
GENERAL REGULATIONS

A. Application of Regulations

1. The regulations set forth herein apply to intrastate services and facilities furnished within the State of Illinois Citizens Telecommunications Company of Rantoul, Illinois hereinafter referred to as the Telephone Company, subject to the jurisdiction of Illinois Commerce Commission.
2. When services and facilities are provided in part by the Telephone Company and in part by other companies, the regulations of the Telephone Company apply to that portion of the service or facilities furnished by it.
3. The Telephone Company does not transmit messages, but offers the use of its facilities, where available, for communication between parties subject to the terms and conditions specified in these tariffs.

B. Establishment and Furnishing of Services

1. Applications

- .1 Applications for services may be made orally or in writing. Requests for additional services may also be made verbally or in writing.
- .2 Any change in rates or regulations prescribed by the Illinois Commerce Commission modifies the terms and regulations of contracts to the extent of such change.
- .3 Business rates apply at the following locations:

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

1. Applications (Cont'd)

- .3.1 In offices, stores, factories, and all other places of a strictly business nature.
- .3.2 In boarding houses (except as noted under .4 - .4.2) offices of hotels, halls and offices of apartment buildings, quarters occupied by clubs, associations, or lodges, public, private or parochial schools, or colleges, hospitals, libraries, churches, and other similar institutions (but excluding dormitory rooms at such schools or colleges).
- .3.3 At residence locations when the subscriber has no regular business telephone and the use of the service either by himself, members of his household, or his guests, or parties calling him can be considered as more of a business than of a residence nature, which fact might be indicated by advertising, either by business cards, newspapers, hand bills, billboards, circulars, motion picture screens, or other advertising matter, such as on vehicles, etc., or when such business use is not such as commonly arises and passes over to residence telephones during the intervals when, in compliance with the law or established custom business places are ordinarily closed.
- .3.4 Where the place of business and the residence of a subscriber are in the same premises and no telephone is installed in the place of business, the business rate shall be charged for the telephone installed in the residence.
- .3.5 At residence locations, when an extension station or extension bell is located in a shop, office, or other place of business.
- .3.6 At any location where the listing of service at that location indicates a business, trade or profession, except as specified under .4 - .4.3 following:

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

1. Applications (Cont'd)

.4 Residence rates apply at the following locations:

.4.1 In private residences where business listings are not provided.

.4.2 In private apartments of hotels, rooming houses, or boarding houses where service is confined to the subscriber's use, and elsewhere in rooming and boarding houses which are not advertised as a place of business or which have less than five rooms for roomers or which furnish meals to less than ten boarders, provided business listings are not furnished.

.4.3 In the place of residence of a clergyman, and in the place of residence of a physician, dentist, veterinary, surgeon or other medical practitioner, provided the subscriber does not maintain an office in the residence. In the residence of a Christian Science practitioner, nurse or midwife, or in the office of any of this group of persons, provided the office is located in the subscriber's residence and is not part of an office building. In any of such cases the listing may indicate the subscriber's profession, but only in connection with an individual name. If listing of firms or partnerships, etc., or additional listings of persons not residing in the same household are desired, business rates apply.

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735

.1 The Company, in order to assure the payment of its charges for service, will require applicants and customers to establish and maintain credit.

.2 The establishment or reestablishment of credit as provided in this Section shall not relieve the applicant or customer from compliance with other provisions of this Catalog as to advance payments and the payment of bills and shall in no way modify the provisions regarding disconnection and termination of service for failure to pay bills due for service furnished.

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

2. Establishment of Credit -Pursuant to 83 Illinois Administrative Code, Part 735 (Cont'd)

- .3 The Company may refuse to furnish service to an applicant that has not established credit or has not paid charges for service of the same classification (residence or business), previously furnished by any company or by the Company at the same or another location, unless the applicant, pays any past due bills, and/or furnishes a deposit pursuant to 2.1 Cash Deposits following or complies with the following.

Residence service applicants shall establish credit based upon the following standards:

- .3.1 If the applicant has verifiable previous service with any telephone company for at least twelve months and the payment record on the account was satisfactory, the applicant would obtain service without a deposit.
- .3.2 If the applicant has not paid for the previous service, or the previous service had been discontinued for nonpayment within the past twelve months, the Company may require a deposit prior to the connection of telephone service.
- .3.3 If the applicant does not have verifiable service, or if the applicant had previous service for less than one year, the applicant would be requested to provide further credit information. The applicant would be requested to provide proof of:
- (a) Home ownership;
 - (b) Employment of two years or more with the current employer;
 - (c) Major oil company credit card;
 - (d) Major credit card;
 - (e) Checking account;
 - (f) Savings account;
 - (g) Age of 50 years or more.

If the applicant is unable to provide affirmative responses to two of these credit criteria, the Company may request the applicant furnish a deposit prior to the connection of telephone service.

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)
 - .4 For business customers, a credit evaluation plan establishes reasonable criteria in relation to risks, which might be expected. Criteria is objective and does not unreasonably discriminate against any class or group of commercial customers. The plan is subject to Illinois Commerce Commission approval.
 - .5 Prior to the verification of an applicant's credit, the Company shall provide service upon the advance payment by the applicant of an amount equal to applicable service charges and initial nonrecurring charges applicable for service installation plus the estimated amount of the applicant's monthly bill for service. Such advance payment will be credited to the applicant's service account but does not relieve the applicant of his responsibility to subsequently establish credit.
 - .6 If the verification of credit provides unsatisfactory credit information, the applicant will be informed of the reason or reasons, after which the Company may refuse to provide or continue service until the customer provides a deposit or guarantor, pursuant to 2.1 following.
 - .7 If credit is not so established, the Company may disconnect the service not sooner than five days (8 days if mailed) after delivery of written notice of its intention to disconnect.
 - .8 A residence customer may be required to reestablish credit in accordance with 2.1 (.3) when the amount of service furnished or the basis on which credit was formerly established has significantly changed.
 - .9 If a customer fails to reestablish his credit as required by the Company, his service may be disconnected not sooner than five days (8 days if mailed) after delivery of written notice of intention to disconnect.

