

**RETAIL POST-PAID
TERMS AND CONDITIONS**
(Revised & Effective 19 December 2023)

Welcome to Cellular One. Cellular One is a division of Smith Bagley, Inc. As used herein, Cellular One means Smith Bagley, Inc. Smith Bagley, Inc. pays a license fee to use the name Cellular One. In order to help you understand your new wireless service, here are answers to some questions commonly asked by new Customers. Please read these Terms and Conditions carefully. Your agreement with Cellular One includes these Terms and Condition, your Service Agreement, applicable supplemental terms and conditions, which are available at www.mycellularone.com (collectively "Agreement" and/or "Contract"). These Terms and Conditions are a legally binding agreement between you and Cellular One ("Cellular One" or "we"). They contain important information about your legal rights, and require that certain disputes be resolved through arbitration instead of a court trial. Cellular One reserves the right to change or modify any of these Terms and Conditions of Service at any time and at its sole discretion. **Any changes or modifications to these Terms and Conditions of Service will be binding upon you once posted on the Cellular One website found at www.mycellularone.com. However, if the terms are modified in such a way that is materially adverse to you Cellular One will provide a minimum of 30 days' written notice. Cellular One, therefore, encourages all subscribers to review the Terms and Conditions on our Website periodically.** Cellular One is a brand and service of Smith Bagley, Inc. ("SBI"). Cellular One utilizes the SBI network, and T-Mobile and AT&T networks via a roaming agreement between SBI and T-Mobile and SBI and AT&T.

Cellular One complies with the Federal Communications Commission's ("FCC") Open Internet Broadband Industry Rules as they pertain to Cellular One as a mobile broadband provider. We seek to provide you with transparency into Cellular One's network management practices, performance characteristics and terms and conditions of our services so that you can make informed choices about our mobile broadband services; and so that content, application, service and device providers have the information needed to develop, market, and maintain Internet offerings.

IMPORTANT NOTICE:

Cellular One service provides Emergency E911 through the Wireless Dispatchable Location Services (WDLS). WDLS provides better location accuracy for people calling in an emergency 911 situation.

~~NOTE: WDLS WILL ONLY WORK IN LOCATIONS THAT SUPPORT E911 PHASE 2. PORTIONS OF CELLULAR ONE'S COVERAGE AREA DO NOT SUPPORT E911 PHASE 2 AT THIS TIME, INCLUDING THE NAVAJO NATION AND THE HOPI TRIBE RESERVATION.

Calls to 911 from a TTY will not work when using Wi-Fi Calling or Voice-over-LTE ("VoLTE"). If you cannot make a voice call to 911, Cellular One recommends that you use an internet-based Telecommunications Relay Service such as Video Relay Service, IP relay Service, or IP Captioned Telephone Service.

HOW DO I ACCEPT THESE TERMS AND CONDITIONS

By purchasing or activating your Cellular One Electronic Device or using any Cellular One service ("Service"), customer ("You") acknowledge and agree to the following Terms and Conditions ("T's&C's"):

If you don't want to accept these T's&C's, don't do any of these things:

When you accept, you're telling us that you are of legal age (which means you are either legally emancipated, or have reached the age of majority as defined in your jurisdiction) and that you are able to enter into a contract. If you accept for an organization, you're telling us that you are authorized to bind that organization, and references to "you" in these T's&C's may mean the organization.

1. WHAT IS INCLUDED IN THESE TERMS AND CONDITIONS?

In these T's&C's, you'll find important information about:

- Cellular One services provided to you ("Services");
- Any equipment for which we provide Service, such as a phone, handset, tablet, or SIM card (collectively, a "Device");
- Any charges, taxes, fees, and other amounts we bill you or that were accepted or processed through your Device ("Charges");
- Privacy information;
- Network management practices;
- Limitations of liability; and
- Resolution of disputes by arbitration and class action waiver.

2. WHAT YOUR CONTRACT CONSISTS OF AND WHEN THE CONTRACT STARTS

Your agreement with Cellular One includes these Terms and Conditions ("T's&C's"), your Service Agreement, applicable supplemental terms and conditions, and your Rate Plan terms, which are available at www.mycellularone.com (collectively "Agreement"). Your Rate Plan includes your monthly Service allotments for minutes, messages or data ("Allotments"), rates, coverage and other terms ("Rate Plan"). To the extent any term in your Rate Plan expressly conflicts with these T's&C's, the term in your Rate Plan will govern. Your Agreement applies to each line of Service. Please read these T's&C's carefully. They cover important information about Cellular One services provided to you ("Service"); your phone, handset, device, SIM card, data card, or other equipment or third party device used with our Service ("Device"); and any access and usage charges, taxes, fees and other charges we bill you or that were accepted or processed through your Device ("Charges"). These T's&C's include fees for early termination, Rate Plan changes, and late payments, limitations of liability, privacy and resolution of disputes by arbitration instead of in court.

Your Agreement begins on the day we activate your Service(s) and continues through the Term of Service, typically a 24-month period ("Service Commitment"), specified on your Service Agreement. Cellular One charges a one-time \$35.00 Activation Fee. At the end of your service commitment, this Agreement will automatically continue on a month-to-month basis. If your Agreement has no Service Commitment, it is a month-to-month Agreement.

Any applicable state public utility commission tariffs also govern.

Cellular One provides all new customers a 14-day product and service guarantee starting on the day of activation (the "Return Period"). For details on the 14-Day Cancellation and Return Policy go to <https://mycellularone.com/14-day-trial-period-cellular-one/>.

3. NATURE OF SERVICE

Our rate plans, devices, services and features are not for resale and are intended for reasonable and non-continuous use by a person using a device on Cellular One's Home Network Area (aka "On Network"). Cellular One's Home Network Area can be found at www.mycellularone.com

4. HOW WILL I BE CHARGED FOR DATA USAGE?

Data service may be included in your Rate Plan or you may be charged for data usage on a pay-per-use basis ("Data Plan"). Your Rate Plan and/or Data Plan will contain more information about how we calculate data usage. If you do not have a Data Plan, your Device may not be able to access data services.

