



Bridging the Great Internet Gap

———— Welcome to High-Speed Fiber Internet for All ————

Surf Internet, an innovative fiber-optic internet company, serves as the essential gateway to connectivity across the Great Lakes region. We deliver high-speed, reliable, future-proof internet to homes and businesses in underserved, rural communities.

You're invited, through a unique opportunity created by The Broadband Equity Access and Deployment (BEAD) Program, to discover how your community can bridge the gap, and join America in bringing home this transformational technology.

 **SURF Internet**SM

Table of Contents

Surf Internet is Ready to Lead the Transformation	1
Surf's Mission	2

THE BEAD GRANT

BEAD: A Once-in-a-Generation Opportunity	3
The Fiber Difference.....	5
How to Lead the Digital Transformation of Your Community	7
On the Ground: How Grant Money Lifts Residents.....	8

ABOUT SURF INTERNET

Surf Internet: A Longstanding History and A Bright Future.....	10
Surf's Legacy of Service: Connecting the Unreachable.....	11
Surf's Customer-First Approach	13
The Story of Portage, Indiana	14
Grants: Facts and Figures	15
The Benefit of Going Local	16
Partnering with other ISPs for Greater Impact	18
The Story of Howell, Michigan	19

Surf Internet is Ready to Lead the Transformation

Fiber internet, the great equalizer of large cities and small towns, has spread across America, giving rural residents access to advanced technology for the first time. Yet, there is still work to be done to connect those who remain cut off from the high-speed internet that lifts businesses, supports education, and brings families together.

Surf Internet is a regional fiber-optic internet provider who has long used a combination of grant funding and private capital to expand high-speed internet into underserved and unserved areas in the Great Lakes area. Now, they are ready to lead the transformation in your area, connecting your residents to this increasingly-necessary service.



“Our rural communities face a variety of obstacles that urban communities do not, including the lack of high-speed fiber broadband. We are working hand in hand with Surf to bridge that divide.”

Fiber broadband will improve lives through job creation, improved health care, and educational opportunities, and our economy will also grow as a result. Our communities will be more attractive to potential companies looking to locate, which in turn will create a positive ripple effect on our economy.”

Lisa G. Dan | Former Executive Director
Starke County Economic Development Foundation, Inc.

Surf's Mission

We believe that high-speed, reliable internet service is the great equalizer, evening the playing field so that everyone — regardless of location, income or digital skills — is included in all opportunities that advanced connectivity has to offer.

We're on a mission to transform the future of our region by building an unparalleled network and providing an unsurpassed customer experience for the communities where we live, work, and serve.

Our Values

RELIABILITY

is ingrained in our business. It starts from the moment we begin designing a network and extends through installation and customer support. We're intentionally at our best for the people we serve.

INTEGRITY

is the way we do business. We live in the communities we serve, so we put our principles into action and deliver on our promises. We're going the extra mile to bring the internet to your door.

INNOVATION

is in the very origins of our business. Since 2001, we've been developing revolutionary, creative ways to connect people to the things they care about. We're aiming to change the world.

ILLUMINATION

is the mindset through which we approach problems. We work to illuminate our customers and communities by providing expert service, resources, and support. We're working to light up the communities we serve.



BEAD: A Once-in-a-Generation Opportunity

Many small and/or rural communities like yours have, until now, been at the mercy of large internet service providers (ISPs) and their coverage maps which oftentimes overrepresent broadband availability. Residents have dealt with lagging internet while those in larger cities enjoy the many benefits of high-speed internet. Now, through the generous Bipartisan Infrastructure Law, funding is available to underserved communities to remedy the gap that has persisted far too long.

WHY NOW IS THE TIME TO ACT

Network operators, especially large ISPs, typically avoid rural areas because of prohibitively high construction costs, which make up 70% of the costs for fiber deployment. Without public subsidies, businesses face a steep uphill battle in overcoming the financial barriers to extending their network into rural communities like yours.

That makes the BEAD grant, with billions of federal dollars allocated to rural projects, truly a once-in-a-generation opportunity. Well-funded nationwide programs like this are rare, and fiber expansion costs remain high, making it unlikely that unsubsidized ISP investments in rural areas will become attractive in the near future.

