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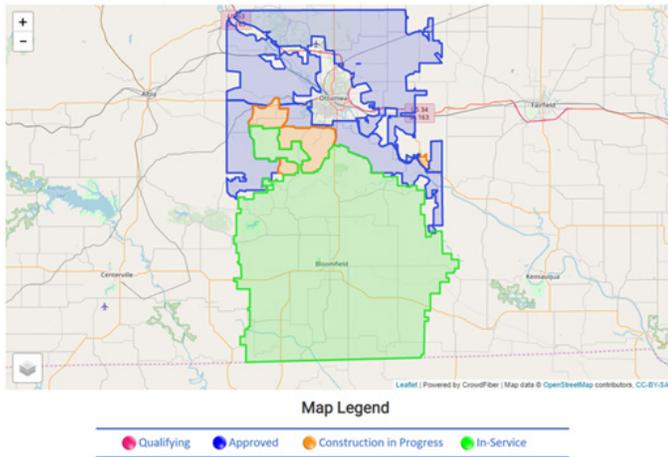
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# NEWSLETTER

## Citizens Mutual Broadband Expansion

We have been fortunate to receive multiple state grant awards and one USDA federal award to expand our broadband network. The network expansion is primarily into Wapello County, but also allows us to fill in the areas in the northwestern and northeastern corners of Davis County that we have previously not served. Both Davis and Wapello Counties have also financially supported our expansion efforts. While these grants allow us to significantly expand our network, it still leaves some pockets of locations that do not have adequate broadband service.

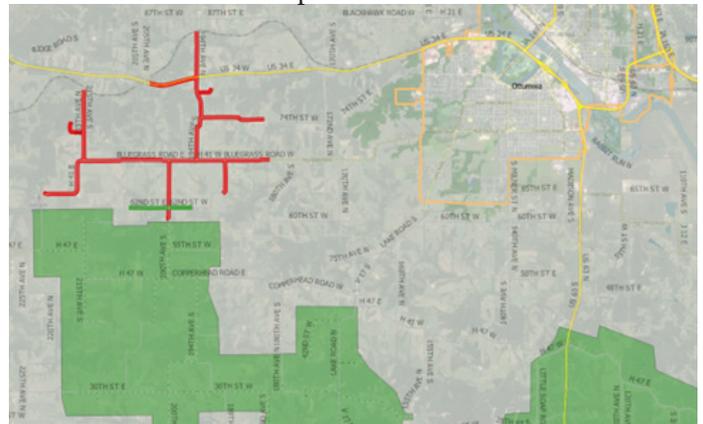
Service Areas



We are optimistic there will be additional funding available to allow us to fill in these areas to make broadband service ubiquitous in our area. The map below shows the areas that we currently have service available (green), we are currently or will soon have under construction (orange) and the areas that we have received funding and will be constructed in the future (blue).

With the funding secured, we are now into the construction phase of our expansion. We finished one state grant project late last year and have started on the next state grant area. We currently have one contractor that is constructing the fiber optic cable west of Ottumwa.

The next map, below, shows the area that is currently under construction. The darker green lines show where the cable has been buried, but is waiting to be turned up in service. The red lines are the routes that are under construction. We expect the contractor to be working in this area for the next couple of months.



We have another contractor scheduled to start construction later this month or early September. The next contractor will start working on the area east of Highway 63 and south of the Des Moines river. With two contractors working through the rest of the construction year, we expect the pace of construction to significantly increase.

We understand that if someone lives in an area without adequate broadband, they are anxious to finally receive good service. We want everyone to understand we are working as diligently as possible to get these areas built as fast as practicable.

Both the federal government and the state of Iowa understands that rural Americans deserve to have the same level of service that you enjoy and there continues to be more programs that have funding to help improve internet service in these poorly served areas. We are actively evaluating these opportunities and are excited to be part of the solution to improving service for many residents in southeastern Iowa.



The Affordable Connectivity Program (ACP) is an FCC benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more. The benefit provides a discount of up to \$30 per month toward internet service for eligible households and is limited to one monthly service discount.

