AT&T Communications of New York, Inc.   **Section 2**
P.S.C. No. 24 -- Telephone   Leaf No. 29
Residential Local Exchange Services   Revision: 0
Effective Date: July 21, 2010   Superseding Revision:

SECTION 2 – GENERAL REGULATIONS

2.6   CONSUMER PAYMENTS AND CHARGES (Cont'd)

   2.6.17   Quarterly Payment Plan

   Residence Customers, 62 years of age or older, may request to pay their bills on a quarterly basis. This
   option shall be limited to customers having average annual bills not exceeding $150. Average annual
   billing is determined using the last 12 months actual billing or an estimate of the next 12 months
   anticipated billing.

   2.6.18   Installment Billing

   Subject to billing availability, customers may elect to pay their service connection, initial, installation,
   move, substitution and other non-recurring charges associated with service orders including restoral
   charges and maintenance of service charges in monthly installments for up to a 12-month period.
   When installment billing is requested, it will be applied to all non-recurring charges associated with a
   given service order, subject to the following:

   1.   Charges will be billed in 12 monthly installments, of equal dollar amounts as requested by the
        Customer but the Customer may choose a shorter payment period.

   2.   A Customer may not pay a portion of the charges and then request installment billing for the
        remaining charges.

   3.   A Customer may elect to pay the unbilled charges before the expiration of the installment plan.

   4.   More than one installment plan may be in effect for the same Customer at the same time.

   5.   If a Customer disconnects service during the installment payment period all unbilled charges will
        be included in the final bill rendered.

   6.   Installment billing payments will continue even though an account is temporarily suspended.

   7.   No interest or carrying charges will be applied to the outstanding balance during the installment
        period.