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)

2.1 Cash Deposits

Amount of Deposits

- .1 The Company may request a deposit from any customer during the first twelve (12) months that a customer receives service if the customer, during that period, pays late four times or has service discontinued for nonpayment two times.
- .2 Prior to requesting a deposit from a customer for reasons of late payment, the Company shall advise the customer of the availability of a Preferred Payment Date pursuant to C. (.9) following.
- .3 The Company may request a deposit from any customer after the first twelve (12) months that the customer has received service if the customer has had service discontinued two times in a twelve (12) month period, or if the Company provides evidence that the customer used a device or scheme to obtain service without payment. The Company may also request a deposit from any business customer after the first twelve (12) months the customer has received service if the customer pays late at least six (6) times during any twelve (12) month period.
- .4 The Company shall not request a deposit from an applicant or customer in excess of the estimated charges for two (2) months for residential service, and four (4) months for business service. The estimated charges for customers shall be based on the average monthly billing of the past six (6) months to that customer. In the case of an applicant for service or a present customer who does not have six (6) months service with the Company, the Company may use the average monthly bill for that class and type of service to determine the correct amount for that deposit. The estimated deposit for an applicant may take into consideration past billing history for service of another company if service was provided within the State of Illinois and within six (6) months of the application.
- .5 The amount of the deposit may be adjusted at the request of the customer, applicant or the Company at any time when the character or degree of use of the service materially changes or when it is clearly established that the character or degree of use of the service will materially change in the immediate future.
- .6 The Company may request a maximum payment of 1/3 the deposit amount from any customer within twelve (12) days from the date of request. An applicant may be requested to pay no more than 1/3 of the deposit amount prior to the establishment of service. At least two billing periods shall be allowed for the balance on the deposit. An existing customer or applicant may, at their option, pay the deposit on an expedited schedule.

GENERAL REGULATIONS (Cont'd)

- B. Establishment and Furnishing of Services (Cont'd)
2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)
- 2.2 Interest to be Paid on Deposits

Interest shall be paid on all deposits held by the Company. The rate of interest will be the same as the rate existing for one year United States Treasury bills at that point in time when the determination of the interest is made by the Illinois Commerce Commission. The interest rate will be rounded to the nearest one-half (1/2) of one percent (1%). In December of each year, the Commission shall announce the rate of interest which shall be paid on all deposits held during all or part of the subsequent year. Interest shall be computed from the date of payment of the deposit and shall be paid to the customer as follows:

- .1 By credit to the customer's account annually.
- .2 By payment, no more than once in any 12 months' period nor sooner than 12 months after receipt of deposit, when requested by the customer, or
- .3 By adding the accrued interest to the amount of the deposit at the time such deposit is refunded or applied to an unpaid bill of the customer in accordance with 2.3. following.

GENERAL REGULATIONS (Cont'd)

- B. Establishment and Furnishing of Services (Cont'd)
2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)
- 2.3 Refund of Deposits
- .1 Deposits plus interest shall be automatically refunded by separate check after being held for twelve (12) months if all the following conditions are met:
- .1.1 The customer has paid any past due bill for service owed to the Company.
- .1.2 Service has not been discontinued for nonpayment.
- .1.3 The customer has not paid late four (4) times.
- .1.4 The Company has no reason to believe the customer used a device or scheme to obtain service without payment.
- .2 Deposits plus interest shall be refunded when service has been terminated for more than thirty (30) days, less the amount of unpaid bills, if any, for that service. No refund of less than one dollar (\$1.00) need be issued.

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)

2.4 Guarantee in Lieu of Deposits

In lieu of deposit, the company shall accept the written guarantee of a responsible party as surety for a residential service account. A current customer of the same company with at least twelve (12) months' service which has not been discontinued for nonpayment during the most recent twelve (12) months qualifies as a responsible party.

A guarantee shall be approved if it conforms to the following conditions:

- .1 It shall be in writing, stating the terms of the guarantee (including the maximum amount guaranteed) and that the company shall not hold the Guarantor liable for sums in excess of that amount.
- .2 This guarantee shall remain in full force and effect until thirty (30) days after receipt by the company of a cancellation of this agreement from Guarantor. However, the company is not obligated to release the Guarantor from their obligation if the company has reason to believe that the customer has used a device or scheme to obtain service without payment, and has so notified the customer.
- .3 The maximum amount guaranteed shall not exceed the amount of the deposit which would have been charged the applicant or customer.
- .4 The Guarantor shall be released from their obligation when the customer has met the criteria set forth in 2.5 following.

A copy of the letter of guaranty is shown on the following:.

GENERAL REGULATIONS (Cont'd)

- B. Establishment and Furnishing of Services (Cont'd)
2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)
- 2.4 Guarantee in Lieu of Deposits (Cont'd)

CITIZENS COMMUNICATIONS GUARANTY AGREEMENT

In consideration of your furnishing of telephone service to: (1) _____, hereinafter referred to as "Applicant", and in consideration of your electing not to require a deposit of \$ _____ for the providing of such service, (2) _____ guarantees the payment at maturity of any and all indebtedness or liability now due, or which may hereinafter become due from said Applicant to you.

