

Connectivity Stakeholders, 2020 ConnectHomeUSA Digital Inclusion Week Series, 10/6/20

McKayla Miller: Hi, everyone. I think we can go ahead and get it started since we have a lot of great information coming today. Thank you again for joining day two, session two of the Digital Inclusion Week Training Series. My name is Mikayla Miller and I'm from Enterprise, and I'm happy to have you all here.

Just to go over some brief logistics for those of you who may be new to WebEx, we'll be using the Q&A feature for the Q&A at the end of this session. Please use the Q&A box or the chat box to ask any of your questions.

Please let me know who the question is for, if you have a specific question for one of the presenters, and I think I will -- and also this session will be recorded, but I'll go ahead and pass this over to Dina to introduce our presenters.

Dina Lehmann-Kim: Thank you so much, McKayla. I really appreciate it. Good afternoon, everyone and welcome to the second and final webinar of today's ConnectHome USA training period, which has been organized to celebrate National Digital Inclusion Week. This webinar will feature ConnectHomeUSA Connectivity stakeholders.

These are internet service providers that have worked hand in hand with ConnectHomeUSA communities for several years now to bring affordable internet products to the residents that we serve. Secretary Carson extended his gratitude yesterday, and I'd like to also personally thank them for helping us do this important work.

We really couldn't do it without you, and as I often say, this work takes a village, so thank you so much. A note to our audience, the folks you'll hear from today are dedicated and passionate about the mission of bridging the digital divide. Though, I've come to know them from their work with our ConnectHomeUSA communities, I also know that they've done incredible work for other and with other PHAs.

So today there's something for everyone who is joining us, so thank you to our audience and thank you to our panelists. Let me introduce our star lineup today. So first up we have David Bezzant, the senior national director of the public sector direct sales for T-Mobile; Virginia Lam Abrams, senior vice president for government affairs and strategic advancement at Starry, Inc.; Madeline St. Onge, the director of communications and government relations at Starry, Inc.; Fernando Cardenas, who is the senior manager for employee engagement and partnerships at Comcast; and Ebonee Younger, who is a product manager with Cox.

So with that, thank you all, and I will pass it to David to get us started. Thank you so much.

David Bezzant: All right. Thank you, Dena, and thank you, McKayla. I just want to make sure Dena that you can hear me okay.

Dena: Beautiful. Yes.

David Bezzant: All right. Wonderful. Well, let's go right in and go to the next slide if we could. One of the privileges in my job, and I appreciate everyone joining, is to oversee T-Mobile's U.S. division for government. And that includes many facets from supporting kindergarten through 12th grade education, connectivity, higher education departments of transportation, communication groups for the Department of Defense and civilian agencies on the federal government side, as well as state, city and county work.

And we see many things that are of importance that the government is doing to help make sure the society has success. And one of the things that T-Mobile had looked at across the landscape was, who was doing great work. And one of the places that was immediate and very obvious to us, is the great work that you are doing to make sure that you provide affordable and equitable housing, which is really the bedrock of stability of any family.

And there's so many other decisions that stemmed from having that stable home base. And so I want to start off just on behalf of all of T-Mobile's employees, all 88,000 of us, and thank you for the work that you're doing. This has been a year unlike no other year. And I think all of us are very familiar with the challenges that have been there.

And just a matter of months, the digital divide has grown pretty substantially. And as you well know, because you see this each and every day, some of the low income families have felt this pressure the most. And mobile connectivity, as we know, is an essential part to help bridge the digital divide.

Internet access really does mean access to jobs. It means connections. It means healthcare, and it also means education and learning. So one of the things that T-Mobile is really proud to do is try and help bring three components to the table each and every time. One of them is people need a computing device, and they need a device that has modern software, and can work where people need to go and work, and also leverages and uses modern application as well as the connectivity.

And so, that's really what I want to talk about today is what we can do and how we can help you team up and do that at an extremely affordable way, even though that we know that every dollar is precious in terms of what you have. If we could go to the next slide. T-Mobile is committed to closing that digital divide alongside of you.

And we've been partnering with cities across the nation and ConnectHomeUSA, and we're so proud to be doing that. As you heard Dina say, we've signed a stakeholder's agreement. We take that commitment very serious. One of the things we want to do, is we want to make sure that we're equipping communities with devices that change lives that create opportunity, and T-Mobile has the largest 5G or fifth generation network offered in the United States.

And these are emerging technologies that are going to really help benefit Americans throughout, and we think can be of high help to people that are in your safe housing. Part of the solutions are internet based tablets and/or hotspots, and certain communities view that differently. They may want to power other computers that people already have an end point device that works and has modern software.

If they don't, they may need a tablet or device to be able to make those connections. And at a 75 percent reduced rate, T-Mobile allows the housing authority to buy on behalf of a resident on a sustainable agreement for \$10 per month, and have unlimited connectivity for that and resident on a tablet or on a hotspot device.

And so the outcome of that is that families get that unlimited data plan with two gigabits of that data being at our highest or our best throughput speeds in order for them to connect and never having an option to have overage or any other sort of taxes or fees that would increase that, that that would be a flat bill or a flat payment, and so you have that commitment from T-Mobile as part of our stakeholders agreement.

If we could go to the next. The other thing that we have seen this lead to is employment opportunities. And when I heard Dr. Carson when he officially took office, one of the biggest things that Dr. Carson was focused on, was helping improve the employment opportunities of residents.

We have known from research that roughly 3 and 10 adults with household incomes below \$30,000 a year, which is 29 percent of people, don't own a smartphone, and more than 4 and 10 don't have broadband services at home. And you're going to hear from both Comcast and Cox later about the importance of that as well. And a majority of low income Americans are not tablet owners.

And one of the things that we've tried to do when we've done any sort of deployment is pre-install applications on devices that help job seekers find more opportunities, and it's to build digital equity. And so those are things like help them create a LinkedIn profile, make sure that they have access to a resume builder, and that that is something that they have good connection with, to ensure that they have a Gmail or some other type of email account, if they have a different brand preference.

So that way they can easily communicate with the workforce and anybody that they'd like to talk to digitally. We also want to make sure that they know how to do local job searches, and there's many communities in your community, including through housing authorities, where you know, that there are jobs that are available to search.

We want to make sure they have access to be able to do that. And then also that we help train them and we make them familiar with local recruiters, community colleges, and businesses that help have distribution events to make sure they are plugged into the social fabric, and also onsite support to show residents how to help set up those different tools.

