

corrected. Also, please notify our business office if you desire any other change in your listing.

**LISTINGS NOT APPEARING IN THE DIRECTORY.** Between directory issues, a great many telephones are installed. Customers may obtain telephone numbers not shown in this directory by dialing Directory Assistance (411) where an up-to-date list of all subscribers is maintained. After asking Directory Assistance for a number which has been changed since the current directory was issued, write the new number into your directory immediately for future reference. It will expedite your service.

**BLOCKING 900 - 976 – OR 500 CALLS**

Crosslake Communications will assist you in blocking calls from your line to these numbers. There is no charge for the first time a block is placed on your telephone line. Please call the office to request this type of call blocking. Crosslake Communications does not block any 500 numbers.

#### **Transmission of Calls**

**INFORMATION AND TRANSMISSION SERVICE.** Crosslake assumes no liability for errors which may arise in imparting information nor for any errors or delays in transmission over the instruments and lines of Crosslake.

**TRANSMISSION OF MESSAGES.** The function of Crosslake is to furnish means of communication between telephone stations. Acceptance, by employees, of written or verbal communications from the public for transmission or delivery is forbidden.

**FIRE ALARMS AND OTHER EMERGENCY CALLS.** Crosslake assumes no responsibility in accepting, handling or transmitting fire calls or other emergency calls of any nature.

**DIAL 9-1-1 FOR EMERGENCIES**

In an emergency, to contact fire and rescue, police or sheriff, highway patrol or ambulance, call 9-1-1. For non-emergency numbers see the white pages of the Community Wide Consolidated Crosslake Telephone Directory.

#### **Filing a Complaint**

If you are dissatisfied with your telephone service with Crosslake, a Customer Service Representative will work with you to solve any problems you have. Call Crosslake at 218-692-2777 or 1-800-992-8220. If Crosslake does not resolve your complaint, you may also contact the Minnesota Public Utilities Commission. To reach the commission, call or write:

Minnesota Public Utilities Commission  
121 7th Place East, Suite 350  
St. Paul, MN 55101-2147  
(651) 296-0406 (800) 657-3782  
E-mail: consumer.puc@state.mn.us

#### **Lifeline and Telephone Assistance Plan (TAP)**

*Assistance with Monthly Telephone Charges*

Lifeline and TAP provides eligible subscribers with a monthly credit on their local service telephone bill. Discount applies on a single line at the principal place of residence. Applicant must sign a document certifying under penalty of perjury that the applicant receives benefits from at least one of the following programs and provides documentation of proof:

- Medicaid (Medical Assistance)
- Food Support (food stamps)
- Minnesota Family Investment Program (MFIP)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance
- Low-Income Home Energy Assistance Program (LIHEAP)
- National School Free Lunch Program
- Temporary Assistance for Needy Families.

If you are not on one of the above programs, but your income is at or below 135% of the Federal Poverty Guidelines, you may also apply for and receive the discount. The qualifying income varies from a maximum of \$15,512 for a family of one to a maximum of \$53,501 for a family of eight. For each additional person in the household beyond eight, add \$5,427.

Applicant must agree to notify the telephone company if they cease to

participate in any of the above listed programs.

#### **Incorrect Directory Assistance Information**

If you receive an incorrect number from Directory Assistance (DA), you are entitled to credit for the DA charge. You must use the same dialing pattern to request credit that you used to make the call.

Example: If you dialed 411 for Directory Assistance, you need to dial the same number to request credit. This will ensure that the proper provider issues the credit.

You may request up to three credits. You will need to inform the provider what listing was incorrect, so that the correction can be made. A credit equal to the incorrect charge will appear on your bill.

#### **Federal Universal Service Fund Changes**

The Federal Universal Service Fund (USF) rate is reviewed on a quarterly basis by the Federal Communications Commission (FCC), and you may see changes on your bills in January, April, July and October if changes occur. Crosslake Communications will apply the new rate on all applicable charges, such as those for the local line, private line interstate, long-distance interstate and international charges. The Federal USF rate and charge are clearly identified on your bill.

