



Sherwood Mutual Telephone Association, Inc.

105 W. Vine St. | P.O. Box 4572

Sherwood, OH 43556

Phone (419) 899-2121 | Fax (419) 899-4567

By subscribing to digital subscriber line ("DSL") service of Sherwood Mutual Telephone Association ("SMTA"), I am agreeing to the following terms and conditions. By utilizing the DSL service of SMTA, I agree not to use the DSL service of SMTA for any purpose, which violates U.S., state or local laws. I agree not to use DSL service of SMTA to interfere with or disrupt network users, services or equipment.

Such interference or disruption includes, but is not limited to:

1. Distribution of unsolicited advertising or spamming;
2. Propagation of computer worms or viruses;
3. Disruption of service provided to others;
4. Use of the network to make unauthorized entry to other computational, information or communication devices or resources.

SMTA provides its DSL service to you, subject to the following Customer Agreement ("Agreement"). This is a legal agreement between you and SMTA for the use of the DSL Internet access service and related features (the "Service"). If you do not agree to the terms and conditions in this Agreement, do not register for or use the Service. By using the Service, you signify your agreement with the terms and conditions of this Agreement. If you do not agree to all of the terms and conditions of this Agreement, contact SMTA to cancel service immediately.

THE SERVICE: The Service consists of DSL connectivity to the Internet, as well as access or connectivity to any of the online resources, which may be provided by SMTA, or is available from other service providers participating in or connected to SMTA's Service, including without limitation, personal web pages available through SMTA. Unless explicitly stated otherwise, any new features that enhance the current Service shall be subject to the terms and conditions of this Agreement. Some of the additional services may be provided without charge to users of SMTA's Service, but separate charges may be applicable to some of these other services. These charges may appear on your bill from SMTA, or the providers of such services may bill them to you separately. Some other providers may also have additional registration or eligibility requirements in order to use their services. You acknowledge and agree that SMTA is not responsible and shall not be liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any content, goods or services available on or through their respective providers.

SPEED: Due to DSL technology characteristics, the maximum DSL Internet access speed deliverable to you cannot be finally determined until time of installation. In the event the ordered DSL service speed is not deliverable to you, you shall automatically receive and accept the appropriate DSL service which we offer, at the applicable lower rate, unless the ordered service speed is already the lowest then offered by us or we are unable to offer service at any speed, in which case no service shall be provided, and the Service Agreement for DSL access shall be terminated with no liability to Customer or SMTA. Speeds are not guaranteed by SMTA due to factors that may affect the actual speed delivered, including loop length, condition of facilities, and limitations in network design.

TERM AND TERMINATION: This Agreement for the use of the Service will be in effect from the date your application is accepted by SMTA. You may terminate this Agreement and your use of the Service by written notice to SMTA (via e-mail, fax or U.S. mail). This Agreement and your use of the Service may be terminated by SMTA at any time with or without notice to you for any reason, including, without limitation, for lack of use, nonpayment of fees, or if SMTA believes that you have violated or acted inconsistently with the letter or spirit of this Agreement. Pursuant to the Digital Millennium Copyright Act of 1998, SMTA will terminate service to repeat copyright

infringement offenders. SMTA may also in its sole discretion and at any time discontinue providing the service, or any part thereof, with or without notice to you. The provisions of this customer agreement and all obligations of and restrictions on you and any user of your account with respect to the Service shall survive any termination of this Agreement.

SERVICE RATES; PAYMENT OF FEES; PENALTIES: The rates and charges for the Service shall be as set forth in your Acknowledgment package or otherwise in accordance with SMTA's rate schedule as in effect from time to time, a copy of which will be available on-line on the Service or otherwise shall be provided to you upon request. Rates and charges, and other terms and conditions of the Service, are subject to change by SMTA from time to time by notice to you provided on the Service or otherwise. SMTA's accounting cycle begins on the first day of each calendar month. You will be invoiced directly by SMTA in advance for one calendar month of the Service. Charges for accounts that are terminated, either by you or by SMTA, may be prorated to the date of disconnection. You agree to pay the applicable fees as set forth on your invoice by the due date, and to pay any interest or late fees incurred for late payment of the required fees. In the event you do not pay the fees invoiced to you by the due date, the Service will be inaccessible to you until you pay all fees owed to SMTA as well as a reconnection fee. If you return a modem purchased from SMTA within 30 days of activation of the Service, a 15% restocking charge will be applied. Returns of modems purchased from SMTA after 30 days of activation of the Service is prohibited.