Until expressly revoked by giving thirty (30) days notice of cancellation, in writing to Citizens Communications, this guaranty shall continue in force for one year from and after (3) _____ not withstanding any change in the form of such indebtedness or renewals of extension by you, or by any time or other indulgence given to Applicant; provided, however, such revocation shall not in any manner relieve Applicant from liability as to any indebtedness contracted prior thereto.

CUSTOMER

Name: _____
Address: _____
Phone #: _____
Order #: _____

GUARANTOR

Name: _____
Address: _____
Phone #: _____

Sworn and subscribed to me by (4) _____, this _____ day of _____, 19____.

Seal / Stamp

Notary Public
My Commission Expires: _____

- Legend:**
- (1) Insert subscriber's name
 - (2) Insert guarantor's name
 - (3) This should coincide with the date the guaranty form is executed by guarantor
 - (4) Insert guarantor's name

GENERAL REGULATIONS (Cont'd)

B. Establishment and Furnishing of Services (Cont'd)

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)

2.5 The company shall agree to accept a Surety Bond in lieu of a cash deposit, provided that such surety bond has been issued by an insurance company that has received a certification of authority from the Department of Insurance to do business in Illinois.

2.6 Non Sufficient Fund Checks

.1 If the Company receives a written check from a customer in payment for services or facilities which is returned from the bank due to insufficient funds, the Company shall make a charge as shown below for each such check.

.2 The charge shall be added to the customer's monthly billing, in addition to any other charges, which may apply under the Company's Schedule of Catalogs.

.3 Non-Sufficient Funds Check Charge---\$5.00

.4 A customer will be placed on a "cash only" basis upon receipt of two (2) NSF checks within a twelve (12) month period of time. "Cash only" is herein defined as cashier's checks, U.S. currency or money order.

2.7 Late Payment Charge

.1 A late payment charge of 1.50 percent or \$7.50, whichever is greater applies to each customer's bill when the previous month's bill has not been paid in full, leaving an unpaid balance carried forward. (I)

.2 The late payment charge can be waived for residential customers once in each calendar year.

.3 This charge does not apply to:

- Amounts which are in dispute at the time the late payment charge would otherwise be applied.
- Accounts of the federal, state, county or local government.
- Amounts billed by the Company for other entities for which the charge is not authorized by those entities' appropriate tariffs/catalogs or contracts.

GENERAL REGULATIONS (Cont'd)

B. Establishment And Furnishing Of Services (Cont'd)

2. Establishment of Credit - Pursuant to 83 Illinois Administrative Code Part 735 (Cont'd)

2.7 Late Payment Charge (Cont'd)

.4 Credit, deposit and collection procedures outlined in this Section are not waived or foreclosed by the application of a late payment charge. The existence of a Deferred Payment Agreement as defined in General Order 218 (83 Illinois Administrative Code, Part 735.80) does not exempt a customer from this charge.

3. Connection with Certain Facilities and/or Equipment of Others

Standard Outlet for Customer-Provided Equipment

.1 General Provision

This subsection supersedes as applicable other parts of this catalog as required by FCC Rules and Regulations Part 68 issued in Docket #19528.

Subscribers, with one party telephone service, business or residence, may use FCC authorized customer-provided terminal equipment if before its connection to an outlet, the subscriber notifies the Telephone Company. After connection to an outlet the subscriber assumes all risks and liabilities of using customer-provided terminal equipment.

.2 Standard Outlet

.2.1 A Company-provided Network Interface Device will be provided to allow the customer access to the network. The normal location of the Network Interface will be in close proximity to the protector or equivalent.

.3 Trouble Investigation

The subscriber is liable and is required to maintain (including but not limited to repair, modify, replace, etc.) and bears all associated costs for maintenance of customer-provided equipment that has connection to the telephone network. This liability includes the requirement that, when written notice is received from the Telephone Company, the subscriber alter or change at its own expense all customer-provided equipment if; 1. (changes to communications facilities shall require alteration or change, 2. (complaints from subscribers related to other subscriber's customer-provided equipment and/or 3. (Test and dispatch trouble investigation results from customer-provided equipment caused troubles. When troubles are caused by customer-provided equipment, the subscriber is subject to charges on a time and material basis.

GENERAL REGULATIONS (Cont'd)

B. Establishment And Furnishing Of Services (Cont'd)

3. Connection with Certain Facilities and/or Equipment of Others (Cont'd)

Standard Outlet for Customer-Provided Equipment (Cont'd)

.4 Disconnection Policy

Continued use by subscribers after notification from the Telephone Company that customer-provided equipment is defective shall result in service discontinuance until customer-provided equipment trouble is corrected.

.5 Reconnection Policy

Service discontinuance due to continued use of defective customer-provided equipment will be reconnected upon notification from the subscriber, that the customer-provided equipment trouble is corrected, and that such correction is verified by the Company.

See Reconnection Charge - See Section 3.

GENERAL REGULATIONS (Cont'd)

- C. Pursuant To 83 Illinois Administrative Code, Part 735
1. Charges for exchange service and equipment are billed once a month for one months service in advance.
 2. Toll messages and charges are billed in arrears.
 3. Bills are due within twenty-one (21) days after the date of mailing, and may be paid at any business office of the Telephone Company or at any agency authorized to receive payment.
 4. For billing purposes, each month is presumed to have thirty days.
 5. Retroactive billing adjustments for customer overpayments will be refunded in the amount of the overpayment(s) plus interest from the date of the overpayment by the customer except when service was obtained by the customer through fraud or deception.
 6. The Telephone Company may temporarily suspend service in the event the customer fails to pay any amount due. Such suspension shall not be made until at least eight (8) days following written notification to the customer of the intention to suspend service.
 7. Special toll bills for Long Distance Telecommunications Service may be issued at any time when charges are in excess of 175% of the customer's average toll bill for the past three month's or are unusually high and the Company is uncertain as to the customer's ability to pay such charges.
 - .1 Special toll bills are due ten (10) days from the mailing date of the billing.
 - .2 Special toll bills may be rendered to a residential customer only during the first twenty-four (24) months of service. No limitation on special toll bills applies to business customers.

