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**VIA FEDERAL EXPRESS**  
*(Tracking #8524 3624 6134)*  
**AND FACSIMILE (w/o "Exhibit B")**  
*(502-564-3460)*

October 13, 2005

RECEIVED

OCT 13 2005

PUBLIC SERVICE  
COMMISSION

Beth O'Donnell  
Commonwealth of Kentucky  
Public Service Commission  
211 Sower Boulevard  
Frankfort, KY 40602

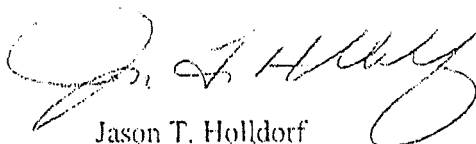
Re: William Wayne Whitworth, Case No. 2005-00385

Dear Ms. O'Donnell:

Enclosed is our Answer to the Formal Complaint referenced above.

If you have additional questions or concerns, please feel free to contact me by mail, facsimile, or on my direct line: (847) 706-1393.

Respectfully,

  
Jason T. Holldorf

enclosure

COMMONWEALTH OF KENTUCKY  
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of:	)	
	)	
WILLIAM WAYNE WHITWORTH	)	CASE NO. 2005-00385
COMPLAINANT	)	
v.	)	ANSWER
	)	
VERIZON WIRELESS	)	
DEFENDANT	)	
	)	

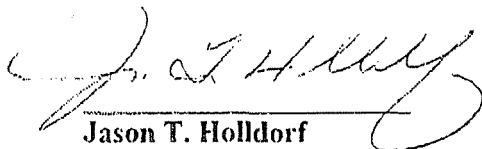
NOW COMES Defendant, Cellco Partnership, d/b/a Verizon Wireless, misnamed in the Complaint as Verizon Wireless, and Answers:

- On 10/03/03, Complainant established Verizon Wireless Account Number 600599700 by signing up for the America's Choice 400 minute calling plan. A copy of the relevant calling plan brochure is attached as "Exhibit A." Throughout the life of the account, Complainant was billed in accordance with the Terms and Conditions of the plan. Copies of the detailed billing statements are attached as "Exhibit B."
- On 11/09/04, Verizon Wireless Account Number 600599700 was terminated by Verizon Wireless due to a valid, outstanding and unpaid balance of \$410.71.
- On 12/22/04, Verizon Wireless referred Verizon Wireless Account Number 600599700 to Diversified Consultants Incorporated (DCI), an outside collection agency.
- In referring this account to DCI, collection fees totaling \$90.35 were added to the account, which brought the total owed by Complainant to \$501.06.
- Verizon Wireless has been advised by DCI that on 01/14/05, DCI received a payment of \$250.53 from Complainant.
- On 07/25/05, Verizon Wireless received an informal complaint made through the Kentucky Public Service Commission, in which Complainant alleged that an agreement had been made between himself and DCI and/or Verizon Wireless that the \$250.53 paid to DCI on 01/14/05 was to serve as full and final satisfaction of the debt in question.
- Verizon Wireless has no record of any such agreement having been made with Complainant. DCI was not authorized by Verizon Wireless to accept this amount as full and final satisfaction of the debt. We have been advised by DCI that they do not have record of any such agreement having been made with Complainant.
- On 07/27/05, Verizon Wireless contacted Complainant regarding his claim that an agreement had been made that the \$250.53 payment he had made was in full and final satisfaction of the account in question. Complainant did not produce any documentation to confirm that any such agreement had been made.

- On 8/1/05, Verizon Wireless, as a courtesy to Complainant, pulled the account back "in-house" to allow Complainant thirty days to pay only \$160.18 to fully satisfy the debt, and thus avoid any outside collection agency fees. Complainant was advised accordingly. This \$160.18 represented the remaining original balance, once the \$250.53 payment was subtracted from the original balance of \$410.71.
- Verizon Wireless did not get a response back from Complainant regarding the offer to accept \$160.18 as full and final satisfaction of the debt. Accordingly, the offer expired on 8/31/05, at which time the balance of \$160.18 was placed back into the normal collections process.
- Pending the conclusion of the Public Service Commission's investigation into this Formal Complaint, Verizon Wireless will suspend all collection activity on this account.

