



General Information and Billing Handbook

Handbook is subject to change.

Effective 09/10/2020



Welcome To RS Fiber!

We are thrilled you have chosen RS Fiber as your telecommunications provider. As an RS Fiber customer, you will be entertained like never before with crystal-clear Video, lightning-fast Internet and advanced entertainment options delivered through our state-of-the-art fiber-optic network.

What makes RS Fiber different? With RS Fiber, you will receive a consistently superior customer experience, on-time appointments, no contracts, local customer service and technical support. What's more, if you are not 100% satisfied in the first 30 days, cancel and owe nothing. Guaranteed.

Inside this Customer Handbook you will find important information about your Internet, Video, Phone and other RS Fiber services.

You are very important to us and we welcome your questions and comments. Please contact us online at rsfiber.coop or toll free at **(800) 628-1754**.

Sincerely,

A handwritten signature in black ink that reads "Ben Ranft". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Ben Ranft
General Manager

Customer Satisfaction Guarantee

- We guarantee you will love us in the first 30 days or you pay nothing.
- We take pride in our work and do it right the first time.
- We conduct ourselves with integrity and honesty in all things.
- We schedule appointments at your convenience, being mindful of you.
- We care for our customers in the same way we would like to be treated.
- We quickly address any problem you may experience.



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General Information and Billing

Company Policies and Procedures

Money-back Guarantee

You'll love our service or pay us nothing. If you are not 100% satisfied, you can cancel the service in the first 30 days and owe nothing!

Refer-a-Friend

At RS Fiber you can save more money than ever with our Refer-A-Friend program! When you refer a friend who signs up for RS Fiber services, both you and your friend benefit! Call your local Customer Care Representative or visit rsfiber.coop/raf for additional information.

Moving

Please call us before you move. This helps us schedule timely installation of services in your new home, provided it's in our service area.

Seasonal Billing Program

Our Summer seasonal billing period is from June 1st–September 30th and our Winter seasonal billing period is from November 1st–April 30th. During this time frame subscribers can choose one of the options below that will best accommodate their situation while away.

Whether you choose to downgrade or suspend services, the following will apply:

- There is no need to return any equipment.
- Your rsfiber.net email address will remain active.
- Keeping your account active means all your customer information remains intact.
- There is no need to re-establish auto-pay or paperless billing through SmartHub.
- There is an additional charge of 50% of your line rate to place your phone number on seasonal hold should you choose to disconnect it while you are away.
- If you return before May 1st (Winter) or October 1st (Summer), services can be activated. Call Customer Care a week before you return to reactivate your services. Downgrade or suspend options cannot be extended past May 1st (Winter) or October 1st (Summer).
- Suspended services will automatically resume May 1st (Winter) or October 1st (Summer) at current market rate.

Option 1—Downgrade Internet or Video services

- Suspended inactive Video or Internet services will be reduced to the seasonal rate of **\$15/month**. This charge covers the cost of keeping inactive equipment in your home and ready for activation upon your return.
- Active equipment and services will continue billing at current market rate.
- Prior to departure, you will have the option to sign-up for a new package or schedule your services to resume at ala carte rates.
- Your package, if applicable, upon departure will be discontinued.

Option 2—Suspend all current Video and Internet services

- If you choose this option, all of your services will be suspended. For just **\$19/month**, you can keep the equipment in your home; this will also allow you to keep your current package*.

Option 3—Suspend Video and keep Internet service active

- If you choose this option, your Video service will be suspended. For just **\$39/month**, you can keep the equipment in your home and your Internet service active; this will also allow you to keep your current package*.
- Your Internet service will remain active at your current speed.

*If you are a subscriber of a current eligible package, your package discount will resume upon your service reactivation. If your package is not eligible, prior to departure, you will have the option to sign-up for a current package or schedule your services to resume at ala carte rates.

-Rates listed are available to residential and business customers in the RS Fiber service areas. Maximum seasonal status duration is 6 consecutive months or 6 months within any calendar year; minimum is 30 consecutive days. Subscriber can only participate in Seasonal Billing Program 1 season per calendar year. Customer must contact RS Fiber to reactivate service. Failure to reactivate service before 6-month maximum will result in current market rate pricing. Seasonal prices do not include applicable fees, taxes, or surcharges. Service reconnection will not take place over the weekend. Other conditions may apply. Rates effective 06/08/20.

Terminating Service

You may cancel your service at any time by notifying us. We will refund advance payments or deposits you have made, less charges. If you have subscribed for a minimum service period and terminate before the end of that period, you will be required to pay the monthly charges you agreed to pay for the remainder of the period. We may terminate your service if you fail to pay your bill when it is due. Restoration of service will require payment of all unpaid charges and a re-connection fee. You are responsible for any equipment we furnish to you, and upon termination of service you must return it to RS Fiber in good condition or pay RS Fiber its replacement value.

Secondary Listings

Many phone directory publishers, like DEX, offer a "secondary listing" of your telephone number. A secondary listing is when your telephone number is printed in an additional community phonebook. RS Fiber does not offer a free secondary listing. Numbers will appear only in the region's primary directory.

Wiring

As a customer, you have options regarding the wiring within your home that is used to provide telecommunications services. Home wiring is the cable that runs from your TV set to a point approximately twelve inches outside of your home or dwelling unit. Home wiring includes such things as extra outlets, splitters, connections and fittings or wall plates attached to the cable, but does not include such devices as converters, parental lockout devices, etc.

Per FCC regulations, customers have options as it relates to the wiring within their home. This also includes the ability to acquire the wiring within their home upon termination of cable service. As a customer, you can remove, replace, rearrange, or maintain the cable wiring located within the interior space of your dwelling provided that these actions do not interfere with RS Fiber's ability to meet FCC technical standards or to provide services to you or your neighbors. This would include any devices or equipment that may cause a violation of government regulations, or impair the signal such as creating signal leakage.

