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TALK AMERICA INC. d/b/a Cavalier Telephone d/b/a PAETEC Business Services PSC NO 2 – Telephone Effective Date: July 5, 2012 Leaf: 30 Revision: 0 Superseding Revision:

## LOCAL EXCHANGE SERVICES TARIFF

## SECTION 2 - GENERAL RULES AND REGULATIONS, (Cont'd.)

- 2.10 Additional Provisions Applicable to Residential Customers, (Cont'd.)
  - 2.10.4 Installment Billing For Nonrecurring Charges

A residential Customer may elect to pay service connection and other nonrecurring charges associated with a service order in monthly installments for up to a 12 month period. When installment billing is requested, all nonrecurring charges associated with a given service order will be included in the calculation of the monthly installment.

Installment billing is subject to the following restrictions:

- A. Installment billing may be used only by residential Customers;
- B. Charges will be billed in the number of installments of equal dollar amounts as requested by the Customer up to a maximum of 12 installments over the course of 12 months;
- C. A Customer may not pay a portion of the charges and then request installment billing for the remaining charges;
- D. More than one installment plan may be in effect for the same Customer at the same time;
- E. If a Customer disconnects service during the installment payment period, all unbilled charges will be included in the final bill rendered;
- F. A Customer may elect to pay the unbilled charges before the expiration of the installment plan;
- G. Installment billing payments will continue even when an account is temporarily suspended;
- H. No interest or carrying charges will be applied to the outstanding balance during the installment period.

Issued by: Vice President – Regulatory Affairs, Richmond, Virginia 23277