#### **CPNI Information**

Recent changes in federal law allow us to use information from your current records to market and advise you of new products and services that may satisfy your communications needs, unless you notify us otherwise. This information is called “Customer Proprietary Network Information or CPNI” relating to your telecommunications services you currently are buying from us. This information can only be used to advise you about innovative communications services or new communications technology and products. WE DO NOT sell or in any way provide this information to any other company other than the 911 records we are required by law to provide if you are a telephone customer. You have the right and we have the duty under federal law to protect the confidentiality of this information. No action on your part is necessary. If you do not contact us and indicate that we may not use the information to continue providing you with marketing and educational mailings, we will continue to do so. You may withdraw your approval of our use of your CPNI by contacting us at 218-692-2777 or by email to cpni@crosslake.net.

Due to the CPNI FCC rules, we can only discuss certain account information and call detail with authorized contacts. Pursuant to FCC rules regarding Customer Proprietary Network Information (CPNI), a form needs to be completed and returned to our office. The form can be found at <http://www.crosslake.net/forms/cpni.pdf> and returned to PO Box 70, Crosslake, MN 56442.

#### **Crosslake Communications Residential Subscriber Privacy Policy**

Crosslake takes the protection of our subscribers' privacy seriously. The following privacy policy applies to those Crosslake residential customers who subscribe to Crosslake's residential cable programming, high-speed Internet and/or telephone service and describes the Customer information that Crosslake collects and retains, how Crosslake uses and protects it, the limited cases where Crosslake may disclose some or all of that information, and your rights under the Cable Communications Policy Act of 1984 (“Cable Act”). Depending upon the Crosslake service to which you subscribe, parts of this Policy may not be applicable to you. Crosslake values your privacy and considers all personally identifiable information contained in our business records to be confidential. Please review this Policy and, if you are a Crosslake telephone customer, the included Customer Proprietary Network Information (CPNI) policy, in conjunction with your service agreement, terms of service and acceptable use policy your Service Agreement). Crosslake will provide you copies of this policy annually and the CPNI policy at least once every two years, whether or not we have revised the policies. We may modify this policy at any time. The most current version of this policy can be found on [www.crosslake.net](http://www.crosslake.net). If you find the changes unacceptable and if those changes materially and adversely impact your use of the service, you may have the right to cancel your service under your Service Agreement. If you continue to use the service following the posting of a revised policy, we will

consider that to be your acceptance of and consent to the policy as revised.

#### **What type of information does Crosslake collect?**

Crosslake collects both personally identifiable information and non-personal information about you when you subscribe to our service. Crosslake uses its system to collect personally identifiable information about you: (a) when it is necessary to provide our services to you; (b) to prevent unauthorized reception of our services; and (c ) as otherwise provided in this Policy. Crosslake will not use the system to collect your personally identifiable information for other purposes without your prior written or electronic consent. Crosslake also collects personally identifiable and non-personal information about you when you voluntarily provide information to Crosslake, as may be required under applicable law, and from third parties , as described in this policy.

Personally identifiable information is any information that identifies or can potentially be used to identify, contact, or locate you. This includes information that is used in a way that is personally identifiable, including linking it with identifiable information from other sources, or from which other personally identifiable information can easily be derived, including, but not limited to, name, address, phone or fax number, email address, spouses or other relatives' names, drivers license or state identification number, financial profiles, social security number, bank account information, and credit card information. Personally identifiable information does not include information that is collected anonymously (i.e. without identification of the individual or household) or demographic information not connected to an identified individual or household.

Non-personal information, which may or may not be aggregated information about our customers and may include information from third parties, does not identify individual customers. Crosslake may combine third party data with our business records as necessary to better serve our customers. Examples of non-personal information include IP addresses, MAC addresses or other equipment identifiers, among other data. Our systems may automatically collect certain non-personal information when you use an interactive or transactional service. This information is generally required to provide the service as is used to carry out requests a customer makes through a remote control or set-top box.