Now is the time to partner with ISPs like Surf to inject resources into this critical, life-changing technology for the residents of your community. Grant subsidy is the way to get rural America equipped with fiber, and there may not be another opportunity like this one. BEAD represents a full-on effort through federal, state, and local cooperation to equip all of America with fiber internet.

THE COST OF RURAL BROADBAND

On average, the cost of a single passing (where the fiber network is installed along a road that “passes” a house) is around \$1,000. Surf has found that the cost to build fiber in rural areas has been around \$6,700. That number is expected to climb, meaning grant funding is only going to become more necessary to make the financial case for fiber construction.

QUICK FACTS ABOUT BEAD

The Broadband Equity Access and Deployment (BEAD) Program is a federal grant program that includes \$42.45 billion for high-speed internet access. It aims to get all Americans online by funding partnerships between communities and stakeholders to build infrastructure where needed and to increase adoption of high-speed internet. BEAD prioritizes unserved and underserved communities who will benefit from increased internet speeds.

- ☑ All 50 States are eligible for grant funding
- ☑ Unserved locations are those that have no internet access or that only have access under 25/3 Mbps
- ☑ Underserved locations are those that only have access under 100/20 Mbps
- ☑ Final proposals are due at the end of 2024
- ☑ Communities may receive fiber-optic internet access as early as 2025



“High-speed, low-cost internet is no longer a luxury – it’s a necessity. As we work toward our goal of ‘30 by 30’ – that’s 30,000 residents by the year 2030 – the ability to call ourselves a multi-gig city will be instrumental in attracting businesses big and small to set up shop right here in La Porte. We are thrilled to be partnering once again with Surf Internet to achieve new heights.”

Tom Dermody | Mayor
LaPorte, Indiana



The Fiber Difference

Fiber internet uses light to transmit data through fiber-optic cables, rather than electricity like traditional copper cable internet. The nature of fiber-optic internet allows higher capacity signals to travel faster and longer distances, delivering significantly higher bandwidth than any other type of internet access.

FASTEST CONNECTION

Fiber-optic is up to 25X faster than traditional cable internet, with no competition for bandwidth.

SYMMETRICAL SPEEDS

Unlike cable internet, internet speeds are the same whether you are downloading or uploading. 1 gig down is 1 gig up.

MOST RELIABLE SERVICE

Fiber-optic networks are less susceptible to weather, interference, outages, and lags. Fiber-optic strands don't have problems with signal loss.

UNLIMITED DATA

Fiber-optic networks can transport theoretically infinite amounts of data — no request is too great.

FUTURE PROOF

Gig speeds are only the beginning. Once installed, fiber can be upgraded to deliver multi-gig speeds in the future.

DIFFERENT THAN WIRELESS

With wireless internet (which uses electromagnetic waves for broadcasting), users typically pay more money for slower, less reliable speeds. Fiber-optic technology allows for faster data transmission and can handle multiple users simultaneously. Wireless users compete for bandwidth, which is slower than fiber, which can further decrease speeds.

Wireless networks may also face challenges when the weather changes – rain, snow, or atmospheric conditions can interfere with a user's wireless signal, causing service disruptions and slower performance. In contrast, fiber-optic networks remain resilient and consistently deliver high-speed data transmission. The susceptibility of wireless signals to weather-related anomalies can result in service interruptions and reduced performance, issues that are inherently absent in the robust and weather-resistant nature of fiber-optic connectivity.



DIFFERENT THAN CABLE

Fiber uses light, rather than electricity as cable wires do. It's significantly faster, and unlike cable, which offers much slower upload speeds, fiber offers symmetrical download and upload speeds. Cable is also susceptible to the same weather and electromagnetic interference events that cause problems for wireless connections. For what are often comparable prices, fiber beats out traditional cable in benefits across the board.



“Iosco Township is a rural farming community with under 4,000 residents, which did not make us appealing to large internet providers. Internet options in our area were minimal and very expensive.

The COVID-19 pandemic brought to light the need for rural residents to have good and affordable internet service. When ARPA [American Rescue Plan Act] funding became available, the Township Board entered into a partnership with Surf Internet to further build out fiber services.

Surf Internet’s willingness to bring fiber to our area was literally life-changing for many of our residents. They can now work from home, educational resources are readily available, and home entertainment options are now limitless.”

