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INTEREXCHANGE TELECOMMUNICATIONS TARIFF

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)

2.9 Deposits/Advance Payments

- 2.9.1 Customers unable to establish or maintain their credit worthiness will be required to furnish a deposit or advance payment in an amount up to the maximum allowed by law for Service.
- 2.9.2 The Company reserves the right to periodically review the Customer's credit worthiness and credit terms.
- 2.9.3 The Company also reserves the right to change credit terms and conditions based on the Customer's payment history and credit worthiness.
- 2.9.4 If no maximum deposit has been established by law, the Customer will be required to furnish a deposit or advance payment in an amount based upon two (2) month's estimated usage.
- 2.9.5 Deposits may be held for a period of one year. The Company will pay interest on such deposit or advance payment pursuant to state laws. Deposits may be returned based on the following:
  - A. When an application for service has been cancelled prior to the establishment of service, the Company will apply the deposit to any charges owed in accordance with the tariff and the excess portion will be returned;
  - B. Upon discontinuance of service, the Company will apply the deposit to any outstanding balances owed and the excess portion will be returned.
- 2.9.6 The establishment of credit shall be governed by rules and regulations of the state of New York.