We may also collect and maintain information about your account, such as billing, payment and deposit history; maintenance and complaint information; correspondence with or from you, information about the service options that you have chosen; information on the equipment you have, including specific equipment identifiers; and information about your use of our services, including the type, technical arrangement, quantity, destination and amount of use of certain of those services, and related billing of those services.

Crosslake also collects customer-provided customization settings and preferences. By using our service, you consent to our collection of this information and other information communicated to Crosslake such as correspondence, responses to surveys or e-mails, information provided in chat sessions with us, registration information, or participation in promotions or contests.

#### **How does Crosslake protect customer information?**

Crosslake takes the security of our customers' personally identifiable information seriously. Crosslake takes such actions as are reasonably necessary to prevent unauthorized access by entities other than Crosslake to personally identifiable information. Crosslake uses security and/or encryption technology to secure certain sensitive personally identifiable information when it collects such information over the system. Crosslake restricts access to its customer database and secures the content by use of firewalls and other security methods.

Crosslake limits access to databases containing customers' personally identifiable information to those specifically authorized employees and agents of Crosslake and other parties identified in the “who sees the information collected by Crosslake?” section above. However, we cannot guarantee that these practices will prevent every unauthorized attempt to access use, or disclose personally identifiable information.

You need to help protect the privacy of your own information. You and others who use your equipment must not give identifying information to strangers or others whom you are not certain have a right or need to the information. You

also must take precautions to protect the security of any personally identifiable information that you may transmit over any home networks, wireless routers, wireless fidelity (WiFi) networks or similar devices by using encryption and other techniques to prevent unauthorized persons from intercepting or receiving any of your personally identifiable information. You are responsible for the security of your information when using unencrypted, open access or otherwise unsecured networks in your home. For more information on things you can do to help protect the privacy of your own information, visit [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov).

#### **Can I see the information that Crosslake collects on me?**

You have a right under the Cable Act to see your personally identifiable information that Crosslake collects and maintains. The information Crosslake has about its customers is maintained at the local office where service is provided and in our systems. If you would like to see your information, please send a written request to Crosslake at PO Box 70, Crosslake, MN 56442. Crosslake will be glad to make an appointment for you to come in to your local office during regular business hours. If your review reveals an error in our records, Crosslake will correct it.

#### **Can I prohibit or limit Crosslake's use and disclosure of my personally identifiable information?**

If you do not want your name, address, level of service or other personally identifiable information disclosed to third parties in a “mailing list” as explained above, please contact us by telephone at 1-800-992-8220.

Also, if you do not want to receive marketing messages (e.g., phone calls, emails and direct mail) from Crosslake, you may call 1-800-992-8220 and make a request to have your privacy preferences updated. Please note that such request will not eliminate all telephone calls, e-mails or direct mail sent to you from Crosslake as Crosslake may still continue to send non-marketing account-related messages to you.



## Annual Customer Notification

Updated 05/01/2016

### Valuable Information about your Crosslake Communications Service.

#### Service and Billing Procedures

Crosslake Communications (referred to herein as "Crosslake") accepts you as a customer (also referred to herein as "Customer") of our telephone, cable and broadband communications services (referred to herein as "Service" or "Services") and has provided below essential information regarding terms and conditions of service, billing procedures, and complaint procedures.

#### Service

REQUEST FOR CONNECTION. Request for connection may be made at the Crosslake office, via the internet at www.crosslake.net, or by mail or telephone. Customers will be advised of installation and applicable pre-payment amounts. At the time of connection, pre-payment amounts are due. Billing begins on the date of physical installation. Customers may be subject to credit screening in accordance with applicable laws.

INSTALLATION. Someone over eighteen (18) years of age with a government issued picture ID must be home during any installation or repair of your phone, cable or broadband service.