And so that's a big part of it. It's not just providing the tool, but it's also providing events and training that help people understand how to do that. So let's go to the next. Some of the big benefits that we see as well are the connectivity provides life-changing opportunities. I just talked about the opportunity for employment.

As I've heard in California and through Mayor DeBlasio, and so many different places around the country, health and wellness and telemedicine are a big factor of need. And any time that you don't have to leave and go sit in a waiting room where there are other people who are ill to be able to see a doctor, is a big deal.

And through access with these tablets, hotspots, and net connectivity, health and wellness, and telemedicine is absolutely possible, and we want to make sure that we provide that connectivity. Then we also know that many of these households have school-aged children in the K-12 space. And I want to -- in the next coming slides, dive in just a little bit deeper to each one of these. So if we could go to the next.

On the health and wellness and telemedicine, elderly citizens have more access through healthcare and connectivity. Video conferencing is a big deal with primary care physicians and now more than ever to be able to check their blood, their glucose, their oxygen level readings, physicians can prescribe medications via electronic ability to do that, and be able to get those.

And there are different applications as well as how people are sleeping, what they're doing in terms of their nutrition and their intake by any fitness goals that they may have as well as access to items like Mayo Clinic, and many other healthcare providers have access. T-Mobile is the primary communications provider for the Veterans Affairs Administration, and the 2200 hospitals, and hosts over 18,000 video connections every single day through the VA.

And so if you happen to have veterans in your community, that's another thing that we're very proud to help host and post. Gardner predict -- predicts that virtual health assistants will become one of many transformational mobile health tools giving valuable healthcare and guidance. And so if you have residents, and I know many of you do, I know I heard from Chicago, how passionate Chicago Housing Authority is towards helping residents of age be able to get access to these critical tools. This is one of the big enablers that we -- you'll see as an opportunity.

Let's go to the next slide. The other is the digital divide. And in K-12, at the [inaudible] household, I've got three kids in K-12 school. In fact, I just did the very first parent-teacher video conference last night with one of my kids, and it was an incredible experience. In fact, I wished that technology had been there when I had done regular business travel when I couldn't attend many of those types of meetings.

And being able to pre-install educational apps that are pertinent to grade specific, whether that be Khan Academy, ABC Mouse, English as a second language, coding and computer programming for higher education, whether that's STEM or STEAM, through the pandemic, 15 and 16 million U.S. households out of 50 million households do not have, or have lacked internet connectivity and access.

And by the way, T-Mobile is putting all of our full force and efforts, and we've connected over 2 million students just this year with connectivity. And that's something that we'd be happy to team with you on to make sure that each and every resident doesn't have children in a home who lack, or have any gap towards their communication.

So if we can help you bridge the digital divide, that's something that we're very passionate about, and you may see our advertisements on television talking about our Project 10Million, and I head those programs and would be -- we'd love to talk to you. So when we take a look at HUD-assisted residents with connectivity, getting access to our nationwide network, covering 99 percent of Americans, we think is a big deal.

One of the things that we know is that, all of us today in society are very mobile. And having something that leaves your home and goes with you, whether that be on bus routes, or transportation, gives you GPS connectivity to where you go. If you just want to break out and go to the park, whatever it is that you essentially want to do, there's great opportunity for you to be able to do that.

And you can do that for as little as \$10 a month, or if you want truly unlimited high speed data where the data is never deprioritized, and it's always at that fastest window, you could get that connectivity for \$19.74. Many of the residents have chosen the \$10 package, which is also unlimited, where speeds could reduce above and beyond the two gigabits of the highest speed connectivity.

Let's go to the next slide. T-Mobile has done these projects in over 26 cities. We've contributed over \$5 million, and we've connected through housing authorities directly over 30,000 plus different residences. And we've been so proud to partner with NYCHA in New York, with Philadelphia, and the great work that Kelvin and his team have done. So many of you out there.

I know there's many that I'm not mentioning right now have really stepped up to help your residents in each and every different one of these categories. And T-Mobile's happy to help partner in a city near you. You may be wondering what coverage looks like if we go to the next slide around the U.S. Woops, there we go.

And I'd mentioned earlier that T-Mobile covers 99 percent of Americans with 4G LTE. And one of the things that T-Mobile has deployed, and T-Mobile if you weren't aware, also merged with Sprint. And so we've combined these two great networks into one supercharged communication network throughout the United States. One of the things that T-Mobile had deployed was 600 and 700 megahertz, and what those frequencies do, is they travel really well into rural America, and they also penetrate buildings and infrastructure with a high degree of success.

And that's really important during COVID to be able to have great connectivity, and also boasts data throughput speeds, on average is at 42 megabits per second, which is very helpful if you need high speed, fast mobile internet connectivity. If we could go to the next.

So all in, affordable connectivity is something that we're committed to, we want to provide your residents more opportunity. We want to help connect communities into different digital sessions, empower students, and we want to make sure that we do all of that in a safe and secure internet environment.

CIPA filtering is something that T-Mobile can also add for those residents and school-aged children who are minors, and we can do that at no additional cost as well, so we just want to

make sure that is there. And so we just want to make sure that we're here for you. You're welcome to reach out. I'm happy to give my email out. If anybody wanted to contact me directly, or you can call 1 877-386-4246, and you can book an appointment.

They'll literally set up an appointment with a member of my team who lives in your community, who'll come either live onsite, or do a digital session with you and help you get access to that. And with that, I just want to say, thanks again to everything that you're all doing from your work to ConnectHomeUSA, to Dina, and team, and McKayla for the opportunity to be here. I look forward to Q&A, if there is any. Thanks so much.

Dina Lehmann-Kim: Thank you, David so much. [Inaudible].

McKayla Miller: No problem. Thank you. We'll go ahead and move right along to Starry, so Virginia and Madeline, are you guys ready to present?

Virginia Lam Abrams: We are. Thank you so much McKayla, and thank you Dina for that wonderful introduction. I think it's really great to be here again presenting at the annual summit, and to be really on a panel with folks who share our passion for helping solve the connectivity issues that all of our communities face.

So good afternoon, everyone. My name is Virginia Lam Abrams, and as Dina said earlier, I'm the Senior Vice President of Government Affairs and Strategic Advancement at Starry. I also have the privilege of leading our digital equity initiative Starry Connect, and that's what's going to be the focus of our discussion and introduction today.

