PSC NO: 3 TELEPHONE ALLTEL New York, Inc. Initial Effective Date: 5/30/03 Section: 2 Leaf: 20 Revision: 0 Superseding Revision:

SECTION 2 - GENERAL RULES AND REGULATIONS

H. PAYMENTS AND TERMINATION OF SERVICE (Cont'd.)

- 1. Advance Payments and Deposits (Cont'd.)
 - f. (Cont'd.)
 - (3) 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? (4) Have you maintained a bank account for more than one year? (5) 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 creditworthy.) (6) Do you have any sources of income other than employment; e.g., stocks, bonds, real estate, welfare, pension, alimony, etc.? Alternatively, we may consider a new residential customer under the credit risk standards for existing residential customers and require a deposit if sufficient information is available from another New York telephone utility to establish that such customer is a bad credit risk as outlined above. Customers are required to provide information which permits the Company to verify their responses. If the customer chooses not to provide credit information, or does not give three "Yes" answers to the questions, a deposit is required, except as provided in H.1.d.
 - g. The entire deposit is returned to residential customers after 1 year, unless the customer is delinquent in payment, in which case the Company continues to hold it.
 - h. For non-residential customers, a deposit of an amount equal to the charges for the estimated telephone usage for two calendar months will be required of any applicant, unless waived by the company upon a showing of satisfactory credit reference. If a non-residential customer is not delinquent as defined above, in payment of any bill for a period of three years, the deposit and interest shall be refunded promptly at the end thereof.
 - i. For all customers, a refund may be credited to the customer's account only to the extent of current charges and the charges of the next succeeding month and any balance (or, at the election of the depositor, the full refund) shall be made to the depositor. Deposits shall be credited with simple interest at the rate prescribed from time to time by the Public Service Commission.

Issued by: Vice President, State Government Affairs, Little Rock, Arkansas