5. OUR AGREEMENT TO PROVIDE YOU CELLULAR SERVICE; YOUR AGREEMENT TO PAY, BLOCKING

Cellular One is licensed to provide cellular service and have suitable facilities, subject to the limitations described below and subject to the requirements of any Cellular One tariff and applicable laws and regulations. Cellular One may also enter into roaming agreements with other carriers to allow you to use your phone where Cellular One lacks the best coverage, but roaming service is not guaranteed and is subject to additional limitations described below. You agree to pay for our services and equipment we supply at the rates in your Rate Plan or as posted in our stores or on our Website and according to this Contract. Cellular One may, in our discretion, amend or add to any rates, charges, or terms, subject to the provisions in Section 8 below. Cellular One may, in its sole discretion, block access to certain categories of numbers (*e.g.*, 976, 900 and international designations). Cellular One blocks all international roaming calls by default. In order to use your phone in foreign countries you need to contact Cellular One Customer Care at (800)730-2351 and ask that your phone be unlocked for use in a foreign country. **Customers traveling abroad should be aware that international roaming charges can be exceptionally high.**

6. ARE THERE ANY OTHER TERMS THAT APPLY TO ME?

Yes. Your “Agreement” includes these T’s&C’s, the additional terms found in your Rate Plan, your Data Plan, your Service Agreement, and provisions linked to from these T’s&C’s. Sections marked “*” continue after termination of our Agreement with you.

You should also be aware that our Privacy Policy, Fair Usage Policy and Open Internet Policy, available at www.mycellularone.com, apply to the use of our products and services.

You might also have other agreements with us, such as an equipment installment plan.

7. MODIFICATIONS TO TERMS AND CONDITIONS

Cellular One may change the prices or the terms and conditions, or other charges of its service at any time regardless of Plan. However, if the terms are modified in such a way that is materially adverse to you Cellular One will provide a minimum of 30 days’ written notice. Cellular One will first provide you written notice of a change by one or a combination of methods: a bill message, bill insert, a separate postal letter, email or text message. If you are a post-paid customer and a change to your Plan or this Agreement has a material effect on you, you can cancel your Service that has been affected with no Early Termination Fee within 60 days of receiving written notice from Cellular One. Using the service after 60 days of receiving notice from Cellular One is your acceptance of the change.

8. WHAT HAPPENS IF MY DEVICE IS LOST OR STOLEN?

Once you notify us that your Device has been lost or stolen, we will suspend your Service and you will not be responsible for additional usage charges incurred in excess of your Rate Plan Charges, applicable taxes, fees, and surcharges. If Charges are incurred before you notify us, you are not liable for Charges you did not authorize. However, the fact that your Device or account was used is some evidence of authorization. You may request us to investigate Charges you believe were unauthorized. We may ask you to provide information and you may submit information to support your request. If we determine the Charges were unauthorized, we will credit your account. If we determine the Charges were authorized, we will inform you within 30 days and you will remain responsible for the Charges. If you request that we not suspend your Service, you will remain responsible for all Charges incurred. We may prevent a lost or stolen Device from registering on our and other networks.

9. CONTRACT TERM, TERMINATION, AND EARLY CANCELLATION FEE

Your Contract will be for the initial term required by your Rate Plan or relevant promotion, usually two (2) years. If you cancel early you will be responsible for payment of your monthly fee times the number of months remaining on your contract (but see Cellular One’s 14-day product and service guarantee at <https://mycellularone.com/14-day-trial-period-cellular-one/>). At the end of your initial term, the Contract will convert to a month-to-month term. Cellular One may terminate if you breach this Contract, including but not limited to, failure to pay your monthly service fees when due, use of the service for fraudulent or unlawful purposes, disproportionate Roaming, as discussed below in

Section 12, or in violation of Cellular One's Fair Use Policy. Further, Cellular One may terminate your service if you behave in an abusive, derogatory or similarly unreasonable manner with any of our representatives. You may terminate this Contract: (a) subject to a restocking fee during our 14 day trial period, as described on our Website; (b) during the initial term by paying the prorated fee, (c) or at any time after the initial term without a fee.

10. REFUNDS

Customer refunds are provided under limited circumstances. Customers are not entitled to a refund for early termination unless pursuant to Cellular One's 14-day service and product guarantee. See <https://mycellularone.com/14-day-trial-period-cellular-one/> for more details. Customer entitled to a refund of Ten Dollars (\$10.00) or less will receive an account or store credit. Customers entitled to a refund greater than Ten Dollars (\$10.00) may receive an account or store credit, or receive a gift card that may be used anywhere gift cards are accepted. To receive a gift card refund Customer must fully complete a Gift Card Refund Form available at www.mycellularone.com/gift-card-refund. Customer should allow six to eight weeks to receive a Refund Gift Card once the online Gift Card Refund Form is fully completed and submitted by Customer.

11. YOUR RATE PLAN DESCRIBES YOUR CHARGES, INCLUDED MINUTES, AND ADDITIONAL CHARGES

Your Rate Plan explains your particular plan for your cellular service. Because it is part of your Contract, it is important you understand it. If you have any questions about your Rate Plan, (1) ask a sales representative at any of our retail stores; (2) review our Website; or (3) call Customer Care at (800)730-2351.

12. IMPORTANT INFORMATION ABOUT "ROAMING"

These T's&C's describe the experience you can expect on our network, including information about our reasonable network management practices, and the experience on our roaming partners' networks:

- Please check our coverage maps, which approximate our anticipated coverage area outdoors. Your experience on our network may vary and change without notice depending on a variety of factors. For more information go to www.mycellularone.com. You agree that we are not liable for problems relating to Service availability or quality.
- Additionally, we may implement other network practices, such as caching less data.
- Our Open Internet Policy includes important information on these topics as well as information on commercial terms, performance characteristics (such as expected speed, latency) and network practices.

In order to provide you the most widespread and reliable cellular service, any time your Device is not receiving a strong signal from our network ("On Network"), it may connect to another carrier ("Off Network") that we have a roaming agreement with. "Roaming" is when you place or receive a voice call/SMS (text)/or accessing data outside the Cellular One Home Network Area. **Cellular One reserves the right, with or without notice, to manage its network parameters to prioritize your cellular service active on your device to a network of choice when you are roaming, or slow the bitrate throughput rate on a roaming partners' network.** Cellular One's decision to prioritize your cellular service to a chosen roaming partners' network, or slow the bitrate throughput rate on a roaming partners' network is based on, without limitation, signal strength, data speeds, geographic area, network congestion, quality of service or internal business decisions in Cellular One's sole discretion.

Roaming charges in foreign countries ("International Roaming") may be especially high.

