## TARIFF DISTRIBUTION

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PURPOSE: $\quad$ Establish or modify minimum balance requirements before Late Payment Charges are assessed for residence customers

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## A2. GENERAL TERMS AND CONDITIONS A2.4 Payment Arrangements And Credit Allowances (Cont'd)

## A2.4.3 Payment For Service

A. The subscriber is responsible for payment of all appropriate charges for completed calls, services, and equipment. All charges due by the subscriber are payable at the Company's Business Office or any agency duly authorized to receive such payments. If objection in writing is not received by the Company within thirty days after the bill is rendered, the account shall be deemed correct and binding upon the subscriber.
B. The subscriber shall pay monthly in advance or on demand all charges for service and equipment and shall pay on demand all charges for long distance service and billed local usage. Basic monthly charges are billed in advance. Toll charges for long distance services and additional charges for local usage are billed in arrears. The subscriber is responsible for payment of all charges for services furnished the subscriber, including charges for services originated or charges accepted at the subscriber's station.
C. Should service be suspended for non-payment of charges, it will be restored only as provided in Section A4.
D. When the service has been disconnected for non-payment, the service agreement is considered to have been terminated. Reestablishment of service may be made only upon the execution of a new service agreement which is subject to the provisions of this Guidebook.
E. In its discretion, the Company may restore or reestablish service which has been suspended or disconnected for non-payment of charges, or otherwise discontinued, terminated or interrupted, prior to payment of all charges due. Such restoration or reestablishment shall not be construed as a waiver of any rights to suspend or disconnect service for non-payment of any such or other charges due and unpaid or for the violation of the provisions of this Guidebook; nor shall the failure to suspend or disconnect service for non-payment of any past due account or accounts operate as a waiver or estoppel to suspend or disconnect service for non-payment of such account or of any other past due account.
F. Returned check/bank draft

An administrative charge will be applied by the Company to the subscriber's account each time a check or bank draft is not accepted by the subscriber's financial institution on which it is written.

1. Returned check/bank draft
(a) Each $\underset{\$ 30.00}{\text { Rate }} \quad$ USOC
G. A termination charge may apply as described in A2.3.17.C.
H. A late payment charge of $\$ 6.50$ will apply to each residence subscriber's bill with an unpaid balance greater than $\$ 5.00$ (including amounts billed in accordance with Billing and Collection Services) when any undisputed portion of all new charges on the subscriber's previous month's bill have not been paid in full prior to the next billing date. A late payment charge or fee of two percent will apply to each business subscriber's total undisputed unpaid balance for new charges (including amounts billed in accordance with Billing and Collection Services) when any undisputed portion of all new charges on the subscriber's previous month's bill has not been paid in full prior to the next billing date. The two percent late payment charge will apply to all new undisputed charges on a subscriber's previous month's bill that were not paid prior to the next billing date.
The late payment charge shall not apply for Mississippi state, local, or municipal government agencies.
Federal Government customers are exempt from late payment and/or interest charges.
I. Residence subscribers with overdue bill balances for their existing service, which has been temporarily suspended for nonpayment, who are unable to pay the charges in full may be allowed to retain their local service if they elect to have a full toll restriction placed on their existing service, at no charge, until the charges are paid. These subscribers may arrange to pay the outstanding balance in up to twelve (12) monthly installment payments (see Section A4). An installment Billing Service Fee may apply as specifie d in Section A4. A late payment charge, as specified in A2.4.3.H. may be applied to the overdue new charges on the subscriber's previous month's bill which were not paid prior to the next billing date at the time the installment payment plan is established.

## B2.4 Payment Arrangements And Credit Allowances

## B2.4.1 Payment Of Charges And Deposits

A. Applicants for service who have no account with the Company or whose financial responsibility is not a matter of general knowledge, may be required to make an advance payment at the time an application for service is placed with the Company, equal to the installation charges if applicable and at least one month's charges for the service provided. In addition, where the furnishing of service involves an unusual investment, applicants may be required to make payment in advance of such portion of the estimated cost of the installation or construction as is to be borne by them. The amount of the advance payment is credited to the customer's account as applying to any indebtedness of the customer for the service furnished.
B. The Company may, in order to safeguard its interests, require an applicant or customer to make such deposit as the Company deems suitable to be held by the Company as a guarantee of the payment of charges. The fact that a deposit has been made in no way relieves the applicant or customer from complying with the Company's terms and conditions as to advance payments or the prompt payment of bills on presentation. At such time as the contract is terminated the amount of the deposit is credited to the customer's account and any credit balance which may remain is refunded. At the option of the Company such a deposit may be refunded or credited to the customer at any time prior to the termination of the contract. In case of cash deposit, interest at the rate of 6 percent per annum is paid for the period which the deposit is held by the Company.
C. The customer is held responsible for the payment of all the charges for service and channels in accordance with the Company's regular billing and collection practice.
D. A charge of $\$ 30.00$ will apply whenever a check or draft presented for payment for service is not accepted by the institution on which it is written.
E. At the option of the customer, all nonrecurring charges associated with an order for service may be billed over a three month period subject to the following:

- $50 \%$ of the total nonrecurring charges will be billed in the first monthly billing period after the charges are incurred, and $25 \%$ of the total nonrecurring charges plus an Extended Billing Plan Charge will be billed in each of the following two monthly billing periods.
- The Extended Billing Plan Charge is calculated at a rate of $1.0 \%$ per month or $12 \%$ annually, on the unbilled balance of the nonrecurring charges.
- If the customer disconnects service before the expiration of the plan period, all unbilled charges plus the Extended Billing Plan Charge, if applicable, will be included in the final bill rendered.
F. A late payment charge of $\$ 6.50$ will apply to each residence subscriber's bill with an unpaid balance greater than $\$ 5.00$ (including amounts billed in accordance with Billing and Collections Services) when any undisputed portion of all new charges on the subscriber's previous month's bill have not been paid in full prior to the next billing date. A late payment charge or fee of two percent will apply to each business subscriber's total undisputed unpaid balance for new charges (including amounts billed in accordance with Billing and Collections Services) when any undisputed portion of all new charges on the subscriber's previous month's bill has not been paid in full prior to the next billing date. The two percent late payment charge will apply to all new undisputed charges on a subscriber's previous month's bill that were not paid prior to the next billing date.
The late payment charge shall not apply for Mississippi state, local, or municipal government agencies.
Federal Government customers are exempt from late payment and/or interest charges.


## B2.4.2 Cancellation For Cause

A. The Company, by written notice to the customer, may immediately discontinue the furnishing of private line service without incurring any liability upon:

1. Nonpayment of any sum due the Company, or,
2. A violation of any condition governing the furnishing of service.
