Get exactly what you want. Only pay for what you need.

You're in charge. It's your Verizon.





Get exactly what you want. Only pay for what you need.

You're in charge. It's your Verizon.

Start your own plan in two simple steps.

Choose your unlimited option.1

Get our amazing 5G network, your way.





Choose your perks.2

Pick only the perks you want. Save on every one.



















Control what goes into your plan.

Pick only the perks you want. Save on every one. Just \$10/mo each.

Disney Bundle	Stream your favorite stories, originals and live sports with the Disney Bundle, featuring Disney+ (No Ads), Hulu (With Ads), and ESPN+ (With Ads).	
100 GB Mobile Hotspot	Get 100 GB of Mobile Hotspot data, allowing your smartphone to become a 5G / 4G Wi-Fi connection for devices like tablets, laptops and more.	
Apple One	All your Apple favorites, bundled together. That's Apple Music, Apple TV+, Apple Arcade and 50 GB of iCloud+.	
Walmart+ Membership	Walmart+ is the membership that can help you save even more time and money when you shop at Walmart.	
Apple Music Family	Listen to 100+ million songs, ad-free, across all your devices. Hear sound all around with Spatial Audio. And try Apple Music Classical, featuring the world's largest classical music catalog.	
Smartwatch Data & Safety	Get an unlimited smartwatch data plan and the Care Smart Get Help - Professional Monitoring service, so your loved one has access to a 24/7 call center designed to detect falls, communicate with the smartwatch user, and call a family caregiver or 911 as necessary.	
+play Monthly Credit	Get \$15 every month to spend on your favorite entertainment subscriptions like Netflix, Paramount+, Peloton, and more! Start, renew, and manage the subscriptions you love, any time.	
3 TravelPass Days	Use your unlimited talk, text and data in 210+ countries and destinations. Three TravelPass days (each a 24-hour session) are included each month.	
2 TB Cloud Storage	Securely store and access your photos, videos and more. 2 TB Cloud Storage may be shared by up to 5 users each with their own private Cloud profile.	

¹ Max 12 lines. Auto Pay and paper-free billing are required. Unlimited 5G/4G LTE: For Unlimited Welcome plan, in times of congestion, your data may be temporarily slower than other traffic on Unlimited Welcome. For the Unlimited Plus phone plan, after exceeding 30 GB/mo of 5G Ultra Wideband, 5G, or 4G LTE Mobile Hotspot data, Mobile Hotspot speeds may be reduced to up to 3 Mbps when on 5G Ultra Wideband and 600 Kbps when on 5G/4G LTE for the rest of the month. Mobile Hotspot is not available on the Unlimited Welcome plan. Domestic data roaming at 2G speeds. 5G Ultra Wideband access is included with Unlimited Plus plan only. 5G access requires a 5G-capable device. 10x faster than 4G LTE based on analysis by Verizon of Ookla® Speedtest Intelligence® data for Verizon 5G UW median download speeds vs Verizon 4G LTE median download speeds, Q4 2022.

² Third-party entertainment offers require a line subscribed to Unlimited Welcome or Unlimited Plus. Must be 18 yrs or older. Cancel anytime. One offer per eligible Verizon line. Additional terms apply. Disney Bundle includes Disney+ (No Ads), Hulu (With Ads), and ESPN+ (With Ads). EXISTING DISNEY+, HULU OR ESPN+ subscribers: Offer will not automatically replace existing subscription(s). Current Verizon Disney Bundle Subscribers pay \$14.99/mo. Claimed perk savings of \$4.99 based on the \$14.99 that Verizon Disney Bundle Subscribers pay for the bundle, if they add the \$10 perk to myPlan. Managing subscriptions may be required to avoid multiple subscriptions and corresponding charges. Terms apply. +play Monthly Credit: Must be Account Owner/Manager to purchase. Credit must be used within 30 days.



The best deserve our best.

Military (including veterans), first responders, teachers and nurses can get 5G Unlimited plans starting at \$25/line/mo. With 4 lines on Unlimited Welcome. With Auto Pay. Plus taxes and fees. For personal lines only.¹

Visit verizon.com/discount-program for details.

² With an existing smartphone on an Unlimited plan. Plus taxes and fees. The Essential plan cannot be the only line on an account, and is only available to accounts with an existing device on an eligible Unlimited plan.

Get unlimited data for smartwatches, tablets, laptops, mobile hotspots and more.

Plus, get 50% off plan costs for a smartwatch, tablet or mobile hotspot device for each phone line on Unlimited Plus phone plan (up to a \$20 monthly discount per line).

Smartwatches Stay connected, even when your phone stays home.	Unlimited plan	15 GB premium 5G/4G LTE data	\$10/mo
Tablets	Unlimited plan	15 GB of premium 5G/4G LTE data	\$20/mo
Stream on the go: shows, movies, even keep kids entertained Mobile hotspot devices Connect your Wi-Fi devices with as much premium data as you need.	More Unlimited plan	5G Ultra Wideband and 30 GB of premium 5G/4G LTE data	\$30/mo
	Essential	15 GB of premium 5G/4G LTE data	\$20/mo ²
	Plus	50 GB of premium 5G Ultra Wideband/5G/4G LTE data	\$40/mo ³
	Pro	100 GB of premium 5G Ultra Wideband/5G/4G LTE data	\$60/mo ⁴
Laptops	Premium	150 GB of premium 5G Ultra Wideband/5G/4G LTE data	\$80/mo ⁵
	Unlimited plan	15 GB premium 5G/4G LTE data	\$20/mo ^{6,8}
Total flexibility to connect wirelessly: work, game or stream on the go.	More Unlimited plan	5G Ultra Wideband and 30 GB of premium 5G/4G LTE data	\$30/mo ^{7,8}
Connected Car devices, security cameras and more	For Connected Car devices, security cameras and full details on all connected device plans, visit vzw.com/plans/devices/tablets/.		

³ With an existing smartphone on an Unlimited plan. Plus taxes and fees. The Plus plan cannot be the only line on an account, and is only available to accounts with an existing device on an eligible Unlimited plan.

¹ For eligible teachers (excludes public employees involved in E-rate or other procurement decisions, or prohibited by applicable law/employment/ ethical guidelines), eligible nurses (RNs, LPNs, LVNs and nurse practitioners), eligible first responders and eligible military; approved verification documents required. Unlimited Welcome: \$30/line/mo for 4 lines, less \$20 account discount. Auto Pay and paper-free billing are required. Unlimited 5G/4G LTE: For Unlimited Welcome, in times of congestion, your data may be temporarily slower than other traffic. For Unlimited Plus plan, after exceeding 30 GB/mo of 5G Ultra Wideband, 5G, or 4G LTE Mobile Hotspot Data, your Mobile Hotspot speed reduced to up to 3 Mbps when on 5G Ultra Wideband and 600 Kbps when on 5G/4G LTE for the rest of the month. Mobile hotspot not available on Unlimited Welcome plan. Domestic data roaming at 2G speeds.

⁴ With an existing smartphone on an Unlimited plan. Plus taxes and fees. Mobile Hotspot Device alone: First line on the account is \$90. All subsequent lines are \$60.

⁵ With an existing smartphone on an Unlimited plan. Plus taxes and fees. Mobile Hotspot Device alone: First line on the account is \$110. All subsequent lines are \$80.

⁶ With an existing smartphone on an Unlimited plan. Plus taxes and fees. Laptop alone: first line on the account is \$75 with paper-free billing and _Auto Pay, \$80 without. All subsequent lines are \$20.

With an existing smartphone on an Unlimited plan. Plus taxes and fees. Laptop alone: first line on the account is \$85 with paper-free billing and Auto Pay, \$90 without. All subsequent lines are \$30.

⁸ Auto Pay and paper-free billing required to get discount. You can get Auto Pay by signing up online or on the phone with your checking account, debit card or Verizon Visa Card. Your discount will be applied each month as long as Auto Pay and paper-free billing are active.

International plans

Remember, calling Mexico and Canada and using your talk, text and data¹ when in Mexico and Canada is included in all Unlimited plans.

While in the US

With our international long-distance calling plans, you can select a country and get an allowance of minutes every month or choose unlimited calling.

Global Choice		
\$10/mo per line	Select a country and get up to 300 minutes per month, plus a discounted after-allowance rate. You'll also get discounted rates to 220+ destinations and unlimited ² calls to Mexico and Canada.	
Global Calling		
\$5/mo per line	Make unlimited ² calls to Mexico and Canada from the US and discounted calls to an additional 220+ destinations.	
Global Calling Plus		
\$15/mo per line, per country	Make unlimited ² calls from the US to landline phones in 60+ countries and mobile phones in 30+ countries, and make discounted calls to an additional 160+ destinations.	

Visit vzw.com/ild for more information on our international longdistance plans.

If you choose not to add a plan, you'll be charged standard international long-distance rates starting from 49¢ per minute.³

Sending a text or multimedia message is included in the Verizon Plan and all Unlimited plans.

Traveling outside the US

We have a range of options to choose from. If you want the freedom to use your device as you want while you're abroad, we recommend TravelPassSM.

1. TravelPass – for when you want to use your device as you wish

Stay in touch with what matters while traveling. With TravelPass, use your plan as you do at home. You only pay a daily fee on the days you use your phone. To add TravelPass, text TRAVEL to 4004. No need to do this if you're on Unlimited Welcome or Unlimited Plus phone plan, as it's already added.

TravelPass ^{1,4}	Daily fee/line	Domestic plan	Allowance
Mexico & Canada	\$5	All eligible plans that don't include Mexico & Canada	Your domestic
210+ countries & destinations	\$10	All eligible domestic plans	talk, text and data allowance ¹

2. Monthly International Plan - perfect for trips of 10 days or more

Choose between a plan that automatically expires after one month or a recurring monthly plan.