ACCESS. By ordering service, Crosslake is implicitly granted the right to enter upon your property of the service address to install service, and to audit, adjust, repair, replace, maintain, move or remove equipment and from time to time check for signal leakage. By accepting service, you also are deemed to grant Crosslake an easement or right of way needed to render services to your property. If Crosslake is unable to gain reasonable access to your property, Crosslake reserves the right to discontinue service.

HOME WIRING. For new and existing signal installations, the wiring inside the demarcation point, as defined by the FCC shall become a fixture to the realty upon installation.

#### EQUIPMENT.

A. Crosslake owned. Any set-top box or other Crosslake property and facilities ("Equipment") delivered to customer and/or installed on the premises to receive the service(s) shall remain the property of Crosslake. Customer assumes the risk of loss, theft, or damage to the Equipment at all times prior to the removal of the Equipment by Crosslake or return of the Equipment by Customer. Customers may be asked to provide a deposit as security for all HD set top boxes, DVR set top boxes or routers/modems. You will be required to sign a Supplemental Terms—HD Box or DVR Unreturned Equipment Charges form at the time of installation or pick-up at the local office.

B. Customer Owned. Customer agrees that Crosslake is not responsible for the operation, maintenance, service or repair of Customer's television, computer, telephones, radio or any other consumer electronics, which may be connected to the Service.

Repair of Equipment. Crosslake will repair and/or replace any defective Crosslake owned equipment or components including set-top boxes at no charge unless such repair is necessitated due to abuse by the Customer. In the latter case, a reasonable charge will be assessed by Crosslake to the Customer.

TROUBLE CALLS. If the Customer has a technical problem that is telephone, cable or broadband related, there will be no charge for the trouble call if the problem is associated with the Company's plant, which Crosslake maintains. In all other cases and where the problem is a result of unauthorized tampering with the cable, fiber or Crosslake's equipment, a trouble call

charge may be assessed.

COMPANY CHANGES IN SERVICE AND CHARGES. Subject to applicable law, Crosslake has the right to change its service and equipment, and its prices or fees, at any time. Crosslake will provide notice of the change and its effective date. The notice may be provided on your monthly bill, as an insert, or by other permitted communication. If you find the change unacceptable, you have the right to cancel your Service. However, if you continue to receive service after the effective date of the change, Crosslake will consider this your acceptance of the change.

#### Billing

SERVICE BILLING. All service charges are billed based upon the initial installation date for the current month and any pro-rated charges. The bill is for local telephone service, cable and internet service for the current month. Charges for long distance, installation, and service charges on file at the time the bill is printed will appear on your current bill.

PAYMENT. Payment is due by the 15th of the month. Bills may be paid by mail addressed to Crosslake Communications, 35910 County Road 66, PO Box 70, Crosslake, MN 56442, online Bill Pay (www.crosslake.net) or paid in person at the Business Office. Crosslake Communications can also accept the following types of payment: VISA, Mastercard, Discover and Auto Bank Deduction from your Checking or Savings Account. Please call our office at 218-692-2777 or 1-800-992-8220 for more information. Or, for your convenience, we have a drive-up payment drop box located on the left side of our driveway in front of the building. Make your check payable to Crosslake Communications. Payment should be received on or before the due date. When mailing your bill, please include the top portion of the summary sheet with your payment to insure proper credit. Office hours are 8:00 am to 4:30 pm Monday—Friday. To pay after hours, a drop box is located in front of the building. A returned check fee of \$25.00 is applied each time a check is returned unpaid by your bank. Our business office telephone number is 218-692-2777 or 1-800-992-8220. Please feel free to call if you have questions.