If you choose to have RS Fiber remove, replace, rearrange, or maintain the wiring inside your home, we will charge you at our published rates for installation, plus material costs.

You also have the option of removing, rearranging, or maintaining the inside wiring yourself or hiring a contractor to do the work for you. It is important that high quality home wiring materials be used and that these materials are properly installed to avoid signal leakage and to maintain signal quality in compliance with the FCC technical regulations. However, if improper materials or installation causes signal degradation and/or leakage, we may be required under federal law to terminate your cable service until the problem can be remedied.

RS Fiber does provide a Wire Maintenance Plan that can protect you from some costs associated with troubleshooting and repair to professionally installed wiring pertaining to your services. For rates and information please contact us at **(800) 628-1754**. We do not provide or repair television(s) or other television-related equipment.

Outside wiring beyond the twelve inches or any other equipment installed or furnished by us is the property of RS Fiber. By subscribing to RS Fiber service(s), you authorize us to come onto your property and agree to give us access to your premises as needed to install, service, or remove equipment. If you are a pet owner, we ask if you can please secure any pets during our visit for their safety and that of our installation or repair personnel.

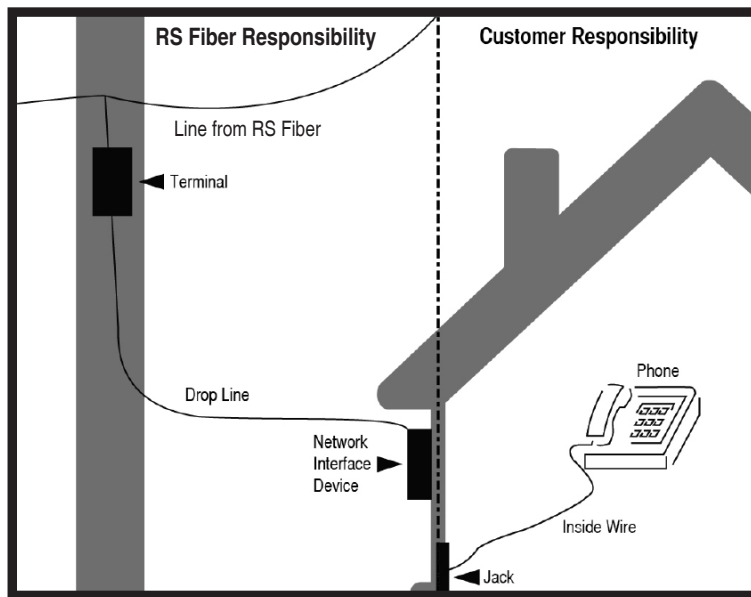
Wire Maintenance Plan

For a small monthly fee, the Wire Maintenance Plan protects you from repair costs and trip charges associated with the troubleshooting and repair of the professionally installed communication wires inside of your home. This includes wires for RS Fiber Internet, Video, and Phone services and any other communication wires professionally installed within the home.

Items not covered in the plan include alarm, electrical, or non-professionally installed wiring, customer-caused damage or abuse, and alterations to RS Fiber installed wiring or equipment.

Wire Maintenance Plan protection begins as soon as you subscribe and there is no minimum commitment or penalty to cancel, however, should you choose to cancel there is a 12 month waiting period before you can re-subscribe to the plan.

To sign up for our Wire Maintenance Plan, call your local Customer Care Representative.



Equipment

When you subscribe to service, RS Fiber will rent to you the equipment necessary to receive services at the current market rate. Using RS Fiber's equipment will guarantee the best user experience for your subscribed service, prevent unnecessary equipment upgrade costs to you, and allow RS Fiber to more easily troubleshoot if there are any service-related issues.

Should the service subscription be terminated, you are responsible to return any rented RS Fiber equipment. Unreturned or damaged equipment will be charged to your account.

Service-related equipment, such as a modem or router, can be purchased from an independent retailer. Only Basic Support is provided by RS Fiber for independently purchased equipment. Additional fees and charges for support may apply, and the service level may be diminished. RS Fiber does not recommend this option. See *Support Level Descriptions* for more information.

LAN/WAN Bridge Service and Rental

A LAN or WAN Bridge can be requested to get Internet service to a secondary area at your location, like a garage or barn. LAN Bridge Service and Rental covers Internet service to secondary location for customer access and/or connected devices, repairs of RS Fiber installed wiring from PoE to bridge and bridge to secondary location, and replacement of equipment including: mounting hardware, PoE, and bridge. WAN Bridge Service and Rental covers repairs of RS Fiber installed wiring from PoE to bridge and bridge to secondary location, and replacement of equipment including: mounting hardware, PoE, and bridge.

A service call fee is chargeable when not subscribed to the LAN/WAN Bridge Service and Rental. See Service and Operation Rates for applicable charges. LAN/WAN Bridge Service and Rental does not cover customer and non-RS Fiber installed wiring, intentional or accidental damage/abuse of equipment and wiring, customer education/operator-device error, and alterations to RS Fiber installed wiring or equipment.

Support Level Descriptions

Lifetime Support: The levels of support listed below are available for equipment rented through RS Fiber.

- ✓ Equipment Replaced At No Charge (Hardware/Software Failure)
- ✓ No Technical Support Fees Associated With Equipment Management
- ✓ No Trip Charges For Equipment Replacement/Troubleshooting
- ✓ Equipment Can Be Managed Remotely With Customer's Approval
- ✓ Free Equipment Upgrades When Available

Basic Support: The levels of support listed below are available for equipment purchased through an independent retailer.

- ✓ Free Technical Support Over The Phone

- Customer is responsible for any replacement costs to equipment. Any problems not related to RS Fiber's services (technical support and/or trip charges), will be charged to customer's account if applicable.

Upgrading your Service

Add value to your package! To upgrade your current service, call your local Customer Care Representative at **(800) 628-1754**. Customers choosing to upgrade services must subscribe for a minimum of 30 days.

