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LDMI Telecommunications, LLC New York P.S.C. No. 1 - Telephone

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TELECOMMUNICATIONS SERVICES TARIFF

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

- 2.27 Additional Provisions Applicable to Residential Customers, (Cont'd.)
 - 2.27.4 Installment Billing For Nonrecurring Charges (cont'd)

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: Senior Regulatory Counsel, 4001 Rodney Parham Rd., Little Rock, AR 72212