

your receipt of the bill or by the date specified on the billing statement.

Changes in Service and Charges. From time to time the Company may change or delete programming services, upgrade or otherwise modify its operating equipment and/or increase or decrease any fees and charges for installation, equipment and programming service. Whenever possible, the Company will give all customers prior written notice of any changes in rates, programming services or channel positions in compliance with applicable law and local franchising requirements. Notwithstanding the preceding, content, programs and/or formats associated with any programming service may be discontinued, modified or changed by the owners of such services at any time without prior notice to customers.

Late Charges and Other Charges. The Company may impose an administrative late fee for any charges not paid in full by you on or prior to the applicable due date. If service is disconnected for nonpayment, the Company may, in addition to any outstanding balance and applicable late charges, impose a reconnect charge and/or require a security deposit before service is restored.

INSTALLATION POLICY

Ownership of Equipment. Equipment includes all equipment and/or facilities installed in or located on your premises or otherwise provided to you by the Company, including without limitation modems, set-top boxes, remote controls, adapters, converters, decoders and wiring. All equipment shall remain the sole and exclusive property of the Company, unless otherwise specified in your written Service Contract or otherwise provided by the Federal Communications Commission's inside wiring regulations.

Damage, Loss or Theft. You are solely responsible for the safe keeping of all equipment installed in or located on your premises or otherwise provided to you by the Company. In the event that any equipment is damaged, destroyed, lost or stolen while in your possession, you shall be liable to the Company for the full cost of repair or replacement for such equipment. Any warranties for defective equipment shall be as specified in your written Service Contract.

Return of Equipment. Upon disconnection of service for any reason, your right to possession of equipment shall immediately cease and terminate. You agree to return all equipment directly to the Company on the disconnect date in good operating condition, reasonable wear and tear excepted. For any unreturned equipment, you agree to pay the Company the full cost of replacement without deduction for depreciation, wear and tear or physical condition. In the event that you fail or refuse to promptly return any equipment, the Company may enter the premises where the equipment was installed or located for the purpose of discontinuing service and/or removing the equipment.

Access to Premises. The Company may enter into, upon and over your premises periodically to install, connect, inspect, maintain, repair or alter its service outlets or equipment. To the extent consistent with your ownership of the premises, you grant the Company a continuing easement to construct, install, maintain and/or replace all facilities and equipment

as necessary for the Company to provide service. If you are not the owner of the premises for which you have requested installation of service, you represent and warrant to the Company that you have the consent of the owner as necessary for the Company to perform required installation and maintenance for service to the premises. You agree to indemnify and hold the Company harmless from and against any and all claims arising from or through any owner of the premises and in connection with service to the premises.

MAINTENANCE AND REPAIR POLICY

Service and Repair. The Company will undertake reasonable efforts to maintain the system in good working order and to respond to service calls in a timely manner. The Company will repair and correct damage to equipment or interruptions of service due to reasonable wear and tear or technical malfunction. Physical damage to equipment caused by your intentional or negligent misuse is your sole responsibility. The Company assumes no liability for damage to equipment due to circumstances beyond its control, including without limitation acts of God, natural disaster, fire, civil disturbance, strike or weather.

Customer Equipment. The Company assumes no responsibility for the operation, maintenance or repair of any customer equipment, including but not limited to televisions, VCRs, audio receivers or other devices owned or connected by you.

COMPLAINT POLICY

Contact the Company. For questions or complaints regarding video programming service, including any issues or complaints related to service charges, operating equipment or quality of service, you should first call or write the Company's customer service department using the contact information listed on the monthly billing statement or at the following address and telephone number:

F&B COMMUNICATIONS
103 Main St. N.
Wheatland, IA 52777-0309
(563) 374-1236

The Company will make every effort to resolve any outstanding complaints or issues within ten (10) business days of its receipt of the request or complaint.

Contact Local Franchising Authority. If you have contacted the Company as required above and the problem is not resolved to your satisfaction, you may contact your city government. If you are otherwise unable to locate such information, contact information for your local city government may be obtained by contacting the Company.

If you have any questions about the Company's policies as described in this notice, please contact the Company at the address and telephone number listed herein or at the address and telephone number listed on your monthly billing statement or service order. The Company will provide you with a copy of this notice at least annually and at any time upon request. The Company will notify you in advance of any significant changes to the information included herein.