WHEREFORE, Complainant has not presented any documentation to support his claims that there was an agreement in place that would allow him to pay \$250.53 to fully and finally satisfy the debt in question, as well as to have any derogatory reporting of this account removed from the credit bureaus. Accordingly, we respectfully request that the Public Service Commission of the State of Kentucky dismiss the claims as they are being made by the Claimant, and thus clear Defendant of any liability in regard to this matter.

Respectfully Submitted,



Jason T. Holldorf  
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**“EXHIBIT A”**

Optional Services

No matter which plan you select, there are great options you can add to meet your calling needs.

Get It Now! Does your phone get it? Downloading ringtones, games, information and more, directly to your wireless phone.

Mobile Web! Read and send email, exchange instant messages and view the latest content.

Voice Call: Voice Dialing & Voice Browsing! With Voice Dialing, simply say a name or number to make calls. With Voice Browsing, access helpful, up-to-date information on your phone.

Extended Warranty! Replacement coverage for any defective phone.

Wireless Phone Protection! Insurance coverage for your wireless phone and accessories. Insurance offered by third party provider.

Total Equipment Coverage! Combined Extended Warranty and Wireless Phone Protection for one low monthly fee. Insurance offered by third party provider.

Roadside Assistance! Emergency help when and where you need it. 24 hours a day.

Detailed Billing Lists of home service calls. \$1.99 per month per wireless number.

Enhanced Voice Mail! Valuable extras including extended message lengths and retention periods and a higher capacity mailbox. \$6.99 monthly access.

- 1. Active and ring service charges apply to message retrieval for all wireless phones. Activation charges included with service and feature charges may be required.
2. Wireless service charges include home service calls and any additional long distance charges. A cover charge for our covered services is not included. Activation and other charges.
3. Activation and other charges. Charges apply to all wireless phones.
4. Active and service charges apply to all wireless phones.
5. All other wireless service charges apply.
6. Get the most service from your phone. Download and activate services daily.
Verizon Wireless

Included Features

Each calling plan comes with the value and convenience of these features at no extra monthly charge. Features may require digital service and are not available in some areas.

Basic Voice Mail with Message Waiting Indicator! Takes caller's message when you can't answer the phone. Indicates that you have a message waiting.

TXT Messaging! Fun, easy way to stay in touch. 24 for messages received and 100 for messages sent. Also available in bundles.

411 Connect! Directory assistance with automatic call completion. \$1.25 per call plus airtime charges.

Caller ID! See who's calling before you take the call.

Call Waiting! Take another call while you're already on the line.

3-Way Calling! Talk with two other people at the same time.

Call Forwarding! Forward your calls to another number.

No Answer/Busy Transfer! Transfer unanswered or busy calls to another number.

New Every Two! Keep up with wireless technology. Get a free phone for up to \$1,000 every two years on plans of at least \$34.99 monthly access. New two-year agreement required.

Free Digital Software Update! From your digital handset, simply dial \*228 and follow the prompts to update your phone's operating capabilities. The call is airtime free and can be made from anywhere within the Enhanced Service Area.

- Does not include Family SharePlan's secondary line.
• See service area restrictions.
• Activation charges apply.
• See Network capabilities for details of our Family SharePlan and other advantages. See activation restrictions on Network Service Specifications. Service restrictions apply. See Network Service Specifications for details.
• Starting on 10/24/05, up to 20 picture messages and 100 TXT messages per month.



Family SharePlan™

- Add up to 3 additional lines for \$20 monthly access per line.
• Get individual numbers for each phone.
• Share your minutes.
• Choose:

UNLIMITED FAMILY CALLING between all plan members on the same account

1000 MOBILE TO MOBILE MINUTES to connect to plan members plus other Verizon Wireless customers

- Add UNLIMITED Picture & TXT Messaging for an additional \$4.99 monthly access per primary and secondary lines.

Important Customer Information

For more information, refer to the Customer Agreement or speak with a sales representative.

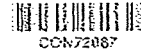
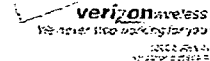
Service is subject to the Customer Agreement, which may prohibit the use of certain services. Downloading and activating services and features may require digital service and other restrictions. Features may require digital service and are not available in some areas.