GENERAL REGULATIONS (Cont'd)

C. Pursuant To 83 Illinois Administrative Code, Part 735

8. Special billing arrangements may be established for services provided to governmental agencies.

9. Preferred Payment Dates

When a customer establishes the regular inability to pay the bill on the due date because of extenuating circumstances, such as the receipt of a monthly social security or benefit check which is out of the billing cycle, the Company shall provide a preferred Payment Date for that customer, not to exceed ten (10) days after the due date. If the customer fails to pay by the Preferred Payment Date more than one time in a six month period, the arrangement may be cancelled and the original due date reestablished.

10. Deferred Payment Agreements

.1 Residential customers indebted for past due service shall have the opportunity to make arrangement to retire the delinquent amount by periodic payments referred to as a Deferred Payment Agreement. At the discretion of the company, this plan is also available to applicants for service, nonresidential customers and customers who have failed to make payment under such a plan during the past twelve (12) months.

.2 A residential customer will be required to pay no more than one fourth (1/4) of the amount past due and owing at the time of entering into a Deferred Payment Agreement. A business customer will be required to pay no more than one third (1/3) the amount past due and owing at the time of entering into the Deferred Payment Agreement. The customer will be allowed a minimum of four months from the date of said agreement and a maximum of twelve months in which to complete payment pursuant to a Deferred Payment Agreement.

.3 A Deferred Payment Agreement shall be in writing, and shall require the applicant or customer to pay all future bills for service by the due date and the delinquent amount according to the terms of the Deferred Payment Agreement.

.4 If the applicant or customer defaults upon any payment due under the Deferred Payment Agreement, all amounts owed pursuant to the agreement become payable immediately and the company shall have the right to discontinue service, pursuant to proper notice.

GENERAL REGULATIONS (Cont'd)

D. Electronic Bill Payment Program

Electronic Bill Payment is a voluntary, optional program that allows customers to view and/or pay their telephone bills online. The online version of the bill includes the bill face (front and back), and bill messages. Bill inserts may be provided electronically, or via separate mailing. A customer who orders Electronic Bill Payment will be provided both a paper and an online version of the monthly bill for an initial period of two billing cycles. Thereafter, the paper version will be discontinued. If the customer chooses to continue to receive a paper version after the initial two-month period, a monthly recurring charge will apply. Electronic Bill Payment is available where technically feasible.

Per Month

Electronic Bill Payment with duplicate paper bill, per online bill \$2.00

Service charges do not apply to orders for installing or removing Electronic Bill Payment.

GENERAL REGULATIONS (Cont'd)

E. Minimum Contract Period

1. Except as specified elsewhere in this Catalog, the minimum contract period is one month from the date service or additions to service are established and the minimum charge is the authorized rate for one month.
2. If a new residential or single line business customer notifies the Company within twenty days after receipt of the first bill that certain services or equipment are not desired, the Company will delete such services or equipment from the customer's account without a service ordering charge. The customer nonetheless shall be responsible for all monthly usage and installation charges incurred for the use of such service and equipment.
3. The Telephone Company may require a contract period longer than one month at the same location in connection with unusual types or arrangements of equipment, or for unusual construction, necessary to meet special demands.

F. Abuse or Fraudulent Use of Service

1. The service is furnished subject to the condition that there will be no abuse or fraudulent use of the service. Abuse or fraudulent use of service includes:
 - .1 The use of service or facilities of the Telephone Company to transmit a message or to locate a person or otherwise to give or obtain information, without payment of the charge applicable for service;
 - .2 The obtaining, or attempting to obtain, or assisting another to obtain or to attempt to obtain service, by rearranging, tampering with, or making connection with any facilities of the Telephone Company, or by any trick, scheme, false representation, or false credit device, or by or through any other fraudulent means or device whatsoever, with intent to avoid the payment, in whole or in part, of the regular charge for such service;
 - .3 The use of service or facilities of the Telephone Company for a call or calls, anonymous or otherwise, if in a manner reasonably to be expected to frighten, abuse, torment, or harass another;
 - .4 The use of profane or obscene language;
 - .5 The use of the service in such manner as to interfere unreasonably with the use of the service by one or more other customers;
 - .6 The impersonation of another

GENERAL REGULATIONS (Cont'd)

F. Abuse Or Fraudulent Use Of Service (Cont'd)

2. Telephone Solicitation By Use of Recorded Messages

- .1 Service shall not be used for the purpose of solicitation by means of recorded messages when such solicitation occurs as a result of nonrequested calls initiated by the solicitor. Such calls, whether established automatically through the use of random or sequential automatic dialing-announcing equipment or manually, in conjunction with other equipment capable of disseminating a recorded message to the number called, where the intended use is for telephone solicitation, are expressly prohibited.

3. Termination or Re-origination of Calls Received Over a Data Service

- .1 The use of the service to terminate or re-originate calls received over a data service onto the public switched network will be subject to business access line charges as well as feature group A usage charges located in the company's state and federal access tariffs.

G. Termination Of Service

1. By the Telephone Company

- .1 The Telephone Company may refuse or discontinue service for any of the following reasons. Unless otherwise stated, the customer will be given a reasonable time to comply with the rules:
- .1.1 For failure to pay a past due bill for current services or for the same class of service previously furnished to him, for failure to establish credit or to increase a deposit.
 - .1.2 Without notice when the customer's use of the service adversely affects the service of others.
 - .1.3 Without notice when the customer has tampered with Company owned equipment.
 - .1.4 For violation or noncompliance of any regulation or law governing telephone service on file with the Commission or other governmental body.
 - .1.5 For failure of the customer to permit the Telephone Company reasonable access to its equipment.