12.1 You must use your Device predominantly within the Cellular One Home Network Area.

Disproportionate roaming (including unlimited plans of any kind) occurs when a user's usage is on other carriers' networks (Roaming or Off-Net usage) greater than 50% during any 2 months during a 12-month period, measured from the start date of your contract, in which case Cellular One may, at its option, terminate your wireless service or access to data services, deny user's continued use of other carriers' coverage, or change user's plan to one imposing usage charges for roaming usage.

Cellular One will provide you with notice that it intends to take any of the above actions, and you may terminate this Agreement without being assessed a termination fee.

13. INTERNATIONAL ROAMING AND DIALING

Availability and features offered for international roaming and dialing vary depending on your Rate Plan and Device. All countries may not be available for roaming and available countries may change from time to time. Whether roaming internationally or making and sending international calls and messages while in the U.S. (or Puerto Rico), you may be charged international rates (including for voicemails left for you and for data usage). This includes per minute rates for calls and per minute rates for calls transferred to your voicemail and the relevant data rates for data usage. You may be charged for more than one call for unanswered calls that are forwarded to voicemail regardless of whether the calls result in an actual voicemail message being left for you and regardless of whether your Device is on or off. Different rates and rounding increments apply in different countries. While roaming internationally, your data throughput may be reduced and your Service may be otherwise limited or terminated at any time without notice. You are responsible for complying with U.S. Export Control laws and regulations, and the import laws and regulations of foreign countries when traveling internationally with your Device.

14. FAIR USE POLICY

In order to provide reliable services at reasonable costs to our customers, we have certain restrictions in place to ensure the activities of some users do not disrupt or impair other customers' services or our network. You may not use our services in a manner that harms, or unduly interferes with Cellular One's network or system; or in a manner that is unlawful, or infringes on intellectual property rights. Cellular One reserves the right, without notice or limitation, to terminate, end, modify, disconnect, or suspend service if an individual engages in any of the prohibited voice, SMS, or data uses set forth in this Agreement or Cellular One's Fair Use Policy, found at www.mycellularone.com/fair-use-policy if Cellular One, in its sole discretion, determines action is necessary to protect its wireless networks from harm or degradation. Cellular One voice services are provided solely for live dialogue between, and initiated by, individuals for personal use and as otherwise described herein. **Listed below in (15.1) are examples of the permitted uses of the service and your device and in (13.2) the examples of the prohibited uses of the service and your device.**

14.1 Examples of Permitted Uses of the Service and Your Device Include:

- Voice calls;
- Web browsing;
- Messaging;
- Email;
- Streaming music;
- Uploading and downloading applications and content to and from the Internet or third party stores;
- Using applications and content without excessively contributing to network congestion; and
- Tethering your Device Plan (**if allowed by your Data Plan**) to other non-harmful devices pursuant to the terms and conditions and allotments of your Data Plan.

14.2 Unless Explicitly Permitted by Your Rate Plan or Data Plan, You Are Not Permitted to Use Your Device or the Service in a Way That We Determine:

- Uses a repeater or signal booster other than one we provide to you;
- Compromises network security or capacity, degrades network performance, uses malicious software or "malware", hinders other customers' access to the network, or otherwise adversely impacts network service levels or legitimate data flows;
- Uses applications which automatically consume unreasonable amounts of available network capacity;
- Uses applications which are designed for unattended use, automatic data feeds, automated machine-to-machine connections, or applications that are used in a way that degrades network capacity or functionality;
- Misuses the Service, including "spamming" or sending abusive, unsolicited, or other mass automated communications;

- Accesses the accounts of others without authority;
- Results in more than 50% of your voice and/or data usage being off-net (i.e., connected to another provider's network) for any 2 billing cycles within any 12 month period;
- Results in unusually high usage (specifically, more data usage than what 97% of all customers use in a month, based on recent historical averages (updated quarterly)) and the majority of your data usage being Smartphone Mobile HotSpot, i.e., tethering (unless allowed by your Rate Plan);
- Resells the Service, either alone or as part of any other good or service;
- Tamper with, reprograms, alters, or otherwise modifies your Device to circumvent any of our policies or violate anyone's intellectual property rights;
- Causes harm or adversely affects us, the network, our customers, employees, business, or any other person;
- Conflicts with applicable law;
- Is not in accordance with these T&Cs; or
- Attempts or assists or facilitates anyone else in any of the above activities.

15. UNLIMITED USE PLANS

If you subscribe to rate plans, services or features that are described as unlimited, you should be aware that such "unlimited usage plans" are subject to Cellular One's prohibited network uses, disproportionate roaming, and Fair Use Policies, as set forth above. Cellular One may at its option, terminate your wireless service, deny you continued use of other carriers' coverage, or change your plan to one imposing charges for roaming usage.

16. MESSAGING (TEXT, VIDEO AND PICTURE) AND DATA

Certain messages, including those to third parties to participate in a promotion or other program, may result in additional charges. Rates for texting to or from a foreign country may be especially high and may vary and are subject to change. There is no guarantee that messages will be received, and Cellular One is not responsible for lost messages. Text messages are typically limited to 160 characters. Messages with more than 160 characters may result in another separate text message and may be delivered out of order.

Data Services are available only with particular Cellular One devices. The amount of data transmitted over our network is measured in kilobytes (KB), megabytes (MB) or gigabytes (GB). Unless specified otherwise 1024KB equals 1MB; 1024MB equals 1GB. Usage is calculated on a per kilobyte, megabyte or gigabyte (depending on your Data Plan) basis and is rounded up to the next whole kilobyte, megabyte or gigabyte. Data activity on your phone occurs regardless of who initiates the activity, and you are responsible for all data activity from and to your phone. Your bill will not separately identify the actual amount of data used (i.e., KB's; MB's; GB's) associated to your use of specific sites, sessions or services used. Premium content (games, ringtones, songs, etc.) are priced separately.

16.1 Network Management.

In addition, if your total usage exceeds your Data Plan during a billing cycle we may block you, we may reduce your bitrate transfer speed (i.e., data speed) for the remainder of that billing cycle. Cellular One employs reasonable network management practices that are appropriate and tailored to provide security, confidentiality, and integrity of network services; reasonable measures to address traffic that is harmful to the network, and providing services or capabilities consistent with an end user's choices regarding services offered. We manage our network to facilitate the proper functioning of services that require consistent high speeds, such as video calling, which may, particularly at times and in areas of network congestion, result in reduced speeds for other services. We use web optimization techniques to streamline web page downloads to increase efficiency of data transmitted in the process, including caching data, using less capacity, and sizing video more appropriately for a Device to transmit data files more efficiently. These practices are agnostic to the content itself and to the websites that provide it. While we avoid changing text, image, and video files in the compression process when practical, the process may impact the appearance of files as displayed on your Device.

