

The following must be linked to the webpage used for point of sale, BUT MAY NOT BE A PART OF THAT PAGE.

The following Farmers & Merchants Mutual Telephone Company disclosures are in reference to the FCC Open Internet Rules.

Service Offerings

Farmers & Merchants Mutual Telephone Company via the Farmers & Merchants Mutual Telephone Company brand directly offers broadband ISP services through NETINS in its markets. Please visit the Farmers & Merchants Mutual Telephone Company website to check availability, speed options and pricing.

Performance

INS is the internet upstream provider for Farmers & Merchants Mutual Telephone Company. INS offers a speed test site to any user or customer. It can be accessed here: [INS Speed Test](#) or <http://netins.net/speed.htm> These tests are heavily dependent on a customer's home network configuration, modem, and computers, and therefore do not reflect the performance of the Farmers & Merchants Mutual Telephone Company network only.

Your Internet Service Speeds

Farmers & Merchants Mutual Telephone Company provides residential and commercial customers with a variety of high speed Internet plans from which to choose, ranging from our initial tier (with download speeds up to 6 megabits per second ("Mbps"), and upload speeds up to 512 kilobits per second ("kbps")) to our top tier (with download speeds up to 50 Mbps, and upload speeds to 25 Mbps). Farmers & Merchants Mutual Telephone Company provisions its customers' modems and engineers its network to ensure that its customers can enjoy the speeds to which they subscribe. However, Farmers & Merchants Mutual Telephone Company does not guarantee that a customer will actually achieve those speeds at all times. Without purchasing an expensive, dedicated Internet connection, no Internet Service Provider ("ISP") can guarantee a particular speed at all times to a customer. Farmers & Merchants Mutual Telephone Company advertises its speeds as "up to" a specific level based on the tier of service to which a customer subscribes.

The "actual" speed that a customer will experience while using the Internet depends upon a variety of conditions, many of which are beyond the control of an ISP such as Farmers & Merchants Mutual Telephone Company. These conditions include:

1. **Performance of a customer's computer**, including its age, processing capability, its operating system, the number of applications running simultaneously, and the presence of any adware and viruses.
2. **Type of connection between a customer's computer and modem**. For example, wireless connections may be slower than direct connections into a router or modem. Wireless connections also may be subject to greater fluctuations, interference and congestion. Farmers & Merchants Mutual Telephone Company does not recommend wireless modem connections for use with its higher speed tiers as many wireless connections do not perform at the speeds delivered by these tiers.
3. **The distance packets travel (round trip time of packets)** between a customer's computer and its final destination on the Internet, including the number and quality of the networks of various operators in the transmission path. The Internet is a "network of networks." A customer's connection may traverse the networks of multiple providers before reaching its destination, and the limitations of those networks will most likely affect the overall speed of that Internet connection.
4. **Congestion or high usage levels at the website or destination**. If a large number of visitors are accessing a site or particular destination at the same time, your connection will be affected if the site or destination does not have sufficient capacity to serve all of the visitors efficiently.

5. **Gating of speeds or access by the website or destination.** In order to control traffic or performance, many websites limit the speeds at which a visitor can download from their site. Those limitations will carry through to a customer's connection.
6. **The performance of the modem you have installed.** Modem performance may degrade over time, and certain modems are not capable of handling higher speeds.

This is the reason that Farmers & Merchants Mutual Telephone Company, like all other ISPs, advertises speeds as "up to" a particular level, and does not guarantee them.

There are other speed tests that measure Internet performance. We have provided links to a few of these sites below for your reference. Please note, however, that all speed tests have biases and flaws. Each of these tests measures limited aspects of an ISP's speed and therefore must be seen as a guide rather than definitive measurements of performance.

- <http://www.speedtest.net>
- <http://netalyzr.icsi.berkeley.edu>
- <http://www.broadband.gov/qualitytest/about/>

Latency

Latency is another measurement of Internet performance. Latency is the time delay in transmitting or receiving packets on a network. Latency is primarily a function of the distance between two points of transmission, but also can be affected by the quality of the network or networks used in transmission. Latency is typically measured in milliseconds, and generally has no significant impact on typical everyday Internet usage. As latency varies based on any number of factors, most importantly the distance between a customer's computer and the ultimate Internet destination (as well as the number and variety of networks your packets cross), it is not possible to provide customers with a single figure that will define latency as part of a user experience.

