

Customer rights and responsibilities

Verizon residence

- Past-due amounts in excess of \$450 are added to and must be paid with the down payment.

- The deferred amount may be paid in 10 equal monthly installments. You also must pay all new bills in full and by the due date on the bill. If service was interrupted for non-payment, it will be restored after the down payment is received.

- You can only participate in one Deferred Payment Plan at a time.

Service turn off for non-payment of bill

Individual line customers

We have the right to send you a service disconnection notice if your payment of Verizon charges and/or charges for other companies are not received 25 days from the date of your bill. We may turn off your full outgoing service or block your services provided by other companies eight days after the notice is issued. This means you cannot use services provided by other companies if those services are blocked, and you cannot make any calls (other than emergency calls to 911 or the operator) if your full service has been turned off. We also will attempt to notify you at least once before or after normal business hours. If we still have not received your payment in full for basic local service charges 12 days after your full outgoing service has been turned off, we will also stop your incoming service. This means you cannot make or receive calls. If we receive your payment in full for basic local service charges prior to the cancellation of your account, we will restore your local service. After we receive your payment in full for services provided by other companies, we will unblock them. You will be charged a fee to restore or unblock your service.

When service can be turned off for non-payment

We turn off service only between 8 AM and 7:30 PM, Monday – Thursday, and between 8 AM and 3 PM on Friday. We do not turn off service when our business offices are closed, on the day before a public holiday, or from December 23 – 26 and December 30 – January 2. We may block services provided by other companies at any time.

Turning service back on

If your service has been turned off, we will turn it on within 24 hours after we have received your payment in full for the amount you owe, or made a down payment as part of a Deferred Payment Plan. You will be charged a fee to restore your service and you may be required to pay a deposit. If your account has been canceled and you reapply for service, you will be treated as a new customer. We will turn on

your service within five business days after we have received payment for the amount you owe on your old account or have arranged a payment agreement. You must pay service connection charges and you may be required to pay a deposit.

Special protections against service turn off

Medical emergencies

If you can't pay your bill on time because you or a member of your household is ill or has a serious medical condition, we may be able to help. Call your service representative to advise that a medical emergency exists. You will be asked to send us a medical report from your doctor or the Board of Health describing the medical emergency. We then will continue your local service for 30 days. For a longer extension of time to pay your bill, you also will need to tell us about your income and expenses. Your local service will not be turned off during the medical emergency, but you must still pay part of your bill. You can delay payment of up to \$30 for each bill you receive during the medical emergency. This amount will not be subject to a late payment charge. You must pay all charges over \$30. Once the medical emergency ends, we will offer you a payment plan for the unpaid balance.

Special protections for seniors and customers with disabilities

If you are a senior or have a disability, you may have certain protections against blocking or turning off your service if you haven't paid your bill on time. If you tell us you're a senior (age 62 or older), are blind, or have another disability, we'll note in our records that you are eligible for "special protections." Then, if your service is in danger of being blocked or turned off because you haven't paid any part of your bill on time, we'll first try to contact you or an adult member of your household to work out a payment plan. Special Protections for seniors and customers with disabilities are free. For more information, call 1.800.verizon (1.800.837.4966), Monday – Friday, 9 AM to 5 PM.

Third Party Notification

There may be times when an illness or lengthy time away from home may make it difficult to keep up with all your bills. To make sure your full phone service stays connected during these times, you may arrange for someone else – such as a friend, relative, clergy member or community agency – to be notified the same time you are that your service is in danger of being blocked or turned off. This person won't be responsible for paying your bill but can work with us to help keep your service turned on. Third Party Notification is free. For more information, call 1.800.verizon (1.800.837.4966), Monday – Friday, 9 AM to 5 PM.

Unauthorized service disconnect protection

If you are concerned that someone may ask Verizon to disconnect your service without your permission, you may ask your service representative for a special identification number. When someone asks us to disconnect your service, we will do it only if the identification number is given.

Our policy on security deposits

We usually do not ask residence customers for a deposit when they open a new Verizon account.

A deposit, however, may be required:

- If your service has been turned off or your account canceled within the last six months because you did not pay your bill in full.

- If you are two months behind on your bill and have not paid at least half of what you owe.

- If you are a seasonal or short-term customer.

A deposit is not required from:

- Customers who receive assistance from programs such as: Temporary Assistance for Needy Families, Medicaid or Supplemental Security Income.

- Customers 62 or older whose service has not been turned off for non-payment within the past six months.

Deposit amounts and refunds

The deposit amount is based on estimated service usage for two months. If your actual bill is much lower, we will refund part of the deposit. If you pay your bills on time, your deposit usually will be refunded with interest within a year. If your service is canceled, your deposit, plus interest, will be applied to your final bill. If there is a credit balance, it will be refunded to you.

