

Talk America Inc.  
d/b/a Cavalier Telephone  
d/b/a PAETEC Business Services  
NY PSC No. 1 Telephone

Leaf 10  
Revision 1  
Superseding Revision 0

Effective Date: October 1, 2013

COMPETITIVE TELECOMMUNICATIONS SERVICE TARIFF

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

2.9 Installation

Service is installed upon mutual agreement between the Customer and the Company.

2.10 Payment for Service

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. All charges due by the Customer are payable to the Company or to the Company's authorized billing agent. Terms of payment shall be according to the rules and regulations of the billing agent and subject to the rules of regulatory agencies, such as the State of New York Department of Public Service. Any objections to billed charges must be reported to the Company or its billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

The Company's bills are due upon receipt. Amounts not paid within twenty (20) days from the due date of the invoice will be considered past due. A late fee of 1.5% per month (or the maximum amount allowed by law, whichever is lower) may apply to any unpaid and past due balance. The late fee may be charged by the Company directly or by the Company's billing service provider. If a Customer presents an undue risk of nonpayment at any time, the Company may require that Customer to pay its bills within a specified number of days and to make such payments in cash or the equivalent of cash.

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2.10.1 SpeedPay

If the Customer's account is delinquent or when the Customer calls the Company's business office to make payment arrangement, the Customer will be given the option to pay via electronic payment system, SpeedPay. The Customer electing SpeedPay will be notified in advance of an additional SpeedPay processing fee of \$5.00. The Customer whose service has been disconnected may be required to reestablish service using SpeedPay and will be assessed the \$5.00 SpeedPay processing fee.

2.10.2 Return Check Charge

The Company reserves the right to assess a charge in the amount of \$20.00 for business Customers and \$10.00 for residential Customers whenever a check or draft presented for payment of service is not accepted by the institution upon which it is written.

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Issued by: Vice President – Regulatory Affairs, Richmond, Virginia 23277