16.2 Data Plans.

Cellular One may, from time to time, offer Data Plans that offer “Unrestricted Increments of Usage” up to a specific amount of megabytes or gigabytes of data use. Unrestricted Increments of Usage means Cellular One does not intentionally reduce a user’s bitrate transfer speed. Once a user reaches the specific amount of data of a particular Data Plan, Cellular One intentionally reduces the user’s bitrate transfer speed. THEREFORE, IT IS IMPORTANT YOU UNDERSTAND YOUR PARTICULAR DATA PLAN OF WHEN WE MAY REDUCE YOUR BITRATE TRANSFER SPEED. WITH SOME 4G/LTE DATA PLANS, IF YOU USE YOUR MONTHLY ALLOWANCE OF DATA SERVICE YOUR BITRATE SPEED WILL BE REDUCED TO 3G SERVICE. THERE IS NO ADDITIONAL CHARGE FOR 3G SERVICE AND IS CONSIDERED A VALUE-PLUS AS A CELLULAR ONE CUSTOMER AND YOU MUST EXPRESSLY OPT-IN FOR THIS NO COST VALUE-PLUS FEATURE. Further, Cellular One may have roaming agreements with other carriers that allow a user to access data on a Cellular One roaming partner’s network. Cellular One reserves the right, in its sole discretion, to restrict what carrier a Cellular One customer may roam on while out of the Cellular One Home Network, as well as restrict or reduce bitrate transfer speed.

BECAUSE OF FACTORS OUT OF ITS CONTROL, INCLUDING BUT NOT LIMITED TO, INTERNET CONGESTION, NETWORK CAPACITY, AND RELIANCE ON THIRD-PARTY PROVIDERS, CELLULAR ONE DOES NOT GUARANTEE DATA SPEEDS.

16.3 Content or Applications.

Some Content or Applications (e.g., downloadable or networked applications, wallpapers, ringtones, games, and productivity tools) (“Content & Apps”) that you can purchase with your Device may not be sold by Cellular One. For some third party purchases, although the charges may appear on your Cellular One bill, Cellular One is not responsible for the Content & Apps, including download, installation, use, transmission failure, interruption, or delay, or any content or website you may be able to access through third parties. Unless otherwise stated, any support questions for these Content & Apps should be directed to the third party seller. You may be able to restrict access and certain services by speaking with a sales representative at our retail stores, calling Customer Care at (800)730-2351 or dialing 611 from a Cellular One device. When you use, download or install Content & Apps from a third party seller, you may be subject to license terms between you and third parties.

17. HOW WE CHARGE AND BILL YOU FOR CALLS, TEXT MESSAGES, AND DATA SERVICES

17.1 Billing Cycle, First Month.

The monthly access charges set forth in your Rate Plan are billed one month in advance. On your first statement, you will be billed for the portion of the monthly access charge calculated from the date you began service to your first bill cycle date, plus the next month's access charge, so your first bill may be larger than subsequent bills. Thereafter, billing cycles are normally 30 days.

17.2 Plan Minutes, Texts, and Data.

Your Rate Plan likely includes a monthly allowance of a set amount of airtime minutes and, if applicable, text messages, and data. Unused minutes, messages, and data allowances are forfeited and you may not use them in a future monthly billing period or apply them to other phones. Toll, regional calling, and long distance charges will be charged separately, except to the extent they may be included in your Rate Plan. Charges are determined based on your location at the start of a call and do not change if you move during the call. If you use more minutes, messages, or data than are included in your Rate Plan, you will be charged for the extra usage at the rates in your Rate Plan, or your Device will no longer work except for emergency services. Cellular One is compliant with the Federal Communications Commission’s (FCC) “Wireless Consumer Usage Notification Guidelines.” If you are on a plan with limited minutes and/or texting and/or data you will get one free text notification when you reach 75%, 85%, 95% and another free text when you reach 100% of your monthly limits. You are covered by this plan unless you opt-out.

17.3 Calculating Voice Minutes.

All calls incur a one minute minimum when answered (including answering machines and voicemail). For billing purposes, “airtime” begins when you press "SEND" and ends when the call is disconnected from the cellular system, which may be a few seconds after you press “END.” Calls are billed in full minute increments; for example, a 1 minute, 20 second call will be charged as 2 minutes. Calls to 911 and certain other emergency services are toll and airtime free. However, airtime is charged on calls to toll-free (800, 888, etc.) numbers. A per-call, airtime, and other charges apply, as published on our Website, for Information 411 calls.

17.4 Taxes.

You agree to pay all taxes and fees imposed by governments or governmental entities. We may not provide advance notice of changes to these charges. We use the street address you provided us as your primary residence. If the tax laws require the use of a different address, then we will use the information available to us to determine the correct address. If you did not provide us a correct address for your primary residence, or provided us an address that is not a recognized street address that prevents us from identifying the applicable taxing jurisdiction, we may assign you a default location for tax purposes. Except as may be otherwise required by law, if you dispute your primary residence address or the location we assigned you and the resulting taxes or fees applied on your bill, you must request a refund of the disputed tax or fee within 45 days of the date when the disputed tax or fee first appeared on your bill. Regardless of any Rate Plan guarantee, taxes and fees may change from time to time without notice.

17.5 Surcharges.

You agree to pay all surcharges associated with your Plan. Surcharges are not mandated or imposed on you by law, they are Cellular One charges that are determined, collected and retained by us. Surcharges are subject to change without notice. Surcharges include charges, costs, fees and certain taxes that we incur to provide Services (and are not government taxes or fees imposed directly on our customers). Examples include general and administrative fees (such as certain costs we incur to provide Service) as well as governmental-related assessments (such as Federal or State Universal Service fees, regulatory or public safety charges, environmental fees, and gross receipts taxes). Surcharges assessed to you will vary depending on the type of Service and the Rate Plan you have. Surcharges will apply whether or not you benefit from the programs, activities or services included in the Surcharge. When Surcharges are assessed in connection with your Service, you can find the Surcharges detailed in either the “Taxes, Fees & Surcharges”, “Cellular One and Charges” or the “Other Charges” sections of your bill or at your online account. Cellular One will provide you 30-days-notice of any increase in surcharges that adversely affect you and you may terminate this Agreement without being assessed any type of termination fee.