DISCONNECT FOR NON-PAYMENT. A disconnect notice is mailed around the 5th of each month for any unpaid balance. Following disconnection, all balances plus reconnect fees are due in full before service will be reconnected and payment arrangements for the balance will no longer be allowed. If there is a previous balance appearing on your account and this amount has not been paid by the Due Date, your account will be disconnected. All accounts with an unpaid balance after the Due Date will be assessed a 1-1/2% late payment fee. If your account remains unpaid, it may be forwarded to a third party collection agency for collections and your credit report may be negatively impacted.

Upon termination, Crosslake may charge additional fees on any unpaid balance, and reserves any and all other rights it has under the terms and conditions of Customer's service agreement with Crosslake and otherwise under applicable law with respect to billing for Service and unreturned equipment. The replacement cost for any unreturned equipment will be posted to Customer's account and will appear on billing statement issued subsequent to termination of Service. In the event that the Equipment is destroyed, damaged, lost or stolen, or not returned to Crosslake upon termination of Service, Customer shall be liable to Crosslake for the full replacement cost of any unreturned equipment. Further customer understands and agrees that Crosslake may charge Customer's credit card or ACH on file at termination of Service in the amount of any outstanding balance and/or for the cost of any unreturned Equipment, in accordance with applicable law.

#### CREDIT APPROVAL

Provision of the services is conditional upon Crosslake being satisfied with the results of an investigation of the Customer's credit worthiness and being satisfied with the results of such credit checks. The Customer's acceptance of the services signifies the Customer's approval, authorization and acceptance or a work order form in paper, online via the Internet or other electronic means, the Customer expressly authorizes Crosslake and those acting on its behalf, from time to time to the release and retention of any and all information necessary to investi-

gate and complete a credit review to establish creditworthiness and the right to make current and ongoing inquiries about the Customer which are necessary to establish and maintain good credit with Crosslake; and to the receipt and exchange of information about the Customer with credit or consumer reporting agencies. The Customer authorizes Crosslake and credit reporting agencies to release; share or exchange reports about the Customer to Crosslake for the purpose of establishing this credit. Customer credit information will not be made public to any party other than the Customer and credit reporting agencies.

#### CRITERIA FOR SECURITY DEPOSIT REQUIREMENT

Crosslake reserves the right to require a security deposit to a maximum of two months of anticipated future charges prior to the activation/continuation of any services in circumstances where there is an abnormal risk of loss. For example, where the Customer has incurred a significant amount of long distance or other usage-based charges or, in situations of suspected fraud; or in connection with the credit criteria as set out in the Credit Approval and Security Deposit Policy. Determining abnormal risk of loss, shall be at the sole discretion of Crosslake. Deposits will not be requested based on race, sex, creed, national origin, material status, age, number of dependents, condition of physical handicap, source of income, or geographical area of business. A cash deposit may not exceed the estimated charges applicable to a two month period of service. The payment of a cash deposit in no way relieves the Customer from complying with the Company's requirement for the prompt payment of bills. After the Customer has established a twelve-month prompt payment record, the cash deposit will be refunded or credited to the Customer's account. The Company retains the right to assess additional cash deposit amounts should the Customer's billing history prove to be greater than originally estimated. Should a Customer fail to pay the additional amount, service could be terminated at the discretion of the Company.

#### REFUND OF SECURITY DEPOSIT

Any deposit for service (not equipment) will be credited to a Customer's account after at least 12 consecutive months in good standing in all service accounts. The Customer will not earn any interest on any deposits held by Crosslake for equipment. If the Customer's Service is cancelled, the deposit will be applied against the outstanding balance on the Customer's account and any remaining balance will be refunded with 45 days from the date of termination. Interest will be applied to deposits for service at the current rate dictated by the State of Minnesota.

PRIOR ACCOUNTS. Customer warrants that no monies are owed to Crosslake from previous accounts with Crosslake. If Crosslake finds a prior account with Customer with monies owed to Crosslake, then Crosslake may apply any funds received to that prior account or require the prior account to be paid in full.