Authorized Viewing

Service is provided for your private home use and enjoyment only at the location where it was installed by us. Programming may not be viewed in areas open to the public, may not be rebroadcast or retransmitted, nor may admission be charged for its viewing without our consent. You may not assign or transfer the service without our consent.

Maintenance

We work hard to provide you with uninterrupted telecommunications service, however, from time to time it may be necessary for RS Fiber to perform network maintenance to ensure quality service levels. To provide the least inconvenience to our customers, this work will be limited to the hours of 1:00 a.m. to 4:00 a.m.

Satisfaction Survey

At RS Fiber, we strive to provide the best possible experience and we want to know what you think. At any time, please provide us with your feedback by visiting RS Fiber online at rsfiber.coop/contact-us/customer-experience-survey and complete a short survey.

Dissatisfied with your Service

At RS Fiber, we work hard to provide quality products and service. RS Fiber is governed by the laws and regulations in the State of Minnesota for providing phone service. However, if you are ever unhappy with your service, please contact us immediately to resolve the situation.

Consumers have the right to contact the Minnesota Public Utilities Commission if you feel your complaint has not been resolved.

Minnesota Public Utilities Commission:

121 7th Place East, Suite 350

St. Paul, MN 55101-2147

Phone: **(800) 657-3782**

Website: mn.gov/puc

Billing and Charges

Products, Services, and Charges

Our products and services, and our fees and charges, are described in published rate cards. By subscribing for or accepting services, you agree to pay the applicable charges, including any taxes, franchise fees, or other charges assessed for such services. We will notify you of changes in our fees and charges at least 30 days before they become effective. If you do not wish to accept a change, you may cancel your service; by continuing to receive service, you accept the change. Services are billed one month in advance and are pro-rated from date of installation.

Descriptions of Select Fees:

Digital Gateway Fee

Charged by RS Fiber and used to compensate for advanced Video service features, equipment, and software.

Interstate Access Fee

Fee collected to compensate for costs associated with providing long distance Telephone service.



Retransmission Fee

Charged by RS Fiber and used to directly compensate broadcast channel providers for their signal.

Billing and Payment

You will be billed once a month for the service(s) ordered. Your monthly rated items are billed to you one month in advance. Any RS Fiber installation and service charges will be billed to you after such charges have been incurred. We may charge late fees or interest if your payment is not received by the due date. We may also charge for collection agency fees and reasonable attorney's fees. Email billing@rsfiber.coop for any billing inquiries.

Tips

- Always check your bill before paying it and call us if you have any questions.
- To ensure proper credit, please enclose the bottom portion of your bill along with your payment.
- Don't mail cash! For your protection, please pay by check or money order.
- We may, where permitted by law, provide information to credit bureaus, or provide information and or sell receivables to collection agencies to obtain payment for RS Fiber billed products and services.

Payment Options

- Pay in person at any of our business offices.
- Pay by mail with the return envelope enclosed in your bill.
- Pay after hours by using the deposit box located at each office.
- Pay by phone 24/7 by calling **(800) 628-1754**.
- Pay online 24/7 at rsfiber.coop/smarthub with SmartHub Payment.

- A \$20 service charge will be imposed on any dishonored check.

Auto Pay Program (Recurring Payments)

Visit rsfiber.coop/smarthub to create an online account with SmartHub, our online billing and payment portal. Once your account has been created, you can setup automatic payments. Alternatively, you can set up recurring payments over the phone at **(800) 628-1754**.

Re-connection Charges After non-Payment Disconnect

If your service has been disconnected for non-payment, your account is subject to a re-connection charge. Your service will be restored after the past due amount and re-connection charges are paid. In some cases, one month's advance service fees may be required. This payment must be cash, cashier's check, money order, or by credit card.

Late Payments

In the event you fail to pay us in accordance with the payment terms, we reserve the right to impose a late payment fee of \$10 or the highest rate permitted by law, whichever is lower, on any unpaid balance until payment in full is received. We do not extend credit to customers and the late payment fee is not interest or a finance charge, but instead is intended to cover the costs of late payment only.

Drop Authorization Charges

In most cases, the drop to your home is free of charge when you subscribe to RS Fiber services, however, a charge will be incurred in the following instances:

- If you subscribe to RS Air and the receiver is not attached to your home or business, there is a charge to bury the line. The technician completing the site visit will note if a charge will apply.
- If you subscribe to fiber-optic services, the drop is run from the boulevard (road) to your home. Drops over 500 feet will be charged as assessed by technician on-site.

SmartHub Billing

SmartHub Billing allows you to receive your monthly RS Fiber invoices and bill messages via email. Visit rsfiber.coop/billing to learn more.

SmartHub Payment

SmartHub Payment allows you to pay your monthly bill any time, day or night, from the comfort of your home, through our secure online billing system. Visit rsfiber.coop/smarthub to get started. It's FREE! You don't have to receive your bills electronically to take advantage of this service. You can get your invoices and pay them any way you want!

Getting Started with your RS Fiber SmartHub Billing and Payment Service

SmartHub provides convenient account access via desktop or mobile devices. Manage your account, view and pay your bill, set up automatic payments, and more—all at the touch of a button.

Want even more convenience? Download the SmartHub mobile app—available on Android™ and iOS smartphones and tablets.

For more information on SmartHub Billing and Payment, please see RS Fiber SmartHub Billing and Payment support which is available online at rsfiber.coop/billing or for pick up at your local office.

Privacy

For Cable Television, Broadband Internet, and Phone Services

Services furnished to RS Fiber's cable subscribers are governed by Section 631 of the Communications Act of 1934, as amended, (the "Telecom Act") and the Communications Cable Act of 1984, as amended, (the "Cable Act"). Pursuant to applicable Federal regulations, RS Fiber is required to inform its subscribers of its policies regarding the collection, maintenance and disclosure of Personally Identifiable Information (PII) by cable television providers. This notice describes: (1) the nature of Personally Identifiable Information (PII) we collect and the limitations imposed by the Cable Act upon cable providers in the collection and disclosure of Personally Identifiable Information (PII) about its subscribers; (2) the nature of our use of Personally Identifiable Information (PII); (3) the nature, frequency and purpose of any disclosure which we may make of such information, including the types of persons to whom we may disclose the information; (4) the period during which we maintain Personally Identifiable Information (PII); (5) the times and place at which Personally Identifiable Information (PII) can be accessed; and (6) your rights under the Cable Act concerning Personally Identifiable Information (PII) and its collection and disclosure.