INTERNET SERVICES AND IP ADDRESSES: Providing Internet services (web/mail/news/chat/etc. servers) with SMTA DSL service is expressly forbidden. IP assignments are not guaranteed or permanently assigned, and may be changed at the sole discretion of SMTA. One private IP address is provided per DSL account. Utilization of these IP addresses by the customer for private (home/office) networks is strictly forbidden.

THE RESPONSIBILITIES OF USER: You agree not to transmit or publish on or over the Service any information, software or other content, which violates or infringes upon the rights of others. You agree to comply with all applicable laws, rules and regulations in connection with the Service. You acknowledge and agree that you are aware that certain content, services or locations of the Service or of other parties that may be accessible through the Service may contain material that is unsuitable for minors (persons under 18 years of age) and that SMTA does not screen or censor such content with regard to copyright, obscenity, safety, integrity or reliability. You agree to supervise usage of the Service by any minors whom you permit to use the Service.

ACCEPTABLE USE POLICIES: You acknowledge and agree that SMTA has certain legal and ethical responsibilities with respect to the provision of the Services. SMTA, therefore, strictly prohibits system abuse, which includes, without limitation, the following actions, a) upload, post, email or otherwise transmit any content that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libelous, invasive of another's privacy, hateful, or racially, ethnically or otherwise objectionable; b) harm minors in any way; c) impersonate any person or entity, including, but not limited to, an SMTA official, forum leader, guide or host, or falsely state or otherwise misrepresent your affiliation with a person or entity; d) forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted through the Service; e) upload, post, email or otherwise transmit any content that you do not have a right to transmit under any law or under contractual or fiduciary relationships (such as inside information, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements); f) upload, post, email or otherwise transmit any content that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any party; g) upload, post, email or otherwise transmit any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, except in those areas (such as shopping rooms) that are designated for such purpose; h) upload, post, email or otherwise transmit any material that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; i) disrupt the normal flow of dialogue, cause a screen to "scroll" faster than other users of the Service are able to type, or otherwise act in a manner that negatively affects other users' ability to engage in real time exchanges; j) interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies or regulations of networks connected to the Service; k) intentionally or unintentionally violate any applicable local, state, national or international law, including, but not limited to, regulations promulgated by the U.S. Securities and Exchange Commission, any rules of any national or other

securities exchange, including, without limitation, the New York Stock Exchange, the American Stock Exchange or the NASDAQ, and any regulations having the force of law; l) "stalk" or otherwise harass another; or m) collect or store personal data about other users. SMTA may take such action as it deems appropriate against you for violations of these policies, including, without limitation, removing any content that violates this Agreement, terminating this Agreement and your use of the Service, and cooperating with law enforcement officials by providing whatever information may be requested upon presentation by such officials of appropriate authorization from a court having jurisdiction over the subject matter. However, there is no promise or obligation on our part to monitor or police any such activity and SMTA will have no liability to any party for any other party's violation of these policies.