Monthly	Monthly fee	Talk, text & data
Monthly International Plan in 210+ countries & destinations	\$100	 Unlimited data⁵ 250 minutes Unlimited texts

Overage: 25¢/minute.

3. Pay As You Go – if you don't have a plan and you use your device abroad

Talk rates start at 99¢/min. Messaging⁶ is 50¢/text sent and 5¢/text received. Data for all countries is \$2.05/MB.

Visit vzw.com/international for a complete list of destinations and rates.

Visit verizon.cellmaps.com for complete international coverage details.

International options are only available with a qualifying domestic plan.

¹ World Device is required. Calls to international numbers, other than the country traveling in, will be charged standard international long-distance rates. Get 2 GB high-speed data and unlimited data at 3G thereafter in each 24-hour TravelPass session. TravelPass service may be removed or data speeds may be slowed, if international talk, text or data usage exceeds 50% of total talk, text or data usage over any 60-day period.

² When you have a plan with Unlimited Talk in the US; domestic airtime applies.

³ Rates vary by destination, See vzw.com/ild.

⁴ Not available on select plans.

⁵ 20 GB high-speed data and unlimited 3G data thereafter.

⁶ Multimedia messaging rates are the same as in the US, plus international data roaming charges. To see supported countries, go to vzw.com/international.

World-enabled device required to use your device outside the US.

Optional services pricing

Messaging per-use rates for plans without Unlimited Messaging	Price
Texts	20¢ per text sent (per recipient) or received (including Canada, Mexico, Puerto Rico and the US Virgin Islands)
Multimedia messages (including picture, video, voice, audio, location, group and contact messages)	25¢ per multimedia message sent (per recipient) or received (including Canada, Mexico, Puerto Rico and US Virgin Islands)
Push to Talk Plus	
Push to Talk Plus calling when added to a basic or smartphone plan. Data usage may apply. ¹	\$5/mo
Family Safeguards	
Verizon Smart Family ² Filter content that isn't kid-friendly, monitor web and app activity, and pause the internet.	\$4.99/mo
Verizon Smart Family Premium ² Includes Smart Family features, plus location. Locate children and monitor driving behavior with trip details like phone use, speeding, hard braking and crash detection.	\$9.99/mo
Voicemail	
Premium Visual Voicemail (for Android™, Windows® and BlackBerry®) Manage voice messages from your phone's screen, enjoy a larger inbox, create up to 20 personal greetings, plus read your voicemails with Voicemail to Text.	\$2.99/mo
Voicemail to Text for iPhone® Have voice messages delivered to you as text messages so you can discreetly read your voice messages without listening to them.	\$2.99/mo

Information	
411 Search	\$1.99/call Up to 3 numbers can be provided per call.
Verizon Roadside Assistance	
Monthly service ³	\$4.99/line
Pay per use	\$89.95 using credit card at time of dispatch
Detailed billing	
Printed detailed bill	\$1.99/mo per line (details available at no charge through My Verizon)
Verizon Cloud⁴	
600 GB	\$5.99/mo per line (includes free shipping on Verizon Prints & Gifts)
	\$14.99/mo for up to 5 users
2 TB Mobile + Home	Backup for unlimited eligible phones, tablets and computers
	\$19.99/mo for up to 5 users
Unlimited Mobile + Home	Backup for unlimited eligible phones, tablets and computers
Contacts only	Available at no cost to all Verizon Plan customers who install the Verizon Cloud app on their smartphone ⁵
Call Filter ⁶	C. C.S. C. Mar apriority
Call Filter: spam detection and blocking	\$0/mo per line
Call Filter Plus: spam detection and blocking, caller ID, spam lookup and more	\$3.99/mo per line or \$10.99/mo for accounts with 3+ eligible lines

For Messaging Plans designed specifically for deaf or hard-of-hearing customers, visit verizon.com/accessibility.

Text and multimedia messages are billed when received, whether or not you open them.

Data usage applies to Tones, VZ Navigator, Verizon Cloud, Verizon Smart Family Premium, Premium Visual Voicemail and Mobile Email, and will be charged according to your data package.

² Subject to additional terms and conditions, which can be viewed at verizon.com/support/verizon-smart-family-legal.

³ Coverage becomes effective 48 hours after enrollment in the program.

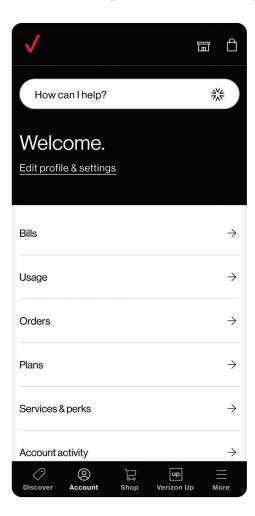
⁵ Verizon Cloud is available on any Android and iOS smartphones and tablets and accessible on any PC or Mac.

¹ Data usage will be billed according to your data plan. Usage may vary; average is approximately 125 MB/mo. Not available with international plans, including Mexico and Canada.

⁴ Verizon Cloud does not back up operating systems, settings, apps, emails, external drives and uncommon file types. Backup varies by operating platform. See verizon.com/support/verizon-cloud-faqs for service limitations.

⁶ Compatible device required; features included vary by device. High-risk spam calls are automatically blocked and forwarded to voicemail. Download the Call Filter app to access all settings; eligible devices may also manage block settings through My Verizon.

Download the My Verizon app.





Scan to begin.

myverizon.com Data usage applies for QR code download/use.



Do it in the time it takes to read this.

Change plans.

You can do it on the go, quick and easy.



Enjoy all your benefits.

Get personalized offers and more with Verizon Up.

Get on-demand support.

Customer service is just a few taps away.

Get protection.



Enjoy your mobile device worry-free with one of Verizon's device protection options.

We offer many device protection options that provide coverage for loss, theft, damage (including liquid) and post-warranty malfunctions.

To learn about our device protection options, visit verizon.com/solutions-and-services/add-ons/protection-and-security.

To view the consumer device protection brochures, visit verizon.com/support/device-protection-legal.

You have only 30 days from device activation to enroll in a device protection option.

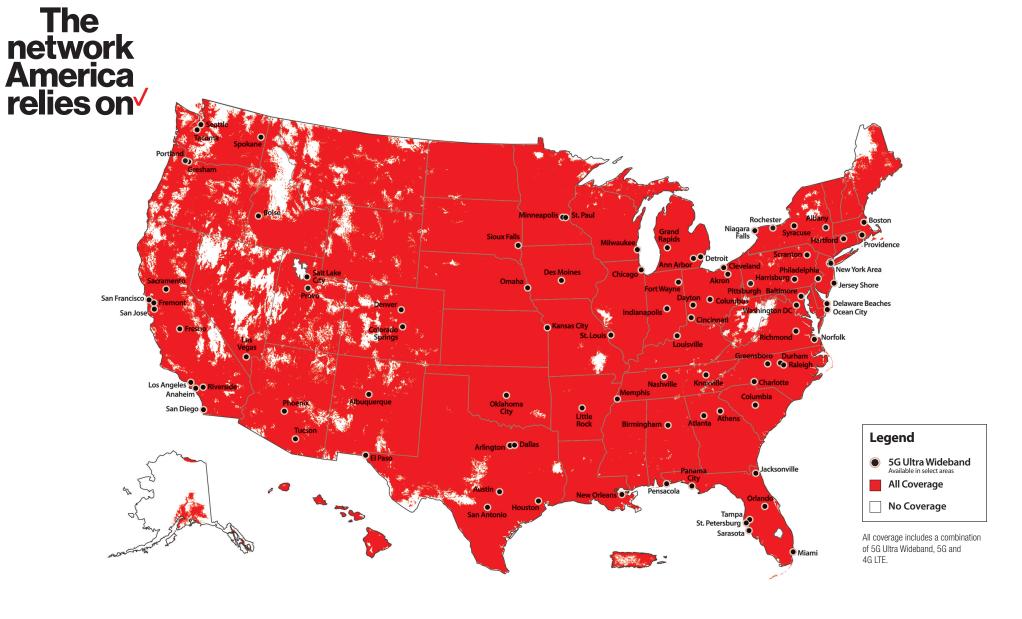
This is the last warranty you'll need for your connected home products.

Get protection, support and more for virtually all your home tech.

- Repair or replace eligible home products, no matter when or where you bought them.
- Get 2 in-home visits every 12 months for connected device setup, help with connectivity issues, etc.

To learn more about Verizon Home Device Protect, visit verizon.com/home/digital-security.

To view the Verizon Home Device Protect brochure, visit m.vzw.com/v-verizonhomedeviceprotect.



For the latest 5G coverage details, visit verizon.com/coverage-map.

This map applies to voice and data plans and is a general prediction of where we expect to deliver outdoor service at the cell edge based on typical human walking speeds, without factoring in loading (i.e., the number of people simultaneously using the service in an area) or throughput. This map is not a guarantee of coverage, contains areas of no service, and may not reflect actual customer performance. Actual coverage may vary. Many things can affect the availability and quality of your service, including, but not limited to, network capacity, your device, terrain, buildings, foliage, weather, topography and other environmental considerations associated with radio technology. Your service may vary significantly within buildings. Coverage areas may include networks run by other carriers; some of the coverage depicted is based on their information and public sources, and we cannot guarantee its accuracy. Some devices may not be compatible with extended coverage areas depicted in the map.