PII identifies a particular person; it does not include aggregate data that does not identify a particular person or persons.

In addition, Section 222 of the Telecom Act provides additional privacy protections in connection with the Company's Phone services and Broadband Internet Access Services (BIAS) and its use of Customer Proprietary Information and Customer Proprietary Network Information (CPNI). The Telecom Act describes CPNI as (i) information about the quantity, technical configuration, type, destination, location and amount of use of the Phone services; and (ii) information contained on a telephone bill concerning the Phone services being received. This notice describes RS Fiber's CPNI policy, the types of CPNI information that is obtained from the Company's traditional voice and VoIP Phone service subscribers, and how that information is used and protected.

Pursuant to the FCC's 2015 Open Internet Order, broadband Internet access service (BIAS) offered by RS Fiber on a retail, mass-market basis has been reclassified as a "Telecommunication service".

As a Telecommunications service, RS Fiber also has an obligation to protect the privacy of BIAS subscribers. This notice therefore also serves to describe RS Fiber's policies to protect the privacy of its BIAS subscribers and the use of a subscribers Personally Identifiable Information (PII).

RS Fiber won't sell your Personal Information

The FCC passed legislation that allows Internet Service Providers to sell their customers' web browsing history. This goes against the corporate values of RS Fiber as we are strong proponents of the privacy of our customers. RS Fiber has never sold customer information and does not plan to do so no matter what the legislation allows.

Collection of Personally Identifiable Information (PII), Customer Proprietary Information and CPNI

Personally Identifiable Information (PII) that has been furnished to RS Fiber or RS Fiber has collected by virtue of the provisioning of cable, Internet or Phone services is described herein. PII is information that is linked or can be linked to a customer or its device. The FCC's rules prescribe for the protection of a customer's "Sensitive" and "non-Sensitive" personal information. Sensitive Customer Proprietary information includes a customer's financial information, health information, information pertaining to its children, a customer's social security information, precise GEO-location information, content of a customer's communications, call detail information, web browsing history, and applicable usage history.

This notice pertains solely to the collection of PII, Customer Proprietary Information and CPNI information that is used, disclosed or accessed in connection with the Company's provisioning of cable television, Broadband Internet, and Phone services. It does not cover information that maybe collected in connection with the company's provisioning of other products and services. Please refer to the terms and conditions associated with other products and services to learn how personal information is handled.

Purposes for which RS Fiber may Collect Personally Identifiable Information (PII) Customer Proprietary Information and CPNI

As a cable operative, RS Fiber may use the cable system to collect Personally Identifiable Information (PII) concerning any subscriber in order



to render our cable service or other services to our subscribers; and (ii) detect unauthorized reception of cable communications. The Cable Act prohibits RS Fiber from using the cable system to collect Personally Identifiable Information (PII) concerning any subscriber for any purposes other than those listed above without the subscriber's prior written or electronic consent.

The Telecom Act authorizes RS Fiber to use, disclose, and permit access to individually identifiable CPNI in the provisioning of our telecommunication services from which such information is derived; and the provisioning of services that are necessary to, or used in, the provisioning of these services, including the publishing of directories. The Telecommunication Act prohibits RS Fiber from using CPNI for any other purpose than those that have been stated herein without a customer's approval except as permitted or required by law.

What kind of Personally Identifiable Information (PII), Customer Proprietary Information, and CPNI is collected by RS Fiber?

Personally Identifiable Information (PII) may be collected at several different points when service is initiated. Personally Identifiable Information (PII) does not include aggregate data or other data that does not identify a particular subscriber such as, demographic information that does not identify a specific individual or household or information, which by itself, is not specific to an individual subscriber, such as a subscriber's specific GEOlocation, gender, its IP address, MAC address or other equipment identifiers. Personally Identifiable Information (PII) that RS Fiber does collect from its subscribers includes a subscriber's (i) name; (ii) service address; (iii) billing address; (iv) email address; (v) telephone number; (vi) driver's license number; (vii) social security number; (viii) bank account number; (ix) credit card; and other similar account information.

Examples of CPNI that Company collects from its Phone subscribers includes information derived from the provisioning of service such as a customer's (i) service location; (ii) technical configuration of service; (iii) type of service; (iv) quantity of service; (v) amount of use of service; (vi) calling patterns; (vii) other information contained on customer bills for local and long distance services.

CPNI does not include "subscriber list information". The Company may also collect and maintain other information about a customer's account. Examples of such information include (i) billing, payment and deposit history; (ii) additional service information; (iii) customer correspondence and communication records; (iv) records indicating the number of television sets, set-top boxes, modems, or telephones that are connected to our system and (vi) additional information about the service options you have chosen.

During the initial provisioning of services and during any subsequent changes or updates to our services, RS Fiber may collect technical information about your televisions, any set-top boxes, computer hardware and software, cable modems, telephones, and or other cable or other service related devices along with any customized settings or preferences. Also, if you rent your residence, we may have a record to whether the landlord permission was required prior to installing our services that along with the landlord's name and address.

The kind of Information we Collect with our Cable System and Equipment

When a customer uses our interactive or other transactional service such as Video-On-Demand or Pay-Per-View or online content, our system as example, may automatically collect certain information about the use of these services. A majority of this information is not personally identifiable, but is simply used to administer a particular request that is being made by use of a remote control, set-top box, VCR, computer, remote access device or other equipment. Examples of this may be changing your television channel, review listings in an electronic guide, pause or fast forward through certain Video-On-Demand programming, and/or invoking a calling feature on the Phone service.

