigned or transferred for a fee or for free and may not be used for commercial or for-profit purposes, including pay-when-viewed web pages.
- PWS Users may have streaming video or audio; however, streaming must be done on the client side of the connection.
- PWS Users may post CGI programming as long as the scripts receive prior approval from the network administrator. For approval, contact the HelpDesk (helpdesk@machlink.com) or 563-263-2631.

OTHER USE RESTRICTIONS

Residential service is strictly for residential use. Using MPW's residential Internet service for business or commercial use is strictly prohibited.

MPW reserves the right to limit bandwidth available for certain types of Internet traffic if it is found to impair the operation of the system.

NETWORK MANAGEMENT PRACTICES

NETWORK MANAGEMENT

This Network Management Policy and Practices Disclosure is provided pursuant to the Federal Communications Commission's (FCC) "Open Internet Rules" found at Part 8 of Title 47 of the Code of Federal Regulations. The policies and practices of MPW regarding network management practices, performance characteristics, and commercial terms are provided here so that current customers, prospective customers, third-party content providers and other interested parties can make informed choices regarding the broadband Internet services offered by MPW and the extent to which its network management practices may affect those services.

Network Management Practices

In the interest of providing the best online experience possible for our internet customers, MPW utilizes reasonable network management practices tailored to achieve legitimate network management purposes. Because bandwidth is a limited resource for Internet service providers, it is essential that MPW reasonably manages its network to ensure proper use and enjoyment of the internet by its customers. By engaging in reasonable and responsible network management, MPW minimizes the possibility of its customers being subjected to the negative effects of spam, viruses, security attacks, network congestion, and other risks that threaten to degrade the internet service experience. MPW network management practices, as set forth below, are consistent with industry standards.

- Carrier Grade NAT (CG NAT/ Large Scale NAT) is in use for residential customers. Some locally hosted residential services may require a static IP address. Examples include remotely accessible servers for personal use (e.g., web, email, gaming, on-site security camera DVR).
- Commercial services pertaining to web, email, gaming, on-site security camera DVR and other types of locally stored and publicly accessible server environments will require a business class internet service. Static IP address is included with business class internet service.

Based on cyberthreat alerts and/or analysis from government officials, MPW may take additional actions to preserve the integrity of our system.

MPW will not unjustly or unreasonably prevent or interfere with competition among content, applications, service, or device providers. MPW uses various tools and industry-standard techniques to manage the communications network and deliver fast, secure, and reliable internet services. MPW believes in complete transparency and provide the following disclosures about our network management policies and practices:

1. **Blocking:** MPW does not block or discriminate against lawful content.
2. **Throttling:** MPW does not throttle, impair, or degrade lawful internet traffic based on content, application, service, user, or use of a non-harmful device.
3. **Affiliated Prioritization:** MPW does not favor any internet traffic applications over others and has no plans to do so.
4. **Paid Prioritization:** MPW does not favor or prioritize any internet traffic applications in exchange for paid or in-kind consideration intended to benefit particular content, applications, services, or access devices.
5. **Congestion Management:** Congestion of the MPW network is rare but does occur, and our internet subscribers may experience decreased speeds/performance. It is possible that a relatively small number of Users may place a disproportionate demand on MPW's network bandwidth resources, causing network congestion, and impacting the quality of Internet service for others.

Bandwidth is allocated fairly and in an "application agnostic" way (without regard to protocol, application, or the service the subscriber chooses to access through their Internet service). If

congestion issues arise, MPW will use congestion management practices to ensure all customers retain access to a “fair share” of bandwidth resources.

The Internet traffic of the identified customer account may be temporarily managed until the congestion issue passes. Customers whose Internet traffic is temporarily managed by MPW will still be able to do anything they want online, and many activities will be unaffected; however, these customers may experience slower downloads, uploads, and Internet/website response times.

MPW does not manage congestion based on the online activities, protocols, or applications that a customer uses. Rather, it focuses only on the heaviest bandwidth users in real time (such as those experiencing a DDoS attack) to give more Users an optimal Internet experience.

6. **Application Specific Behavior:** MPW may block inbound ports deemed to be a security risk to subscribers. These apply to residential accounts only, unless otherwise noted. We do not favor, modify, inhibit, rate control, or block any specific protocols, protocol ports or fields, or any applications or classes of applications, while reserving the right to block ports as necessary to protect the network and its users.
7. **Device Attachment Rules:** Customers must use Point-to-Point Protocol over Ethernet (PPPoE) to authenticate point-to-point connections between devices on the network. MPW does not specifically limit device types for attachment to its network but does not guarantee the functionality of third-party devices for such access. For a device to be approved for use on the MPW network, the device must conform to publicly available industry standards and not be harmful to the Utility's network. The device must support Dynamic Host Configuration Protocol (DHCP) and have at least a 10/100BaseT Ethernet adapter.
8. **Network Security:** MPW offers its customers unrestricted access to lawful content, services and applications available on the Internet. Various industry-standard measures are taken to safeguard the network and the broader Internet from harm or disruption, including protection against Distributed Denial of Service (DDoS) attacks, phishing, spoofing, and other forms of unwanted or harmful online content and activities. When online content is identified as harmful or unwanted through established network management practices, the content may be prevented from reaching customers, or customers may be given an option to identify or inspect flagged content first to determine if it is harmful or unwanted. The goal is to ensure the network's reliability and availability by countering any malicious traffic that could compromise it. MPW reserves the right to take any action deemed necessary, including suspending or terminating service to subscribers who engage in activities that violate our Internet Service Terms of Agreement or Acceptable Use Policies/Practices which can be found at <https://mpw.org/responsible-use/>.