Julie Dailey | Clerk
Iosco Township, Michigan



How to Lead the Digital Transformation of Your Community

Stakeholders and elected officials have several ways to win funding and streamline the fiber expansion process in their communities.

1. INVEST TO ATTRACT MORE INVESTMENT

When it comes to winning grants, the simple reality is that communities who commit local dollars are the most likely to receive funding. Financial commitment on the part of a local jurisdiction — sometimes in the form of community development grants, local tax incentives and/or ARPA funds — are key to securing additional dollars.

Why? State and federal grant programs look to the “multiplier effect” their grant contributions will have within a particular community. Without committed local investment, grant reviews and scoring will be significantly lower. When a grant can combine Surf’s private capital, committed local investment, and state/federal grant funding, then the overall impact of the grant will be much greater.

2. STREAMLINE ENGINEERING REVIEW AND PERMITTING

A mutually agreed upon permitting process between a local jurisdiction and Surf not only reduces the overall construction costs but also compresses the project timeline. Lower project costs make a grant application more competitive, and shorter construction times mean community members get connected sooner.

3. IDENTIFY COMMUNITY ANCHOR INSTITUTIONS

Community Anchor Institutions (CAIs) are an important component to grant applications and to Surf’s commitment to digital equity and inclusion. Identifying these organizations helps Surf connect with stakeholders, include them in the application, and structure a network expansion with them in mind. CAIs include locations like schools, libraries, health clinics, hospitals or other medical providers, institutions of higher education, public housing organizations, or community support organizations that facilitate greater use of broadband service by vulnerable populations.

4. ASSIST WITH COMMUNITY ENGAGEMENT

Getting buy-in from residents is critical to the success of any fiber expansion plan. We want to engage with all community stakeholders to best fit our solution to their needs. We can help identify those who can help with implementation, inform residents about the coming opportunities, and communicate important updates on the construction process so everyone stays up-to-date.

On the Ground: How Grant Money Lifts Residents

The story of Michelle Copeland, La Porte County, Indiana, Resident

During the pandemic, when people were confined to their homes, a personal internet connection suddenly took on an even greater role in how they work, learn, and communicate with one another. But what if your internet is slow or unreliable? While the shift was difficult for everyone, those in rural communities faced an additional challenge — relying on slow or even nonexistent internet, meaning they were cut off even further from daily life.

That was Michelle Copeland and her family's story, until Surf Internet stepped in.

The home that Michelle and her husband and two kids had lived in since 2014 never had great internet. Spotty service and slow speeds had been the norm through their wireless provider. But it was during the worst of the COVID-19 pandemic that relying on their connection for everything they needed became untenable.



Thankfully, a friend down the street had Surf fiber internet, and each school day Michelle would cart her kids over for virtual learning. It wasn't ideal but it worked, and Surf fiber meant that multiple users could be online without reducing each other's speeds.

The difference between the two homes, within the same community, was staggering, and is a microcosm of the larger national problem. Homes and businesses with blazing fast internet get the many benefits of high-speed, reliable internet, while other, especially rural, homes struggle to keep up.



"Michelle's story was heartbreaking — to hear that her family living in rural Laporte County couldn't get access to the internet. And we just felt called to action. Broadband is no longer something that is a "nice to have." It's a "have to have." It is now a utility and it's as important as water and sewer and gas and electricity."

Gene Crusie | CEO
Surf Internet

Surf was already expanding in the area, and with grant funding coming through Indiana's Next Level Connections program, Michelle decided to write Surf personally. In her letter, she described her situation and even screenshotted her internet speeds (12 Mbps download and less than 3 upload) which meant she was squarely in "underserved" territory.

Gene Crusie, CEO of Surf Internet, received the letter and was compelled by her situation. Through their own planning and grant funding, Surf was able to put Michelle's entire neighborhood on the construction map. And in 2023, they were able to turn on speeds of up to 1 gig of service for her neighborhood.

Now, not only do Michelle's internet speeds equal that of her neighbor's down the road, they rival or exceed those in large cities across the nation. When it comes to remote work, video calls, gaming, or streaming services, they have all the digital advantages of those with the fastest internet connection.



"High-speed internet is a game-changer for us. It doesn't sound like a big deal—it's not food or water—but for us, it's how I make money, and it is a big deal. When we got high-speed internet from Surf, it was incredible. It's lightning speed—my son can game freely and I can work on my work projects. It's made a huge difference in our productivity in the home."