A clear understanding of your rights and responsibilities as a Verizon residence customer helps us to serve you better. The next few pages provide a summary of important information about our policies, procedures, services and programs. For more detailed information, you may refer to the Customer Guide section of your Verizon Directory.

The rights and responsibilities of Verizon and its customers are governed by certain laws, regulations, orders, and tariff provisions. The following is intended only as a brief, general summary, and is not intended to cover all details of and exceptions to those rights and responsibilities. In case of any conflict, those laws, regulations, orders, and tariff provisions will govern.

Special communications needs

Our service representatives at the Verizon Center For Customers With Disabilities are trained to understand your special communications needs – whether vision, hearing, speech or motion related. Based on your day-to-day requirements, our representatives can offer customized telecommunications solutions to enhance your lifestyle.

We have a wide variety of assistive telephone equipment, including TTYs, voice and volume control equipment, and light-signaling devices. Other helpful offerings include: Braille and large-print bills, a directory assistance program for the vision-impaired, an operator assistance program for the vision-impaired and those with certain motion disabilities, and a telephone usage discount for TTY users (certification of disability required). You can learn more by referring to the “Services For Customers With Disabilities” section of the Customer Info Guide in the front of your Verizon Directory. The Center can be reached by TTY or voice at 1.800.974.6006.

Verizon Lifeline service

Lifeline and Native American Lifeline Service are government assistance programs available to you through Verizon New York Inc., which offers the following services and prices to eligible customers:

- Message Rate Service, \$1.00 per month plus regular rates for each call made or optional service requested
- Flat Rate Service, \$2.00 per month plus monthly local usage charge of \$7.20
- Broadband (internet) Service, \$9.25 monthly discount

This offering is a Lifeline supported service. In addition, Verizon does not impose the Federal Subscriber Line Charge (\$6.50) on Lifeline customers.

To qualify for Lifeline service, you must have:

- Documentation that you participate in one of the following programs: Bureau of Indian Affairs (BIA) General Assistance, Temporary Assistance for Needy Families (Tribally Administered), Food Distribution Program (Tribal Land residents only), Head Start (Tribal Land residents only), Home Energy Assistance Program (HEAP), Medicaid, National School Lunch Program (free lunch program only), Section 8 - Federal Public Housing Assistance, SNAP (Supplemental Nutrition Assistance Program, formerly known as Food Stamps), Supplemental Security Income (SSI), Temporary Assistance for Needy Families, Veterans Disability Pension (non-service related), Veterans Surviving Spouse Pension (non-service related); or
- Documentation that your annual income is at or below 135% of the Federal Poverty Guideline.

Residents on federally recognized Tribal lands who qualify for Lifeline are eligible for up to \$100 in Link-Up installation credits to establish service.

Only eligible consumers may enroll in the Lifeline program. Lifeline is limited to one discount per household consisting of either wireline, wireless or broadband (internet) service. You must agree that no other member of the household receives Lifeline service from Verizon or another communications provider.

Lifeline service is a non-transferable benefit. Consumers who willfully make false statements to obtain the benefit can be barred from the program or be punished by fine or imprisonment.

Applications for Verizon Lifeline Service are available at verizon.com/lifeline or by calling, toll-free, 1.800.verizon (1.800.837.4966). Additional information is available at www.lifelinesupport.org. All rates, terms and conditions included in this notice are current at the time the notice was printed, but are subject to change.

Your rights and responsibilities billing and service questions, orders, problems or complaints

Questions and orders

Your service representative is ready to answer any questions you may have about your bill, tell you about our products and services and take your order. Our residence service offices are open 8 AM to 8 PM, Monday – Friday, and 8 AM to 4 PM on Saturday. The number to call appears on your Verizon bill.

Problems or complaints

Our goal is to satisfy our customers, and we welcome opportunities to improve our service. If you have a problem or complaint, call your service representative. Verizon service representatives are trained to properly

investigate and resolve problems fairly. If you’re not satisfied after that, ask to speak to a supervisor or manager. If the problem still exists, call our President’s Office: 1.800.483.7988, 9 AM to 5 PM, Monday – Friday. Or you may write to the President’s Office at: Verizon, 140 West Street, New York, NY 10007. If you are not satisfied after calling the President’s Office, you may call the Public Service Commission (PSC), Office of Consumer Services: 1.800.342.3377, 8:30 AM to 4 PM, Monday – Friday. You may also write to the PSC at: Three Empire State Plaza, Albany, NY 12223.

Important

If your complaint involves a disputed charge and your payment is due while we are investigating, you do not have to pay the amount in question. However, you must pay all other charges.

Repair service

Verizon Repair Service answers calls 24 hours a day, 7 days a week. Repairs are generally made during normal working hours. The statewide, toll-free number for Verizon Repair Service for residence customers is 1.800.verizon (1.800.837.4966).