Congestion Management

Farmers & Merchants Mutual Telephone Company does not implement any congestion management techniques. Farmers & Merchants Mutual Telephone Company operates our network to accommodate the necessary traffic requirements. In the event of congestion, all traffic is classified as best effort.

Our congestion management approach will change over time, as we continue to study and enhance our practices and as new technologies emerge. In the meantime, we will continue to invest in our network in accordance with our normal course of business operations, which includes installing technology that will increase the speed and capacity of our services.

Content, Applications, Service and Device Providers

As a full service Internet Service Provider, Farmers & Merchants Mutual Telephone Company delivers a variety of Internet-based applications. These include:

- Voice over Internet Protocol (VoIP)
- Email
- Web Hosting

Farmers & Merchants Mutual Telephone Company does not discriminate any customer traffic. Farmers & Merchants Mutual Telephone Company utilizes the network management techniques that are equal and standard across all user applications. We do not modify our network to make our directly served applications perform better than applications a user would access over the general Internet. For example,

Farmers & Merchants Mutual Telephone Company does not manipulate our network to perform better for customers accessing Farmers & Merchants Mutual Telephone Company email servers versus Farmers & Merchants Mutual Telephone Company customers accessing Google's gmail.

The network management practices employed by Farmers & Merchants Mutual Telephone Company do not differ between our directly offered applications to those general applications offered over the Internet.

Security Measures

In the event of Denial of Service (DoS), Distributed Denial of Service (DDoS) attack, spoofing or other malicious traffic, Farmers & Merchants Mutual Telephone Company will implement inbound and outbound filtering on specific hosts. These actions will be performed to ensure reliability and availability of the Farmers & Merchants Mutual Telephone Company Network. These actions will not be utilized for normal Internet applications and traffic.

NOTE: INS may perform this action on behalf of Farmers & Merchants Mutual Telephone Company equipment that is managed by INS.

Privacy Policy

Farmers & Merchants Mutual Telephone Company has provided this privacy statement in order to demonstrate our firm commitment to your privacy. The following policy discloses our information gathering and dissemination practices for Farmers & Merchants Mutual Telephone Company.

Information

Farmers & Merchants Mutual Telephone Company is the sole owner of the information collected on its website.

Viewer Privacy

Farmers & Merchants Mutual Telephone Company does not collect personal information such as names, e-mail addresses, postal addresses, or telephone numbers. Since we do not collect any personal information on this Web site, we do not share any personal information with any third parties nor do we use any personal information for any purposes.

IP Addresses

As noted above, we do not collect any personal information on this Web site. We do, however, collect and store information about your Internet connection when you visit our Web site to read or download information, such as reports, news, etc. We use this information to track Web site use, measure site traffic, and improve site navigation and information. We collect information that identifies:

- The name of the domain you access the Internet with.
- The type of web browsing software you use to view our site.
- The date and time of your access.
- The platform you are using (i.e. Windows, Macintosh or Unix).

This information is never sold, given or disclosed to third parties. This information is used internally to administer our web site, provide better services to the public, and provide aggregate traffic statistics to Farmers & Merchants Mutual Telephone Company staff. No personal information is collected.

Hyperlinks

Additionally, this site contains links to other sites. Farmers & Merchants Mutual Telephone Company is not responsible for the privacy practices or the content of such Web sites unless operated directly by Farmers & Merchants Mutual Telephone Company. We encourage you to note when you leave our website and read the privacy statements of each website that collects personally identifiable information.

Acceptance and Jurisdiction

By using this service, you agree that you have read, understand and will abide, and be bound, by the terms of this Web Site Privacy and Policies ("Terms"). If you do not agree to these Terms, please do not use the Farmers & Merchants Mutual Telephone Company web site. These Terms shall be governed in all respects in accordance with the laws of the State of Iowa without regard to the conflict or choice of law rules thereof. Courts sitting in the State of Iowa, federal and state, shall have exclusive jurisdiction over any dispute arising hereunder.

Farmers & Merchants Mutual Telephone Company reserves the right to change, modify or update this statement at any time without notice.

Contacting Farmers & Merchants Mutual Telephone Company

If you have any questions about this privacy statement, the practices of this site, or your dealings with Farmers & Merchants Mutual Telephone Company, you may contact us at the following:

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