5G Ultra Wideband requires a 5G Ultra Wideband-capable device. 5G UW icon only displays on device in active 5G Ultra Wideband data session. 5G Ultra Wideband is provided using the best of Verizon's spectrum assets. Not all 5G devices are compatible with all of those assets and some devices may require software updates to be fully compatible. Check your device's network compatibility. 5G requires a 5G-capable device. You'll see a 5G icon when you're in a 5G coverage area. Not all 5G devices are compatible; devices manufactured before 2020 are not 5G compatible. You will receive 4G LTE when 5G isn't available or your device isn't compatible.

For more information regarding our network speeds, latency and management practices (e.g., video optimization), please see verizon.com/about/our-company/network-performance and verizon.com/support/broadband-services. For more details regarding our service plans and terms, please see verizon.com/support/important-plan-information and verizon.com/legal/notices/customer-agreement.

Customer Agreement & important information

Additional plan information

Minimum contract term: Each line requires a month-to-month or two-year contract.

Activation/upgrade fees: Up to \$35 per line.

Early termination fees: The early termination fee is up to \$175, or up to \$350 if your contract term results from your purchase of an advanced device (e.g., a smartphone or netbook).

Taxes, surcharges and fees: We use your service address for each wireless service line to determine how we bill taxes, other governmental charges and Verizon surcharges (which are Verizon's charges, not taxes). As of April 10, 2023, for service other than 5G Home and LTE Home (which are not subject to these charges), these charges can add between 12% and 47% to your standard monthly access and other charges, and may include a Federal Universal Service Charge (29.0% of the interstate and international telecom charges; varies quarterly based on FCC rate), Regulatory Charge (9 cents per voice line, 2 cents per data-only line) and Administrative and Telco Recovery Charge (\$3.30 per voice line, \$1.40 per data-only line). Taxes, other governmental charges and Verizon surcharges are subject to change. For more details on these charges. call 888.684.1888.

Customer Agreement

(Para una copia de este documento en español, visite nuestro sitio web: verizon.com/espanol)

Thanks for choosing Verizon. In this Customer Agreement ("Agreement"), you'll find important information about your wireless Service, including:

- Our ability to make changes to your Service or this Agreement's terms.
- Our liability if things don't work as planned and how any disputes between us must be resolved in arbitration or small claims court.

My Service

Your Service terms and conditions are part of this Agreement. Your Plan includes your monthly allowances and features, where you can use them (your "Coverage Area"), and their monthly and pay-per-use charges. You can also subscribe to several Optional Services, like international service plans or equipment protection services. Together, your Plan, features you use and any Optional Services you select are your Service. Your billing and shipping addresses, and your primary place of use, must be within the areas served by the network Verizon owns and operates. The current version of this Agreement and the terms and conditions for your Service are available online at verizon.com. A description of permitted and prohibited uses for calling and Data Services is available online at verizon.com/support/ important-plan-information or for prepaid at verizon. com/support/prepaid-customer-info-legal.

By using the Service, you are agreeing to every provision of this Agreement, any applicable terms and conditions for your Service, and the terms described in the Important Plan Information, whether or not you have read them. This Agreement also applies to all lines on your account and anyone who uses your Service.

Cancellation

You can cancel a line of Service within 30 days of accepting this Agreement without having to pay an early termination fee as long as you return, within the applicable return period, any equipment you purchased from us or one of our authorized retailers at a discount in connection with your acceptance of this Agreement, but you'll still have to pay for your Service through that date. If you signed up for Prepaid Service, no refunds will be granted after 30 days or if your account has been activated. See verizon.com/support/return-policy for complete details and information on returning your equipment.

My privacy

Accepting this Agreement means that you also agree to our Privacy Policy, available at verizon.com/privacy, which may be updated from time to time and describes the information we collect, how we use and share it, and the choices you have about how certain information is used and shared. We will notify you or ask for your permission, as appropriate, if we plan to use your information for additional purposes. It is your responsibility to let the people who connect devices through your mobile hotspot, Jetpack or wireless router know that we will collect, use and share information about their device and use of the Service as described in our Privacy Policy. You may have additional rights provided by the privacy laws in your state. For more information, go to the state section of the Privacy Policy. California residents can view the California Privacy Policy Notice at verizon.com/ californiaprivacy.

If you subscribe to Service for which usage charges are billed at the end of the billing period ("Postpay Service"), or have a device payment installment agreement, we may investigate your credit history at any time in connection with the service subscription or device payment installment agreement. If you'd like the name and address of any credit agency that gives us a credit report about you, just ask.

Many services and applications offered through your device may be provided by third parties. When you access and use third-party services, including third-party services which Verizon may make available as part of or in connection with your Verizon Service, you are subject to the terms of service and privacy policy issued by those third-party providers when using their services. You should review their applicable terms and privacy policy before you use, link to or download a service or application provided by a third party.

You agree that Verizon and collections agencies that work on our behalf may contact you about your account status, including past-due or current charges, using prerecorded calls, email and calls or messages delivered by an automatic telephone dialing system to any wireless phone number, other contact number or email address you provide. Verizon will treat any email address you provide as your private email that is only accessible by you; you acknowledge that we may send you receipts, notices and other documents regarding your service to this email address. Unless you notify us that your wireless service is based in a different time zone, calls will be made to your cellular device during permitted calling hours based upon the time zone affiliated with the mobile telephone number vou provide.

What happens if my Postpay Service is canceled before the end of my contract term?

If you're signing up for Postpay Service, you're agreeing to subscribe to a line of Service either on a month-to-month basis or for a minimum contract term, as shown on your receipt or order confirmation. (If

your Service is suspended without billing or at a reduced billing rate, that time doesn't count toward completing your contract term.) Once you've completed your contract term, you'll automatically become a customer on a month-to-month basis for that line of Service. If your line of service has a contract term and you cancel that line, or if we cancel it for good cause, during that contract term, you'll have to pay an early termination fee. If your contract term results from your purchase of an advanced device, your early termination fee will be \$350, which will decline by \$10 per month upon completion of months 7 - 17, \$20 per month upon completion of months 18 - 22, \$60 upon completion of month 23 and will be \$0 upon completion of the contract term. For other contract terms, your early termination fee will be \$175, which will decline by \$5 per month upon completion of months 7 - 17, \$10 per month upon completion of months 18 - 22, \$30 upon completion of month 23 and will be \$0 upon completion of your contract term. Cancellations will become effective on the last day of that month's billing cycle, and you are responsible for all charges incurred until then. Also, if you bought your wireless device from an authorized agent or third-party vendor. you should check whether it charges a separate termination fee.

If you purchased a device on a monthly installment agreement and cancel service, you should check that agreement to determine if you may have to immediately pay off the balance.

Your mobile number and porting

You may be able to transfer, or "port," your wireless phone number to another carrier. If you port a number from us, we'll treat it as though you asked us to cancel your Service for that number. After the porting is completed, you won't be able to use our service for that number, but you'll remain responsible for all fees and charges through the end of that billing cycle, just like any other cancellation. If you're a Prepaid customer, you won't be entitled to a refund of any balance on your account. If you port a number to us, please be aware that we may not be able to provide some services right away, such as 911 location services. You don't have any rights to your wireless phone number, except for any right you may have to port it. After a line of service is disconnected, for any reason, the disconnected Mobile Telephone Number (MTN) may not be suspended or otherwise reserved and may not be able to be recovered.

Can I have someone else manage my Postpay account?

No problem – just tell us by phone, in person or in writing. You can appoint someone to manage your Postpay account. The person you appoint (the Account Manager) must be age 18 or older (19 in Alabama and Nebraska). Anyone you appoint will be able to make changes to your account, including adding new lines of Service, buying a new wireless device(s) on a device payment agreement based upon your credit history, billing certain services and accessories to your account, and extending your contract term. Any changes that person makes will be treated as modifications to this Agreement. You, the Account Owner, remain responsible for any changes an Account Manager makes to your account.

Can Verizon change this Agreement or my Service?

We may change prices or any other term of your Service or this Agreement at any time, but we'll provide notice first (except as noted below in the "What Charges are set by Verizon?" and "Government Taxes, Fees and Other Charges" sections), including written notice if you have Postpay Service. If you use

your Service after the change takes effect, that means you accept the change. If you're a Postpay customer and a change to your Plan or this Agreement has a material adverse effect on you, you can cancel the line of Service that has been affected within 60 days of receiving the notice with no early termination fee if we fail to negate the change after you notify us of your objection. Notwithstanding this provision, if we make any changes to the dispute resolution provision of this Agreement, such changes will not affect the resolution of any disputes that arose before such change, unless you want them to apply to a pending dispute.

My wireless device

Your wireless device must comply with Federal Communications Commission regulations, be certified for use on our network and be compatible with your Service. Please be aware that we may change your wireless device's software, applications or programming remotely, without notice. This could affect your stored data, or how you've programmed or use your wireless device. By activating Service that uses a SIM (Subscriber Identity Module) card, you agree we own the intellectual property and software in the SIM card, that we may change the software or other data in the SIM card remotely and without notice, and we may utilize any capacity in the SIM card for administrative, network, business and/or commercial purposes. In order to mitigate theft and other fraudulent activity, newly purchased devices may be locked to work exclusively on the Verizon Network for 60 days. For more information, visit verizon.com/support/device-unlocking-policy.

Internet access

If you download or use applications, services or software provided by third parties (including voice applications), 911 or E911, or other calling 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 Verizon Wireless is not responsible for any third-party information, content, applications or services you access, download or use on your device. You are responsible for maintaining virus and other internet security protections when accessing these third-party products or services. For additional information, visit the Verizon Content Policy at verizon.com/about/ our-company/company-policies. To learn about content filtering and how you may block materials harmful to minors, visit verizon.com/solutions-andservices/content-filters/. For information about our network management practices for our broadband internet access services, visit verizon.com/about/ our-company/open-internet.