Michelle Copeland | Resident
La Porte County, Indiana

When Michelle's neighborhood got connected, they had a Zoom party, simply because they could. With the internet speeds they had before, a teleconference was out of the question. Now, their broadband connections handle it easily, while others in their households use the connection as well. Where many, if not most, communities take a simple Zoom call for granted, for this neighborhood it was cause for celebration.

The Copeland family was able to bridge the digital divide, and it made a palpable, practical difference. Surf's mission is to ensure that all those in the Great Lakes region who want to do the same have that opportunity as well. And like the Copeland family, Surf is confident that through local leadership and grant funding, that reality is confidently within reach.

Surf Internet:

A Longstanding History and A Bright Future

200+
TEAM MEMBERS

24
YEARS IN BUSINESS

600+
COMMUNITIES SERVED

100,000
FIBER-OPTIC READY HOMES

100+
SCHOOL SYSTEMS SERVED

Surf Internet provides predominantly fiber-based, high-speed broadband to residential subscribers, businesses, educational institutions, and municipalities across Indiana, Illinois, and Michigan.

Recognizing the need to capitalize on attractive growth opportunities in the region, CEO Gene Crusie and his local business partners secured investments from Bain Capital and Post Road Group in 2021. These established equity partners form a foundation that allows Surf to continue its rapid expansion.

Over the last two years, Surf has successfully bolstered its executive leadership team, completed an extensive rebranding, and secured grants with local municipalities to expand broadband access in the Great Lakes region. As of November 2023, Surf is connecting an average of 190 customers each day to its advanced network.

Gene Crusie has held the chief executive officer role since August 2021, after serving as president for 21 years. Gene is a lifelong resident of northern Indiana and has degrees from Purdue (Engineering) and Goshen College (Management).

Since the early 1990s, his companies have successfully built and launched dozens of internet service providers throughout the U.S. and abroad. Under his leadership, Surf has acquired 11 other businesses, expanded into three states and grown to more than 200 team members in the past five years.

Additionally, he or his company has earned multiple awards including the Junior Achievement Technology Hall of Fame, Ceragon Top North American VAR, Elkhart Chamber of Commerce Business of the Year, and 1 Mile Tower Construction Award.

Gene leads a team of seasoned professionals, with a leadership team that averages over 20 years of experience with building and operating broadband networks. This collection of network professionals leverage their expertise to rapidly expand Surf's network and deliver the highest level of performance and reliability. Each of these team members travel throughout the Great Lakes region to build and strengthen relationships with local community leaders to solve the problem of rural broadband.



Surf's Legacy of Service: Connecting the Unreachable

Surf's journey began in the mid-1990s when Gene Crusie, driven by the need to connect a local manufacturing plant in Northern Indiana, spearheaded the creation of a local dial-up ISP. This initial venture set the stage for Surf's commitment to connectivity in challenging areas. As technology evolved, Surf transitioned from dial-up to fixed wireless, DSL, and now fiber, always focusing on bridging the digital divide.

A LEADER IN LOCAL SERVICE

In its early years, Surf played a pivotal role in advancing wireless technology for internet delivery. This expertise led to the founding of MapleNet ISP in 1998, which operated dial-up, DSL, and fixed wireless networks until 2006. Fixed wireless became a key solution for Surf to affordably expand broadband into rural areas that traditional carriers avoided, and continue to avoid to this day. Through two decades of providing internet services, Surf developed its fiber-centric approach. After overhauling its network every 5-10 years, Surf soon keyed in on fiber as "the last technology you'll ever need" and committed to a fiber-only approach.

HELPING EXPAND BROADBAND ACROSS THE NATION

Surf's success as a local ISP attracted the attention of numerous communities and private firms looking for broadband options. In 2002, Surf formed a dedicated engineering and contracting division that provided turn-key deployment of fixed wireless systems for rural America. In all, Surf provided consulting, construction, hardware and engineering services for hundreds of rural internet providers in 36 states.

During its rural broadband development efforts, Surf frequently partnered with rural electric cooperatives spanning from Florida to Washington state, whose member-drive electrification missions matched well with the needs of their members to gain access to broadband. Surf also lent its experience to numerous organizations that, like Surf, got started with fixed wireless and are now successfully operating and expanding fiber networks.