LIMITATION OF WARRANTIES AND LIABILITY; DISCLAIMER OF WARRANTIES: YOU EXPRESSLY AGREE THAT USE OF THE SERVICE IS AT YOUR SOLE RISK. NEITHER SMTA NOR ANY OF ITS UNDERLYING SERVICE PROVIDERS, INFORMATION PROVIDERS, LICENSORS, EMPLOYEES, OR AGENTS WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED OR ERROR FREE; NOR DOES SMTA OR ANY OF ITS UNDERLYING SERVICE PROVIDERS, INFORMATION PROVIDERS, LICENSORS, EMPLOYEES, OR AGENTS MAKE ANY WARRANTY AS TO THE RESULTS TO BE OBTAINED FROM USE OF THE SERVICE. THE SERVICE IS DISTRIBUTED ON AN "AS IS", "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR OTHERWISE, OTHER THAN THOSE WARRANTIES (IF ANY) WHICH ARE IMPLIED BY AND INCAPABLE OF EXCLUSION, RESTRICTION, OR MODIFICATION UNDER THE LAWS APPLICABLE TO THIS CUSTOMER AGREEMENT, ALL SUCH WARRANTIES BEING EXPRESSLY DISCLAIMED. NEITHER SMTA NOR ANY OF ITS UNDERLYING SERVICE PROVIDERS, INFORMATION PROVIDERS, LICENSORS, EMPLOYEES, OR AGENTS SHALL HAVE ANY LIABILITY FOR INCIDENTAL, CONSEQUENTIAL, INDIRECT OR SPECIAL DAMAGES SUFFERED BY YOU OR ANY OTHER PARTY AS A RESULT OF THE OPERATION OR MALFUNCTION OF THE SERVICE, REGARDLESS OF WHETHER OR NOT SUCH PARTIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOU EXPRESSLY ACKNOWLEDGE THAT THE PROVISIONS OF THIS SECTION SHALL ALSO APPLY TO ALL CONTENT OR OTHER SERVICES AVAILABLE THROUGH THE SERVICE. YOU AGREE THAT YOU WILL NOT IN ANY WAY HOLD SMTA RESPONSIBLE FOR ANY SELECTION OR RETENTION OF, OR THE ACTS OR OMISSIONS OF, THIRD PARTIES IN CONNECTION WITH THE SERVICE (INCLUDING THOSE WITH WHOM SMTA MAY CONTRACT TO OPERATE VARIOUS AREAS ON THE SERVICE).

YOUR REMEDIES: Your sole and exclusive remedy for any failure or non-performance of the Service (including any associated software or other materials supplied in connection with the Service) shall be for SMTA to use commercially reasonable efforts to repair the Service.

LIMITATION OF LIABILITY: In the event that a court should hold that the limitations of liabilities or remedies available as set forth in this Agreement, or any portions thereof, are unenforceable for any reason, or that any of your remedies under this Agreement fail of their essential purpose, you expressly agree that under no circumstances shall SMTA's total liability to you or any party claiming by, through or under you for any cause whatsoever, and regardless of the form of action, whether in contract or in tort, including negligence, in the aggregate, exceed the amount of charges paid by you for use of the Service under this Agreement during the twelve-month period preceding the date such claim first arose.

INDEMNIFICATION BY YOU: You shall indemnify and hold harmless SMTA and any of its underlying service providers, information providers, licensors, employees or agents from and against any and all claims, demands, actions, causes of action, suits, proceedings, losses, damages, costs, and expenses, including reasonable attorneys fees, arising from or relating to your use of the Service, or any act, error, or omission of you or any user of your account in connection therewith, including, but not limited to, matters relating to incorrect, incomplete, or misleading information; libel; invasion of privacy; infringement of a copyright, trade name, trademark, service mark, or other intellectual property; any defective product or any injury or damage to person or property caused by any products sold or otherwise distributed through or in connection with the Service; or violation of any applicable law.

USE OF MATERIALS, MARKS AND INFORMATION: You retain any copyright, trademark, patent or other intellectual property rights in the material or the products, services, processes or technology created by you and posted or uploaded to the Service. SMTA reserves the right to use and/or copy such material in the day-to-day operation of its business. You may use, copy and distribute the materials found on the Service for internal, noncommercial, informational services only. All copies that you make of the material must bear any copyright,

trademark or other proprietary notice, which pertain to the material being copied. Except as authorized in this paragraph, you are not being granted a license under any copyright, trademark, patent or other intellectual property right in the material or the products, services, processes or technology described therein. SMTA, its affiliates and/or any third party owner of such rights retain all such rights. The SMTA company name and logo and all related product and service names, design marks and slogans are the property of SMTA. You are not authorized to use any SMTA name or mark in any advertising, publicity or in any other commercial manner without the prior written consent of SMTA. Any feedback, data, answers, questions, comments, suggestions, ideas or the like, which you send to SMTA will be treated as being non-confidential and nonproprietary. SMTA assumes no obligation to protect such information from disclosure and will be free to reproduce, use, and distribute the information to others without restriction. SMTA will also be free to use any ideas, concepts, know-how or techniques contained in such information for any purpose whatsoever including but not limited to developing, manufacturing and marketing products and services incorporating such information. SMTA may also use your status as a subscriber to the Service for the purpose of marketing to you other SMTA products and services.