I'm joined by my colleague as well, Madeline St. Onge, who helps lead our efforts, and our relationship building with our public housing partners, as well as our affordable housing partners as well. If we could go to the next slide, please.

So Starry, what is Starry? We are a wideband hybrid fiber wireless internet service provider. That is really a mouthful to say that we are a next generation fixed wireless provider. We are a wireless last-mile solution to provide high quality, high capacity broadband to the home. We are a startup, and we were built on the simple foundation that we believe everyone deserves access to affordable high quality broadband, no matter where you live.

Our goal is to build intelligent wireless access network, so that we can connect as many people as possible to affordable broadband. Today, we operate in five major metropolitan areas, including Boston, New York City, Washington, D.C., Denver, and Los Angeles. And we have an expansion roadmap that will take us to more than 30 million households and over 100 cities in the next five years.

Can you go to the next slide, please? Starry and our service is really built on a customer first foundation, and that foundation really starts with affordability. Our standard service that we offer today is \$60 a month for 200 megabit symmetrical speeds. That's with no data caps, no additional fees for equipment or installation, and it includes 24/7 customer care.

It is broadband only. We don't bundle in any additional services like TV, and it comes with, really a mindset in terms of a different type of interaction with your internet service provider that you don't classically get today. Again, it comes with a lot of transparency, fair pricing, and deep commitments to both customer privacy and net neutrality.

If we can go to the next slide. So today we're really going to focus on our Digital Equity Program Starry Connect. As I mentioned, the core foundation of our company is providing affordable broadband, but we recognize very early on in the beginnings of our company that even though \$50 is a wonderful price point, it's still out of financial reach for many families.

As you all may know, in the United States, we have the highest standalone broadband costs in the developed world. And that affordability threshold is really what creates this massive digital gap particularly in our urban communities. Many of you know, we've been talking about the digital divide for years now, and often that conversation is couched in an urban versus a rural digital divide.

And what -- we're hiding in plain view, and I -- and we really talk about this particularly in the context of COVID is that, the urban digital gap was incredibly urgent and it existed. But it was somewhat invisible because pre-COVID, folks that didn't have broadband at home could avail themselves the public resources like public libraries, or community centers, or other public Wi-Fi access points, to get the connectivity that they may have needed for either work or for school.

But with the pandemic, what that really revealed to us is, once those public resources closed down, our families really had nowhere to turn if they didn't have an affordable broadband option in their home. So that's where Starry Connect really is a critical partner to both public and affordable housing owners.

And if we could go to the next slide, please. So how does Starry Connect work? Starry Connect provides 30 megabit symmetrical service for \$15 a month per residence. Again, it's with the same, no data caps, no long term contracts, no bundles, and it includes all equipment and installation and 24/7 customer care.

The critical difference with Starry Connect is that we don't require any individual eligibility requirements. So when someone comes to sign up for Starry Connect, you just are able to sign up. We don't require you to prove participation in SNAP benefits, or any other federal program in order to avail yourself to Starry Connect, because we partner directly with the housing owner.

We work to qualify entire communities, so that we tie eligibility to the apartment unit and not to the individual. And that to us has been a real game changer in helping drive adoption within communities that have had low broadband adoption in the past. It's a really effective way of working with our housing partners in providing real value from day one, and a real key part of lowering that threshold, that barrier to adoption, is that there is no additional wait time.

There is no additional paperwork, and we just make it simple and easy to sign up for service. If you go to the next slide, please. Today we're really proud to say that since our launch in late 2018, that we've added a whole host of Starry Connect partners, including public housing

authorities ranging from the Boston Housing Authority, the Denver Housing Authority, the Housing Authority of the City of Los Angeles, as well as Englewood Colorado, which is innovative housing concepts.

We're working to expand our partnerships, and have grown it on the affordable side as well, with our largest partner being Related Affordable in New York, and soon to expand into Southern California as well. You go to the next slide. As we all know, COVID-19 has really brought into clear focus the digital gaps in our communities in particular, in our public housing communities, as everyone on this panel participated as well in the FCCs, Keep Americans Connected Pledge.

Starry took it a step further by extending our pledge to not discontinue service due to nonpayment during the COVID crisis. We extended it through July 31st of this year, and in addition, we launched our Fresh Start debt forgiveness, so that we wiped away any debt that was accrued during that period, so that all of our customers who were impacted by COVID, could start with a \$0 balance in August.

We extended our Starry Connect service. We made it free during that entire pledge period, and one end, we were grateful that one of our partners Related Affordable, raised its hand to also participate and cover the cost of Starry Connect for their residents as well. You could go the next slide.

Additionally, we worked with our housing partners to respond to the plea in terms of keeping our employees and residents safe during this period. As you all know, broadband providers were deemed essential service providers during the height of the crisis. And so we continued to operate to ensure that we kept all of our families and communities connected, and were able to add connectivity for folks who didn't have it during this period.

The last piece I'd like to highlight is our partnership with the City of Los Angeles and the housing authority of the City of Los Angeles. We launched our partnership with them in June, at Mar Vista Gardens. This is a community of more than 600 households in Los Angeles' Del Rey neighborhood.

This is a community that had had a history of connectivity issues and was only a single provider with a single provider community, which had led to high costs and other challenges for residents there. We came and launched service in June, and we have committed to providing free Starry Connect service to the end of the year to ensure that families that need the critical connectivity, particularly families with public school students, and continue to be online, and have their children adequately virtually learn for this period.

It's been a successful partnership, and we will be expanding it with HACLA, and making additional announcements with the housing authority later this year. Thank you all, and we look forward to any questions that you might have about Starry and Starry Connect.

Dina Lehmann-Kim: Thank you, Virginia. Yes, we already have quite a few questions coming in. Everyone, please keep your questions coming in as we continue with the session. Next up, we will have Fernando from Comcast give his presentation. Fernando, are you there?

Fernando Cardenas: Can y'all hear me?

Dina Lehmann-Kim: Yeah. Sounds good.

Fernando Cardenas: Great. Thank you so much for the invitation to join you all to talk about something that's so important, and that has been really core to who we are at Comcast for a while, which is to solve -- solving the digital divide. And I just want to echo what everyone else has been saying.

You know, with this pandemic, the digital divide and digital equity has been thrust to the spotlight. And what I think is so important is that we're all coming together to be able to solve this issue. I don't think that one single entity is able to solve this problem it's such a complex social issue.