GENERAL REGULATIONS (Cont'd)

G. Termination Of Service (Cont'd)

1. By the Telephone Company (Cont'd)

- .1.6 For the continued use of any unauthorized attachment or connection of customer owned equipment with facilities provided by the Company.
- .1.7 For customer use of a service in such a manner that, in the opinion of the Company, it constitutes abuse or fraud or may tend to injuriously affect the efficiency of the Company's plant, property or service.
- .2 The Company may remove its equipment from the customer's premises ten (10) days after the temporary disconnect if the bill remains unpaid or the rule has still not been complied with.
- .3 Certificate of Illness - Pursuant to 83 Illinois Administrative Code, Part 735
 - .3.1 A residential customer may obtain a Certificate of Illness authorized by a licensed physician if the discontinuance of service for nonpayment will aggravate an existing medical emergency or create a medical emergency for the customer or a permanent resident in the customer's household.
 - .3.2 Initial certification shall prohibit discontinuance of service for thirty (30) days. Certification may be renewed by the customer for one additional thirty (30) day period by providing another certificate to the Company. Failure to renew the certificate shall entitle the Company to initiate discontinuance if the delinquent amount is still outstanding and has not been provided for in a Deferred Payment Agreement.
 - .3.3 Within the first thirty (30) days the customer must enter into a Deferred Payment Agreement for the delinquent amount and must keep the current account paid.
 - .3.4 Initial certification by the certifying physician may be by telephone if written certification is forwarded within five (5) days.
 - .3.5 The Certificate of Illness must be in writing on stationery which clearly sets forth the name of the doctor, hospital, or medical clinic. The certificate must clearly state the name of the person whose illness would be aggravated, the nature of the illness or emergency, as well as the name, title and signature of the licensed physician certifying the illness or emergency.
 - .3.6 In the event service is discontinued within ten (10) days prior to Certification of Illness by or for a qualifying resident, service shall be restored to that residence if a proper certification is thereafter made in accordance with the foregoing provisions.

GENERAL REGULATIONS (Cont'd)

G. Termination Of Service (Cont'd)

1. By the Telephone Company (Cont'd)

.4 The Company may discontinue service to a customer who fails to pay a past due bill, or a customer who fails to establish his credit or fails to increase his Cash Deposit, after it has mailed, or delivered, a written notice to the customer indicating its intention to discontinue service. This notice, a copy of which appears herein, shall be transmitted separately from any other written matter or bills, and service may not be discontinued sooner than five (5) days (8 days if mailed) after its transmittal.

.5 Reconnect Charge Waiver

When service has been disconnected for violation of any of these rules, the Company may charge and collect the reconnection fee on file with the Commission. However, each customer is entitled to one free service reconnection within each calendar year.

GENERAL REGULATIONS (Cont'd)

.G Termination of Service (Cont'd)

.1 By the Telephone Company (Cont'd)

.6 Customer Notice - FINAL NOTICE PRIOR TO DISCONNECTION

<u>Page 1 of 1</u>	<u>Telephone Number</u> 309 452-1011	<u>Final Date</u>
	<u>Bill Date</u> January 22, 1995	<u>for Payment</u> May 10, 1995

Our records indicate your account is past due in the amount shown below:

If payment has been made, please disregard this notice and accept our thanks.	\$207.00 * AMOUNT FOR WHICH SERVICE MAY BE DISCONNECTED
	\$100.38 * Past due non-basic amount

	\$307.38 Total amount past due

If you have any questions regarding this matter, please call us toll free at 1-800-982-8101.

IF YOU OWE AN AMOUNT FOR WHICH SERVICE MAY BE DISCONNECTED MARKED WITH AN (*): Your telephone service will be disconnected after the "Final Date for Payment" if there is an (*) next to the Amount For Which Service May be Disconnected unless this amount is paid in full, a payment arrangement is reached, a dispute if filed with Citizens, or a serious illness or other extenuating circumstances exist in your household. If disconnected, a reconnect charge is applicable to restore service. A security deposit may also be required.

IF YOU OWE A PAST DUE NON-BASIC AMOUNT:

Your telephone service will not be disconnected for nonpayment of any past due non-basic amount, however, other collection actions will be taken by Citizens unless this amount is paid in full or a payment agreement is reached. Such actions may include but not limited to referral of these charges to a collection agency.

Payments of less than the total amount due will be applied to all delinquent and current amounts for which service may be disconnected, then to all non-basic amounts. Visa, Mastercard and Discover may be accepted for payment.

Service is permanently disconnected 10 days after suspension unless arrangements are agreed to between Citizens and the customer. After that date, you must apply for new service.

If we are unable to resolve any controversy regarding your bill, the matter may be appealed to the staff of the Illinois Commerce Commission.

GENERAL REGULATIONS (Cont'd)

.G Termination of Service (Cont'd)

.1 By the Telephone Company (Cont'd)

.6 Customer Notice - (Cont'd)

Consumer Information Enclosure (printed in black ink on red background)

a. Front

IMPORTANT

READ THIS

IMMEDIATELY

(See reverse side for consumer information)

b. Back

CONSUMER INFORMATION

Any questions concerning the enclosed NOTICE should be discussed with your Service Representative; call the toll free number of (800) 982-8101 (RES) or (800) 982-8102 (BUS). Personnel are on duty during regular office hours for the explicit purpose of establishing payment arrangements, and hearing concerns you may have regarding service, billing, and deposit requirements. If they are unable to assist, please ask to be referred to a supervisor.