However, in order to carry out a request that is made by the subscriber to watch a Pay-Per-View program(s), purchase a product, service or feature, our system may collect certain Personally Identifiable Information (PII). This type of information consists mainly of account and billing-related such as Pay-Per-View or Video-On-Demand programs or other such products, services or features ordered so that customers can be properly billed for those services.

In addition, anonymous and aggregate information using set-top box or other equipment may be collected. This type of information has been stripped so that no customer can be identified. Such that might be collected are based on programming viewership (things like number of times a program is watched per date, average length of time a program is watched and how many people might be watching a program), whether people are watching commercials. This type of non-Personally Identifiable Information (PII) can be shared with third-parties, including advertisers, content providers, data companies, rating agencies, audience measurement, and research firms.

Use of Personally Identifiable Information (PII), Customer Proprietary Information and CPNI

RS Fiber collects, maintains and uses Personally Identifiable Information (PII), Customer Proprietary Information and CPNI as permitted by the Cable Act and Telecom Act and other applicable laws. This information is used primarily to conduct business related activities related to providing subscribers with cable and other services and to assist us in identifying theft of service. We use Personally Identifiable Information (PII), customer proprietary information and CPNI in connection with: (i) billing, invoicing and credit verification; (ii) administration; (iii) surveys; (iv) collection of fees and surcharges; (v) marketing of services within the same class of a customer's subscribed services; (vi) service delivery and customization; (vii) maintenance and operations; (viii) technical support; (ix) hardware and software upgrades, and; (x) fraud prevention.

Specifically we may also use Personally Identifiable Information (PII), Customer Proprietary Information and CPNI to (i) install, configure, operate, provide support, and maintain our cable and other services; (ii) investigate your credit history a credit report or other similar information or by making inquiries of account history; (iii) confirm you are receiving the level(s) of service being requested and are properly billed; (iv) identify the customer when changes are being made to their account; (v) detect unauthorized reception, use or abuse of our services; (vi) determine whether there are any violations of any applicable policies and terms of service; (vii) manage the network supporting our services (ix) configure cable and other service related devices; (x) authenticate (or allows other to authenticate) your right to access certain services, including Online content; and (xi) comply with law.

The Telecom Act further permits RS Fiber to use, disclose, and permit access to Customer Proprietary Information and CPNI obtained from our subscribers, either directly or indirectly, to (i) initiate, render, bill and collect for telecommunication services; (ii) protect our rights and property, and protect our users of these services and other carriers from fraudulent, abusive or unlawful use of, or subscription to these services; (iii) We are also permitted to access CPNI: (i) for the purpose of providing or marketing service offerings among the categories of service to which you already subscribe; (iii) in our provisioning of inside wiring, installation, maintenance and repair services; (iv) to market certain services to subscribers of basic Phone service (formerly known as adjunct to basic service) such as speed dialing, computer-provided directory assistance, call monitoring, call tracing, call blocking, call waiting, caller ID, call forwarding, and other such features.

RS Fiber may not use a subscriber's CPNI to market products and services to a subscriber other than services that are within the same category of service to which the customer subscribes without a customer approval. Such approval may be secured through the policies described below.

Privacy Policies Specific to Subscribers of RS Fiber's Broadband Internet and Phone Services

RS Fiber may collect and store for a period of time, personally identifiable and non-Personally Identifiable Information (PII) from customers who subscribe to the Company's high-speed Internet and Phone services to: (i) send and receive email, video mail and instant messages; (ii) transfer and share files; (iii) make files accessible; (vi) visit websites; (v) place or receive calls; (vi) leave and receive voicemail messages; (vii) establish custom settings for preferences; (viii) communicate with us for support; or (ix) otherwise use the services and their features.

The transmission, collection and storage of this information is necessary to render services. In certain instances, third-party service providers may transmit, collect and store this information on our behalf to provide certain features of our services. These third-parties are not permitted to use your Personally Identifiable Information (PII) except for the purpose of providing these services.

RS Fiber and its third-party vendors may also combine collected Personally Identifiable Information (PII) in connection with its compilation and maintenance of its subscriber's regular business records. We may also maintain records of research of customer satisfaction and viewing habits obtained from interview and questionnaires.

At RS Fiber, we respect our customers and understand customer concerns about their privacy. Accordingly, RS Fiber, has instituted policies that are intended to ensure that its customers' personal information is handled safely and responsibly. The Company's privacy policies are intended to let our customers know what kind of information RS Fiber collects, how it is handled, with whom it may be shared, what choices customers have regarding its use of customer information, and how customers may access some of the data that is provided to the Company. RS Fiber is required to advise customers of material changes to these privacy policies. Customers are also encouraged to refer to this policy on an ongoing basis to ensure their understanding of the Company's current privacy policies.

Subscriber Election Options for Prohibiting or Limiting Disclosure of Personally Identifiable Information (PII)

Customers who do not wish to receive marketing materials, Phone calls, emails, or direct mail may notify the Company of its "Opt-Out" election by contacting RS Fiber's Customer Care Department at **(800) 628-1754** or emails can be sent to subscriber.privacy@rsfiber.coop. You can also fill out a web form by visiting rsfiber.coop/about-us/policies/cpni-opt-out to "Opt-Out" or "Opt-In". Customers have the right to change their option choice at any time by using one of these methods.

24-hour access to RS Fiber's website is also available for customers who elect to change their privacy election. Approval for the Company's use of a customer's Customer Proprietary Information and CPNI will be deemed granted until such time as Customers provide notice their Opts out election.

Please be advised that a customer's privacy policy election does not restrict the company from initiating telephone calls, emails, or other customer contact relative to non-marketing account-related matters.

