

VERIZON NEW YORK INC.
P.S.C. No. 15--COMMUNICATIONS
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GENERAL TARIFF

GENERAL RULES AND REGULATIONS

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

2. Deposits (Cont'd)

An existing residential customer is any applicant for service who was a customer of the same telephone corporation within 12 months of making the request, provided that prior service was not terminated for nonpayment, unless service is requested within 10 days of such termination for nonpayment. Applicants for residential service and existing residential customers are permitted to pay deposits in installments over a period not to exceed 6 months.

a. Special provisions for residential customers:

- (1) Deposits from existing customers. Except as provided in Paragraph J.2.a.(4) following, the company may require a deposit from a residential customer if the customer is delinquent in payment, or if the customer's service has been suspended or terminated for non-payment once within the preceding 6-month period. "Delinquent in payment" means that a customer has received 2 consecutive telephone bills without making payment of one-half of the total of the 2 bills prior to the due date of the second bill. In addition, the Company shall provide a customer written notice, at least 10 days before it may assess a deposit, and state that the failure to make timely payment will permit the Company to require a deposit. (A customer is not considered delinquent, however, if an amount in dispute is not paid before the dispute is resolved.)
- (2) Deposits from new customers. New customers are asked for information to establish credit. "Yes" answers to any three of the following six credit screen questions entitle a person to service without a deposit, except as provided in Paragraph J.2.a.(4) following.
 - a. Are you (or your spouse with whom you're living) employed? If so, state your (or your spouse's) employer's name, address, telephone number and your (or your spouse's) position.
 - b. Have you been employed for the past two years by no more than two employers? If you have been employed for less than two years, is this because you have recently graduated from school, recently been discharged from military service or recently been widowed, separated or divorced?
 - c. 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?
 - d. Have you maintained a bank account for more than one year?

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