If the situation is not resolved to your satisfaction, call the Consumer Services Division of the Illinois Commerce Commission. Customers may call 800-524-0795. Customers using a TDD call 800-858-9277.

Further billing will not nullify this NOTICE.

A copy of the Illinois Commerce Commission's 83 Illinois Administrative Code, Part 735, rules pertaining to establishment of credit, billing, deposits, termination of service, and issuance of telephone directories for telephone utilities in the State of Illinois, is available for inspection at your local business office.

Form Illinois R/B(5/92)

GENERAL REGULATIONS (Cont'd)

- .G Termination of Service (Cont'd)
 - .1 By the Telephone Company (Cont'd)
 - .6 Customer Notice - (Cont'd)

Residential Certificate of Illness Consumer Information Enclosure

IF DISCONNECTION OF SERVICE WILL AGGRAVATE OR CREATE A MEDICAL EMERGENCY FOR A RESIDENT OF YOUR HOUSEHOLD, DISCONNECTION MAY BE DEFERRED IF A CERTIFICATE OF ILLNESS IS SUBMITTED TO THE COMPANY BY A LICENSED PHYSICIAN.

Initial Certification is valid for a period of 30 days and may be renewed for one additional 30 day period if the customer provides a subsequent Certificate of Illness.

To initiate a Certificate of Illness, qualifying customers should:

1. Contact a physician or local board of health at once.
2. The physician or board of health must contact Citizens Communications, Illinois Operations immediately at the telephone number shown on the enclosed FINAL NOTICE PRIOR TO DISCONNECTION.
3. The certificate must be submitted on the physician's official letterhead and must include the following information:
 - a. Patient's name, address, and telephone number.
 - b. Nature of illness.
 - c. Period of time during which discontinuance of service will aggravate the illness.
 - d. Physician's name, business address, and telephone number.
3. The physician must sign the Certificate of Illness and forward the form to the local business office shown on the enclosed NOTICE within 5 days.

NOTE: Customers submitting Certificates of Illness must enter into a Deferred Payment Agreement within 30 days. For more information call your local business office or the Consumer Services Division of the Illinois Commerce Commission. Customers may call 800-524-0795. Customers using a TDD call 800-858-9277.

GENERAL REGULATIONS (Cont'd)

G. Termination Of Service (Cont'd)

.2 At customer's request.

- .1 Contracts for service may be terminated prior to the expiration of the contract period provided advance notice is given to the Telephone Company and upon agreement to pay all charges due for the service furnished, plus any termination charge which might be applicable.
- .2 Where a contract for service with a one-month minimum period is cancelled before establishment of the service is completed, a charge not to exceed the service charge specified, is applied if all or a portion of the facilities have been installed.
- .3 No minimum or termination charge will apply where a new customer takes over the service of the former customer provided the service is to be furnished at the same location without interruption and that the new customer assumes all unpaid charges on the original contract. Minimum and termination charges will apply for any service furnished under the original contract which is not retained by the new customer.
- .4 No minimum or termination charge will apply in the event the service is terminated because of the condemnation, destruction, or damage to property by fire or other cause, beyond the control of the customer.

H. Resale Of Service

1. No payment may be exacted, directly or indirectly from any person by any party other than the Company for the use of the Company's services except in conjunction with Customer Owned Coin Telephone Exchange Service as set forth in the Company's Tariffs or Catalogs.

GENERAL REGULATIONS (Cont'd)

H. Resale Of Service (Cont'd)

2. If an end user in a group or entity served by a public reseller, private reseller or sharer wishes to obtain service from the Company and it is in the Company's best interest to lease or purchase the reseller's or sharer's facilities, the Company will connect its facilities to those of the reseller or sharer to provide service to the end user as set forth below.
 - .1 When an end user in a group or entity being served by a reseller or sharer wishes to obtain service from the Company, the reseller or sharer must sell or lease necessary facilities to the Company to connect the end user to the Company's facilities.
 - .2 Facilities will be leased or purchased from the reseller or sharer on the basis of "Cost". The reseller or sharer must provide the Company with a cost statement illustrating applicable cost elements including, but not limited to, labor, material, and other related items. It shall also be the reseller's or sharer's responsibility to furnish the Company a lease agreement or bill of sale, as appropriate, covering each location and facility obtained. Such leases will be restricted to the period of time facilities are used to provide the end user service from the Company. Bills of sale shall carry reseller or sharer buy back provisions in the event the facility is no longer required by the Company. Such leases and bills of sale shall contain provisions stating that the Company and the reseller or sharer shall not be liable, one to the other, for damages (including, without limitation, service outages, service interruptions or transmission quality) caused by the Company or the reseller or sharer, as the case may be. The reseller or sharer shall indemnify and hold harmless the Company from such damages sought by end users of the reseller or sharer.
 - .3 If the revenue to be derived from the service provided is not sufficient to warrant the Company assuming the cost of leasing or purchasing such facilities, the end user requesting the Company's services may be required to pay all or a portion of the costs, based on the circumstances in each case.

GENERAL REGULATIONS (Cont'd)

I. Telephone Numbers

1. The customer has no property right to the telephone number nor any right to continuance of service through any particular central office.
2. The Telephone Company reserves the right to change the customer's telephone number or the central office associated with such number, or both, as may be required for the proper conduct of its business.