F&B COMMUNICATIONS CUSTOMER SERVICE NOTICE

As a subscriber to F&B COMMUNICATIONS, INC. (the "Company") video service, you are entitled to this notice regarding our video programming products and services and certain policies applicable to such service. If you have any questions, please contact the Company's business office at 563-374-1236.

PRODUCTS AND SERVICES

Video Products and Services Offered. The Company offers video programming service to customers, including two separate programming packages and associated equipment.

F&B Video Lineup.

<i>SD Basic</i>	49	WGN
1 Local Programming*	50	HGTV
2 Local Weather Radar*	51	Cooking Channel
3 Local Information Channel*	52	TLC
4 ‡ WHBF - CBS (Rock Island)*	53	Do-It-Yourself Network
5 Freeform	54	Discovery Channel
6 KWQC - NBC (Davenport)*	55	Oprah Winfrey Network
7 § KWWL - NBC (Waterloo)*	56	A&E
8 ‡ WQAD - ABC (Moline)*	57	FYI
9 § KCRG - ABC (Cedar Rapids)*	58	History
10 Big Ten Network	59	National Geographic
11 Fox Sports Net Midwest	60	Animal Planet
12 IPTV - PBS (Iowa Public TV)*	61	Viceland
13 ESPN	62	Disney Channel
14 ESPN 2	63	National Network
15 ESPN Classic	64	Nickelodeon
16 ESPN News	65	TV Land
17 ESPN-U	66	Food Network
18 ‡ KLJB - FOX (Davenport)*	67	Game Show Network
19 CSN Chicago	68	NBC Sports Network
20 § KWKB - CW (Iowa City)*	69	Travel Channel
21 TBS	70	MTV
22 USA Network	71	VH1
23 TNT	72	Great American Country
24 WQPT - PBS (Quad Cities)*	73	Country Music Television
25 Weather Channel*	74	Bravo
26 ‡ KGCW - CW (Burlington)*	75	Sy-Fy
27 Lifetime Movie Network	76	fX
28 Lifetime	77	E!
29 Tru TV	78	Comedy Central
30 CNN	79	Chiller
31 Headline News	82	Turner Classic Movies
32 Fox News Channel	83	Hallmark Channel
33 MSNBC	84	Hallmark Movie Channel
34 CNBC	85	Oxygen
35 CNBC World	86	Lifetime Real Women
36 CNN International	88	Disney Junior
37 C-SPAN*	89	Disney XD
38 C-SPAN2*	90	Boomerang
39 Fox Sports 1	91	Inspirational Network*
40 Fox Sports 2	92	Trinity Broadcast Network*
41 The Golf Channel	93	Home Shopping Network*
42 NFL Network	94	QVC*
43 RFD-TV	95	ShopHQ*
44 Spike TV	96	American Heroes
45 The Outdoor Channel	97	Investigation Discovery
46 Discovery Life	98	Science
48 § KPXR - ION (Cedar Rapids)*	99	Destination America

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100 Discovery Family
 101 CSN+ Chicago
 102 § KGAN - CBS (Cedar Rapids)*
 103 Fox Business
 104 Nat Geo Wild
 105 Crime & Investigation
 106 Military History
 107 MLB Network
 108 FXX
 109 Big Ten Network Alternate 1
 110 Big Ten Network Alternate 2
 112 § KFAX - FOX (Cedar Rapids)*
 140 § KFVB - CTN (Dubuque)*
 153 ‡ WMWC - TBN (Galesburg)*
 208 KWQC-DT3 (Cozi TV)*
 212 § KWWL-DT2 (CW)*
 213 § KWWL-DT3 (MeTV)*
 217 ‡ WQAD-DT2 (Antenna TV)*
 218 ‡ WQAD-DT3 (My NetworkTV)*
 222 § KCRG-DT2 (Local 9.2)*
 223 § KCRG-DT3 (Live Well)*
 227 IPTV-DT2 (Learns)*
 228 IPTV-DT3 (World)*
 232 ‡ KLJB-DT2 (MeTV)*
 242 WQPT-DT2 (Worldview)*
 247 ‡ KGCW-DT2 (This TV)*