18. YOUR RESPONSIBILITY FOR CELLULAR EQUIPMENT

You are responsible for all equipment you use in connection with your cellular service and must ensure that it is compatible with our network and complies with all FCC regulations. If we sell or provide you equipment, we will honor such equipment through the manufacturer’s warranty subject to Cellular One’s internal warranty program as amended from time to time.

19. YOUR RESPONSIBILITY FOR USE OR ANY MISUSE OF YOUR CELLULAR SERVICE OR EQUIPMENT

19.1 General Customer Responsibilities.

You are responsible for any and all use and misuse of your phone, whether authorized by you or not. This includes payment of any third party charges, which may be included on your Cellular One bill, such as long distance, downloads, or purchases. If you dispute any such charges, it is your responsibility to resolve disputes directly with the third party. You agree to comply with all applicable laws, rules, regulations, and tariffs and not to use your cellular service or equipment in a way that harms our network or any person or entity.

19.2 Motor Vehicles.

You agree that you will be liable for any loss, damage, accident, injury, or the like, arising from or relating to the use of cellular service or the presence of cellular equipment in any motor vehicle; or for any damage to any motor vehicle or other property resulting from the installation or presence of cellular equipment.

19.3 Indemnity.

You agree to indemnify Cellular One and hold Cellular One harmless from all claims, demands, liabilities, or costs of any kind caused by your breach of this Contract or arising from or related to use of cellular service or any cellular telephone equipment by you or any other person or entity with or without your consent; except for any claims arising wholly and solely from the negligence of Cellular One.

20. UNDERSTANDING THE LIMITATIONS OF CELLULAR COMMUNICATIONS

Similar to a radio service, cellular service may be interrupted, lost or limited for many reasons including power failures, leaving the coverage area, malfunctioning of services or equipment of Cellular One and its network providers or interconnected carriers, electronic or atmospheric interference, and failures of your equipment. **Calls to E-911 will not show your exact location.** **Further,** if you are in an area where your Cellular One is searching for a wireless signal, or there is no wireless signal or wireless service available to place or receive a call, it is **highly probable that a call to 911 will not go through.** **In such situations, do not rely solely on a mobile phone.** Additionally because cellular service uses public airwaves, your communications may not be private. These limitations may apply to voice, data, and text messaging services equally.

21. LIMITATION OF CELLULAR ONE'S LIABILITY

Cellular One will not be liable for any damages arising from or relating to the service, equipment, or this Contract in excess of the prorated charge for service during the period damages occurred, or the lowest limit in any applicable tariff, regardless of the cause of damage. Also, you agree to waive any claims against Cellular One arising from or relating to the service, equipment, or this Contract for indirect, consequential, special, incidental, reliance, or punitive damages of any kind or nature including, without limitation, any lost profits, lost revenues, lost savings, cost of cover, or any other business loss including loss of goodwill, use of property, or data or messages, regardless of the cause, including damages that may have been caused by the negligent act or omission or willful misconduct by Cellular One.

You agree we are not liable for problems caused by you or a third party, or by any act of God. You also agree we aren't liable for missed or deleted voice mails or other messages, for any information (like pictures) that gets lost or deleted if we work on your Device, or for failure or delay in connecting a call or text to 911 or any other emergency service.

22. AGREEMENT TO ARBITRATE DISPUTES AND WAIVER OF CLASS ACTIONS

Almost all customer concerns or disputes can be resolved through our Customer Care Department. However, if either of us has an issue which cannot be resolved without third party intervention, both of us agree to submit to binding arbitration before the American Arbitration Association using the Wireless Industry Arbitration rules.

This means that all disputes arising from or relating in any way to your Cellular One service or equipment, whether under this Contract or not, will be resolved through arbitration, not in court or through judge or jury. Moreover, to the fullest extent allowed by law both of us agree to waive any rights to pursue a claim arising from or relating to this Contract or the service as a class action; that is, you or we will not join a claim with the claim of any other person or entity or pursue a claim on behalf of any other person or entity. The waivers in this section continue in force and effect after the termination of this Contract.

23. OTHER TERMS REGARDING DISPUTE RESOLUTION

23.1 How Can I Dispute My Charges?

If you have any questions about your bill or want to dispute any Charges, please contact us by calling Customer Care at (800)730-2351 , or by writing to Cellular One Customer Care, at 1500 S. White Mountain Road, Suite 103, Show Low, Arizona, 85901. If this does not fix things, please notify us in writing. Unless otherwise provided by law, you must notify us in writing of any dispute regarding your bill or Charges to your account within 60 days after the date you first receive the disputed bill or Charge. If you don't, you may not pursue a claim in arbitration. If you accept a credit, refund or other compensation or benefit to resolve a disputed bill or Charge, you agree that the issue is fully and finally resolved. Unless otherwise provided by law, you must pay disputed Charges until the dispute is resolved.

23.2 Choice of Law.

This Agreement is governed by the Federal Arbitration Act, applicable federal law, and the laws of the state in which your billing address in our records is located, without regard to the conflicts of laws rules of that state. Foreign laws (except for Puerto Rico) do not apply. Arbitration proceedings must be in: (a) the county and state in which your billing address in our records is located, but not outside the U.S.; or (b) in Puerto Rico if your billing address is in Puerto Rico. If any provision of the Agreement is invalid under the law of a particular jurisdiction, that provision will not apply in that jurisdiction.

24. DISCLAIMER OF WARRANTIES

Except for any written warranty that may be provided with a Cellular One Device you purchase from us, and to the extent permitted by law, the Services and Devices are provided on an “as is” and “with all faults” basis and without warranties of any kind. We make no representations or warranties, express or implied, including any implied warranty of merchantability or fitness for a particular purpose concerning your Service or your Device. We cannot and do not promise uninterrupted or error-free service and do not authorize anyone to make any warranties on our behalf. This does not deprive you of any warranty rights you may have against anyone else. We do not guarantee that your communications will be private or secure; it is illegal for unauthorized people to intercept your communications, but such interceptions can occur.

Services or Software provided by third parties (including voice applications), 911 or E911, text to 911, or other calling or messaging functionality, may work differently than services offered by us, or may not work at all. Please review all terms and conditions of such third party products.