And the fact that we're all here talking about different opportunities for folks to be able to connect, I think is so important. And we can start -- we can jump right in. We can go to the next slide. So Internet Essentials is the nation's largest and most comprehensive digital equity program. We've been doing this now for the past eight years.

We've connected over eight million people from low income households to the internet at home. And we've been able to do that because of the partnership that we've been able to create with housing authority, such as yourselves with community agencies, schools, and municipalities across the country to really tackle this issue.

And we can go to the next slide. And so what Internet Essentials is, it's a wraparound approach to helping folks across the digital divide. There are three main components to our program that build off one another to ensure that we're able to meet our customers where they are and take them on the journey to make sure they have not only a device, but the skills needed to take advantage of their new internet connection.

So the first thing is that we offer an in-home internet connection for \$9.95 a month. There's no contract, no credit check, free self-install kit. And then just recently what we announced that I think is so important, we announced that all of our Internet Essentials customers now have access to xFi parental controls and advanced security.

So now that everyone is learning from home and working from home, students are doing their classes, that parents have the opportunity to be able to monitor what their students are digesting when they're learning online. And then, in addition to that, and this is just for Internet Essentials customers, they now have access, unlimited access to all of the Xfinity Wi-Fi hotspots across the country. And that's a change, a permanent change to the program.

So moving forward, any Internet Essentials customers can log into any Xfinity Wi-Fi hotspot and use as many -- as much connection as they need. In addition to that, we've also given our customers the opportunity to purchase a highly discounted subsidized computer. So it's a laptop or desktop, which we know right now is extremely important. Not only do you need a connection, but also that device to be able to fully participate online.

And then I think what's a cornerstone and just what we've been able to do with all of you as partners is to provide digital skill training online through our online learning center in [inaudible] through different curriculum, and in person [??] through funding digital skills classes across the country.

And we've been able to invest at \$650 million in this initiative because we know not only the connection important, but giving folks the skills to be able to take advantage of that, and to really engage in those ways. So that's really, describes the wraparound approach, and we can go to the next slide.

So who's eligible for the program? Again, it's a program that's designed to help connect low income households across the country. It's a broadband adoption program. So it's for folks that live within the Comcast internet service area. It's a program, not for current Xfinity customers. And then traditionally, if you owe debt to Comcast, this program wasn't available to you, but we have temporarily relaxed our bad debt policy.

And so any new customer that signs up for Internet Essentials by December 31st, will receive -- will have that debt forgiven so that they can participate in the program. And then we really look at folks that are participating in one of various public assistance programs, public housing being one of them.

And our program started eight years ago, really focused on school-aged children, and over the course of the years and working with partner organizations and then listening, we've been able to expand to now be able to serve all low income households within our footprint. So we're really excited to be able to just meet customers where they are. We can go to the next slide.

So our COVID-19 response, we came out pretty strongly in March to say that we were going to try to do our best to make sure that we maintained our customers connected, but that we also offered an opportunity for any customer give them a route to be able to participate in our programs.

So what we did is, we announced that any new Internet Essential customer who applied, would receive their first two months free of service. We've since expanded that twice, so now any new Internet Essential customer, if they apply by December 31st, they will receive their first two months of service for free.

We've also permanently increased our speeds to 25/3 to make sure that families are able to participate, and they're working and learning from home. And as I mentioned prior, we've relaxed our budget [ph] rule to ensure that more folks are able to take part in this program during this critical time.

And then again, our Xfinity Wi-Fi hotspots are open for any user, doesn't have to be an Xfinity or Internet Essentials user through December 31st. And we can move on. So as we're all talking now, COVID again has really put the spotlight and brought people together to find creative solutions to be able to connect folks during these difficult times.

And a result of that is our -- the launch of our new Internet Essentials Partnership Program, which launched last -- in August. And then what our partnership program is, it's essentially designed to help accelerate internet adoption, to bring connectivity to scale by creating public and private partnerships with schools, philanthropy partners, cities across the country.

So essentially what it is, is providing the opportunity for agencies, city schools to sponsor service for their clients through the Internet Essentials Program. It's something that we're really proud of, something that has grown quite quickly. We now have over, I believe it's over 100 of these programs across the country connecting -- with the goal of connecting upwards of 245,000 households, which is pretty impressive.

Some notable partnerships to talk about are in Chicago where we have a goal of connecting 200,000 students there. We also have a partnership program here in Philadelphia, to connect 35,000 students and their families to the internet. It's really being able to support families on the long-term.

And then just a shoutout to T-Mobile, I know we've partnered on a number of these across the country here in Philly. T-Mobile is also an option for hotspots. And just most recently, we also announced our Wi-Fi connected Lift Zones, which we're really proud about this. If more folks are at home, they're either learning or working from home.

Often times, the home may not be an adequate place to either learn, or to conduct business for a number of reasons. And so we're -- as we were working through all of these issues and in speaking with our partners, we were looking to create opportunity, safe opportunities outside of the home where folks could continue to connect.

And so we just announced our Lift Zones, where we are essentially lighting up our community nonprofit agencies across the country with free Wi-Fi, so that students, and their families, and neighborhoods across our footprint are able to connect to strong Wi-Fi, and be able to continue to participate in online learning.

We're working with a number of partners to create safe spaces to make sure that we're following COVID guidelines, so that folks are able to join and connect. 200 of these will be up and running by the end of the year, and we hope to have 1,000 running by next year. This is a three year commitment, so we're hoping to continue to do this hopefully post COVID, and infuse some of these Lift Zones with some digital skills programming.

So we're really excited about this partnership here, which is just to really work with communities to identify the areas of need and light those places up with Wi-Fi. And go to the next slide. So

just an important thing for folks, a resource to all of you is the Internet Essentials Learning Center.

It's an ungated, online environment where you can gain digital skills in a variety of topics from internet basics, online safety to, there's workforce development lessons on here as well, where you can learn about resume skills, interview skills, and how to upscale and rescale using different digital skills.

The important thing about the Learning Center just for folks that have school-aged children at home is, we've partnered with Common Sense Media, and so we have wide open school there available. And another resource for all of our partners is our partner portal, so if you go to partner.internetessentials.com, you can log in and download, or have all of our marketing materials be sent to your location and any quantity you'd like, and up to 30 languages.

So that you're able to message out to your community about the Internet Essentials Program and help them connect. We also have right now some awesome curriculum around online safety specifically for seniors and young students. So it's a resource for all of you and just -- you're able to access it whenever you have a chance.