Surf furthered its commitment to rural broadband connectivity by forming MNW Telecom, a registered provider of E-rate services that connects unserved and underserved school districts.



A TURN TOWARDS THE TRANSFORMATIVE

In 2018, Surf’s ambitious “Go Big or Go Home” strategy unfolded with the acquisition of FreedomNet Solutions and a \$40 million investment from Post Road Group. This marked the beginning of Surf’s journey into fiber-optics, winning contracts for anchor school districts, which then provided a local platform for Surf to deploy fiber to the home. The success in small trial markets laid the foundation for Surf’s bold plans to reach over 120k households by the end of 2023, and nearly 400k by 2028, through partnership with Bain Capital and \$200 million in debt financing from DigitalBridge Credit.

POSITIONED FOR THE FUTURE

Having traveled throughout the U.S. to engineer and build other broadband networks, the Surf team has gained deep insights into the issues facing underserved rural communities. Whether it has been a township council meeting in Michigan or a school board meeting in rural Kentucky, the constant refrain was, and remains, that inadequate broadband has a real impact on quality of life. Since the beginning, Surf has been learning about the challenges faced by those lacking broadband, and continually endeavored to connect the unconnected.

As the company continues to expand its fiber network and reach new milestones, Surf’s ability to connect hard-to-reach areas uniquely positions them to partner with local communities to drive digital expansion.

Surf's Customer-First Approach

Since our inception we've aimed to be a different kind of ISP. One that puts the customer first and provides value years after the fiber lines are buried and they've signed up for service. It's a commitment you can bank on when you work with Surf to provide your residents with world-class internet. Here are just a few of the ways we put customers first:

PRICE-LOCK FOR LIFE

While many ISPs may offer two years of service without rate hikes, Surf locks in users' prices for as long as the customer chooses to remain on their chosen service plan. In fact, we don't believe in contracts, instead preferring to earn our customers' business year after year.

ALL-IN TRANSPARENT PRICING

Everyone knows that the price quoted, whether it's for your phone, internet, or TV, isn't the final price. Except with Surf, it's just that. What you see is what you get. We don't attach hidden fees to our prices and strive to always be transparent.

WHOLE-HOME WIFI

Blazing fast internet to the home is only as good as your wireless router. That's why we partner with the best to ensure nothing comes between customers and what they've purchased. We work with eero™ to unlock the full potential of high-speed internet throughout the entire household.



"My service works great, very speedy! Any time there's been a concern and I have contacted Surf they are always so helpful and have always resolved the issue. Very little issues. Customer service is amazing!"

Maria P. | Illinois

A FIBER-CONNECTED HOME IS A VALUABLE HOME

Access to high-speed internet is a value in and of itself, providing people with the ability to work, play, learn, and communicate in ways they simply couldn't before. More than that, it raises home prices, too. According to the Fiber Broadband Association, property owners can expect a 3.1% increase in the value of their property with fiber internet installed.



"Excellent service, very good crew and considerate to answer all my questions. I have recommended Surf Fiber to all my friends!"

Sheila G. | Illinois

The Story of Portage, Indiana

Surf's Commitment to the Places They Serve

Bringing fiber internet to underserved areas isn't always a one-and-done project. Each community has its own unique challenges, so the contours of every construction project look different. For Surf, this often means tackling pieces of the fiber project separately, and finding sometimes creative ways to ensure residents have access to advanced internet technology.

In Portage, Indiana, which sits on Lake Michigan just east of Gary, fiber came to the schools first. In 2018, Surf began construction on their fiber network to expand to Portage Township schools. It's a typical progression for many of Surf's projects, but this one needed an atypical solution to a sudden crisis.

In 2020, with COVID-19 striking during the school year, heightened demand for bandwidth meant finding and implementing a solution quickly to ensure seamless virtual learning experiences for the Portage School District. Surf collaborated with the Indiana Toll Road's operator, ITR Concession Company, leveraging their private fiber network as a short-term measure to extend fiber internet to over 7,000 students.

This past summer, Surf was able to make fiber internet a soon-to-be reality for approximately 2,500 residential and commercial locations, investing \$2.5 million of their own capital. By the end of 2024 Surf expects 10,000 locations in the City of Portage to be a part of Surf's network.