We are not responsible for failures to connect or complete 911 calls or text to 911 messages or if inaccurate location information is provided. 911 service may not be available or reliable and your ability to receive emergency services may be impeded. We cannot assure you that if you place a 911 call or text you will be found.

We are not responsible for any download, installation, use, transmission failure, interruption, or delay related to Content & Apps, or any third party content, services, advertisements, or websites you may be able to access by using your Device or the Services, even if charges for Content & Apps appear on your Cellular One bill. You are responsible for maintaining virus and other Internet security protections when accessing third party Content & Apps or other services.

WE DO NOT GUARANTEE YOU UNINTERUPTED SERVICE OR COVERAGE. WE CANNOT ASSURE YOU THAT IF YOU PLACE A 911 CALL YOU WILL BE FOUND.

25. PAYMENT TERMS, COLLECTION COSTS, DEPOSITS, RESTORAL FEES

Charges that we bill are payable by the due date stated on our bill. If your payment is late by 15 days or more, we may raise your service rates to currently published rates and you will not be permitted to cancel your service before the end of your initial term. If your payment is late by 30 days or more, we may add a late payment charge of \$5.00 per month to your bill (or the maximum allowable by law, if less) on the overdue balance until it is paid, and we may require you to change to a pre-paid plan, or we may suspend or disconnect your service. If your service is suspended

for non-payment, we reserve the right to charge a reasonable Restoral Fee upon payment of the past due balance. If we incur costs to collect late balances you agree to pay all our costs, fees, and expenses, including but not limited to court costs, attorney fees, collection agency fees or commissions. We may, in our discretion, require that you make a deposit with us to ensure your payment of our bills. Deposits may be used to pay any balance on your account. Any unused portion of your deposit will be refunded to you according to the regulations of the state in which you activated your account.

26. ENTIRE AGREEMENT, NO WAIVER, PARTIAL ENFORCEABILITY, CELLULAR ONE PRACTICES AND POLICIES

This Contract contains the entire agreement between us and supersedes any prior contrary discussions and agreements. The Contract may only be amended as stated above or in a writing that we both sign. If we ignore or waive a breach of the Contract by you, it will not bar us from enforcing any term in the Contract in the future. Other details about our current practices and policies are available in our stores and on our Website and may include, among other things: data limitations, technical requirements, phone numbers, acceptable use, text messaging, credit approval, deposits, Lifeline service to low income customers, location-based services, international roaming and calling rates and terms, equipment returns, shipping, plan changes, privacy, pre-paid service, trial/grace period, and frequently asked questions. Cellular One reserves the right to change Policies at any time, with or without notice. If a Policy conflicts with this Contract, the Contract will govern. If any provision in this Contract or a Policy is ruled unenforceable or invalid, you agree that it does not affect the validity or enforceability of the remaining Contract terms or other Policies.

27. CELLULAR ONE INTERNET DISCLOSURE

Cellular One, a division of Smith Bagley, Inc. is committed to providing all of its customers with the best online experience possible. In our pre-purchase collateral and in the disclosures below, we seek to provide you with transparency into Cellular One's network management practices, performance characteristics and terms and conditions of our services so that you can make informed choices about our mobile broadband services; and so that content, application, service and device providers have the information needed to develop, market, and maintain Internet offerings.

Cellular One does not block lawful content, applications, services, or non-harmful devices, subject to reasonable network management, nor do we block content, applications, or services that compete with our voice or video telephony services, subject to reasonable network management.

Generally, Cellular One does not impair or degrade (throttle) lawful Internet traffic on the basis of Internet content, application, or service, or use of a non-harmful device, subject to reasonable network management. In places and times of network congestion, we may manage data connection speeds for a small subset of customers for short durations of time, in order to preserve the overall experience for the majority of our customers. Cellular One may offer customers the ability to choose a rate plan that provides usage at one speed for a set amount of data consumed, and a lower speed for additional data through the remainder of the billing cycle.

27.1 Acceptable Uses.

Cellular One permits the use of its broadband services for browsing the Internet (via Cellular One phones or devices, including Cellular One home routers), using email, downloading legally permissible content via the Internet, accessing and using corporate email and/or corporate business applications associated with its customers' places of employment.

27.2 Service Description and Performance Characteristics.

Cellular One allows its customers to choose from several rate plans with different capacity levels, and monthly allotments of data at 2G, 3G, and 4G/LTE speeds. Information on these plans is available on our website at <http://www.mycellularone.com/plans>, and is more fully explained in these Terms and Conditions under the heading "Speeds" in Section 27.10 below. In rare cases of network congestion on the Cellular One mobile network, device management and Cellular One Digital Cellular traffic shall take priority over all other IP data traffic. This management is applied automatically to ensure that Digital Phone calls are maintained, especially in the event of an emergency.

27.3 Network Management Practices.

Cellular One does not block applications. At times of network congestion, customers may experience delays in downloading or uploading files or a sluggish Web surfing experience. If significant congestion problems arise in the future, Cellular One's approach is to determine the source of the problem, and to increase the capacity of the affected portions of its network and/or of its Middle Mile routes where warranted. In the event of congestion, all traffic is classified as best effort.

27.4 Important Information About Cellular One's Broadband Internet Access Services and Cellular One's Open Internet Disclosures.

This section provides information about Cellular One's Broadband Internet Access Services. "Broadband Internet Access Services" refers to services that provide the capability to transmit data to and receive data from all or substantially all Internet endpoints. The network practices, performance characteristics, and commercial terms applicable to Cellular One's Broadband Internet Access Services over our 2G, 3G, and 4G/LTE networks are described below. This page does not describe the practices, characteristics, or terms that apply when using roaming partner networks. This page also includes links to other Cellular One documents containing further information applicable to our Broadband Internet Access Services.

27.5 Services.

This information applies to postpaid and prepaid services, including our government and enterprise services, as well as Broadband Internet Access Services purchased through the Schools and Libraries (E-Rate) program.

For questions or concerns not addressed here, please contact our Customer Care department by calling (800) 730-2351, or by writing to: Cellular One, Attention - Customer Care, 1500 S. White Mountain Blvd., Show Low, Arizona, 85901.

27.6 What Terms and Conditions Apply to Cellular One's Broadband Internet Access Services?

Broadband Internet Access Services are subject to the Cellular One Terms and Conditions available at www.mycellularone.com. Certain uses of our network are also prohibited as described in our Fair Use Policy and Internet Acceptable Use Policy, both available at www.mycellularone.com.