Where and how does Verizon wireless Service work?

Wireless devices use radio transmissions, so unfortunately you can't get Service if your device isn't in range of a transmission signal. And please be aware that even within your Coverage Area, many things can affect the availability and quality of your Service, including network capacity, your device, terrain, buildings, foliage and weather.

How does Verizon calculate my charges?

You agree to pay all access, usage and other charges that you or any other user of your wireless device incurred. If multiple wireless devices are associated with your account, you agree to pay all charges incurred by users of those wireless devices. For charges based on the amount of time used or data sent or received, we'll round up any fraction to the next full minute or, depending on how you're billed for data usage, the next full megabyte or gigabyte. For outgoing calls, usage time starts when you first press Send or the call connects to a network, and for

incoming calls, it starts when the call connects to a network (which may be before it rings). Usage time may end several seconds after you press End or after the call disconnects. For calls made on our network, we charge only for calls that are answered, including by machines. For Postpay Service, usage cannot always be processed right away and may be included in a later bill, but the usage will still count toward your allowance for the month when the Service was used.

What charges are set by Verizon?

In addition to the cost of your plan or any features to which you may subscribe, our charges may also include a Federal Universal Service Charge, a Regulatory Charge, and an Administrative and Telco Recovery Charge, and other costs, fees, and assessments we incure to provide services. We set these charges; they aren't taxes, they aren't required by law, they are not necessarily related to anything the government does, they are kept by us in whole or in part, and the amounts and what they pay for may change. For charges imposed by the government on us which we are premitted to recover from you as a fee, charge or surgcharge, we may not be able to notify you in advance of changes to those charges. For information, visit verizon.com/support/surcharges.

Government taxes, fees and other charges

You must pay all taxes, fees and other charges that federal, state and local governments require us to collect from our customers. Please note that we may not be able to notify you in advance of changes to these charges.

What is roaming?

You're "roaming" whenever your wireless device connects to a network outside your Coverage Area or connects to another carrier's network, which could happen even within your Coverage Area. There may be higher rates or extra charges (including charges for long distance, tolls or calls that don't connect), and your data service may be limited or slowed when roaming.

How can I prevent unintended charges on my bill or block spam calls?

Many services and applications are accessible on or through wireless devices, including purchases of games, movies, music and other content. Some of these services are provided by Verizon. Others are provided by third parties that may offer the option to bill the charges to your Verizon bill or other methods of payment. Charges may be one-time or recurring. The amount and frequency of the charges will be disclosed to you or the person using your device or a device associated with your account at the time a purchase is made. If the purchaser chooses to have the charges billed to your account, such charges will become part of the amount due for that billing cycle. Verizon offers tools to block or restrict these services, and to block billing for third-party services on your Verizon wireless bill, at verizonwireless.com/ myverizon. We do not support calls to 900, 976 and certain other international premium rate numbers.

Verizon automatically blocks in the network many calls that are highly likely to be illegal, such as calls from telephone numbers that are not authorized to make outbound calls. Additionally, your Service includes access to optional blocking tools for unwanted robocalls through our Call Filter service to which you may be auto-enrolled. This service sends to voicemail many calls we determine to be high-risk spam, but you can adjust your spam filter preferences to block more or less calls. Visit verizon.com/about/responsibility/robocalls for more info.

How and when can I dispute charges?

If you're a Postpay customer, you can dispute your bill,

but unless otherwise provided by law or unless you're disputing charges because your wireless device was lost or stolen, you still have to pay all charges until the dispute is resolved. YOU MAY CALL US TO DISPUTE CHARGES ON YOUR BILL OR ANY SERVICE(S) FOR WHICH YOU WERE BILLED, BUT IF YOU WISH TO PRESERVE YOUR RIGHT TO BRING AN ARBITRATION OR SMALL CLAIMS CASE REGARDING SUCH DISPUTE, YOU MUST WRITE TO US AT THE CUSTOMER SERVICE ADDRESS ON YOUR BILL, OR COMPLETE THE NOTICE OF DISPUTE FORM AVAILABLE AT VERIZON.COM/ABOUT/NOD/NOTICE-OF-DISPUTE-WIRELESS-FORM.

What are my rights for dropped calls or interrupted Service?

If you drop a call in your Coverage Area, redial. If it's answered within 5 minutes, call us within 90 days if you're a Postpay customer or within 45 days if you're a Prepaid customer, and we'll give you a 1-minute airtime credit. If you're a Postpay customer and you lose Service in your Coverage Area for more than 24 hours in a row and we're at fault, call us within 180 days and we'll give you a credit for the time lost. Please be aware that these are your only rights for dropped calls or interrupted Service.

Billing and payments

If you're a Postpay customer and we don't get your payment on time, we will charge you a late fee of up to 1.5% per month (18% per year) on the unpaid balance, or a flat \$5 per month, whichever is greater, if allowed by law in the state of your billing address. (If you choose to have your Service billed by another company [pursuant to a Verizon-approved program], late fees are set by that company and may be higher than our late fees.) Late fees are part of the rates and charges you agree to pay. If you fail to pay on time and we refer your account(s) to a third party for collection, a collection fee will be assessed and will be due at the time of the referral to the third party. The fee will be calculated at the maximum percentage permitted by applicable law, not to exceed 18%. We may require a deposit at the time of activation or afterward, or an increased deposit. We'll pay simple interest on any deposit at the rate the law requires. We may apply deposits or payments in any order to any amounts you owe us on any account. If your final credit balance is less than \$1, we will refund it only if you ask. If your service is suspended or terminated, you may have to pay a fee to have service reactivated.

If you're a Prepaid customer, you may replenish your balance at any time before the expiration date by providing us with another payment. If you maintain a Prepaid account balance, it may not exceed \$1,000 and you may be prevented from replenishing if your balance reaches \$1,000. We may apply your payments to any amounts you may owe us if your earlier account replenishment payments had been reversed. If you do not have sufficient funds in your account to cover your Service, and sufficient funds are not added within 60 days, your account will be canceled and any unused balance will be forfeited.

If your check or electronic bank payment to us is returned as not payable, we will charge your account a returned payment fee that will be the lesser of \$30 or the maximum allowable by law. The substantive laws of Pennsylvania shall be applied to disputes related to checks tendered as payment in full for less than the full balance due, without regard to the conflicts of laws and rules of that state. If you make a payment, or make a payment arrangement, through a call center representative, we may charge you an Agent Assistance Fee.

Backup Payment Agreement

When you identify the payment account or payment method that you want us to debit or charge in the event that your account is closed but remains unpaid, you authorize us to bill that payment account or payment method for the amount of any such outstanding balance(s) that you might continue to owe us for any of your Verizon accounts. If the payment method is a credit or debit card, you also agree that we may obtain updated account information from your card issuer or card network for that card. You also affirm that you have the authority to approve all charges to that designated payment account or payment method.

What if my wireless device gets lost or stolen?

We're here to help. It's important that you notify us right away, so we can suspend your Service to keep someone else from using it. If you're a Postpay customer and your wireless device is used after the loss or theft but before you report it, and you want a credit for any charges for that usage, we're happy to review your account activity and any other information you'd like us to consider. Keep in mind that you may be held responsible for the charges if you delayed reporting the loss or theft without good reason, but you don't have to pay any charges you dispute while they are being investigated. If you are a California customer and we haven't given you a courtesy suspension of recurring monthly charges during the past year, we'll give you one for 30 days or until you replace or recover your wireless device, whichever comes first.

Verizon periodically checks and provides reporting to the Global System for Mobile commulications Association ("GSMA") list of devices reported lost, stolen, or fraudulently obtained. If at any time a device IMEI has been reported to that list, Verizon will suspend services to that device. If you obtain or activate a device that is reported lost or stolen, or a device that is on your account is subsequently reported lost or stolen, you must work with the seller to remove the device from the lost or stolen list.

What are Verizon's rights to limit or end Service or end this Agreement?

We can, without notice, limit, suspend or end your Service or any agreement with you for any good cause, including, but not limited to: (1) if you: (a) breach this agreement or violate our prohibited usage policies; (b) resell your Service; (c) use your Service for any illegal purpose, including use that violates trade and economic sanctions and prohibitions promulgated by any US governmental agency; (d) install, deploy or use any regeneration equipment or similar mechanism (for example, a repeater) to originate, amplify, enhance, retransmit or regenerate an RF signal without our permission; (e) steal from or lie to us; or, if you're a Postpay customer; (f) do not pay your bill on time; (g) incur charges larger than a required deposit or billing limit, or materially in excess of your monthly access charges (even if we haven't yet billed the charges); (h) provide credit information we can't verify; (i) are unable to pay us or go bankrupt; or (j) default under any device financing agreement with Verizon; or (2) if you, or any user of your device or any line of service on your account, or any account manager on your account: (a) threaten, harass, or use vulgar and/or inappropriate language toward our representatives; (b) interfere with our operations; (c) "spam," or engage in other abusive messaging or calling; (d) modify your device from its manufacturer's specifications; or (e) use your Service in a way that negatively affects our network or other customers. If the amount of a single

line's total monthly data use in a billing cycle exceeds the average amount of data consumed by the top 0.5% of users on our network during the preceeding six-month period, we may reduce data speeds to your device to 4 Mbps for the remainder of the cycle. We can also temporarily limit your Service for any operational or governmental reason.

Am I eligible for special discounts?