ENDORSEMENTS: All product and service marks contained on or associated with the Service that are not SMTA's marks are the trademarks of their respective owners. References to any names, marks, products or services of third parties or hypertext links to third party sites or information do not necessarily constitute or imply SMTA's endorsement, sponsorship or recommendation of the third party, information, product or service.

PERSONAL WEB PAGES: SMTA makes personal web pages available as a feature of its SMTA DSL Service as set forth in your acknowledgment package. If you subscribe to this feature the following provisions of this Section shall apply (in addition to the other provisions of this Agreement): SMTA may provide a listing/link to your personal web page on its service portal or other mechanisms. By subscribing to the personal web page feature, you authorize and grant SMTA the right to use your name, web site address and similar information in such listing or directory sites or applications. You may use the complete address (URL) granted to you as part of the personal web page feature (which may have names or marks of SMTA embedded therein) so long as you are obtaining the personal web page feature from SMTA hereunder, but only for the purpose of identifying the location of your personal web page on SMTA's Service. Otherwise, you shall not utilize the name or any marks of SMTA or any of its affiliates in any press releases, promotional materials or other commercial manner without the express prior written approval of SMTA in each instance. Ownership of all graphics, text or other information or content materials supplied or furnished by you for incorporation into or delivery through your personal web page shall remain with you (or the party which supplied such materials to you). Ownership of any software developed or modified by SMTA and all graphics, text or other information or content materials supplied or furnished by SMTA for incorporation into your personal web page, shall remain with SMTA (or the party which supplied such materials to SMTA), and may be used only while you are obtaining the personal web page feature from SMTA. The domain name and address (URL) granted to you for use with the personal web page feature shall remain the property of SMTA, shall be used by you only so long as you are obtaining the personal web page feature from SMTA hereunder, and may be subject to change by SMTA or applicable Internet domain name registry or granting authority from time to time. SMTA reserves the right to approve subscriber Uniform Resource Locator (URL's) that will be used in conjunction with an SMTA registered domain name and personal web page feature. URL's registered using an SMTA owned domain name are not transferable by subscribers upon account termination and will be retained by SMTA. You acknowledge and agree: (i) that the primary function of SMTA's personal web page feature as it relates to your personal web page is to facilitate access by end users to the information provided through your personal web page; (ii) that SMTA has no proprietary, financial, or other interest in any of the content or information that may be described in or made available through your personal web page; and (iii) that you are solely responsible for the content, quality, performance, and all other aspects of the information or other content contained in or provided through your personal web page. You represent and warrant that you will own or have the right to use and offer all such information or other content in the manner in which the same will be used, offered or provided in connection with your personal web page prior to posting it on your personal web page. You shall indemnify and hold harmless SMTA from and against any and all claims, demands, actions, causes of action, suits, proceedings, losses, damages, costs, and expenses, including reasonable attorneys fees, arising from or relating to your personal web page or an end user's use thereof, or any act, error, or omission of yours in connection therewith, including, but not limited to, matters relating to incorrect, incomplete, or misleading

information; libel; invasion of privacy; infringement of a copyright, trade name, trademark, service mark, or other intellectual property; or violation of any applicable law.

GENERAL: SMTA shall not be responsible for any delay in delivery or performance of any of its duties hereunder due to acts of God, acts or omissions of any telephone network or any other occurrence commonly known as force majeure. Your right to use the Service is not transferable and is subject to any limits established by SMTA. No action, regardless of form, arising out of the Service or this Agreement may be brought by you or any party claiming by, through or under you more than one year after the cause of action has arisen. This Agreement and the Service shall be governed by the laws of the State of Ohio, without regard to its conflicts of laws provisions. By using the Service, you agree that any disputes between you and SMTA shall be brought exclusively in the State of Ohio or the United States District Court for the District of Ohio. If any provision or provisions hereof shall be held to be invalid, illegal, or unenforceable, the validity, legality, and enforceability of the remaining provisions shall not be in any way affected or impaired thereby. This Agreement and any modifications published by SMTA over the Service constitute the entire and only agreement between you and SMTA with respect to the Service and supersede all other communications and agreements with regard to the subject matter hereof. By posting updated versions of this Agreement on the Service or otherwise providing notice to you, SMTA may modify the terms of this Agreement or prices for the Service, and may discontinue or revise any or all other aspects of the Service in its sole discretion and without prior notice. All such changes shall become effective upon posting of the revised Agreement on the Service. The updated, on-line version of this Agreement shall supersede any prior paper copies of this Agreement that may have been included in the Acknowledgment package, any browser software or related materials provided by SMTA.