Premium Channels

300 HBO
 301 HBO2
 302 HBO Signature
 303 HBO Family
 304 HBO Comedy
 305 HBO Zone
 320 Cinemax
 321 MoreMAX
 322 Action MAX
 323 Thriller MAX
 324 MAX Latino
 325 Movie MAX
 326 Outer MAX
 327 5-Star MAX
 340 Showtime
 341 Showtime 2
 342 Showtime Case
 343 Showtime Extreme
 344 Showtime Beyond
 345 Showtime Family
 346 Showtime Women
 347 Showtime Next
 348 The Movie Channel
 349 The Movie Channel Extra
 350 Flix
 940 Showtime HD¹
 941 Showtime 2 HD¹
 948 The Movie Channel HD¹
 360 STARZ
 361 STARZ Edge
 362 STARZ in Black
 363 STARZ Comedy
 364 STARZ Cinema
 365 STARZ Kids & Family

960 STARZ HD¹
 961 STARZ Edge HD¹
 963 STARZ Comedy HD¹
 965 STARZ Kids & Family HD¹
 370 STARZ ENCORE
 371 STARZ ENCORE Action
 372 STARZ ENCORE Classic
 373 STARZ ENCORE Black
 374 STARZ ENCORE Suspense
 375 STARZ ENCORE Westerns
 376 STARZ ENCORE Family
 970 STARZ ENCORE HD¹

Pay-Per-View

400 PPV Events HD*

Music

500 SWRV*
 501 Hit List*
 502 Pop Rhythmic*
 503 Dance/EDM*
 504 MC Indie*
 505 Hip-Hop and R&B*
 506 Rap*
 507 Hip-Hop Classics*
 508 Throwback Jamz*
 509 R&B Classics*
 510 R&B Soul*
 511 Gospel*
 512 Reggae*
 513 Rock*
 514 Metal*
 515 Alternative*
 516 Adult Alternative*
 517 Rock Hits*
 518 Classic Rock*
 519 Soft Rock*
 520 Love Songs*
 521 Pop Hits*
 522 Party Favorites*
 523 Teen MC*
 524 Kidz Only*
 525 Toddler Tunes*
 526 Y2K*
 527 90's*
 528 80's*
 529 70's*
 530 Solid Gold Oldies*
 531 Pop Country*
 532 Today's Country*
 533 Country Hits*
 534 Classic Country*
 535 Contemporary Christian*
 536 Pop Latino*
 537 Musica Urbana*
 538 Mexicana*
 539 Tropicales*
 540 Romances*
 541 Sounds of The Seasons*
 542 Stage & Screen*
 543 Soundscapes*
 544 Smooth Jazz*

545 Jazz*
 546 Blues*
 547 Singers & Swing*
 548 Classical Masterpieces*
 549 Easy Listening*
 550 Light Classical*

HD Basic

201 ‡ WHBF-DT (CBS)*
 206 KWQC-DT (NBC)*
 211 § KWWL-DT (NBC)*
 214 § KWWL-DT2 (CW)*
 216 ‡ WQAD-DT (ABC)*
 219 ‡ WQAD-DT3 (My NetworkTV)*
 221 § KCRG-DT (ABC)*
 226 IPTV-DT (PBS)*
 231 ‡ KLJB-DT (FOX)*
 236 § KWKB-DT (ThisTV)*
 241 WQPT-DT (PBS)*
 246 ‡ KGCW-DT (CW)*
 251 § KPXR-DT (ION)*
 256 § KGAN-DT (CBS)*
 261 § KFAX-DT (FOX)*
 605 Freeform HD
 610 Big Ten HD
 611 FSN Midwest HD
 613 ESPN HD
 614 ESPN2 HD
 616 ESPN News HD
 617 ESPN-U HD
 619 CSN Chicago HD
 621 TBS HD
 622 USA HD
 623 TNT HD
 625 Weather Channel HD*
 627 Lifetime Movie Network HD
 628 Lifetime HD
 629 truTV HD
 630 CNN HD
 631 Headline News HD
 632 Fox News Channel HD
 633 MSNBC HD
 634 CNBC HD
 639 Fox Sports 1 HD
 640 Fox Sports 2 HD
 641 Golf Channel HD
 642 NFL Network HD
 643 RFD TV HD
 644 Spike TV HD
 645 Outdoor Channel HD
 646 Discovery Life HD

* Channels in F&B Digital Video LITE

§ Available in Cedar County Only

‡ Available in Clinton and Scott County Only

Note: Depending on content provider restrictions, some channels may not be available in all areas.