Network Performance

MPW offers its broadband internet service via Fiber-to-the-Home (FTTH) utilizing fiber optic cable to deliver data, video, and telephone services. Fiber optic cables have the capacity for an indefinite amount of data and will allow subscribers to receive better quality voice and data transmission services at their residential and/or business locations.

The advertised speed of internet service is the maximum speed achievable with the technology utilized for the broadband service offering to which the user is subscribed. MPW makes every effort to support advertised speeds and will dispatch repair technicians to customer sites to perform speed tests as needed to troubleshoot and resolve speed and application performance that may be caused by its network. MPW measures availability, latency, and aggregate utilization on the network and strives to meet internal service level targets.

Across all services, MPW provides as close as possible to advertised speeds. Depending on service type (fiber or wireless), peak times may have a variance in speeds:

Average Download/Upload	Under normal network conditions, actual connection speeds available to Users range from 90% to 100% of the maximum speeds associated with their service plan.
Average RTT (Latency) In Network	<3 milliseconds at Customer demarcation point. Not applicable to wireless solutions.

It is important to note, however, that bandwidth speed at which a particular distant website or other internet resources may be downloaded, or the speed at which user customer information may be uploaded to a distant website or internet location is affected by some factors beyond MPW control, including for example: the speed of the connection from a distant web server to the internet; congestion on intermediate transport networks, the limitations of the user's computer or other electronic devices, fixed or wireless accessing the internet; or the user's wireless router/WiFi equipment.

In addition, internet service performance may be adversely impacted by the inside wiring at the-premises. Accordingly, customers must consider the capabilities of their equipment when choosing and using MPW's broadband internet service. The computers, wireless devices, or other networks in the home or office may need an upgrade to take full advantage of the chosen MPW internet plan. MPW tests each service for actual and expected access speeds at the time of network installation to demonstrate that the service can support the advertised speed.

Commercial Terms Pricing

MPW offers a selection of internet plan options. To see MPW's current promotions and pricing on Internet service, please visit our website at <https://mpw.org/internet/> or call 563-263-2631, option 3, to speak with a customer service representative. MPW internet service is priced on a flat-fee basis (plus taxes). MPW does not charge end users a usage-based fee for such services.

Internet Privacy Policy

MPW affords full access to all lawful content, services, and applications available on the internet and does not routinely monitor, inspect, or store the network activity and traffic of its internet service users. The Utility does, however, reserve the right to monitor bandwidth, usage, data transmissions and content for the purpose of protecting the integrity of its communications network and its internet service through reasonable network management practices.

MPW may collect equipment information to identify the equipment customer is using on the network, including but not limited to: equipment type; serial number; settings; configuration; and software. The Utility may also collect performance information to examine the operation of the equipment, services, and applications the customer may use on the network, including but not limited to: IP addresses; URLs; data transmission rates; latencies; location information; security characteristics; and information about the amount of bandwidth and other network resources customer is using in connection with uploading, downloading or streaming data to and from the internet. This collection of or monitoring of network traffic, activity, performance information, and/or equipment information by MPW is done solely for reasonable network management purposes. Similarly, MPW does not distribute information on end user network activity and/or traffic information to any third-party entities for any non-network management purpose.

MPW is required to comply with relevant federal and state laws, regulations, judicial orders, and governmental requests for information relating to information covered under this Privacy Policy, as well as other categories of information. Accordingly, any such information may be disclosed to other entities if the Utility determines, in its sole discretion, that the disclosure is required by law or is necessary to protect its interests or the interests of its customers.

Disclaimers

The FCC's Internet Freedom "Transparency" rule provisions found at 47 Code of Federal Regulations (CFR) section 8.1, as adopted, and this Privacy Policy are also not intended to affect, alter or otherwise supersede the legal status of joint efforts by broadband internet service providers like MPW and other service providers that are designed to curtail copyright infringement in response to information shared by copyright holders and/or their agents that is timely, effective, and is designed to accommodate the legitimate interests of service providers, copyright holders, and internet end users. Furthermore, neither the FCC's Internet Freedom Transparency rules nor this Privacy Policy are intended to prohibit or prevent the Company from engaging in reasonable efforts to address the transfer of unlawful content or unlawful transfers of content over its communications network. For additional information, please review activities that violate our Internet Service Terms of Agreement or Acceptable Use Policies/Practices which can be found at <https://mpw.org/responsible-use/>.