27.7 E-RATE CUSTOMERS' USE OF CELLULAR ONE'S BROADBAND INTERNET ACCESS SERVICES MAY ALSO BE GOVERNED BY AN APPLICABLE GOVERNMENT CONTRACT OR E-RATE ACCOUNT AGREEMENT.

27.8 What Data Plans and Pricing Does Cellular One Offer?

Cellular One offers mobile Broadband Internet Access Services for smartphones, basic phones, tablets, netbooks, USB modems, mobile hotspots and other wireless devices over our 2G, 3G and 4G broadband networks. Your data plan may feature a designated allotment of high-speed data, after which your data speed may be reduced. **WITH 4G/LTE DATA PLANS, IF YOU USE YOUR MONTHLY ALLOWANCE OF DATA SERVICE YOUR BITRATE SPEED WILL BE REDUCED TO 3G SERVICE. THERE IS NO ADDITIONAL CHARGE FOR 3G SERVICE AND IS CONSIDERED A VALUE-PLUS AS A CELLULAR ONE CUSTOMER AND YOU MUST EXPRESSLY OPT-IN FOR THIS NO COST VALUE-PLUS FEATURE.**

For more information about our current data plans for our services please call Customer Care at (800) 730-2351 or speak with a sales representative at one of our retail stores.

- Business and Government Plans: call Cellular One Business Solutions at 800-657-6395.

- Schools and libraries seeking to participate in the E-Rate program may be eligible to purchase Broadband Internet Access Services under existing contracts between Cellular One and government agencies. Schools and libraries interested in learning about eligibility to purchase under these contracts and the Broadband Internet Access Services available under these contracts should contact their account representative. For more information visit www.c1businessolutions.com.

27.9 What Speeds and Performance Can Cellular One Broadband Internet Access Services Customers Expect?

Many factors affect the speed and performance that customers experience, including the programs running on the device, proximity to a cell site, the capacity of the cell site, the surrounding terrain, use inside a building or moving vehicle, radio frequency interference, how many other customers are attempting to use the same spectrum resources, the high-speed data allotment and other features of your Data Plan, or data use that is more than what is used by 97% of what all customers use in a month.

Customer devices also have varying speed capabilities and may connect to different networks depending on technology. Even within coverage areas and with broadband-capable devices, network changes, traffic volume, outages, technical limitations, signal strength, obstructions, weather, and other conditions may impact speeds and service availability.

27.10 Speed.

The term “speed” is commonly used as a shorthand way to describe the rate at which a particular broadband Internet access service can transmit data. This rate (or speed) is typically measured in the number of kilobits or megabits transmitted in one second (Kbps or Mbps). Some applications like email or basic web browsing do not require a high-data speed to function very well, while other activities like video streaming or transferring large data files are better experienced with higher data speeds.

Based on analysis of third-party, crowd-sourced data and subject to the notes below, Cellular One expects customers with broadband-capable devices and qualifying service will experience the following speeds on our 3G and 4G LTE network. These ranges are projections based on roughly the 25th and 75th percentiles of speed tests, while the peak represents the 99th percentile:

4G LTE Network (On-Device):

- Download speeds: Up to 8 Mbps.
- Upload speeds: Up to 2 Mbps.

4G LTE Network (Via Smartphone Mobile HotSpot/Tethering, for Plans Including 4G LTE Tethering):

- Download Speed: Up to 8 Mbps.
- Upload Speed: Up to 2 Mbps.

3G HSPA+ Network:

- Download speeds: Up to 5 Mbps.
- Upload speeds: Up to 1 Mbps.

For 4G, 3G and 2G coverage information, visit www.mycellularone.com.

27.11 Speed Incidentals to Note.

Your 3G and 4G speed range will depend on your device as well as the factors described above. You can learn more about the capabilities of our 3G and 4G devices at www.mycellularone.com.

Subject to your data plan, customers using a 4G device within the 4G coverage area can expect to get 4G speeds. Customers using a 3G device within the 3G coverage area can expect to get 3G speeds. Customers with 4G devices will access the 3G network where it's available outside the 4G coverage area.

Your speed range will also depend on the high-speed data allotments associated with the Data Plan you have selected.

28. LATENCY

Latency, also known as delay, is the amount of time from when a data packet is sent to when it is received. For Broadband Internet Access Services, latency is usually expressed as the round-trip time in milliseconds (“ms”) that it takes for a data packet to travel between two end points on the Internet (from point A to point B and then back to point A). Some applications, such as email, can tolerate a substantial amount of latency without any noticeable impact on the application's performance, while other applications, such as real-time video conferencing, require lower latency to function properly.

With respect to latency for use of real-time data applications, for Cellular One customers, Cellular One expects round trip network to device latency to be approximately 90ms on its 4G LTE network, 83ms on its 3G network and 22ms on its 2G network. These figures are approximates and are affected by many factors, including but not limited to, what customers are connecting to on the far end and the open Internet.

29. HOW CAN I MEASURE MY DATA SPEEDS ON THE NETWORK?

If your Data Plan features a designated allotment of high-speed data, data used by certain speed measurement applications will not count against that high-speed data allotment. Refer to your Data Plan or call Customer Care at (800) 730-2351 or speak with a sales representative at one of our retail stores. If your data plan includes data use at reduced speed after you have used your plan's monthly allotment of high-speed data, your data speed will be limited to either 3G or 2G speeds, depending on your Data Plan, for the remainder of your billing cycle once you have used your allotted high-speed data. The results from some speed measuring applications may show current network speeds, rather than the reduced speed that is currently available to you.

30. HOW DOES CELLULAR ONE MANAGE THE FLOW OF DATA ON ITS NETWORK?

We engineer our network to provide consistent high-speed data service, but at times and at locations where the number of customers using the network exceeds available network resources, customers will experience reduced data speeds. To provide the best possible experience for the most possible customers, we implement network management practices on a content-agnostic basis, such as caching less data and prioritizing data usage.

31. VIDEO OPTIMIZATION

Cellular One utilizes streaming video optimization technology throughout its network. Streaming video optimization improves overall data usage management of the network, resulting in greater network speeds and throughput for other customers using data because less network payload is dedicated to video. For customers on limited high-speed plans, optimization also helps customers stretch their high-speed data while streaming video. We optimize data by adjusting the delivery rate for streaming video to up to 1.5Mbps, which causes the video to lower resolutions and use less data.