Questions regarding the Company's privacy policy, may be directed to the Company's Customer Care Department at **(800) 628-1754** or in writing to:
RS Fiber
Attention: Webmaster
310 Main Avenue
PO Box 326
Gaylord, MN 55334



Email: subscriber.privacy@rsfiber.coop

Frequently Asked Questions

What information does RS Fiber collect?

RS Fiber collects various types of information depending upon how customers use our site. As an example, when customers submit questions to Customer Care, email addresses are needed to reply and respond to those questions. When payments are made online through RS Fiber's electronic bill pay portal at rsfiber.coop/smarthub certain information required to process the payment is passed to RS Fiber's financial services employees. Any information provided RS Fiber's financial services employees will be held in strict privacy and will not be shared with or disseminated to other individuals or businesses.

What happens when I am browsing?

Customers who are not registered users of any of RS Fiber's online service browse RS Fiber websites anonymously. We do not collect personal information (i.e., name, address, phone number, or email) from such users.

RS Fiber uses "cookies" technology to collect information about how our site is used, which includes such information as the IP (Internet protocol) address, the date and time of your visit, and the browser software and operating system used during your visit. It is collected and tracked in aggregate and not linked to you personally. The Company uses this information to measure response rates to banner ads and surveys or potential offers. Customers who do not want RS Fiber to utilize this type of Customer Proprietary information may Opt-Out of this election by utilizing the Opt-Out election process described herein.

What are cookies and does RS Fiber use them?

A cookie is a small piece of information sent by a website that is saved on your hard disk by your computer's browser. It holds information a site may need to interact with customers and personalize the customer experience. RS Fiber use two kinds of cookies sessions: session cookies and persistent cookies.

Session cookies exist only for as long as a customer's browser remains open. Once a customer exits the site, the cookie session terminates. RS Fiber uses session cookies to maintain information required to enable Customers to shop. For example, Session ID cookie retains the ID for a customer's shopping cart. Without the Session ID cookie, customers are not able to add merchandise to their shopping carts or carry their cart to checkout.

Persistent cookies, in contrast, last from visit to visit; they do not go away when a customer exits its browser. RS Fiber uses persistent cookies to give browsers a more personalized shopping experience and to help customers navigate our store more efficiently. RS Fiber uses a browser's information to enhance the browser's site experience. However, customers can use RS Fiber's site without accepting persistent cookies. To do so, users should set their browser options to reject persistent cookies. Alternatively, users can set their browsers to notify them when they receive a cookie. This option provides users with the opportunity to decide whether they want to accept it or not. In many instances, the Help button on a user's browser toolbar can provide guidance on how users can take these steps.

Cookies can be used by a website to recognize users. But that does not necessarily mean any personal information is stored in a cookie. RS Fiber does not store personal information about its users in its cookies. Information that users choose to provide via our website (such as a customer's address or email address) is stored safely and separately on RS Fiber secured servers.

RS Fiber also uses cookies to look at how groups, rather than individuals, use its website. On the web, cookies help RS Fiber in understanding what areas of our website are of greatest use or interest to our visitors for purposes of improving user experience.

How does RS Fiber use my information?

RS Fiber may use customer information in a number of ways, including the following:

1. Cookies may be used to determine which parts of our site or our products are visited most often and how best to improve them.
2. Personally Identifiable Information (PII) is only disclosed to others if: (a) customer provides written or electronic consent in advance or (b) it is permitted under federal or applicable state law. Pursuant to Federal law, RS Fiber may provide customer's Personally Identifiable Information (PII) to third-parties:
 - a. When necessary for RS Fiber to perform activities related to our business
 - b. As required by law or legal process
3. A customer's Personally Identifiable Information (PII) may be provided to certain RS Fiber personnel, subcontractors, agents, software vendors, and other third-party suppliers for purposes of engaging in certain business activities such as billing and collection services, installation and repair activities. The type and frequency of information provided varies depending on the specific business need. RS Fiber requires that all third-parties adhere to its security and protection policies.
4. When subscribing to RS Fiber Phone service, a customer's name, address and/or telephone number may be transmitted via Caller ID, published and distributed in directories, and provided to unaffiliated directory assistance operators. RS Fiber strives to make sure that non-published and

nonlisted numbers are not included in telephone directories or directory assistance services, however, the Company cannot guarantee that mistakes will not occur. As a note, Caller ID blocking might not prevent the display of your name and/or telephone number when dialing certain 800, 866, 877, or 888 numbers as well as 911 or 900 numbers.

5. If required by law, RS Fiber may disclose Personally Identifiable Information (PII) to representatives of the government or to comply with legal process. It will however, not include a disclosure of a customer's video programming. A legal disclosure might include such things as a subpoena, warrant, court order or in the case of an emergency or serious physical injury. Law enforcement may, by Federal or state court order without customer notice or approval require RS Fiber to provide customer information such as: email use, including addresses of sent and received, list of incoming or outgoing calls as well as content of those calls. Under certain circumstances, RS Fiber may be required to notify customers of such requests, in which case, the customer is responsible for taking specific action to prevent disclosures based on the legal order or request. In the case of a governmental agency seeking Personally Identifiable Information (PII) in regards to video services or records relating to programming. The Cable Act requires a court order and permits the video customer be provided the opportunity to appear and contest the court order. In such instances, pursuant to the Cable Act a governmental agency must provide evidence that is clear and shows relevance that there has been criminal activity.
6. RS Fiber may disclose Personally Identifiable Information (PII) without a customer's consent: (a) in order to protect our customers, employees or properties; (b) in the instance of an emergency; (c) to enforce RS Fiber's legal rights; (d) to comply with the Digital Millennium Copyright Act or as required by law.

Does RS Fiber share my information?

The information gathered by RS Fiber may be shared with corporate affiliates. The company may also share the information with third-party vendor and suppliers in connection with the provisioning of services. In such situations, the Company takes appropriate steps to ensure that its customers' information is used only to provide the services requested by us and not for other purposes.

Customers may use the Company's website to purchase merchandise through a link from another website or search engine and may use their express checkout tool to do so. When doing so, customers should be aware that both our site and that website or search engine receive your information.

