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

Leaf No. 9 Revision 0 Superseding Revision:

END-USER TELECOMMUNICATIONS SERVICES TARIFF

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

2.2 Payment and Credit Regulations

2.2.1 The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by the Company. Payment responsibility includes all local and toll calls originating from the Customer's premises and for all calls charged to the customer's lines where any person answering the Customer's line agrees to accept such charges.

All charges due by the Customer are payable to the Company or to the Company's authorized billing agent. Any objections to billed charges must be reported to the Company or its billing agent within two months after receipt of the bill. Adjustments to Customers' bills shall be made to the extent that circumstances exist that reasonably indicate that such changes are appropriate.

- 2.2.2 Customer bills for telephone service are due upon receipt, unless other specified by this Intrastate Tariff or by contract.
- 2.2.3 In the event the company incurs fees or expenses, including attorney's fees, collecting or attempting to collect any charges owed to the Company, the Company may charge the customer all such fees and expenses reasonably incurred.
- 2.2.4 The Company reserves the right to assess a returned-check charge of \$20.00 whenever a check or draft presented for payment of service is not accepted by the institution on which it is written. This charge applies each time a check is returned unpaid to the Company by a bank for any reason, including insufficient funds or closed accounts. This charge will be in addition to any charges assessed by any bank. If a customer who has received a notice of discontinuance pays the bill with a check that is subsequently dishonored, the account remains unpaid, and the Company is not required to issue any additional notice before disconnecting service.

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