Instructions on how to use service and associated equipment are provided upon installation and are available from the Company upon request.

649 WGN HD
 650 HGTV HD
 652 TLC HD
 654 Discovery Channel HD
 655 Oprah Winfrey Network HD
 656 A&E HD
 657 FYI HD
 658 History HD
 659 National Geographic HD
 660 Animal Planet HD
 661 Viceland HD
 662 Disney HD
 663 Cartoon Network HD
 664 Nickelodeon HD
 665 TV Land HD
 666 Food Network HD
 667 Game Show Network HD
 668 NBC Sports Network HD
 670 MTV HD
 671 VH1 HD
 673 CMT HD
 674 Bravo HD
 675 SyFy HD
 676 FX HD
 677 E! HD
 678 Comedy Central HD
 682 TCM HD
 683 Hallmark Channel HD
 684 Hallmark Movie Channel HD
 685 Oxygen HD
 688 Disney Junior HD
 689 Disney XD HD
 696 American Heroes HD
 697 Investigation Discovery HD
 698 Science HD
 699 Destination America HD
 700 Discovery Family HD
 701 CSN+ Chicago HD
 703 Fox Business HD
 704 Nat Geo Wild HD
 705 Crime & Investigation HD
 707 MLB Network HD
 708 FXX HD
 709 Big Ten Alternate 1 HD
 710 Big Ten Alternate 2 HD
 798 AXS TV HD

HD Tier
 796 Universal HD
 797 Velocity
 799 HDNet Movies

Prices and Options for Video Services. Current prices and options for installation and service include:

F&B Digital Video LITE	\$41.99/mo.
F&B Digital Video Basic	\$96.99/mo.
Digital Video Premium Pick 1	\$18.00/mo.
Digital Video Premium Pick 2	\$31.00/mo.
Digital Video Premium Pick 3	\$42.00/mo.
Digital Video Premium Pick 4	\$50.00/mo.
HD Tier	\$5.00/mo.
Additional Video Stream Fee	\$5.00/mo.
Personal Video Recorder	\$5.00/mo.
Whole-Home PVR	\$9.00/mo.
Standard Installation	\$150.00

Pricing applicable to specific services may depend on the service package and/or service term.

Conditions of Service. As a condition of receiving service, you may be required to enter into a separate service agreement. You agree to be bound by any required service agreement along with all applicable terms and conditions of service in this notice (collectively, the "Service Contract"). Your Service Contract may include additional terms and conditions approved by the Company and communicated to you in writing from time to time, including applicable charges and/or promotional discounts for specific services requested by you from time to time.

Termination of Service. You may initiate termination of service (a) by notifying the Company's business office during normal business hours and scheduling a physical disconnection of service and equipment recovery, or (b) by directly and personally appearing at the Company's business office during normal business hours and surrendering all equipment to the Company. Upon disconnection of service for any reason, you are liable for service-related charges for all services rendered by the Company up to the disconnect date and may be liable for prorated service charges based on the remaining term of any applicable Service Contract. In addition, you are liable for all equipment-related charges until such equipment is returned to the Company.

Theft of Service or Willful Damage to Equipment. Receipt of service without proper payment to the Company is a crime. You are advised that the law prohibits (a) theft or unauthorized reception of video programming; (b) assisting theft or unauthorized reception of video programming, including the manufacturing or sale of equipment intended or such unauthorized use; and (c) willful damage, alteration or destruction of equipment or facilities installed in or located on your premises or otherwise provided to you by the Company. You may be subject to both civil and criminal penalties for such prohibited conduct.

BILLING POLICY

Payment. You are solely responsible for paying for all services, including charges for installation, equipment and programming or other services and all applicable local, state or federal fees, taxes and surcharges. Unless otherwise provided in the applicable written Service Contract, monthly recurring charges are billed to you in advance and non-recurring charges are billed to you in arrears. All charges are due upon