For some of products, the Company may provide customers with a link to the supplier of that product so that customers may obtain additional information regarding the product. If you link to the supplier's site, the supplier may collect or receive information about you. In most situations, such third-parties will receive a user's information because they are expected to be visiting the third-party's websites or using their links. In doing so, users may provide information directly to the third-party vendor. Users should refer to the third-party's privacy policies to understand how they handle user information.

Additionally, RS Fiber may share account or other information when it is believed that sharing such information is necessary to comply with law or to protect our interests or property. This may include sharing information with other companies, lawyers, credit bureaus, agents or government agencies in connection with issues related to fraud, credit or debt collection.

In the event, some or all of our business assets are sold or transferred, the Company generally would transfer the corresponding customer information.

Can I access my information?

As part of the Cable Act, customers have the right to see Personally Identifiable Information (PII) that RS Fiber collects. This information is maintained at the Company's local offices within our systems. Customers interested in viewing their information may call our Customer Care Department at **(800) 628-1754** or visit one of the Company's local offices during regular business hours. Visit **rsfiber.coop** for local office locations and hours.

Will my approval or denial to use, disclose or permit access to Customer Proprietary Information impact my service?

A customer's approval or denial of RS Fiber's use, disclosure or access to its Customer Proprietary Information will not affect the provisioning of service by RS Fiber for any of the customer's telecommunications services.

Is my information secure?

RS Fiber is committed to doing its best to maintain the security of information collected on our site. The Company works to prevent unauthorized access, maintain data accuracy, and ensure the correct use of information. It has put into place the appropriate physical, electronic and managerial procedures to safeguard and secure the information that is collected online. Private account and customer information is located on a secured server behind a firewall; it is not directly connected to the Internet.

RS Fiber's electronic bill pay portal uses encryption. Encryption is a process by which a message or information is scrambled while it is in transit to us. It is based on a key that has two different parts, public and private. The public part of the key is distributed to those with whom wants the



user to communicate. The private part is for the recipient's use only. So long as a user uses a browser that allows for encryption, when the user sends personal information to RS Fiber, the user uses a public key to encrypt your personal information. If your information is intercepted during the transmission, it is scrambled and very difficult to decrypt. Once RS Fiber receives a user's encrypted personal information, the private part of the Company's key is used to decode it.

RS Fiber encourages customers to help protect their own privacy. In that regard, RS Fiber recommends that customers ensure that their information is not shared with strangers. It is important to customers take precautions within their homes and/or businesses to protect the security of information that maybe transmitted over home or business networks, wireless routers, wireless (WiFi) networks, or other such similar devices by using encryption or firewalls to prevent unauthorized access of your Personally Identifiable Information (PII).

Customers are responsible for the security of their personal information if using unencrypted, open access, or otherwise unsecure networks within their home or business.

RS Fiber is required under FCC regulations to ensure our customer's privacy and to inform subscribers of its policies regarding the collection, maintenance and disclosure of personally identifiable information that is collected, in the due course of providing Video, Internet, or Phone services to you.

As part of these regulations a password, photo ID, and answers to back-up authentication questions will be required before your account information can be released or changes made to your account.

RS Fiber encourages you to visit rsfiber.coop/privacy-policy to review the statement. If you do not wish to receive marketing materials, phone calls, emails, or direct mail please fill out a web form by visiting rsfiber.coop/about-us/policies/cpni-opt-out.

Visit OnGuardOnline.gov for more information.

How long does RS Fiber retain my information?

RS Fiber retains Personally Identifiable Information (PII), Customer Proprietary Information and CPNI information while customers subscribe to the Company's service(s). Once service(s) are discontinued, RS Fiber will only retain a customer's information to comply with applicable laws. These laws would include accounting and tax requirements for our business or to satisfy a court order. Once this information is no longer needed, RS Fiber will destroy the information unless it is required to satisfy applicable federal or state laws.

What about the privacy of children?

The Company is committed to protecting the privacy of children. The general RS Fiber websites are not intended for or designed to attract children under the age of 13. RS Fiber does not knowingly collect Personally Identifiable Information (PII) of anyone under the age of 13 unless otherwise expressly identified by a parent or guardian. Children should be watchful about sending any personal information about themselves over the Internet and the Company urges parents and/or guardians to be vigilant regarding their children's Internet activities.

You can access Disney's "Children's Privacy Policy" directly from the privacy.thewaltdisneycompany.com website.

User Agreement

All users of RS Fiber's website agree that their access to and use of this website is subject to the terms and conditions set forth in this legal notice and all applicable laws, and that any such access or use is undertaken at the user's own risk. These terms and conditions further are subject to change at any time without prior notice. All content, graphics, code and software used on or incorporated into this website and the arrangement or integration of all such content, graphics, code and software, are subject to copyrights held by or licensed to and all rights thereto are specifically reserved. Permission is granted to electronically copy and print hard copies of pages from this website solely for personal, non-commercial purposes. Any other use of this website or content or information contained in this website is strictly prohibited, unless the written permission by RS Fiber is first obtained.

RS Fiber does not make any representations or warranties about any website you may access through this website. Any such website is independent from RS Fiber and has no control over, or responsibility with respect to, the information provided or activities undertaken by any such website. A link between RS Fiber and another website further does not mean that we endorse that website. You need to make your own independent decisions regarding your interactions or communications with any other website.

RS Fiber does not want to receive confidential, proprietary or trade secret information through this website (excluding information related to any order you submit). Please note that any information, materials, suggestions, ideas, or comments sent to us will be deemed non-confidential. And, by submitting any such information, you are granting RS Fiber an irrevocable and unrestricted license to use, modify, reproduce, transmit, display

and distribute such materials, information, suggestions, ideas, or comments for any purpose whatsoever. However, we will not use your name in connection with any such materials, information, suggestions, ideas, or comments unless we first obtain your permission or otherwise are required by law to do so.