You are responsible for and must provide all telephone premise wiring and other equipment, software, and services necessary to access the Service. SMTA will cooperate with law enforcement officials in the pursuit of information or access to data when presented with appropriate authorization from a court having jurisdiction over the subject matter. You release and hold SMTA harmless for any disclosure of information, including personally identifiable information, e-mail, confidential information or contact information, to such law enforcement officials in response to such subpoenas or court orders. SMTA will cooperate with requests for information accompanying subpoenas or similar court orders for disclosure of information in civil cases.

SMTA, Inc. ADSL Broadband

These terms and conditions shall govern the relationship between you ("Subscriber") and SMTA, Inc. ("SMTA, Inc."), over user of Digital Subscriber Line (DSL).

1. Service

- (a) Upon Subscriber's acceptance of these Terms and Conditions, SMTA, Inc. will provide Subscriber with a right to send and receive internet transmissions through SMTA, Inc.'s proprietary facilities (the "service").
- (b) The service shall only be used in conjunction with stand-alone data services. Subscriber acknowledges that SMTA Inc. does not provide service for any server or desktop or any other device or equipment connected to a network.
- (c) The Subscriber acknowledges and agrees that the Service is for browsing only and that the Subscriber may not host any FTP server, web server, or any other server in any form.
- (d) SMTA, Inc. shall retain all rights, title, and interest to the Service including all copyrights, trademarks and all other intellectual property rights thereto. Subscribers shall not copy, distribute, sell, disclose, lend, transfer, convey or modify, decompile, disassemble, or reverse engineer any Equipment, as defined below, software or other material provided in connection with the service. No use of trademarks is granted hereunder. Subscriber shall not grant any sublicenses, leases, or other rights in the Service to any third party. Subscriber agrees to abide by all the Terms and Conditions in the SMTA, Inc. Customer service agreement. All rights not expressly granted under these Terms and Conditions are expressly retained by SMTA, Inc.

2. Charges and Payments

- (a) For service provided and any other charges that have been accrued during the period that Subscriber subscribed for the Service, Subscriber shall pay SMTA, Inc. in accordance with the SMTA, Inc. Customer Service Agreement. SMTA, Inc. may, at its sole discretion, change its broadband rates for the Service at

any time (b) All applicable excise, value added utility sales or use taxes, if any shall be billed to the subscriber as separate items and shall be paid by the Subscriber, or, in lieu thereof, Subscriber shall provide SMTA, Inc. with tax exemption certificate acceptable to the taxing authorities.

3. Equipment Rentals and Returns

SMTA Inc. may provide Subscriber equipment sufficient to establish the Service, including but not limited to, a wireless PC Card, cellular modem, DSL modem, DSL Router or radio units (the "Equipment").

Subscriber acknowledges that the broadband Equipment will at all times remain the property of SMTA, Inc. Subscriber understands that use of any Equipment other than that specifically provided and/or recommended by SMTA, Inc. ("unauthorized equipment") is not guaranteed to work with the service.

SMTA Inc, Disclaims any warranties on the use of any unauthorized equipment. Subscriber is responsible for any changes made to the equipment software, and configuration after SMTA, Inc. completes the Service installation, unless such changes are made by and authorized representative of SMTA, Inc.

4. Terms of Agreement

It is agreed that the term of this agreement is to be a one (1) year commencing on date as indicated below. This date will be determined by installation and turn over to Subscriber.

5. Early Termination Fees

Subscriber may terminate the Broadband service as outlines in the SMTA, Inc. Customer Service Agreement. Should subscriber choose to cancel broadband service while under contract, subscriber agrees to pay the early termination fee of \$200.00 and return all equipment provided. Additional charges will be added if SMTA, Inc. must make a visit to remove equipment.