*Who Is Eligible for the Affordable Connectivity Program?*

A household is eligible if a member of the household meets at least one of the criteria below:

- Has an income that is at or below 200% of the federal poverty guidelines; *or*
- Participates in certain assistance programs, such as SNAP, Medicaid, Federal Public Housing Assistance, SSI, WIC, or Lifeline;
- Participates in Tribal specific programs, such as Bureau of Indian Affairs General Assistance, Tribal TANF, or Food Distribution Program on Indian Reservations;
- Is approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision in the 2019-20, 2020-21, or 2021-22 school year;
- Received a Federal Pell Grant during the current award year; *or*
- Meets the eligibility criteria for a participating provider's existing low-income program.

Emergency Broadband Benefit (EBB) recipients as of December 31, 2021 were automatically transitioned into the ACP.

More information on the program can be found by visiting [fcc.gov/broadbandbenefit](https://fcc.gov/broadbandbenefit).

## 988 Suicide & Crisis Lifeline

We can all help prevent suicide. The Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones, and best practices for professionals in the United States.



988 is now active across the United States. This new, shorter phone number will make it easier for people to remember and access mental health crisis services.

The 988 Suicide & Crisis Lifeline (formerly known as the National Suicide Prevention Lifeline) provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week, across the United States. The Lifeline is comprised of a national network of over 200 local crisis centers, combining custom local care and resources with national standards and best practices.

## Happy Retirement, Kenny!



Citizens Mutual would like to wish Kenny Fowler a happy retirement.

Kenny was with our company for 29 years.





In observance of  
Labor Day,  
Our office will be closed  
Monday, September 5, 2022

## Are your Passwords Safe?

### Password Facts:

**Fact #1:** Passwords are easily hacked because most humans follow similar patterns

**Fact #2:** 59% of people use the same password everywhere

**Fact #3:** 7 in 10 people no longer trust passwords to protect their online accounts

**Fact #4:** 86% of people who use 2-Factor Authentication feel their accounts are more secure

**Fact #5:** 90% of passwords can be cracked in less than six hours

**Fact #6:** 18% of employees share their passwords with others

## Auto Payment

Citizens Mutual Telephone offers automatic payment option for busy people. All you have to do is come in and fill out a paper, and we will do the rest. You will still get your bill the first of each month. It will tell you the amount, and then we will pull that amount on the 20th of the month. If the 20th falls on a Saturday or Sunday, we will pull the payment the following Monday. We also have the ability to pull monthly from a credit card. Stop by today and set up your auto payment plan.

## Do you have the right internet speed for Back to School?

An advertisement for Citizens Mutual Fiber Internet. The background is dark blue with a hexagonal pattern. At the top right is the Citizens Mutual logo. The main text "FIBER INTERNET" is in large, white, bold letters. Below this are three price and speed options, each in a colored hexagon: \$70 per month for 100MB, \$80 per month for 500MB, and \$90 per month for 1GB. Each option includes a description of who it's best for. At the bottom, there is a red banner with contact information and a black banner with a disclaimer and additional details.

**citizens mutual**

# FIBER INTERNET

**\$70 PER MONTH** » **100MB**  
Best for "Families"

**\$80 PER MONTH** » **500MB**  
Best for "Gamers & Streamers"

**\$90 PER MONTH** » **1GB**  
Best for Large Number of Users & Streaming Multiple Devices

*\*Free email accounts (up to 5) with any of our Internet Plans!*

*Synchronous upload speeds.*

**No data caps.**

114 W. JEFFERSON ST | BLOOMFIELD, IA 52537  
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## Welcome to the team!

Grant Hunter joined the team at Citizens Mutual in June where he is currently helping the outside plant crew with putting in drops and construction. Last year he worked as summer help.

Grant is the son of Dusty and Miranda Hunter, and he has a brother Nathan and a sister Paige. In his spare time he enjoys farming and working on trucks.



## Wrapping up a Busy Fair Season

We have been busy this summer!  
We have redone our trailer, so we could take it to not only the Davis County Fair, but to the Wapello County Fair as well!

Citizens Mutual Hours: 8 a.m.-5 p.m. Monday, Tuesday, Thursday and Friday; 8:30 a.m.-5 p.m. Wednesday

**Call Iowa One Call before you dig: 811 • Internet Tech Support: 1-800-205-1110**

Payments are due on the 20th of each month.

For your convenience, Citizens Mutual offers Automatic Bank Deduct, payment boxes in the front of the building and in the alley, payment via e-statement and automatic credit card payment.