Video optimization occurs only to data streams that are identified by our packet-core network as video. Some videos, like those consumed via VPN, may not be optimized. Some video consumed while tethering may be difficult to identify as video and therefore cannot be optimized. The streaming video optimization process is agnostic as to the streaming video content itself and to the website that provides it. While many changes to streaming video files are likely to be indiscernible, the optimization process may impact the appearance of the streaming video as displayed on a user's device. It may also affect the speed of video downloads.

Video streaming optimization, when connected to the cellular network, delivers a DVD quality (typically 480p or better) video experience instead of a higher resolution version (e.g., HD), which is better suited for larger screens. Video optimization is not applied when a device is on WiFi and therefore all video on WiFi will be delivered at the native resolution.

32. NETWORK MANAGEMENT FOR EXTREMELY HIGH DATA USAGE AND TETHERING

Most of our plan options feature a customer-chosen high-speed data allotment with reduced speeds on our network after the high-speed allotment is exhausted, so customers can choose the combination of high-speed data and price that is right for their needs. Unlimited high-speed data customers do not have a specific high-speed data allotment, however, and customers on limited high-speed plans may have extremely high data usage under certain circumstances, including if they access significant amounts of data that does not count against their high-speed data allotment. Some network management for these scenarios for all plans is required, because very heavy data usage by even a few customers at times and places of competing network demands can affect the network performance for all customers.

33. CHOICE OF 4G/LTE HIGH-SPEED DATA

Depending on the plan, Customers select how much high-speed data they receive under their service plan. Occasionally, Cellular One offers promotions to certain applications that do not count against your high-speed data allotment. These promotions change periodically. For current no-data usage promotions speak to a sales representative at any of our retail stores or visit www.mycellularone.com. If your total 4G/LTE high-speed data usage exceeds your selected high-speed allotment during a billing cycle, **YOU WILL BE REDUCED TO 3G SERVICE. THERE IS NO ADDITIONAL CHARGE FOR 3G SERVICE AND IS CONSIDERED A VALUE-PLUS AS A CELLULAR ONE CUSTOMER AND YOU MUST EXPRESSLY OPT-IN FOR THIS NO COST VALUE-PLUS FEATURE.**

34. OTHER NETWORK MANAGEMENT

34.1 If you use your Data Plan in a manner that could interfere with other customers' service, affect our ability to allocate network capacity among customers, or degrade service quality for other customers, we may suspend, terminate, or restrict your data session, or switch you to a more appropriate Data Plan, or terminate your service.

34.2 Finally, certain uses of our network are also prohibited as described in these Terms and Conditions and our Fair Use Policy available at www.mycellularone.com. For example, applications which automatically consume unreasonable amounts of available network capacity or are designed for unattended use are prohibited as they may interfere with our ability to provide a good service experience for the majority of our customers, cause capacity issues, and/or degrade network performance.

34.3 Does data traffic from Cellular One products preloaded on a user's device or otherwise available, have precedence over data traffic from other applications?

No. They are treated just like any other data application on the network, and traffic from these applications is subject to the same reasonable network management practices as other data on the network.

34.4 What security measures does Cellular One use to protect its Broadband Internet Access Services?

We use a variety of physical, electronic, and procedural safeguards to protect our network from events that may negatively impact our customers' ability to use our Broadband Internet Access Services. We monitor our network to protect against security threats, including spam, viruses, automated attacks, worms, distributed denial of service attacks, and other potentially malicious activity. When we detect a threat, we will attempt to prevent it from spreading across our network using a variety of security measures, which may include rerouting or limiting some traffic over our network until the threat is resolved.

Unless part of an opted-in customer service, Cellular One does not block lawful traffic based on content or subject. Occasionally, cases arise where Cellular One must make a judgment, determining that the value of protecting our customer base from malicious or other adverse, network-impacting traffic outweighs access issues experienced by a few. Examples include Internet sources or destinations that are major sources of spam and sources that aggressively scan Internet addresses or those that have attempted attacks against Cellular One infrastructure or customer end-points.

Cellular One blocks a limited number of Internet addresses that are disruptive or malicious and typically persistent, based on our review of third party industry-wide intelligence. Cellular One does not block sites based on content or subject, unless the Internet address hosts unlawful content or is blocked as part of an opted-in customer service.

34.5 Does Cellular One Allow Customers to Use Non-Cellular One Devices and Applications for its Broadband Internet Access Services?

Cellular One customers may use any GSM, UMTS, or LTE device, such as a tablet or smartphone, to access our Broadband Internet Access Services, as long as they do not cause harm to our network. More information on GSM devices is available from the GSM Association at <http://www.gsm.org/technology/index.htm>. If you did not purchase your device from Cellular One, please be aware that Cellular One has not made any determination as to the call quality, performance, or other functionality provided by the device.

Our customers may use our Broadband Internet Access Services to access any lawful application, including real-time applications, in a manner consistent with our Terms and Conditions. Cellular One reserves the right to take whatever measures are necessary to protect our network from potentially harmful devices and applications. The performance of a real-time application on our network depends on the speed and latency of the subscriber's connection, as well as their chosen data plan (see above for details).

In most markets the Cellular One's 2G/3G/4G/LTE network operates on 700MHz, 850MHz and 1900MHz band and/or the Personal Communications Services (PCS) 1900 MHz band using Universal Mobile Telecommunications System (UMTS) and High Speed Packet Access (HSPA) technology. In order to connect to the Cellular One 3G/4G/LTE network a device must support UMTS and HSPA technology in the 700MHz, 850MHz and 1900MHz bands.

35. PRIVACY

How does Cellular One protect the privacy of customers using its mobile Broadband Internet Access Services?

Cellular One is committed to protecting the privacy and security of our customers' personal information. For information on how Cellular One protects its customers' privacy, please review our Privacy Policy at www.mycellularone.com/privacy-policy.

36. QUESTIONS OR COMPLAINTS

Questions or Complaints. If you have questions or complaints about our broadband Internet access service you should first visit our website at: www.mycellularone.com. If the question or complaint is not resolved on the web, you may contact one of our customer service representatives at 844-236-2533. We find that most customer concerns or disputes can be resolved through our customer service representatives. If the question or complaint is still not resolved you may contact Cellular One's Chief People Officer at CPO@mycellularone.com. However, any customer disputes that cannot be resolved without third-party intervention will be resolved by binding arbitration in accordance with the terms of our service agreement, which can be found here: www.mycellularone.com.