J. Directories

1. The Telephone Company will furnish to its customers, without charge, such directories as are necessary for the efficient use of the service. Copies of other directories may be provided at a nominal charge.
2. Directories regularly furnished to customers shall remain the property of the Telephone Company. No binder, holder, or auxiliary cover, except as provided or authorized by the Telephone Company shall be used in conjunction with any directory furnished by the Telephone Company.
3. No liability for damages arising from errors in or omissions of directory listings, or listings obtained from the "Information Operator" shall attach to the Telephone Company. In the case of additional or extra listings for which a charge is made, its liability shall be limited to the monthly rate for each such listing for the charge period during which the error or omission continues.

K. Alterations

1. The subscriber agrees to notify the Company promptly whenever alterations or new construction on premises owned or leased by him necessitate changes in the Company's wiring or equipment; and the subscriber agrees to pay the Company current charges for such changes.

L. Subscriber Service - Use Of

1. Subscriber telephone service, as distinguished from public and Pay telephone service, is furnished only for use by the subscriber, his family, employees or business associates, or persons residing in the subscriber's household, except as the use of the service may be extended to joint users or to persons temporarily subleasing a subscriber's residential premises. The Telephone Company has the right to refuse to install subscriber service or to permit such service to remain on premises of a public or semi-public character when the instrument is so located that the public in general or patrons of the subscriber may make use of the service. At such locations, however, subscriber service may be installed, provided the instrument is so located that it is not accessible for public use.

GENERAL REGULATIONS (Cont'd)

M. Obligation Of Telephone Company

1. Furnishing of Service

- .1 The Telephone Company's obligation to furnish service is dependent upon its ability to secure and retain, without unreasonable expense, suitable facilities and rights for the construction and maintenance of the necessary circuits and equipment.

2. Maintenance and Repair

- .1 All costs associated with the maintenance and repair services furnished by the Telephone Company will be borne by the Telephone Company except as specified elsewhere in this Catalog.
- .2 The Telephone Company will be reimbursed for any loss or damage to its facilities on the customer's premise resulting from intentional destruction or any other cause except from fire or unavoidable accidents.
- .3 Access to customer's premises, at any reasonable hour, will be given to representatives of the Telephone Company for the purpose of inspecting, repairing, testing or removing any part of the Telephone Company's facilities.

3. Allowance for Interruptions

- .1 In the event that a customer's basic (i.e., residence, business, PBX) service is interrupted and remains out of service for more than 12 hours after being reported to or found to be out of service by the Company, appropriate adjustments shall be made to the customer's account upon request with a minimum of credit for 24 hours. The adjustment shall be the pro rata part of the month's charge for local exchange service for the period of days service was inoperative and shall be accomplished by a credit on a subsequent bill for telephone service. A check shall be issued if the final bill shows no amount owed. This provision shall not apply when the service interruption is caused by:
- .1.1 The negligence or willful act of the customer,
- .1.2 Customer provided facilities, or
- .1.3 Electric power failure where the customer furnishes such electric power.

GENERAL REGULATIONS (Cont'd)

M. Obligation Of Telephone Company (Cont'd)

4. Liability

- .1 The liability of the Telephone Company for damages arising out of mistakes, omissions, interruptions, delays, or errors or defects in transmission occurring in the course of furnishing a service and not caused by the negligence of the customer, shall, in no event, exceed an amount equivalent to the proportionate charge to the customer for the period of service during which such mistake, omission, interruption, delay, or error or defect in transmission occurs.
- .2 When the facilities of other companies are used in establishing connections to points not reached by the Telephone Company's facilities, the Telephone Company is not liable for any act or omission of the other company or companies.
- .3 The Telephone Company shall exercise due care in connection with all work done on subscribers' premises. No liability shall attach to the Telephone Company by reason of any defacement or damage to the subscribers' premises resulting from the existence of the Telephone Company's instruments, apparatus, and associated wiring on such premises or by the installation or removal thereof, unless such defacement or damage is the result of the sole negligence of the Telephone Company or its employees.
- .4 Liability for telephone directories is covered elsewhere in this Section under Directories.
- .5 The Telephone Company shall not be responsible for the installation, operation or maintenance of any customer-provided terminal equipment. Exchange and message toll telephone services are not represented as adapted to the use of customer-provided equipment and where such equipment is connected to Telephone Company facilities the responsibility of the Telephone Company shall be limited to the furnishing of facilities suitable for exchange and message toll telephone services and to the maintenance and operation of such facilities in a manner proper for such telephone services; subject to this responsibility the Telephone Company shall not be responsible for the through transmission of signals generated by the customer-provided equipment or the quality of, or defects in, such transmission or the reception of signals by customer-provided equipment.
- .6 The Telephone Company shall not be responsible to the customer or otherwise if the changes in any of the facilities, operations or procedures of the Telephone Company render any customer-provided equipment obsolete or require modification or alteration of such equipment or otherwise affect its use or performance. The Telephone Company reserves the right to determine the type of network facilities provisioned for network services.

GENERAL REGULATIONS (Cont'd)

M. Obligation Of Telephone Company (Cont'd)

4. Liability

- .7 While the Telephone Company's local exchange access line service may be used by the customer for dial-up access, the advertised speeds of the customer's modem may not be attainable with this service and are not guaranteed by the telephone company.

GENERAL REGULATIONS (Cont'd)

- N. Special Equipment Or Special Assemblies Of Equipment
1. Special equipment or assemblies of equipment, for which provision is not otherwise made in this Catalog, may be provided where practicable. The charges for such facilities will be based upon the installed cost of the equipment and the annual carrying charge of the Company.
 2. Annual carrying charges consist of the following:
 - .1 Maintenance expense.
 - .2 Depreciation expense on the installed cost based upon the anticipated useful service life of the equipment.
 - .3 Administration, commercial, traffic and other operating expenses.
 - .4 Taxes - including Federal Income Tax.
 - .5 Any other specific items of expense that may be associated with the equipment provided.
 - .6 A reasonable return on investment based on the installed cost of the equipment.
 3. The installed cost of the equipment includes the following:
 - .1 Material and equipment
 - .2 Material overhead.
 - .3 Installation labor
 - .4 Engineering.
 - .5 Installation labor overhead and supervision.
 - .6 Transportation.
 - .7 Any other items chargeable to the capital accounts.