"We are proud to continue our commitment to bringing high-speed internet to the residents of Portage that we began years ago," said Surf CEO Gene Crusie at the time. "What began as a venture in improving educational opportunities in schools and virtual learning, has now evolved into a catalyst for transformative change across homes and enterprises throughout the city."

Director of Porter County Public Library System Jesse Butz added, "Expanding reliable and affordable access to the internet is essential to the citizens of Porter County. Through expansion of their infrastructure and enhancements to their network, Surf has been heavily investing in Porter County."



Grants: Facts and Figures

GRANTS WON	15
TOTAL GRANT MONEY RECEIVED	\$29.6M
SURF'S MATCH OF GRANT MONEY	\$18.7M
COMMUNITIES SERVED	25+
HOUSEHOLDS NOW WITH FIBER AVAILABLE	~15,500
TOTAL PASSINGS TO BE COMPLETED	32,000
MILES OF NETWORK LAID	1,325

The power of grant funding is in its ability to bring fiber to communities where it would be financially difficult to reach otherwise. Surf uses grant money to further its commitment to the communities it works in already, and expand its fiber network to those who need it most.

Grants are a catalyst for Surf's private investment. For every grant dollar that Surf receives, it contributes its own capital investments toward a community project. This multiplying effect of public-private funding is what makes rural and underserved broadband projects feasible.

TOP GRANTS AWARDED

REALIZING OPPORTUNITY WITH BROADBAND INFRASTRUCTURE NETWORKS (ROBIN) GRANT
\$16.9M

NEXT LEVEL CONNECTION (NLC) GRANT ROUND 3
\$6.6M

LOCAL LEADER ON THE SIGNIFICANCE OF THE NLC GRANT

"Today marks a monumental step forward for LaPorte County, Indiana, as we proudly announce the successful initiation of the first Next Level Connection grant customer through Surf Internet. With this connection, we are not only laying the foundation for transformative development opportunities within our county but also ensuring that individuals in our rural areas have the vital access they need. Together, we're forging a brighter and more connected future for LaPorte County, and I couldn't be more thrilled to witness this historic moment."

Connie Gramarossa | **President**
La Porte County Board of Commissioners

The Benefit of Going Local

When it comes to the choice of seeking national ISPs or regional fiber providers, it often pays to partner with a regional provider. While the perceived security of a large company can be attractive, there are numerous reasons to look more locally.

LOCAL KNOW-HOW

Regional fiber ISPs like Surf Internet have a deep understanding of the unique challenges and opportunities that rural areas face. Their commitment to serving local communities ensures a more personalized, efficient, and responsive approach to broadband deployment.

FASTER DEPLOYMENT

National ISPs often operate on a larger scale, leading to potential delays in project initiation and completion. Regional ISPs can deploy broadband infrastructure more quickly, as they are better equipped to navigate local regulations, permitting processes, and existing infrastructure, all while maintaining a close relationship with the community.

COMMUNITY ENGAGEMENT

Regional ISPs like Surf Internet are deeply invested in the communities they serve. They actively engage with local stakeholders and understand the digital requirements of the area, resulting in a more community-focused approach.

REGIONAL ECONOMIC BENEFITS

Choosing a regional ISP promotes local economic development. These companies often hire and source locally, creating job opportunities and contributing to the economic well-being of the area. Improved broadband access can attract new businesses and investment, further boosting the local economy.

THE EDGE IN GRANT FUNDING

When applying for grants to fund rural broadband initiatives, partnering with regional ISPs can enhance the competitiveness of the proposal. Grant providers often appreciate local engagement and expertise. By demonstrating the commitment to working with a regional provider, communities can make a compelling case for grant funding, as their approach aligns with the intent of many grant programs to empower local solutions.

UNMATCHED FINANCIAL BACKING

Among regional providers, Surf enjoys the strongest equity support and access to credit. Surf's solid financial footing is key to its growth trajectory, and our company's continued nimble and effective approach to building rural networks attracts further financial support and investment. Surf strikes an optimal balance between small business flexibility and national operator buying power and capabilities. Surf has the buying power and vendor relations to get things done and get them done affordably.



"The broadband fiber project was the result of collaboration: a volunteer committee, an investment from the Culver Redevelopment Commission, and a terrific company like Surf willing to invest in Culver. Broadband fiber was at the top of the list of priorities that had come out of surveying our schools, businesses, and residents. The icing on the cake was being able to work with a company like Surf. They cared about rolling this project out as smoothly as we wanted them to, and they proved why they have an excellent reputation for their work."