If you're a Postpay customer, you may be eligible for a discount if you are and remain affiliated with an organization that has an agreement with us. Unless your discount is through a government employee discount program, we may share certain information about your Service (including your name, your wireless telephone number and your total monthly charges) with your organization from time to time to make sure you're still eligible. We may adjust or remove your discount according to your organization's agreement with us, and remove your discount if your eligibility ends or your contract term expires. In any case, this won't be considered to have a material adverse effect on you.

DISCLAIMER OF WARRANTIES

We make no representations or warranties, express or implied, including, to the extent permitted by applicable law, any implied warranty of merchantability or fitness for a particular purpose, about your Service, your wireless device, or any applications you access through your wireless device. We do not warrant that your wireless device will work perfectly, that all features will work, that your device will not need occasional upgrades or modifications, or that it will not be negatively affected by network-related modifications, upgrades or similar activity.

WAIVERS AND LIMITATIONS OF LIABILITY

You and Verizon both agree to limit claims against each other solely to direct damages. This means that to the fullest extent allowed by applicable law, neither of us will claim any damages that are indirect, special, consequential, incidental, treble or punitive, regardless of the theory of liability. For example, disallowed damages include those arising out of a Service or device failure, unauthorized access or changes to your account or device, or the use of your account or device by others to authenticate, access or make changes to a third-party account, such as a financial or cryptocurrency account, including changing passwords or transferring or withdrawing funds. This limitation also applies if you bring a claim against one of our suppliers, to the extent we would be required to indemnify the supplier for the claim. You agree we aren't responsible for problems caused by you or others, or by any act of God. You also agree we aren't liable for missed or deleted voicemails or other messages, or for any information (like pictures) that gets lost or deleted if we work on your device. If another wireless carrier is involved in any problem (for example, while you're roaming), you also agree to any limitations of liability that it imposes.

HOW DO I RESOLVE DISPUTES WITH VERIZON? WE HOPE TO MAKE YOU A HAPPY CUSTOMER, BUT IF THERE'S AN ISSUE THAT NEEDS TO BE RESOLVED, THIS SECTION OUTLINES WHAT'S EXPECTED OF BOTH OF US.

YOU AND VERIZON BOTH AGREE TO RESOLVE DISPUTES ONLY BY ARBITRATION OR IN SMALL CLAIMS COURT AS DISCUSSED BELOW. YOU UNDERSTAND THAT BY THIS AGREEMENT YOU ARE GIVING UP THE RIGHT TO BRING A CLAIM IN COURT OR IN FRONT OF A JURY. WHILE THE PROCEDURES IN ARBITRATION MAY BE DIFFERENT, AN ARBITRATOR CAN AWARD YOU

THE SAME DAMAGES AND RELIEF, AND MUST HONOR THE SAME TERMS IN THIS AGREEMENT, AS A COURT WOULD, SUBJECT TO THE LIMITS ON ARBITRATOR AUTHORITY SET FORTH BELOW. IF THE LAW ALLOWS FOR AN AWARD OF ATTORNEYS' FEES, AN ARBITRATOR CAN AWARD THEM TOO. THE SAME DEFENSES ARE ALSO AVAILABLE TO BOTH PARTIES AS WOULD BE AVAILABLE IN COURT INCLUDING ANY APPLICABLE STATUTE OF LIMITATIONS. WE ALSO BOTH AGREE THAT:

(1) THE FEDERAL ARBITRATION ACT APPLIES TO THIS AGREEMENT. EXCEPT FOR SMALL CLAIMS COURT CASES OR AS SPECIFICALLY NOTED BELOW, ANY DISPUTE THAT IN ANY WAY RELATES TO OR ARISES OUT OF THIS AGREEMENT INCLUDING THE VALIDTY, ENFORCEABILITY, OR SCOPE OF ANY PORTION OF THIS AGREEMENT (INCLUDING THE AGREEMENT TO ARBITRATE), OR FROM ANY EQUIPMENT, PRODUCTS AND SERVICES YOU RECEIVE FROM US, OR FROM ANY ADVERTISING FOR ANY SUCH PRODUCTS OR SERVICES, OR FROM OUR EFFORTS TO COLLECT AMOUNTS YOU MAY OWE US FOR SUCH PRODUCTS OR SERVICES, INCLUDING ANY DISPUTES YOU HAVE WITH OUR EMPLOYEES OR AGENTS, WILL BE RESOLVED BY ONE OR MORE NEUTRAL ARBITRATORS BEFORE THE AMERICAN ARBITRATION ASSOCIATION ("AAA"), AS EXPLAINED BELOW IN PARAGRAPH 2. YOU CAN ALSO BRING ANY ISSUES YOU MAY HAVE TO THE ATTENTION OF FEDERAL, STATE OR LOCAL GOVERNMENT AGENCIES, AND IF THE LAW ALLOWS, THEY CAN SEEK RELIEF AGAINST US FOR YOU. THIS AGREEMENT TO ARBITRATE CONTINUES TO APPLY EVEN AFTER YOU HAVE STOPPED RECEIVING SERVICE FROM US.

(2) UNLESS YOU AND VERIZON AGREE OTHERWISE, THE ARBITRATION WILL TAKE PLACE IN THE COUNTY OF YOUR BILLING ADDRESS AND THE AAA'S CONSUMER ARBITRATION RULES WILL APPLY. IF THE AAA REFUSES TO ENFORCE ANY PART OF THE ARBITRATION PROVISION, YOU AND VERIZON WILL SELECT ANOTHER ARBITRATION PROVIDER. IF THERE IS NO AGREEMENT, THE COURT WILL CHOOSE. UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, THE ARBITRATOR(S) SHALL HAVE **EXCLUSIVE AUTHORITY TO ARBITRATE** INCLUDING BUT NOT LIMITED TO ANY CLAIM THAT ALL OR PART OF THE AGREEMENT TO ARBITRATE IS VOID FOR ANY REASON. YOU CAN GET PROCEDURES, RULES AND FEE INFORMATION FROM THE AAA (WWW.ADR.ORG) OR FROM US. FOR CLAIMS OF \$25,000 OR LESS, YOU CAN CHOOSE WHETHER YOU'D LIKE THE ARBITRATION CARRIED OUT BASED ONLY ON DOCUMENTS SUBMITTED TO THE ARBITRATOR, OR BY A HEARING IN PERSON OR BY PHONE. ALTERNATIVELY, FOR CLAIMS WITHIN THE JURISDICTIONAL LIMIT OF THE SMALL CLAIMS COURT IN THE STATE ENCOMPASSING YOUR BILLING ADDRESS, EITHER YOU OR VERIZON CAN CHOOSE TO BRING AN INDIVIDUAL ACTION IN SMALL CLAIMS COURT INSTEAD OF PROCEEDING IN ARBITRATION; FURTHERMORE, IF THE CLAIMS IN ANY REQUEST OR DEMAND FOR ARBITRATION COULD HAVE BEEN BROUGHT IN SMALL CLAIMS COURT, THEN EITHER YOU OR VERIZON MAY CHOOSE TO HAVE THE CLAIMS HEARD IN SMALL CLAIMS COURT, RATHER THAN IN ARBITRATION, AT ANY TIME BEFORE THE ARBITRATOR IS APPOINTED. BY NOTIFYING THE OTHER PARTY OF THAT CHOICE

IN WRITING. IF THIS PROVISION OR THE LIMITATION ON BRINGING ACTIONS TO SMALL CLAIMS COURT IS FOUND TO BE INVALID, THEN THIS PROVISION SHALL BE SEVERABLE AND THE MATTER WILL PROCEED IN ARBITRATION; IN NO WAY WILL THIS PROVISION ALLOW FOR AN ACTION TO BE BROUGHT ON A CLASS OR COLLECTIVE BASIS.

(3) THIS AGREEMENT DOESN'T ALLOW CLASS OR COLLECTIVE ARBITRATIONS **EVEN IF THE AAA PROCEDURES OR RULES** WOULD. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT, THE ARBITRATOR MAY AWARD MONEY OR INJUNCTIVE RELIEF ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE **RELIEF WARRANTED BY THAT PARTY'S** INDIVIDUAL CLAIM. NO CLASS, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL OR GENERAL INJUNCTIVE RELIEF THEORIES OF LIABILITY OR PRAYERS FOR RELIEF MAY BE MAINTAINED IN ANY ARBITRATION HELD UNDER THIS AGREEMENT, ANY QUESTION REGARDING THE ENFORCEABILITY UNDER APPLICABLE LAW OR INTERPRETATION OF THIS PARAGRAPH SHALL BE DECIDED BY A COURT AND NOT THE ARBITRATOR.

