Talkie Communications, Inc. NY PSC Tariff No. 1 Effective: 07/02/18

END-USER TELECOMMUNICATIONS SERVICES TARIFF

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

2.2 Payment and Credit Regulations (Cont'd.)

2.2.5 Deposits

Any applicant or Customer whose financial responsibility is not established to the satisfaction of the Company may be required to deposit a sum up to an amount equal to the total of the estimated local service and toll charges for up to two months for the facilities and services.

If the amount of a deposit is proven to be insufficient to meet the requirements specified above, the customer shall be required to pay an additional deposit upon request.

2.2.6 Advance Payments

For customers whom the Company determines an advance payment is necessary the Company reserves the right to collect an amount not to exceed one month's estimated charges as an advance payment for service. This payment will be applied against the next month's charges, and a new advance payment may be collected for the next month.

2.2.7 Taxes

All state and local taxes, including but not limited to gross receipts taxes, sales taxes, and municipal utilities taxes, or associated surcharges, are listed as separate line items on Customers' bills and are not included in the rates listed in this Intrastate Tariff.

2.2.8 Disputed Charges

The Company will provide credit on charges disputed by the customer in writing that are verified as incorrect by the Company. If objection in writing is not received by the company within a reasonable period of time after the bill is rendered (as determined by current law and regulatory policy), the account shall be deemed correct and binding upon the Customer.

By: Andrew DeMattia Chief Operating Officer 141 Grays Pond Lane Centreville, MD 21617