Any content uploaded, posted, submitted, or otherwise made available by individual users of the this site, including without limitation articles or other submissions, comments to articles, or any other user generated content is the sole responsibility of the person who made such content available on the site through direct posting and/or email. Under no circumstances will RS Fiber be liable in any way for any user content made available through this site by you or any third-party.

Since RS Fiber Websites do not control the user content posted on the site, it does not guarantee the truthfulness, integrity, suitability, or quality of that user content, and it does not endorse such user content. You also agree and understand that by accessing RS Fiber websites, you may encounter content that you may consider to be objectionable. RS Fiber has no responsibility for any user content, including without limitation any errors or omissions therein. RS Fiber parties are not liable for any loss or damage of any kind incurred as a result of any user content on the site.

User content is owned by the author thereof, and RS Fiber does not claim ownership of original works created and posted by individual visitors to this site. However, by uploading, posting, transmitting or otherwise making any user content available on or through this site, you are granting RS Fiber, and its parent, subsidiaries, affiliates, and other related entities an irrevocable, nonexclusive, perpetual, royalty-free, transferable, sub-licensable, worldwide license to copy, reproduce, modify, publish, display, distribute publicly, perform, exploit, and prepare derivative works of such user content (including your name, image, likeness, or information you have made publicly available in connection therewith) in any manner, media or format now existing or hereafter devised, without any obligation of notice, attribution or compensation to you.

RS Fiber reserves the right (but has no obligation) in its sole discretion to pre-screen, edit, refuse, move or remove any content that is posted on the site. You agree that the exercise by RS Fiber of such discretion shall not convert or transform user content to content owned or provided by RS Fiber, and the user who made such user content available on the site will retain ownership thereof as described below.

Notice to Internet Users

The Internet allows you to span the globe and information can be accessed across countries and cultures. These sources of information belong to many different organizations, companies, governments and people around the world. Certain Internet services may contain language and pictures, which some individuals may find offensive or inflammatory. RS Fiber exercises no control over the content of the information passing through the Internet and any use of information obtained via RS Fiber Internet is at your own risk. We do not endorse such materials and disclaim any and all liability for their content. Internet filtering and monitoring software is commercially available at your local software retailer.

Visit rsfiber.coop/privacy-policy to view this Privacy policy online.



Customer Complaints

If you have any inquiries, problems or complaints concerning signal quality, services or billing, please contact your local Customer Care Representative. Our phones are answered during business hours by trained company representatives, and answered by an answering machine outside business hours. Inquiries received outside business hours will be responded to by a company representative during the next business day. Email billing@rsfiber.coop to email us regarding any billing inquiries. We hope to be able to resolve all inquiries and complaints to your satisfaction. However, if you are dissatisfied with our handling of any inquiry or complaint, you may contact your local franchising authority. Names, addresses, and phone numbers of the franchising authorities are:

City of Arlington

204 Shamrock Drive
Arlington, MN 55307
Phone: **(507) 964-2378**

City of Brownton

335 3rd Street South
P.O. Box 238
Brownton, MN 55312
Phone: **(320) 328-5318**

City of Buffalo Lake

203 Main Street North
P.O. Box 396
Buffalo Lake, MN 55314
Phone: **(320) 833-2272**

City of Fairfax

18 1st Street Southeast
P.O. Box K
Fairfax, MN 55332
Phone: **(507) 426-7255**

City of Gaylord

332 Main Avenue
P.O. Box 987
Gaylord, MN 55334
Phone: **(507) 237-2338**

City of Gibbon

985 1st Avenue
Gibbon, MN 55335
Phone: **(507) 834-6566**

City of Green Isle

310 McGrann Street
P.O. Box 275
Green Isle, MN 55338
Phone: **(507) 326-3901**

City of Henderson

600 Main Street
P.O. Box 433
Henderson, MN 56044
Phone: **(507) 248-3234**

City of Lafayette

791 Main Avenue
P.O. Box 375
Lafayette, MN 56054
Phone: **(507) 228-8241**

City of New Auburn

8303 8th Avenue
New Auburn, MN 55366
Phone: **(320) 864-5831**

City of Stewart

551 Prior Street
P.O. Box 195
Stewart, MN 55385
Phone: **(320) 562-2518**

City of Winthrop

305 North Main Street
P.O. Box Y
Winthrop, MN 55396
Phone: **(507) 647-5309**

Consumers have the right to contact the Minnesota Public Utilities Commission if you feel your complaint has not been resolved.

Minnesota Public Utilities Commission

121 7th Place East, Suite 350

St. Paul, MN 55101-2147

Phone: **(800) 657-3782**

Website: mn.gov/puc

E911 Battery Backup Policy

Battery Backup for Voice Services

Power Outages

If there is a power outage at your service location, your Phone service will not be interrupted if you have an optional battery backup system for your Voice services. Without a backup system in place, you will not be able to make/receive calls or dial 911 for emergency services.

Purchase Options

You may choose to purchase a battery backup solution from us. The standard offering delivers 8 hours of standby power. For those wishing a longer backup duration, a 24-hour option is available.

If you did not elect to add a battery backup solution when you established your Voice services and would like to upgrade, you may still purchase a backup solution from us. Call your local office at **(800) 628-1754** to learn more.

If you prefer to purchase your own backup solution from a retail store, we recommend you contact us first to confirm the system requirements before buying.

Limitations

Battery backup solutions will only deliver power to the equipment provided for Phone service. Cordless phones, medical monitoring devices, home security systems, and other equipment running off electrical power will not be covered.

Closed Captioning Support

For instructions on how to display closed captioning on your TV, please refer to your TV manufacturer's documentation.

For Closed Captioning Assistance:

Technical Support

Toll Free: **(800) 628-1754**

Closed Captioning Complaints:

RS Fiber

Dave Adcock

Vice President, Customer Experience

PO Box 326

Gaylord, MN 55334

Email: closedcaption@rsfiber.coop