Contact Us

Customers with questions, concerns or complaints regarding this Network Management and Privacy Policy are encouraged to contact MPW directly for more information or explanation at 563-263-2631 or helpdesk@mpw.org.

If you believe that MPW is acting in violation of the FCC's Restoring Internet Freedom rules, you may file either an informal or formal complaint with the FCC. More information can be found at <http://esupport.fcc.gov/complaints.htm>.

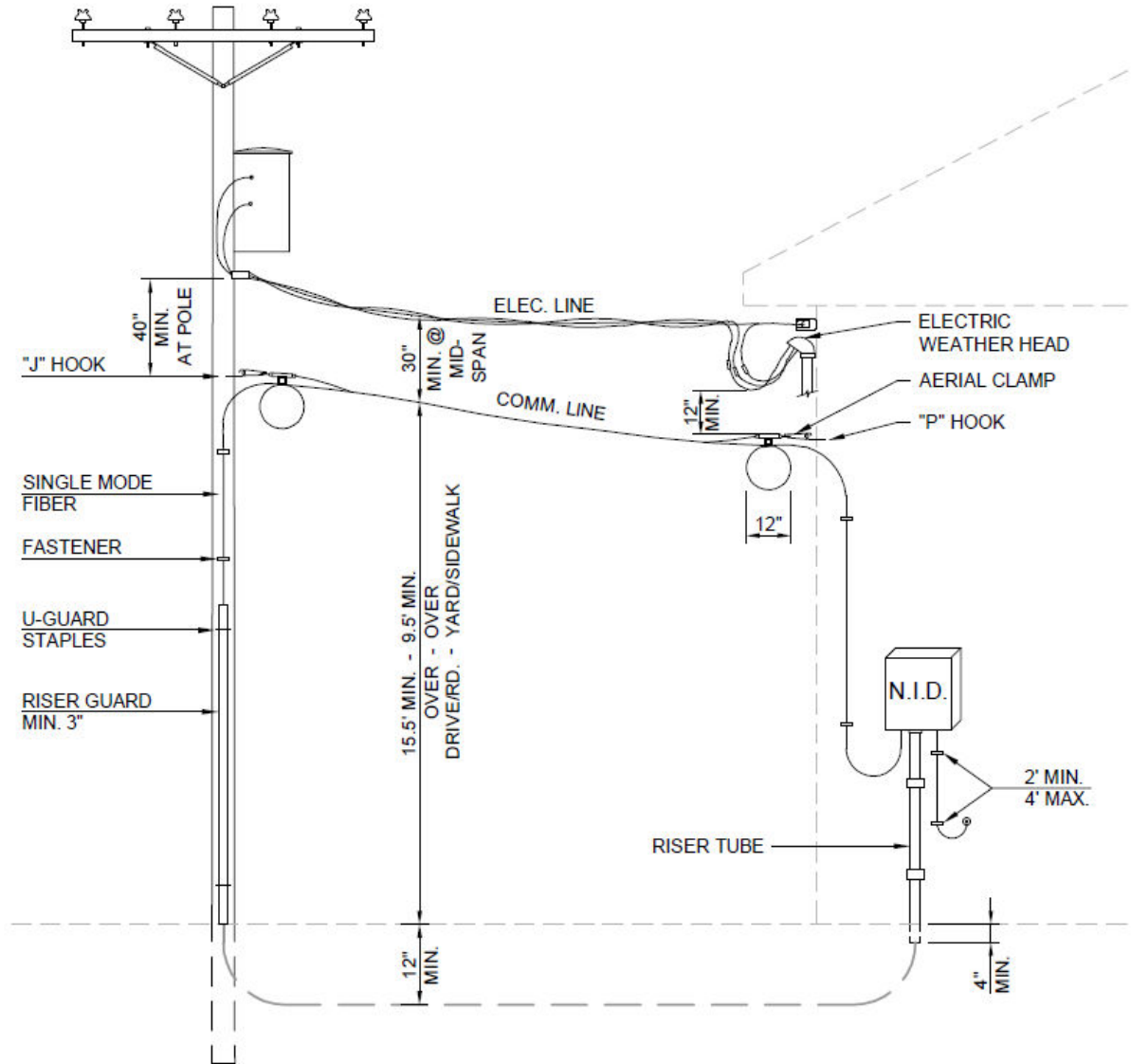
Early Termination Fees

Early termination fees are applicable with Fixed Wireless Internet and for customers who have taken advantage of MPW's Switch & Save promotion after terminating service from another provider.

COMMUNICATIONS EXHIBIT

EXHIBIT 1: TYPICAL HOME CONNECTION & INSTALLATION

COMMUNICATION - HOUSE CONNECTION RULE



02/14/2020