

AT&T Communications of New York, Inc.
P.S.C. No. 23 -- Telephone
Message Telecommunications Service
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Section 2
Leaf No. 17
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SECTION 2-GENERAL REGULATIONS

2.8 PAYMENTS AND TERMINATION OF SERVICE (Cont'd)

2.8.2 DEPOSITS (Cont'd)

A. Special provisions for Residential Customers: (Cont'd)

2. Deposits from new Customers. New Customers are asked for information to establish credit. "Yes" answers to any three of the following credit screen questions entitle a person to service without a deposit.
 - a. Are you (or your spouse with whom you're living) employed? If so, state your (or your spouse's) employer's name, address, telephone number and your (or your spouse's) position.
 - b. Have you been employed for the past two years by no more than two employers? If you have been employed for less than two years, is this because you have recently graduated from school, recently been discharged from military service or recently been widowed, separated or divorced?
 - c. Do you own your own home, or if you rent, have you occupied the premises and your preceding Residence for a total of at least two years?
 - d. Have you maintained a bank account for more than one year?
 - e. Do you have credit cards, charge accounts, or have you been extended credit by a bank, commercial concern or individual? (A "Yes" response will be negated if subsequent investigation proves the Applicant is not credit-worthy.)
 - f. Do you have any sources of income other than employment, e.g., stocks, bonds, real estate, welfare, pension, alimony, etc.?

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