(4) IF EITHER OF US INTENDS TO SEEK ARBITRATION UNDER THIS AGREEMENT. THE PARTY SEEKING ARBITRATION MUST FIRST NOTIFY THE OTHER PARTY OF THE DISPUTE IN WRITING AT LEAST 60 DAYS IN ADVANCE OF INITIATING THE ARBITRATION. NOTICE TO VERIZON SHOULD BE SENT TO VERIZON WIRELESS DISPUTE RESOLUTION USING THE FORM AVAILABLE HERE: VERIZON.COM/ABOUT/ NOD/NOTICE-OF-DISPUTE-WIRELESS-FORM, THE NOTICE MUST INCLUDE ENOUGH INFORMATION TO ALLOW US TO IDENTIFY YOUR ACCOUNT AS WELL AS TO ASSESS AND ATTEMPT TO RESOLVE YOUR CLAIM, INCLUDING THE NAME OF THE VERIZON WIRELESS ACCOUNT HOLDER, THE MOBILE TELEPHONE NUMBER AT ISSUE, A DESCRIPTION OF THE CLAIM. THE SPECIFIC FACTS SUPPORTING THE CLAIM, THE DAMAGES YOU CLAIM TO HAVE SUFFERED AND THE RELIEF YOU ARE SEEKING. THE NOTICE REQUIREMENT IS DESIGNED TO ALLOW VERIZON TO MAKE A FAIR. FACT-BASED OFFER OF SETTLEMENT IF IT CHOOSES TO DO SO. YOU CANNOT PROCEED TO ARBITRATION UNLESS YOU PROVIDE THIS INFORMATION. YOU MAY CHOOSE TO BE REPRESENTED BY AN ATTORNEY OR OTHER PERSON AS PART OF THIS PROCESS, BUT IF YOU DO YOU MUST INDICATE THAT YOU ARE REPRESENTED BY AN ATTORNEY ON THE FORM AVAILABLE AT VERIZON.COM/ABOUT/NOD/ NOTICE-OF-DISPUTE-WIRELESS-FORM AND CONFIRM YOU AUTHORIZE US TO DISCUSS YOUR ACCOUNT INFORMATION WITH THIS ATTORNEY OR OTHER PERSON. THE SUFFICIENCY OF THIS NOTICE OF DISPUTE IS AN ISSUE TO BE DECIDED BY A COURT PRIOR TO THE FILING OF ANY DEMAND FOR ARBITRATION. IF YOU HAVE PROVIDED THIS INFORMATION AND WE ARE UNABLE TO RESOLVE OUR DISPUTE WITHIN 60 DAYS, EITHER PARTY MAY THEN PROCEED TO FILE A CLAIM FOR ARBITRATION. WE'LL REIMBURSE ANY FILING FEE THAT THE AAA CHARGES YOU FOR ARBITRATION OF THE DISPUTE AT THE CONCLUSION OF THE ARBITRATION IF YOU FULLY PARTICIPATE IN THE PROCEEDING. WE'LL ALSO PAY ANY

ADMINISTRATIVE AND ARBITRATOR FEES CHARGED BY THE ARBITRATION TRIBUNAL. IF THE ARBITRATOR DETERMINES THAT YOUR CLAIM WAS FILED FOR PURPOSES OF HARASSMENT OR IS PATENTLY FRIVOLOUS, THE ARBITRATOR WILL REQUIRE YOU TO REIMBURSE VERIZON FOR ANY FILING, ADMINISTRATIVE OR ARBITRATOR FEES ASSOCIATED WITH THE ARBITRATION.

(5) WE MAY, BUT ARE NOT OBLIGATED TO, MAKE A WRITTEN SETTLEMENT OFFER ANYTIME BEFORE THE ARBITRATION HEARING. THE AMOUNT OR TERMS OF ANY SETTLEMENT OFFER MAY NOT BE DISCLOSED TO THE ARBITRATOR UNTIL AFTER THE ARBITRATOR ISSUES AN AWARD ON THE CLAIM. IF YOU DON'T ACCEPT THE OFFER AND THE ARBITRATOR AWARDS YOU AN AMOUNT OF MONEY THAT'S MORE THAN OUR OFFER BUT LESS THAN \$5,000, OR IF WE DON'T MAKE YOU AN OFFER, AND THE ARBITRATOR AWARDS YOU ANY AMOUNT OF MONEY BUT LESS THAN \$5,000 THEN WE AGREE TO PAY YOU \$5,000 INSTEAD OF THE AMOUNT AWARDED. IN THAT CASE WE ALSO AGREE TO PAY ANY REASONABLE ATTORNEYS' FEES AND EXPENSES, REGARDLESS OF WHETHER THE LAW REQUIRES IT FOR YOUR CASE. IF THE ARBITRATOR AWARDS YOU MORE THAN \$5,000, THEN WE WILL PAY YOU ONLY THAT AMOUNT.

(6) IF 50 OR MORE CUSTOMERS INITIATE NOTICES OF DISPUTE PURSUANT TO PARAGRAPH 4 ABOVE OR FILE A COMPLAINT IN COURT, WHICH RAISE SIMILAR CLAIMS, AND COUNSEL FOR THE VERIZON WIRELESS CUSTOMERS BRINGING THE CLAIMS ARE THE SAME OR COORDINATED FOR THESE CUSTOMERS, THE CLAIMS SHALL PROCEED IN ARBITRATION IN A COORDINATED PROCEEDING. IN THE FIRST STAGE, 50 ARBITRATIONS WILL PROCEED AND COUNSEL FOR THE VERIZON WIRELESS CUSTOMERS AND COUNSEL FOR VERIZON WIRELESS SHALL EACH SELECT 25 CASES TO PROCEED FIRST IN ARBITRATION IN A BELLWETHER PROCEEDINGS BEFORE SEPARATE ARBITRATORS. THE ARBITRATORS ARE ENCOURAGED TO RESOLVE THE CLAIMS WITHIN 120 DAYS OF APPOINTMENT OR AS SWIFTLY AS POSSIBLE THEREAFTER. CONSISTENT WITH FAIRNESS TO THE PARTIES AFTER THE FIRST STAGE IS COMPLETED, THE PARTIES MUST ENGAGE IN A SINGLE MEDIATION OF ALL REMAINING CASES, AND VERIZON WILL PAY THE MEDIATION FEE. IF THE PARTIES CANNOT AGREE HOW TO RESOLVE THE REMAINING CASES AFTER MEDIATION, THEY WILL REPEAT THE PROCESS OF SELECTING AND FILING 50 CASES TO BE RESOLVED IN INDIVIDUAL BELLWETHER PROCEEDINGS BEFORE SEPARATE ARBITRATORS, FOLLOWED BY MEDIATION ADDITIONAL CASES INVOLVING SIMILAR CLAIMS BROUGHT BY THE SAME OR COORDINATED COUNSEL SHALL NOT BE FILED IN ARBITRATION UNTIL THE ARBITRATIONS AND MEDIATIONS FOR PRIOR SETS HAVE BEEN COMPLETED. THIS PROCESS MAY CONTINUE UNTIL THE PARTIES ARE ABLE TO RESOLVE ALL OF THE CLAIMS, EITHER THROUGH SETTLEMENT OR ARBITRATION. YOU AGREE TO THIS PROCESS EVEN THOUGH IT MAY DELAY THE ARBITRATION OF YOUR CLAIM. IF SUCH A PROCESS IS INITIATED, THE FILING OF A NOTICE OF DISPUTE BY A CUSTOMER IN ACCORDANCE WITH PARAGRAPH (4) OR FILING OF A COMPLAINT IN COURT WILL TOLL ALL APPLICABLE STATUTES OF LIMITATIONS FOR THAT CUSTOMER'S DISPUTE UNTIL THE COMPLETION OF THE PROCESS DESCRIBED IN THIS PARAGRAPH. A COURT WILL HAVE AUTHORITY TO ENFORCE THIS PARAGRAPH INCLUDING BY ENTERING AN INJUNCTION TO PROHIBIT FILINGS IN VIOLATION OF THIS PARAGRAPH.

(7) AN ARBITRATION AWARD AND ANY JUDGMENT CONFIRMING IT APPLY ONLY TO THAT SPECIFIC CASE; IT CAN'T BE USED IN ANY OTHER CASE EXCEPT TO ENFORCE THE AWARD ITSELF.

(8) IF A COURT, PURSUANT TO PARAGRAPH 3, DETERMINES THAT THE PROHIBITION ON CLASS ARBITRATIONS OR THE LIMITS ON THE ARBITRATOR'S AUTHORITY CANNOT BE ENFORCED UNDER APPLICABLE LAW AS TO ALL OR PART OF A DISPUTE, THEN THE AGREEMENT TO ARBITRATE WILL NOT APPLY TO THAT DISPUTE OR PART OF THE DISPUTE, WHICH MAY PROCEED IN COURT EITHER ONCE THE ARBITRATED MATTERS HAVE CONCLUDED OR SOONER IF THE COURT SO REQUIRES.

(9) IF FOR ANY REASON A CLAIM PROCEEDS IN COURT RATHER THAN THROUGH ARBITRATION, YOU AND VERIZON AGREE THAT, TO THE FULLEST EXTENT ALLOWED BY APPLICABLE LAW, NO ACTION WILL BE BROUGHT ON A CLASS OR COLLECTIVE BASIS AND YOU AND VERIZON UNCONDITIONALLY WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT IN ANY WAY. IN THE EVENT OF LITIGATION, THIS PARAGRAPH MAY BE FILED TO SHOW A WRITTEN CONSENT TO A TRIAL BY THE COURT.

About this Agreement

If either you or we don't enforce our rights under this agreement in one instance, that doesn't mean you or we won't or can't enforce those rights in any other instance. You cannot assign this Agreement or any of your rights or duties under it without our permission. However, we may assign this Agreement or any debt you owe us without notifying you. If you're a Postpay customer, please note that many notices we send to you will show up as messages on your monthly bill. If you have online billing, those notices will be deemed received by you when your online bill is available for viewing. If you get a paper bill, those notices will be deemed received by you three days after we mail the bill to you. If we send other notices to you, they will be considered received immediately if we send them to your wireless device, or to any email or fax number you've given us, or after three days if we mail them to your billing address. If you need to send notices to us, please send them to the customer service address on your latest bill.

If you're a Prepaid customer and we send notices to you, they will be considered received immediately if we send them to your wireless device or to any email you've given us, or if we post them as a precall notification on your Service, or after three days if we mail them to the most current address we have for you. If you need to send notices to us, please send them to the Customer Service Prepaid address at verizon.com/contactus.