And with that, just want to say again, thank you all for having us here today. I would say that, for us, we, again, the success of our program has been because of folks like yourselves who are super passionate about connecting your communities. And we're always there to listen and to be able to redesign and modify what we do to make sure that we're meeting our customers where they are. So again, thank you all for having me and looking forward to questions.

Dina Lehmann-Kim: Thanks so much, Fernando. You have definitely a lot of questions coming in for you, so be on the lookout for that. We have our last but not least Ebonee Younger from Cox Communications here with us. And Ebonee will be having some videos during her presentation, so please make sure all the panelists, you guys are muted, so we won't pick up any feedback. And I'll pass it on to Ebonee.

Ebonee Younger: Thank you so much. So thank you again, Ebonee Younger here from Cox Communications, and I am the Product Manager for Connect2Compete, which is our in-home affordable broadband internet product. And I just will echo the sentiments of all the other panelists, and that it's just a delight to be here. And I love being able to tell the Connect2Compete story.

Connect2Compete was birthed out of a desire for our CEO and President Pat Esser, because he knew that having a strong connection in the home was key to the success of students, and he saw that way back when. And so we have been in existence nationally since 2012, and have connected over 750,000 low income individuals. And so that's a little bit about our why, but I'll tee up the first video, so you can see it kind of in action.

[Video Playing]

Ebonee Younger: Great. Okay. Can you hear me okay?

Dina Lehmann-Kim: Yes, [talking over each other].

Ebonee Younger: Okay, perfect. So we can move on to the next slide. So just a little bit about what Connect2Compete is from a product standpoint, and so for \$9.95, you get 25/3, as far as the speeds are concerned. There are no contracts, no activation fee. The Wi-Fi modem rental is included, and no installation fees as well.

We've pushed most of our customers to doing self-install, but even if a customer needs pro install, maybe due to wiring issues or what have you, that's also at no cost to the customer. We've also extended free access to all of our Wi-Fi hotspots, and so we have three million of them throughout our market.

And then finally from a digital literacy standpoint, I'm echoing some of the panelists here today and how important that is to not only put by the connectivity, but also making sure that students and parents are aware of how to stay safe online, setting secure passwords, how to not get taken advantage of with regards to phishing spams, or what have you.

So we do have a Cox Digital Academy, and we actually feature not only Common Sense Media's wide open schools, but Cox Campus as well, which is something that was funded between the -- I believe the Atlanta Speech School and Cox Enterprises, which is our parent company. And so we continue to make updates there to make sure that the content is relevant.

And that is at no cost to Connect2Compete families, and in fact all Cox customers is not behind any type of paywall there. From an eligibility standpoint, in order to participate in Connect2Compete, we need to have at least one child K-12 in the household, and qualify for a government subsidy program.

So that could be free or reduced lunch through the National School Lunch Program, being in public housing, or qualifying for WIC. We can move on to the next slide. So what to highlight quickly for you, just some of our COVID highlight, again, echoing everyone else, it really -- COVID really shined a light on how big that gap was as far as the homework gap, or the digital equity gap, or whatever term we want to put to that, but it really highlighted it.

And especially in our market, just to give you a little bit of context, in 2019, we connected about 29,000 households between March 13th, and up until probably last week, I think it's the last time I pulled these numbers, we connected 54,000 families. So that's two years just about worth of families that were connected during this time period, so that is really awesome.

The other piece that we launched as well is our Cox CARES Act Solutions for Education. So we still have our Connect2Compete offer, but for schools we need to support not only students, but also maybe teachers, because that's something that we really haven't talked about, that teachers are also a part of that digital divide, and not having strong enough connection, or a connection at all within the home.

And so we partnered with over 150 schools to get students connected quickly, so we eliminated the need for them to show documentation and was able to fast-track them through the process. And we've signed up so far 52 schools who are using CARES dollars to subsidize their students and their teachers.

Finally, we are realizing that customers who are newly onto the program are understanding and appreciating having that connection in the home. We have a very low churn rate. Customers tend to stay on longer than some of our other 1P [ph] data products. And then we also forgave some of our -- lifted some of our restrictions, so previous debt was a big thing.

We did not want that to be a barrier of entry, especially during this time when we know that unemployment is really, really high. And so we didn't want previous debt to prevent a family who needed to get on a Connect2Compete from getting on there. And so we relieved some of that bad debt, and we've also forgiven fees through -- late fees through June of 2020. And I think there's one video that will show a little bit about our -- after COVID response, so you can play that.

[Video playing]

Ebonee Younger: Thank you. And then we can go to the last slide. So none of this really would be possible without our partners. And again, Cox does what it does best by providing a strong internet connection in the home, but how we get the word out there, how we make sure that equipment gets to families, is through our strong partnerships.

For instance, the Boys & Girls Club, we have over a hundred innovation labs throughout the country. Talked a little bit again about Common Sense Media. They provide content for probably 90 percent of our Digital Academy, and they're always on the cutting edge especially with that great report that came out not too long ago.

We also forged a relationship with PCs for People who are the national refurbisher, can drop-ship desktop and laptops all over the country, because we do have strong partnerships with some of the local providers like San Diego computers for kids, but knowing that the need was greater, we forged that relationship a little bit earlier this year.

And then really quick, I know we're up for time and I hear that there's a lot of questions. So I am going to play one last video, and this is with Kano. So Kano is -- I think they were toy of the year in 2018, and basically, it's a kit that helps get kids excited about coding, building computers, and understanding all the things that you can do with a quality device.

And so we held three events last year with Kano in partnership with Boys & Girls Club in one school, and where we were able to bring in some of our employees from our diversity camp pools and employee resource groups, where they were able to sit down with kids and facilitate the process of them building the computer. And so here is a highlight reel of one of our events in San Diego.

[Video playing]

Ebonee Younger: All right, so that's it for me. Thank you again so much for allowing me to share our Connect2Compete story. If you want more information, or how to get in contact with us, you can just simply visit cox.com/c2c, and that has a lot more information for you there, so thank you again for your time.

Dina Lehmann-Kim: Thank you so much, Ebonee. And I know now we're going to move on to Q&A, and so I'll turn it over to McKayla to manage the Q&A. It sounds like we already have questions that have come in.

McKayla Miller: Yeah. Thanks so much Dina. The question that we're getting a lot from panelists is, how can they get in contact with you? So if all the panelists, if you guys could drop maybe your phone number or your email address in the chat for the attendees, that would be great, just to get started, and then I'll go ahead and read the questions in the order they were received.