What’s covered

Verizon is responsible for making repairs, at no charge, if the trouble is with our line. This covers repairs up to and including the network interface device (or the point where we would normally install this device), which separates our line from the inside wiring, jacks and telephone equipment at your home or individual apartment. We can repair the inside wiring and jacks in your home, at no charge, if you have an optional Verizon Wire Maintenance Plan (Inside Wire Maintenance, Wire Maintenance Plus or Full Service Plan). Without one of these plans, you may do the repair yourself, hire a private contractor, or hire Verizon. Verizon charges to repair inside wire or jacks are based on the time it takes our technician to do the job plus the cost of the materials used.

What isn’t covered

Verizon does not repair or sell telephone equipment (except certain communications devices for individuals with disabilities). Before you call for service, you should try to determine whether the problem is with your telephone equipment or our line. If we visit your home and find that the trouble is with your equipment, inside wire or jacks – and not our line – you will be billed a “Maintenance Service Charge,” unless you have an optional Verizon Wire Maintenance Plan or Premises Maintenance Payment Plan.

Test your phone before you call for service

Here’s one simple way to check a non-working telephone: Unplug the non-working phone and put a working phone into the same jack. (If you only have one phone, try to borrow a working phone to do this.) If that phone works, you know the problem is in the non-working phone. Follow the instructions on the phone’s warranty or contact the equipment supplier.

Out-of-service credit

If you report a problem with our line and are unable to make or receive calls for 24 hours or more, we will credit you for the time you were out of service following the report. Under certain conditions, you also may receive credit if you were out of service fewer than 24 hours. However, in that case you must request the credit by calling your service representative. The amount of credit you receive for the service you could not use is based on a portion of the monthly rate you pay for the service. Out-of-service credit applies to service loss on lines or equipment that Verizon provides. It does not apply to service loss caused by a problem with your inside wire, jacks or telephone equipment, or in case of power failure where electrical power is required to use Verizon’s services.

Billing and payment

How you are billed

The charges for your monthly telephone service are billed one month in advance and include charges for basic local service and optional services. An itemized statement of your monthly charges appears on your bill three times a year. The statement shows which services you must have and which are optional. Charges for local, regional and long distance calls, directory assistance and operator assistance are based on actual use through the day before the date that appears at the top of your bill. Charges for installing or changing your service usually appear on the first bill after your order is completed. Bills are generally mailed by the sixth business day after the date that appears at the top of your bill.

Billing for other companies

In some cases, Verizon may provide billing services for certain services provided by other companies. Your one payment to Verizon covers all your charges. (Verizon does not control the rates these companies charge.)

When to pay

Your payment should be sent so that it will reach us by the due date shown on the first page of your bill. A bill is late if it’s not received by the payment date that appears on the first page of your bill. A 1.5 percent (subject to change) per month late payment charge is billed to customers when bills become overdue. This charge applies to all Verizon services that are billed after you use them, such as local and long distance calls. Services that are billed one month in advance, such as basic local service, are not subject to the late payment charge until they are overdue from the previous month’s bill. (Certain types of service, charges or billing arrangements are exempt from the late payment charges. These include Lifeline Service, the Quarterly Payment Plan and the amount deferred with a Deferred Payment Plan.)

Partial payments

If you do not pay your bill in full each month, your payment will be applied to your account in priority order by service categories. Verizon basic service is the first priority category and non-basic services are the second category. This payment priority helps you to maintain your basic service if you cannot pay your bill in full.

Paying your bill by mail

We appreciate your prompt payment by mail. A return envelope is included with each monthly bill. Please enclose the payment return page with your payment and write your area code and telephone number on your check or money order.

Paying your bill in person

We recommend you use a Verizon authorized payment center when paying your bill in person. Contact your service representative for the location of the authorized Verizon payment agent nearest you. Please bring the complete bill with you.

Verizon Direct Payment Option

This convenient option allows you to authorize your bank to transfer the amount due on your bill from your checking account directly to Verizon. This service is free. Ask your service representative for more information.

Special payment arrangements and plans

Special payment arrangements

If on a regular basis you cannot pay your bill by the due date because you are on a fixed income, you may call your service representative to arrange to pay by a different date. Your old due date will still appear on your bill, but we will accept your payment by the new due date. A late payment charge will not apply.

Quarterly Payment Plan

If you are 62 or older and your yearly telephone costs are \$150 or less, you may arrange to pay your bills every three months. Call your service representative to apply.

Deferred Payment Plans

These plans are available for certain Verizon charges that are past due. Call your service representative to apply. Here’s how the plan works:

- The total amount deferred cannot be more than \$450.
- A minimum down payment of 20% of the total amount deferred or three months of the average eligible charges, whichever is less, is required.