If any part of this agreement, including anything regarding the arbitration process (except for part 8 of the dispute resolution section above), is ruled invalid, that part may be severed from this agreement and the rest enforced.

This agreement and the documents it incorporates form the entire agreement between us. Any other documents or anything said by any Sales or Customer Service Representatives will not form any part of the agreement between us, and you have no other rights regarding Service or this agreement. This Agreement isn't for the benefit of any third party except our parent companies, affiliates, subsidiaries, agents, and predecessors and successors in interest. Except where we've agreed otherwise elsewhere in this agreement, this agreement and any disputes covered by it are governed by federal law and the laws of the state encompassing the area code of your wireless phone number when you accepted this agreement, without regard to the conflicts of laws and rules of that state.

Important information

The services described in this brochure are subject to the following terms and conditions, as applicable.

- · Credit approval required.
- To block access to certain content or services, call Customer Service or visit verizon.com/ myverizon, where you can block users on your account from using or making purchases in Games, Media Center, Mobile Web and third-party applications and services.
- When you call someone, his or her phone may show your name and wireless phone number. If you want to block this Caller ID, dial *67 before each call, or order per-line call blocking (just dial *82 to unblock) where available. You can't block Caller ID for some of the numbers you may call, such as toll-free numbers.
- When you set up and listen to your Voicemail from your wireless phone, your account will be billed at regular plan rates, just as if you were making a regular call.

Data Services

Verizon Wireless charges you for all data and content sent or received using our network (including any network overhead and/or Internet Protocol overhead associated with content sent or received), as well as resolution of Internet Protocol addresses from domain names. Sending or receiving data using a virtual private network (VPN) involves additional VPN overhead for which you will be charged. Please note that certain applications or widgets periodically send and receive data in the background, without any action by the user, and you will be billed for such data use. Applications may automatically re-initiate data sessions without your pressing or clicking the Send, Connect or Enter buttons. Data sessions automatically terminate after 24 hours. A data session is inactive when no data is being transferred. Data sessions may seem inactive while data is actively being transferred, or may seem active when the data is actually cached and data is not being transferred. If you have a data-only plan and use voice service, domestic voice calls will be billed at 25¢/minute.

We have implemented optimization technologies across our 5G and 4G LTE networks to transmit data files in a more efficient manner to allow available network capacity to benefit the greatest number of users. These techniques include video caching and sizing video files more appropriately for mobile devices. The optimization process is agnostic as to the content itself and to the website that provides it. While Verizon Wireless invests much effort to avoid changing text, image, and video files in the optimization process and while any change to the file is likely to be

indiscernible, the optimization process may minimally impact the appearance of the file as displayed on a customer's device. This practice does not make any distinction based on the content of the video or the source website. To achieve this optimization. Verizon limits the throughput speeds of such video downloads or streams over our 5G and 4G LTE networks (which may be below the 9 – 56 Mbps 5G and 4G LTE download speeds typically provided). On certain plans, we may prioritize your 5G and 4G LTE data behind other traffic. If the cell site you are connected to begins experiencing high demand during the duration of your session, your 5G and 4G LTE data speeds may be slower than the other traffic's. Once the demand on the site lessens, or if you connect to a different site not experiencing high demand, your speed will return to normal. Any such network management practices will be disclosed in the descriptions of impacted plans. For a further, more detailed explanation of these techniques, please visit verizon. com/about/our-company/open-internet.

Check the terms of the Plan you selected to determine if using your smartphone as a Mobile Hotspot (Wi-Fi or tethering) is included as part of your service, requires an additional fee, or is unavailable with your Plan.

Data transfer amounts will vary based on application. If you download an audio or video file, the file may be downloaded in sections or in its entirety; data charges will apply to the portion downloaded, regardless of whether you listen to or watch all of it. You may access and monitor your own data usage during a particular billing period, including during the return period, by accessing My Verizon online or by contacting Customer Service.

Data Services: permitted uses

You can use our Data Services for accessing the internet and for such uses as: (i) internet browsing; (ii) email; (iii) intranet access (including accessing corporate intranets, email and individual productivity applications made available by your company); (iv) uploading, downloading and streaming of audio, video and games (including simulcasting); (v) mobile hotspot/tethering up to your Plan's permitted allotment; and (vi) Voice over Internet Protocol (VoIP).

Data Services: prohibited uses

You may not use our Data Services for illegal purposes or purposes that infringe upon others' intellectual property rights, or in a manner that interferes with other users' service; that violates trade and economic sanctions and prohibitions as promulgated by the departments of Commerce, Treasury or any other US government agency; that interferes with the network's ability to fairly allocate capacity among users. Examples of prohibited usage include: (i) server devices or host computer applications that are broadcast to multiple servers or recipients such that they could enable "bots" or similar routines (as set forth in more detail in (ii) below) or otherwise degrade network capacity or functionality; (ii) "auto-responders," "cancel-bots," or similar automated or manual routines that generate amounts of net traffic that could disrupt net user groups or email use by others; (iii) generating "spam" or unsolicited commercial or bulk email (or activities that facilitate the dissemination of such email); (iv) any activity that adversely affects the ability of other users or systems to use either Verizon Wireless' services or the internet-based resources of others, including the generation or dissemination of viruses. malware or "denial of service" attacks; (v) accessing, or attempting to access without authority, the

information, accounts or devices of others, or to penetrate, or attempt to penetrate, Verizon Wireless' or another entity's network or systems; (vi) running software or other devices that maintain continuous active internet connections when a computer's connection would otherwise be idle, or "keep alive" functions, unless they adhere to Verizon Wireless' requirements for such usage, which may be changed from time to time; (vii) use of your smartphone or your Mobile Hotspot to provide internet connectivity for the primary purpose of crypto-mining or adding, securing, or verifying transactions to a blockchain or any blockchain-based cryptocurrencies; or (viii) any use of smartphone data meant to be used exclusively on the smartphone device to provide connectivity, directly or indirectly, to other devices, including but not limited to routers, Jetpacks, modems, smart TVs, computers, tablets or servers. Provided however, providing connectivity to other devices is permitted through Mobile Hotspot/ tethering which is limited to the amount of data allocated with your plan. We may investigate, and may ask you to provide an explanation, to determine whether such usage violates the terms and conditions of your Service, the Customer Agreement, or any other applicable terms & conditions have been violated.

We further reserve the right to take measures to protect our network and other users from harm, compromised capacity or degradation in performance. These measures may impact your service, and we reserve the right to deny, modify (including slowing speeds for excessive usage) or terminate service, with or without notice, to anyone we believe is using data plans or features in a manner that adversely impacts our network.

We may monitor your compliance, or the compliance of other subscribers, with these terms and conditions, but we will not monitor the content of your communications except as otherwise expressly permitted or required by law. (See verizon.com/privacy.)

• Unlimited Anytime Minutes

Unlimited Anytime Minutes are for direct-dialed, uninterrupted live dialogue between two individuals. Broadcasts, chat and party lines, auto-dialed calls, telemarketing and similar services are prohibited.

Unlimited messaging

Applies when sending and receiving (i) Text, Picture, and Video Messages with Verizon Wireless and non-Verizon Wireless customers in the United States; (ii) Text, Picture, and Video messages sent via email; (iii) Instant Messages; and (iv) Text, Picture and Video Messages sent to, or received from, other countries while you are in the United States. Premium Messaging programs not included.

Data-only plans: Text Messaging available at standard rates. For some PC Card, ExpressCard, USB Modem, Mobile Hotspot and Mobile Broadband Built-In notebook/netbook devices and tablets, if you don't utilize VZAccess Manager (or an SMS-capable connection manager), you will be billed for text messages that are sent to you, but you will not be able to receive them. When using some Mobile Hotspots, you must be connected via the provided USB cable to receive text messages; if you are connected via Wi-Fi using one of these devices, you will be billed for text messages that are sent to you, but you will not receive them. Messaging Block is available upon request.

Optional services terms and conditions

· Messaging programs

Messaging programs use unique five- or six-digit numbers, called "short codes." They are provided by third parties, and we are not responsible for any content, information or services provided by third-party services through these programs. The programs and opt-in requirements vary. Short codes, whether sent or received, may be subject to standard messaging charges.

To opt out at any time, send the words CANCEL, END, QUIT, STOP or UNSUBSCRIBE to the applicable short code. To get more information, including contact details for the third-party sponsor, send the word HELP to the short code. Some programs may be subject to additional terms and conditions.

No credits or pro-rating will be applied.

Share Name ID

Some Verizon Wireless services allow customers to determine how their names, mobile phone numbers and other personal information ("Name ID") appear to the person receiving the call. Verizon Wireless does not prescreen Name ID information that you submit when using these services. To use these services, you must represent and warrant to Verizon Wireless that the information you provide is accurate; not intended to offend, impersonate, misinform or mislead others; and does not infringe or violate someone else's rights or violate the law, rules or regulations with regard to privacy, intellectual property or otherwise.

Customers may also be able to download software applications offered by unaffiliated third-party providers that manipulate or "spoof" the Name ID that appears to the person receiving the call. Verizon Wireless does not prescreen the third-party applications that you may download. However, you should review any applicable third-party terms and conditions before subscribing to or using such services.

Verizon Wireless has the right, in its sole discretion, to refuse to pass or to remove any Name ID information and to investigate reports of misuse, abuse or other violations. Such violations may result in your service being limited, suspended or terminated for cause. Submitting misleading or inaccurate information to Verizon Wireless or a third-party provider, or misuse of your wireless device, with the intent to defraud, cause harm or wrongfully obtain anything of value may also subject you to civil and criminal penalties.