So looks like our first question is from Comcast -- is for Comcast. This person says, my clients are stating that they have been told in order for them to get the \$10 internet for low income housing, they already have a package, and they already have a package, they have to wait until that contract is over. Is that correct? And if so, is there any way around that for low income individuals that knew nothing of this service with Comcast?

Fernando Cardenas: Can ya'll hear me?

McKayla Miller: Yes.

Fernando Cardenas: Hello?

McKayla Miller: Fernando?

Fernando Cardenas: Okay, great. Sorry. I was having some difficulties here. So I think the question is around current Xfinity customers potentially showing in the Internet Essentials Program. So what they would have to do is give us a call back and speak to one of our agents to see what opportunities are available for them.

We have a number of programs for current Xfinity customers who are having difficulties right now because as you can imagine with everything going on, folks are strapped. And so, our customer service representatives should be able to find a solution for them, potentially Internet Essentials may be an option in certain areas that they are participating in an IE, Internet Essentials partnership program.

But currently as it stands, there is a policy that current Xfinity customers should not have Xfinity service for 90 days. But I would say, the best thing to do is to call us, and to speak with one of our customer service agents to see if we can potentially work with them on what we have as the Xfinity Assistance Program, which is a little bit similar in terms of pricing.

McKayla Miller: Thanks. Thanks, Fernando. I think that's helpful. Next question is for T-Mobile. They want to know how good is the service with T-Mobile in Northwest Montana.

David Bezzant: That is a great question. I'd want to get really specific about the cities and take a look at the homes that were there. T-Mobile has done a massive expansion in both Montana, Wyoming, and Idaho through some of those frequencies that we talked about. But I'd love to connect directly and make sure we're really precise in that because we want it to work great for you.

My email, I did put it in the chat. It's david.bezzant B as in boy, E-z-z-a-n-t@t-mobile.com. And if you don't mind pinging me, we'll get connected with you right away. We'll also pull in an engineer if there's anything that we need to do to take a look at it in your area. Thank you for asking.

McKayla Miller: Thanks, David. Our next question came during the Starry presentation, so I think that too was directed to. They asked, when we think about further addressing the digital divide is the speed of 30 megabytes per second really adequate for the ability to connect to video conferencing with division schools and employment?

Virginia Lam Abrams: Hi, this is Virginia from Starry. For us and what I think a lot of folks have learned during this pandemic period, that it's not purely just the download speed, but it's also what you're getting on the uplink speed, and because Starry provides symmetrical service. So that means is even across the download and the upload.

What we have found is that it is 100 percent adequate for working and schooling from home, and that's multiple folks doing concurrent video streams like Zoom, or Google Meet, or Skype, or whatever the platform may be. I will also say that, our 30 megabits symmetrical speed is a floor for Starry. That is the minimum that folks will get.

And we, in every situation that we have had with our partners, have always delivered more than 30 megabits to our subscribers. So we have not seen any issues in this pandemic period. Again, it is a function of having symmetrical capacity on both the download, which is the ingest, as well as the upload, which is the data that you push out that you use during things like video conferencing, that's really critical to providing a seamless experience for folks.

McKayla Miller: Thanks, Virginia. Thank you so much. Next question is for Comcast, another for Comcast. If a tenant is a current Comcast customer, can they switch to Internet Essentials or this offer just for new customers to Comcast?

Fernando Cardenas: So again, it's an offer for new customers to Internet Essentials, but there are some provisions that if they -- there's a potential to have a partnership program agreement, or some of the residents are in a partnership program agreement, then there can be some potential possibilities there.

But the general rule is that the offer is for new customers. But folks should feel free to give us a call because there's a number of options available that our customer service reps could work with them on.

McKayla Miller: Thanks, Fernando. We have another -- not really a question, but more of a recommendation from Theresa Noon. She recommends Comcast maybe adding "sponsor a local household" option to customer bills for higher income customers to add a \$9.95 one time or monthly sponsorship while paying monthly bills to help local community. Do you think this is something that you guys could do in the future or has considered at all?

Fernando Cardenas: Thank you for that recommendation. I will definitely bring that back to the team. That's something say above my pay grade, but it's such a great idea. I think, what we've been able to do the best is listen to our partners on the ground, and see what we can do. So I will definitely bring this back and see what options we have.

McKayla Miller: Thanks. Thanks Fernando.

Virginia Lam Abrams: [Inaudible] so just really quickly. I think that's a wonderful idea. And here at Starry, while we don't have anything explicit for folks to be able to add an extra payment, we are starting to highlight that any time we add a subscriber at our -- I'll call our sort of market rate, our \$50 plan. That every new subscriber that we add actually enables us to deploy our Starry Connect Program to more public housing, and to more affordable housing customers.

And so, I 100 percent agree with the idea that that when we look at digital equity as a broader community, this should really be an imperative that all of us feel that we have a responsibility to be a part of. And we certainly think that that's really crucial in calling out, and we'll be doing more of that in the future. So I think that's a fantastic idea, and it's right up our alley.

McKayla Miller: I agree. That's awesome. That's awesome. We have a lot of people asking if your services are in -- what states are you guys and services in? Everyone; Starry, Comcast, Cox, T-Mobile. So could each of you guys maybe say what states your services are in? We have a lot of question come up a lot of times.

Virginia Lam Abrams: Sure. And I think that's what [inaudible] as well because that might be easier than [inaudible] it's especially because I know a lot of folks are nationwide. So is it better if we just drop it in the chat?

McKayla Miller: Yeah, that might be better. So everyone who asked that question definitely refer to the chat to figure out what space these are available in. We have the next question. I'll go ahead and do that while you guys are doing that. The next question is for Cox, who someone also wants to know what state your services are available in, but they also want to know is the Cox Digital Academy available to everyone, even if they are not Cox, Connect2 [inaudible] recipients [inaudible]?

Ebonee Younger: Absolutely. Those who just are regular customers, as well as Connect2Compete is not behind any paywalls, you could go there today to cox.com/c2c, and

click on Digital Academy, and be able to access all of that content for free. And I will also put our service areas in the chat as well. We're all over and we have about 26 markets across the United States.

McKayla Miller: Awesome. Thank you. Let's scroll down, have some contact information in the chat. Okay. Is anyone considering doing programs in Hawaii?