Family SharePlan™ is a plan of service with the features described in your plan. It may include the following features: unlimited calling (including 1000 M2M minutes), unlimited text messaging (including 1000 M2M minutes), unlimited picture messaging (including 1000 M2M minutes), unlimited mobile-to-mobile minutes (including 1000 M2M minutes), and unlimited access to other Verizon Wireless services. Family SharePlan™ may include other calling plan features and services. The monthly service charge for Family SharePlan™ is \$34.99. Additional charges may apply for other services, including a pay-as-you-go plan or other calling plan features. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas.

Plan Features: Wireless service is provided only in the United States. All services are provided on a non-guaranteed basis. Service is subject to the Customer Agreement, which may prohibit the use of certain services. Downloading and activating services and features may require digital service and other restrictions. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas.

How to Use the Plan: This plan is available only to customers who are currently active on a Family SharePlan™ or other calling plan. Family SharePlan™ is available only to customers who are currently active on a Family SharePlan™ or other calling plan. Family SharePlan™ is available only to customers who are currently active on a Family SharePlan™ or other calling plan.

Verizon Wireless calling plans are subject to the terms and conditions of the Customer Agreement and other applicable restrictions. Service is provided on a non-guaranteed basis. Service is subject to the Customer Agreement, which may prohibit the use of certain services. Downloading and activating services and features may require digital service and other restrictions. Features may require digital service and are not available in some areas. Features may require digital service and are not available in some areas.



© 2005 Verizon Wireless. All rights reserved. Service provided by Verizon Wireless. Terms and conditions apply. See Network Service Specifications for details.



America's Choice™ Calling Plans

400 Anytime Minutes for \$39.99

— or — double your anytime minutes

800 Anytime Minutes for \$59.99



More great plans and promotional details inside...

Feature 5 Monthly

### Local DigitalChoice Calling Plan

Plan	Monthly Fee	Per Minute			
		Day	Night	Weekend	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% LOCAL</b>	\$29.99	\$100	\$100	\$100	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% NATIONAL</b>	\$39.99	\$100	\$100	\$100	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% NATIONWIDE</b>	\$49.99	\$100	\$100	\$100	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% NATIONWIDE</b>	\$59.99	\$100	\$100	\$100	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% NATIONWIDE</b>	\$69.99	\$100	\$100	\$100	
<b>UNLIMITED PICTURE &amp; TXT MESSAGEING - 100% NATIONWIDE</b>	\$79.99	\$100	\$100	\$100	

**Local DigitalChoice Calling Plan Details:**  
 • Includes unlimited voice service to landlines and mobiles within the local calling area.  
 • Includes unlimited text messaging to landlines and mobiles within the local calling area.  
 • Includes unlimited picture messaging to landlines and mobiles within the local calling area.  
 • Includes unlimited long distance service to landlines and mobiles within the local calling area.  
 • Includes unlimited international service to landlines and mobiles within the local calling area.  
 • Includes unlimited international service to landlines and mobiles within the local calling area.

**Plan Requirements:**  
 • Minimum 3-year agreement required.  
 • Service available only in the local calling area.  
 • International service available to landlines and mobiles.  
 • Text messaging service available to landlines and mobiles.  
 • Picture messaging service available to landlines and mobiles.  
 • Long distance service available to landlines and mobiles.  
 • International service available to landlines and mobiles.

Excellent value \$59.99

### America's Best Home Phone Deal

**Local DigitalChoice Calling Plan**

Sign up for any America's Choice or Local DigitalChoice Calling Plan starting at \$39.99 monthly access and get:

- UNLIMITED Night & Weekend minutes
- Long distance included from your home
- Choose your bonus option:
  - UNLIMITED Picture & TXT Messaging\*\* (Plan 11/104)
  - OR
  - Mobile to Mobile Minutes

Get BOTH for an additional \$1.99 per month.

Verizon Wireless has the best national wireless network in America. All backed by our "Woly Free Guarantee"...

Verizon Wireless connects more people in more places than any other wireless provider in America.

Two maps showing service areas: "America's Best Home Phone Deal" and "Local DigitalChoice Calling Plan".