ALLOWANCE FOR FAILURE OF SERVICE. Crosslake does not guarantee uninterrupted working of its lines or equipment. In case service is interrupted otherwise than by the negligence or willful act of Customer, an adjustment will, upon application by Customer, be made in the amount of the charges for such service, equipment, and facilities as are rendered useless or inoperative. Any adjustment shall apply only to the period the interruption continues beyond forty-eight (48) hours after notice of the interruption is received by Crosslake. No other liability shall in any case attach to Crosslake.

MOVING. Before you move, please call Crosslake at 218-692-2777 immediately. This is the best way for us to disconnect your Service and recover your Equipment. Should you decide to disconnect your cable television and/or broadband service, set-top boxes, remote-control devices, modems/routers and any other Equipment provided by us should be returned to us immediately. Do not leave the Equipment in your vacant home or with anyone else.

INSIDE WIRING. A Wire Maintenance Plan is offered to customers for a low monthly rate. It covers repair of the Customers' interior communications wires inside the home. The optional plan applies to most inside wiring problems associated with cable and telephone wires. Crosslake does not service television sets, or any other equipment (such as telephone equipment, computers, VCR's, home antennas, or other cable compatible equipment) not owned by us as part of this plan, even if it is attached to the cable, phone, or to the cable equipment.

Certain other limitations may apply to the plan, such as the exclusion of repairs necessary as a result of illegal installations, abuse or other misconduct, unauthorized modifications of inside wiring and/or catastrophic events like fires or floods. Please contact Crosslake for more information about the Wire Maintenance Plan.

#### RATES.

<b>Telephone:</b> Residential	\$16.00
Business	\$24.95

#### Cable TV:

Basic	\$39.98
Expanded Basic	\$81.80
Digital	\$95.34
DVR Service	\$ 9.95
HD/DVR Programming	\$19.95

#### High Speed Internet:

	Residential	Business
Basic	\$44.95	\$54.95
Plus	\$65.95	\$99.95
No Other Service Basic	\$69.95	\$129.95
No Other Service Plus	\$74.95	\$161.95

**Theft of Cable Service.** Theft of cable service is the unauthorized interception and/or receipt of any communications and services offered over Crosslake's system without the express authorization of Crosslake. Cable theft can occur when an individual knowingly and willfully makes illegal connection to a cable system or alters any equipment or installs any unauthorized equipment so as to receive Crosslake's signal without Crosslake's knowledge or authorization. Cable theft can also occur when an individual continues to receive Crosslake's cable signal subsequent to termination of Service.

Any person who unlawfully intercepts or receives communications provided over a cable system violates the Federal Communications Act as amended. (See 47 U.S.C. sec. 553) transmitted to or from a customer over a system that has interactive capability. Parties found guilty of cable theft are subject to both civil and criminal penalties, which may include substantial fines and/or time in prison. These prohibitions apply to manufacturers, suppliers and users of unauthorized cable devices.

Also, Crosslake may seek substantial monetary damages for the theft of its cable services. In addition, if the violations are willful and for commercial advantage or provide financial gain, the court may award additional 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.

**Attachments to Telephones.** No equipment, wiring or device of any kind not furnished by Crosslake may be connected or attached to the facilities furnished by Crosslake, whether physically, by induction or otherwise, except as provided in the tariff schedules or specifically authorized by Crosslake. In case any such unauthorized attachment or connection is made, Crosslake has the right to remove and disconnect the same; or to suspend the service during the continuance of said attachment or connection; or to terminate the service.

#### Directories

ERRORS IN DIRECTORY LISTINGS. Crosslake issues directories to assist in furnishing prompt and efficient service and it does not guarantee to its subscribers correct listings therein. Every precaution is taken to prevent errors in, and omissions of, directory listings but they may occur and Crosslake will assume no liability for damages caused to a subscriber because of such errors or omissions. Likewise, Crosslake will not be a party to controversies arising between Customer or others as a result of listings published in its directories.

If your listing is incorrect in any way, please call our business office promptly so that our information records and future issues of the directory may be