David Bezzant: Hey, this is Dave from T-Mobile. By the way, I was hoping to do a city by city read off on our coverage before humorously. Yeah, it's a great question, and we have put in chat where you can get that connection. But I just was bragging on the chat that Hawaii was our very first market as a company, literally, like we wouldn't be a company if it wasn't for Hawaii. We think we have pretty good connectivity out there, and so T-Mobile would love to talk to you. In fact, they'd love to come out and help you install it.

McKayla Miller: Okay. Is anyone else -- ?

Ebonee Younger: Can I come too? This is Ebonee.

David Bezzant: That's right. I want to -- I also want to do the Montana trip as well just for the record.

McKayla Miller: Well, David, while I have you here, someone else would like to know what is the connection like in Georgia?

David Bezzant: It's really good. Georgia is obviously a big state, so we'd want to get into the specific area that we want to do. But it's one of the places that we've invested the most network capacity and infrastructure in, and I actually spend a lot of time in Georgia with different projects and we're working --

I don't know how many people know this, but T-Mobile has our innovation lab in Georgia called Peachtree Corner, which is a 300 acre campus where we're testing things like autonomous scooters that you can hail a scooter, and it will come to you unmanned, and go back to its station without a person affiliated. And we do driverless autonomous cars, so we do an awful lot in Georgia and we would love to talk to you.

McKayla Miller: Awesome. Are you guys also available in Puerto Rico?

David Bezzant: We are. In fact, Puerto Rico is one of our number one market shares. And in fact, when the terrible, terrible devastation storms hit in Puerto Rico a few years ago, we entirely rebuilt that market to modernized standards that can withstand almost category five level storms, and we have a really, really good infrastructure in Puerto Rico.

McKayla Miller: Great. Thanks David. Next question for all the panelists in general, I guess a few of you can answer. How many of you are willing to work with tribal communities to work on bringing the infrastructure into tribal land?

David Bezzant: I hate to keep talking, but this is David. I'm actually working with Governor Ducey in Arizona on a project right now, and we're teaming with Arizona State University. I happen to live in Utah, and we're also -- you're teaming with the department of interior.

And so I'm raising my hand high, and in fact, in tribal communities, one of the things I'd be really interested in having a conversation about is, with the tribes, they have their own MVNO, or their own ability to distribute something that's branded by their own community. So lots of cool conversations to have, but we're very interested.

Fernando Cardenas: Yep. This is Fernando from Comcast. Just wanted to join the conversation. We've worked with a number of organizations on providing support to tribal members. You know, a good portion of folks are -- live within cities, and in the past, we've authored reports with the National Indian Urban Family Coalition.

And just last year we participated in the Internet Societies Indigenous Connectivity Summit, which aims to do just that, bring together different internet providers, nonprofits to talk about these issues and to be what we are able to do. So we are involved in those conversations and are happy to learn more from folks on the ground as to what the possibilities could be.

McKayla Miller: Awesome. Thank you. Next question is for Cox. They're asking, do you guys service in Texas? I'm not sure if you guys dropped in the chat where you guys are servicing. Ebonee are you there?

Ebonee Younger: Can you ask the question one more time? I apologize.

McKayla Miller: No problem. This person asked, do you guys service in Texas?

Ebonee Younger: We do not. Sorry.

McKayla Miller: Okay. Where do you guys service if you don't mind? Because a lot of people are asking, do you service here, do you service there?

Ebonee Younger: Sure. I mean, so we're -- yeah, we're in California. Some of our larger markets are like San Diego, Las Vegas, Phoenix, Tulsa is a big market, also out in Virginia. So we're over again, we're 26 market, so we're not super huge, but really the best way to find out if we service your area is to visit that site and enter in your zip code. But we're in pockets all around, but sorry, Texas is not one of them.

McKayla Miller: Okay. Thank you. We have a question, excuse me, asking, is Comcast in the North Carolina, Raleigh-Durham area. So Fernando.

Fernando Cardenas: Yeah, so I sent Joyce a private message turning the conversation, but we are in the Pelham, [inaudible] Seaville [ph] and Providence area of North Carolina. But just to reiterate what Ebonee said because I think it's a fantastic tool, if you go to everyoneon.org/find offers, if you enter your zip code there, all of -- or a good portion of the low cost internet offers

will pop up based on your zip code, which is just a tool can find out information from Cox, T-Mobile, Starry, and ourselves as well.

McKayla Miller: Awesome. Great. So how -- another question is, how did the panelists feel about the idea of making broadband internet a public utility?

David Bezzant: This is Dave. I think it's a brilliant idea. In fact, I think that it should likely be categorized as such. I know that the way that some of the funding happens to housing authorities is strictly driven along the lines of our public utility, and so I really do. I think it's a conversation that should be taken to the next level, but as much as you have running water, which is a life sustaining item, a roof over your head, the ability to have digital communications is a key component to economic education and healthcare success.

McKayla Miller: Thanks, David. Does anyone else have anything to add about making broadband internet a public utility?

Virginia Lam Abrams: And this is Virginia from Starry. I think our perspective is that policies that help further affordable broadband access are really critical, and we absolutely support that. I think they're really -- we do really need to strike a balance though between allowing for innovative companies like Starry, who designed their own technology, and built from the ground up to thrive, and come in, and compete, and be able to provide these services to communities.

To be able to strike that balance between encouraging folks like us to come in and compete and provide services with a regulatory structure that does allow for competitive entrance ability to -- without additional, what I'll call regulatory overhang, if that makes sense.

For those of you who are deep in the policy weeds in terms of broadband, you all know that there's an ongoing fight over how broadband is regulated, whether it's title I or title II. And I think having additional clarity around that and having additional priorities of how we expand and -- expand access and close the digital gap are critical. But I don't know that we would go as far as saying to make it a public utility and regulated as such.

McKayla Miller: Awesome. Thanks, Virginia. Yeah, Dina from Dina, [inaudible], she also dropped a resource in the chat, everyoneon.org. She says, if you go there and type in your zip code, I guess this is for all the participants. You go in there and type your zip code and answer a few easy questions, you'll be able to find low cost offers that are available in your area.

So I think that's a great resource everyone should take advantage of. Looks like we have another question here. Are payments being reported to a credit bureau to increase the resident's credit score? I'm not sure who that's directed to.

Ebonee Younger: I can say for Cox, just the mere payment and doing the timely payments would not be reported to a credit bureau. But unfortunately, if one were to go into a non-paid disconnect and I'm not sure if that's 31 days that they start to record or 60 days, it could be reported to a credit bureau. But I do know that just regular payments of the bill would not be reported.