Push to Talk Plus

Push to Talk Plus (PTT+) lets you deliver voice and multimedia to help keep your mobile workforce connected. PTT+ allows you to talk to an individual or an entire group. PTT+ provides communication on Verizon's 4G LTE and 5G networks or over Wi-Fi. PTT+ also gives users the added ability to simply and easily share texts, alerts, photos, videos, location data, voice messages and documents. To use PTT+ you will need a subscription to PTT+ Verizon services and a smartphone, basic phone or tablet that's compatible with Verizon PTT+. General use: To make a call tap the contact to select the one you want to start a PTT call. Release the PTT button to allow the other person on the call to take the floor and speak and tap the end call to end the call. If the PTT call icon turns a lighter shade of gray or if you hear an error tone when holding the call button, it means someone else has the floor. Wait for the floor control to be released (you will hear a release tone when the floor is open). To make a group call touch the group you wish to call from the

group screen. Press and hold the PTT+ icon. All members will receive the call.

Verizon Roadside Assistance

Verizon Roadside Assistance service is available for legally registered light passenger vehicles (e.g., sedans, coupes, motorcycles, convertibles, SUVs, light-duty pickups, etc.). Coverage does not include service of any kind on vehicles used for commercial purposes or using dealer tags. For every line enrolled, you can only make four calls per year for Verizon Roadside Assistance service.

Verizon Roadside Assistance services are provided by Signature Motor Club, Inc. (in California, Signature Motor Club of California, Inc.), subsidiaries of Allstate Enterprises, LLC, an independent company contracted to provide roadside assistance to Verizon Wireless customers. You can receive Verizon Roadside Assistance service two days after the feature is added.

International Long Distance

You need International Eligibility to make international calls to most countries, but you can make calls to some North American destinations without it. Additional surcharges may apply when calling certain countries; see verizon.com/global for details.

Plan and add-on discounts

You may be able to receive a monthly access discount based on where you work or through an organization with which you are affiliated. Unless otherwise noted, plans with a monthly access fee or monthly account access fee of \$34.99 or higher and data add-ons \$24.99 or higher when added to such plans are eligible for discounts, except for military and veterans discounts. Line-level access fees and data-only plans are not eligible for discounts. Please speak with a Verizon Wireless Sales Representative, or your organization's telecom administrator, for more information about discounts you may be eligible for. For information about our business programs, please speak to a Verizon Wireless Business Specialist or call 1.800.VZW.4BIZ.

Account manager

Sharing your account access

Adding an account manager gives another person access to your account information and authority to manage your account. Account managers can perform all transactions except for:

- · Change account password
- Add/change account manager

Wireless safety and assistance

Important information on radio frequency emissions and responsible driving

You can find important and useful information on radio frequency emissions and responsible driving in our stores, in the Important Consumer Information brochure included in your equipment box and on our website. Visit verizon.com and click on the links at the bottom of the homepage.

Location information

Your wireless device can determine its (and your) physical, geographical location ("Location Based Services" or LBS) and can associate your device's physical location with other data. You have the ability to enable or disable access to such services. By enabling location settings on your device, you are permitting applications on your device to use LBS through software, widgets or peripheral components you choose to download, add or attach to your wireless device or through web access, messaging capabilities or other means, and you are authorizing

Verizon Wireless to collect, use and disclose your Location Information as appropriate to provide you with any location services that you enabled. To limit potential unauthorized access to your Location Information, Verizon Wireless offers various mechanisms and settings to manage access to location data. You should review each application's settings to determine whether you want to enable LBS for that application.

FCC rules and regulations

The Federal Communications Commission (FCC) requires that wireless phones be operated in accordance with FCC rules and regulations and under supervision of the licensee.

FCC notice regarding transmission of Wireless Emergency Alerts (Commercial Mobile Alert Service)

Verizon Wireless has chosen to offer Wireless Emergency Alerts within portions of its service area, as defined by the terms and conditions of its service agreement, on Wireless Emergency Alert-capable devices. There is no additional charge for these Wireless Emergency Alerts. Wireless Emergency Alerts may not be available on all devices or in the entire service area or if a subscriber is outside of the Verizon Wireless service area. For details on the availability of this service and Wireless Emergency Alert-capable devices, please ask a Sales Representative or visit verizon.com/support/wireless-emergency-alerts-faqs.

Security deposit

You may have been asked to leave a security deposit at the time you activated your wireless service. You are eligible to receive your security deposit back at the end of one year of uninterrupted service, or upon termination of your service. Your deposit will automatically be refunded after one year, including interest, provided that you have kept your account in "good standing" (this means that you paid your bill continuously for one year in a timely manner). This refund may take up to three billing cycles to be processed. Should you be disconnected at any time during the first year for lack of payment, you forfeit any interest accrued during that time frame. If you terminate your service but have not paid your final bill, the deposit will be applied to your account, and you will receive any remaining funds. If your service is terminated after the initial 30-day return and exchange period but before the end of your minimum term, your deposit will be applied against the early termination fee in addition to any outstanding balance before a check is processed.

Devices not purchased from Verizon Wireless

You may activate any 4G LTE device that has been certified by Verizon Wireless to be compatible with our 4G LTE network, including devices not purchased directly from Verizon Wireless. If you did not purchase your device from Verizon Wireless, please be aware that certification of a device for use on the Verizon Wireless network does not mean that Verizon Wireless has made any determination as to the function, call quality or other functionality provided by the device. The device provider is solely responsible for the representations of its product function, functionality, pricing and service agreements. Verizon Wireless does not in any way warrant that the certified device (a) will operate or operate without error on the network (including the network of any other carrier accessed while roaming or otherwise) or with available Verizon Wireless branded products and services; (b) will operate without the need for periodic upgrades or modifications to the certified device; (c) will operate

indefinitely on the network; (d) will not be subject to service disruptions or interruptions due to government regulation, system capacity, coverage limitations, radio signal interference or other anomalies; or (e) will not be adversely affected by network-related modifications, upgrades or similar activity. Also, you should contact the device provider from whom you purchased the device for questions about its operations and capabilities. Verizon Wireless representatives may not be able to troubleshoot operational difficulties encountered with devices not purchased from Verizon Wireless.

You can try out our service for 30 days.

You may terminate service for any reason within 30 days of activation. If you purchased a wireless device at a promotional price at the time of activation, you must return that wireless device to avoid being assessed an early termination fee of \$175, or \$350 if you purchase an advanced device. You will be responsible for all applicable usage fees, prorated access charges, taxes, surcharges or other charges that accrued to your account through the termination date. If you paid a security deposit, it may take between 30 and 60 days to process the return of your security deposit. The charges for any service used on the account before the service termination date may be applied against your security deposit.

If you cancel your service after the 30-day period, but prior to the expiration of your minimum term, you will be responsible for all of the above-mentioned charges, including the early termination fee.

Connecticut customers only

If you have any questions about your bill or concerns about your service, please call Customer Service at 1.800.922.0204 or dial *611 from your wireless phone.

If we cannot resolve your issue, you have the option of contacting the Department of Public Utility Control (DPUC):

Online: www.ct.gov/PURA
Phone: 1.860.827.1553
Mail: Connecticut PURA
10 Franklin Square
New Britain, CT 06051

Experiencing a problem with your device during the manufacturer warranty period?

If you're having a problem with your wireless device, iust contact Verizon Wireless toll-free at 1.866.406.5154 from a different phone. We'll diagnose the issue with you right over the phone. If we can't resolve the problem and it is caused by a manufacturing defect within the warranty period provided by the manufacturer in the packaging when the device was originally purchased from Verizon Wireless or an authorized retailer, we'll send you a Certified Like-New Replacement (either a like unit or one of comparable quality) right to your door. For tablets, we will send your replacement after you return your tablet in the shipping box we send vou. Certified Like-New Replacements will carry the remaining warranty period from the original wireless device, or 90 days, whichever is greater. Once you receive your replacement device, you must return your defective device within 5 days. If you do not return your defective device or if you return a device that has been subjected to neglect, misuse, liquid damage, software alterations or unreasonable wear and tear, you will be charged up to the full retail price of your replacement device, which may be in excess of \$500. If your device has incurred damage not

covered by the manufacturer's warranty, return your replacement device in the box it came in to avoid being charged the value of your replacement device. If you have device protection, contact your provider to discuss replacement options for a damaged device. These policies do not limit or supersede any existing manufacturer's warranties.

Billing for third-party services/warning to parents and account owners: Many services and

applications are accessible on or through wireless devices, including purchases of games, movies, music and other content. Some of these services are provided by Verizon Wireless. Others are provided by third parties that may offer the option to bill the charges to your Verizon Wireless bill or other methods of payment. IF YOU CHOOSE TO HAVE THIRD-PARTY CHARGES BILLED ON YOUR ACCOUNT, ANY CHARGES INCURRED FOR THESE SERVICES WILL APPEAR ON YOUR VERIZON WIRELESS BILL IN THE USAGE AND PURCHASE CHARGES SECTION UNDER "PURCHASES FROM OTHER VENDORS." USE CARE WHEN ALLOWING ANOTHER PERSON, INCLUDING A CHILD, TO USE YOUR DEVICE OR A DEVICE ON YOUR ACCOUNT. You are obligated to pay all charges incurred by you, any other user of your wireless device or any user of a device on your account. VERIZON WIRELESS OFFERS A FREE **BLOCK FOR ALL BILLING OF THIRD-PARTY** SERVICES AT VERIZON.COM/MYVERIZON.

Verizon Wireless Plans, Rate and Coverage Areas, rates, agreement provisions, business practices, procedures and policies are subject to change as specified in the Customer Agreement.

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Pick only the perks you want. Save on every one.



