GENERAL REGULATIONS (Cont'd)

O. Special Construction

1. Private Property

.1 Conditions

.1.1 No charges will apply for facilities constructed on private property when such facilities are used as a part of the general distribution system in furnishing service to customers.

.1.2 Charges may apply for facilities constructed on private property when such facilities are used in furnishing service to a single customer.

.2 Charges

.2.1 If pole and wire facilities are constructed, actual costs less an allowance equal to 1 pole and 200 feet of wire may apply.

.2.2 If buried facilities are constructed, actual costs less an allowance equal to the cost of burying the facilities a distance of 200 feet may apply.

2. Underground

.1 Conditions

.1.1 Costs associated with providing underground entrance facilities will be paid by the customer except under the following conditions:

- (a) When it is determined that the provision of such facilities is more economical than aerial facilities;
- (b) When the customer furnishes and maintains conduit or trenching specifically for such facilities in accordance with Telephone Company specifications;
- (c) When all the Company's facilities are underground.

GENERAL REGULATIONS (Cont'd)

O. Special Construction (Cont'd)

2. Underground (Cont'd)

.1 Conditions (Cont'd)

.1.2 The costs associated with customer requests for a relocation of underground entrance facilities or a change from aerial to underground entrance facilities will be paid by the customer.

.1.3 Underground distribution facilities may be provided in certain areas, if requested prior to furnishing of services provided satisfactory arrangements can be made with the contracting party involved and where such facilities are economically practical.

.2 Charges

.2.1 Charges to be paid by the customer for underground entrance facilities will be based upon the actual cost of constructing such facilities less the estimated cost of constructing aerial facilities which are normally provided.

.2.2 Charges to be paid by the customer for relocation of underground entrance facilities or from aerial to underground entrance facilities will be based upon the actual costs associated with such relocation or change.

.2.3 Where the Telephone Company is requested to provide conduit, trenching, backfilling, grading or leveling in situations where they are normally customer provided, the customer will be charged the actual costs for providing such conduit, trenching, backfilling, grading, or leveling.

.3 Charges and Relocation of Facilities

.3.1 When an applicant, customer, association, government entity or political division or other third-party requests a change in the type, location or the relocation underground of communications facilities used to provide telephone service, the requestor shall be required to pay the cost incurred by the Telephone Company for such change or relocation of facilities. Payment for the cost of the change or relocation must be made prior to the change or relocation.

GENERAL REGULATIONS (Cont'd)

P. Demarcation Point

1. General

- .1 All central office lines shall terminate at the location of the Network Point of Presence (NETPOP) or its equivalent as described following.
- .2 Certain channel and other services require the use of Network Channel Terminating Equipment to meet the transmission requirements of the particular service as described following.

2. Description

- .1 One NETPOP will be located per property. In the case of multiple buildings on a single property, one NETPOP will be located in or on only one such building on the property.
- .2 The NETPOP will normally be located within 25 feet of the point at which the network cable enters the building. The NETPOP is the point where the Company's network facilities terminate and the Company's responsibility for installing and maintaining facilities ends. Facilities on the customer's side of the NETPOP are not subject to the provisions of this catalog unless specifically indicated.
- .3 The NETPOP will normally be installed externally for one and two line customers in single customer residence and commercial buildings. This applies to all installations except where an existing inside network interface device is in place.
- .4 While only one NETPOP is provided as described preceding, an Additional Point of Presence (APOP), having the operational attributes of a NETPOP, may, with the concurrence of the Company, be provided upon request subject to all of the following conditions.
 - .4.1 The entrance facility to the APOP will pass through the NETPOP location, but does not have any physical termination at the NETPOP location.
 - .4.2 The customer provides a route and support structure suitable to the Company for the entrance facility.
 - .4.3 Provision of an APOP is subject to special construction charges (including charges for ongoing maintenance or rearrangements).
 - .4.4 The provision of an APOP would not promote inefficient utilization of Company network distribution facilities.
 - .4.5 Except for the provisions of this paragraph, references to a NETPOP are also applicable to an APOP.

GENERAL REGULATIONS (Cont'd)

P. Demarcation Point (Cont'd)

2. Description (Cont'd)

- .5 The equipment provided by the Company at a NETPOP or APOP location as the physical interface between network and building facilities is the Standard Network Interface (SNI). The specific SNI equipment used and the order of appearance of network lines on it shall be determined by the Company. The SNI may include a one or two pair modular jack, one or more 25 pair ribbon connectors or comparable interface hardware.
- .6 Facility arrangements in place as of the effective date of this catalog will be considered as a NETPOP, APOP or SNI, as appropriate, and are subject to the provisions of this paragraph.

3. Placement of the NETPOP

.1 For New Service

For all telecommunications services, unless specifically excluded by individual regulations, installed on and after the effective date of this catalog, the following conditions apply to the placement of the SNI at the NETPOP.

- .1.1 The SNI will be installed at the end of a central office line for new service in the following circumstances:
 - a. Service was not previously provided to the building; or
 - b. The service request requires placement of additional network facilities to the NETPOP; or
 - c. The Company otherwise determines that SNI should be installed.
- .2 When customers choose to locate their equipment at a point other than at the Company's NETPOP or equivalent location, the customers may provide wire on their own side of the NETPOP subject to the applicable provisions of this Catalog, 83 Illinois Administrative Code Part 740 and the FCC Part 68 Rules.