McKayla Miller: Thanks. Okay. Thanks. Does anyone else have anything else to add? It looks like some of the questions are slowing down. If anyone has any last minute questions, please feel free to get them in. We have a little bit more time left or feel free to raise your hand, and I can unmute you, and you can ask live.

Gina: McKayla, what was -- ?

McKayla Miller: Looks like we have a question.

Gina: Go head. Do we have a question?

McKayla Miller: Yeah. One just came in. This question is for Cox and Xfinity. For families who need to work from home and have multiple children at school, and at home at the same time throughout the day, what speed plan would you -- would best serve this scenario?

Ebonee Younger: This is Ebonee with Cox. So I think I can put something in the chat that is like an infographic because we do get that question quite a bit, is 25/3 enough, and it is. I mean for a standard household that may have two to three users going on at the same time, it is enough to take online classes, to do online research without latency. So we do feel like 25/3 is sufficient for distance learning. Thank you.

Fernando Cardenas: Just to add to that really quickly. We've done studies as well, and we know that 25/3 can sustain multiple Zoom conversations at a time, multiple Khan Academy lessons. So it's not -- we haven't heard as many of these issues arise.

What we have heard though is that, modem placement has a lot to do with it, where the modem is placed, if it's in another room, or if it's up high. So we have a couple of videos on YouTube to help with that, to troubleshoot Wi-Fi issues and then to help with modem placement.

Fernando Cardenas: Thanks, Fernando. Thanks for everyone for your great questions. Dina, did you want to give a few remarks [inaudible] to get some more questions in?

Dina Lehmann-Kim: I was actually going to ask a question for David. If -- could you talk a little bit more about the -- your approach of this Project 10Million?

David Bezzant: Yeah, I'd be happy to. One of the things that I mentioned at the first of my comments that in 2018, we really took a look at government to see where we thought government was doing great work. And the work you're doing is one of the key areas that had impressed us, which is why we signed the stakeholder agreement.

We also felt like first responders were under-resourced and that was an area where they needed help, and then also school-aged children. And Project 10Million is a program designed to work through school districts, and through a local school district based upon free and reduced lunch, each year for five years over the course of 10 years.

Meaning this year, we'll connect two million students with broadband connectivity of up to 100 gigs of internet free per year, and we'll pay for the hotspot for the student, so there's literally no cost to the school district for that connection. And when we issue those two million devices per year, the students get them in that household for five years.

And so each and every year, we'll be issuing two million new devices out, and then they'll have five years to be able to do that, and then, so the total program will ultimately run for 10 years. It's a \$10 billion commitment and members of my team are Dr. Lakeesha Taylor who heads the effort for us.

And some of you may have known Dan Cox from Project 1 Million, which was an outside foundation that was a part of Sprint's efforts. And we pulled Dan in and Dan's helping us as well with a pretty large team underneath them working with the 13,000 school districts around the U.S.

And I have the honor of heading that and being in charge of that program throughout the U.S. And so if your school district near you in your community would like to talk, my email's in there, and I am more than happy to take very quick action to make sure we're helping each and every one of these families. One caveat is it's not one per student, it is one per household, and we know that there are at least 10 million households in the U.S. who need this kind of help, so we hope it makes a difference.

Dina Lehmann-Kim: Thank you so much, David. That's awesome.

McKayla Miller: Thanks, David. Yeah, we have another question that just came in, it's for all the panelists. Do any of you guys have experience working with PHAs to wire entire properties or buildings, and what kind of help can you guys offer PHAs who are looking to provide this for residents?

Virginia Lam Abrams: Yes, this is Virginia from Starry. We have a lot of experience working with public housing authorities to wire entire communities. That's what we've done with HACLA in Los Angeles, as well as the Denver Housing Authority. We come in, we wire entire communities to provide our service, so that every resident, each household, each apartment can get access to Starry.

And just to be clear, we offer both of our plans in all of our communities, so that folks have the option to either subscribe to Starry Connect, or our 200 megabits symmetrical plan. So we do that to provide people flexibility, and if people want to go back and forth, we've had situations where folks may have been on the \$50 plan, their financial situation may have changed. And then they switch over to the connect plan, and we are able to do that and have that flexibility for residents.

But we work directly with the housing authority to determine how we can wire. We look at the infrastructure that exists there and determine what the construction deployment plan looks like, and we work very closely to ensure that our service can be delivered seamlessly to residents. So yes, we have a lot of experience doing that.

McKayla Miller: Thanks Virginia. Does anyone else have any experience wiring entire properties?

Ebonee Younger: This is Ebonee with Cox, so yes, Cox Business definitely has that capability and that's what that entire arm does. And so if you're able to go to cox.com, actually, I think it's coxcare.com, you can see the multitude of services that Cox Business has to offer particularly for MDUs [ph].

McKayla Miller: Thanks, Ebonee. Well, I guess if no one has anything else to add, it looks like the questions are slowing down, but I do anticipate a lot of the panel is getting a lot of emails from some of these communities, but I do want to thank you guys. Before we leave, I do want to let you guys know that you will be directed to a survey at the end of this, when the session is over. So please fill out the survey so we can see you to make this experience better for all of you all. And before we close out, I'll go ahead and pass it to Dina.

Dina Lehmann-Kim: Thank you so much. Thanks to our wonderful panelists for the great information, and for again, your continued support of ConnectHome of bridging the digital divide across the country, and just you're all a pleasure to work with, so thank you so much. And I also want to thank our audience.

We are here to help you, so if you have any questions about the content today, you'll be getting the recording and the slides, but also feel free to reach out to us, and reach out to the presenters themselves who've generously included their contact information in the chat.

So with that thanks again. Tomorrow we have two sessions on the CARES Act, please make sure to register for those. You'll hear from the Office of Public Housing, the Office of Native American Programs and CDBG about how CARES Act funds can be used for digital inclusion purposes.

And then following that session, you'll hear from four communities, two tribal nations, and two PHAs about how they have actually put CARES Act funding into action for digital inclusion, so please don't miss those. Those are going to be great sessions as well.

And as you can see, what we heard today, compliments which you will hear tomorrow, so thank you so much again to everybody, and we look forward to seeing you back here tomorrow. Thanks. Thanks so much. Have a great afternoon.

McKayla Miller: [Inaudible] Dina. Thanks everyone.

David Bezzant: Thank you Dina. Great job everyone.

Dina Lehmann-Kim: Thank you very much. Bye-bye.

(END)