Ginny Munroe | **Town Manager (2021–2023) and former Council President
Culver, Indiana**

Partnering with other ISPs for Greater Impact

At Surf, with a focus on transforming underserved communities, we often seek out opportunities to collaborate with other providers or businesses within our industry. We, of course, value healthy competition, but when the ultimate goal is connectivity for those who need it most, we've found a collaborative approach to business helps everyone go further.

THE ACCORD TELECOMMUNICATIONS COLLABORATIVE

Accord is a collaborative effort among Midwest telecommunications companies with the goal of expanding and enhancing middle-mile services in the Midwest, especially in rural and underserved areas. The partnership aims to leverage the strengths and resources of its member-owners to create a larger, more interconnected network.

Surf became a member-owner in the consortium in April 2023, with Surf CEO Gene Crusie gaining a seat on Accord Telecom's Board. It's a way for Surf to work hand-in-hand with other providers to reach new areas with fiber-optic internet. And, through their collective resources, a catalyst for future growth and innovation in the Midwest.

A QUICK LOOK AT ACCORD

- ✓ 25 member-owners
- ✓ 40,000 miles of fiber-optic infrastructure
- ✓ Over 500,000 homes and businesses with fiber-based services and electricity
- ✓ Collectively valued at over \$1 billion

MIDDLE-MILE NETWORK: WHAT IS IT?

A middle-mile network connects long-haul networks, which connect large servers located around the world, to last mile networks, which connect the internet from a service provider directly to a home, business, or school.

Throughout the Great Lakes region, there are often no middle-mile networks close enough to connect to last mile infrastructure. And nearby middle-mile networks are often owned by large ISPs who may determine there isn't enough of a business case to justify serving the area.

The Story of Howell, Michigan

How Surf Invests In Communities

At just 10,000 people, Howell is the largest city in Livingston County, which sits between Lansing and Detroit, Michigan. Yet despite the large urban areas surrounding them, the county's population of rural communities have historically been dark spots on the maps of national high-speed internet providers.

In recent years, however, the city of Howell and the surrounding county has been the focus of a full-court press from Surf Internet. Through grants, acquisitions, and the investment of Surf's own capital, they've lit up significant areas of the county map.



After winning a \$250,000 grant from nearby Genoa Township for their work in Livingston County, they set their sights on the ROBIN grant. Recently, they were awarded the exclusive ROBIN grant for Livingston County—nearly \$17 million to provide service to over 3,600 rural addresses. All in all, Surf plans to invest over \$20 million in the next three years to reach 18,000 households across Livingston County.

This comes on the heels of another investment — the acquisition of Howell-based MiSignal. Choosing to support and expand MiSignal's efforts, all employees came on board and the Howell office became a Surf office, offering the same great fiber internet at competitive prices. Customers gained access to new products and improved network management, as well as Surf's expanded customer service capabilities.

At the ribbon-cutting ceremony shortly following the acquisition, Surf CEO Gene Crusie commented, "High-speed internet is an important catalyst in the transformation of cities like Howell. At Surf, we aspire to be a partner in that transformation, not simply a service provider, and are continuing the great work of MiSignal in being an integral part of this community."

Surf has been active in the community through local involvement and sponsorship. Shortly after the acquisition and ribbon-cutting ceremony to introduce Surf to the community, Surf participated in and sponsored the Howell Melon Festival that weekend. Company representatives joined in on the festivities, and as part of the Vendor Fair, answered questions, engaged with community members, and signed residents up for internet service.

From golf outings to chamber events, fantasy football to Oktoberfest, Surf employees are putting their time, energy, and presence into the community. As with many of the cities and towns they serve, they are living, working, and going to school together.

It's what Surf means when they talk about helping transform communities. Beyond the clear benefits of high-speed internet to residents and businesses, Surf is integrated into the places they serve. In that way, they are a true partner, not simply a provider, as they walk with communities in bridging the great internet divide.



We're on a mission to transform the future of our region by building an unparalleled network and providing an unsurpassed customer experience for the communities where we live, work, and serve.

— Join Us —

888-274-6381

GrantSupport@SurfInternet.com

SurfInternet.com