

Equality, Inc.
One Barnes Park South
Wallingford, CT 06492
203-679-7000

June 20, 2001

Attention: Bill Feldman
Commonwealth of Kentucky
Revenue Cabinet
Frankfort, Kentucky 40619

Dear Mr. Feldman:

As per our conversation on June 20, 2001, I am writing this letter to inform you that our company has not been active since December 31, 2000.

Please take our company off of your records and void our assessment for the year 2001.

If you need further information from us please don't hesitate to contact us

Thank you

Sincerely,



Marie Marcarelli

Equality, Inc.

COVER SHEET

KENTUCKY TELECOMMUNICATIONS TARIFF

Utility: EQuality,[®] Inc., Wallingford, CT

Service: Outbound Equal Access inter-LATA and intra-LATA interexchange
reseller telecommunications service.

Territory: All telephone subscribers pertaining to Equal Access central offices within
the Commonwealth of Kentucky.

Date of Issue: 09/10/93

Effective Date: 10/10/93

Issued by: Marie G. Meneo, Vice President - Administration

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

JAN 3 1994

PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)

Issued: November 18, 1993

Effective: January 3, 1994
BY: Marie G. Meneo
PUBLIC SERVICE COMMISSION MANAGER

By: Marie G. Meneo

EQuality, INC.
14 Signal Hill Road
Wallingford, CT 06492

CHECK SHEET

Sheets 1 through 32 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
1.1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original

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EQuality, INC.
14 Signal Hill Road
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PURSUANT TO 807 KAR 5:011.
SECTION 9 (1)

BY: *Sharon Hallee*
PUBLIC SERVICE COMMISSION MANAGER

CHECK SHEET (Continued)

12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original
22	Original
23	Original
24	Original
25	Original
26	Original
27	Original
28	Original

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BY: George D. Haller
PUBLIC SERVICE COMMISSION MANAGER

CHECK SHEET (Continued)

29	Original
30	Original
31	Original
32	Original

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SECTION 9 (1)

BY: *Clara Salter*
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BY: Cheryl L. Haller
PUBLIC SERVICE COMMISSION MANAGER

SYMBOLS

The following are the only symbols used for the purpose indicated below:

- C- Change in Regulation
- D- Delete and Discontinue
- I- Change Resulting In An
Increase to A Customer's Bill
- N- New
- R- Change Resulting In A
Reduction to A Customer's Bill
- T- Change In Text of Regulation
But No Change In Rate or Charge

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TARIFF FORMAT

A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page.

Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of

each page. These numbers are used to determine the most current sheet version on file with the KPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the KPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

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TARIFF FORMAT (Continued)

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subordinate to its next higher level:

2.

2.1.

2.1.1.

2.1.1.A.

2.1.1.A.1.

2.1.1.A.1.(a).

2.1.1.A.1.(a).I.

2.1.1.A.1.(a).I.(i).

2.1.1.A.1.(a).I.(i).(1).

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SECTION 5 (b)

BY: Chauvel
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TARIFF FORMAT (Continued)

D. Check Sheets - When a tariff filing is made with the KPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with KPSC.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's location to a primary carrier's network switching center.

Account Code - An unforced and unverified numerical code which the Customer's User may utilize as an option at additional Company charge to identify the Customer's client for billing purposes and/or to cost allocate calling charges.

Carrier - EQuality, Inc.

Company - EQuality, Inc.

Customer - The person, firm, corporation or other entity which orders and receives EQuality,® Inc.'s service and is responsible for payment of charges due and compliance with the Company's tariff regulations.

Day - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

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BY: *Cheryl Walker*
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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS (Continued)

Equal Access - The computerized switching capability of the Customer's local telephone company which enables the subscriber to specify the Primary Carrier which shall carry its traffic over the subscriber's switched central office lines.

Evening - From 5:00 PM up to but not including 11:00 PM local time Sunday through Friday.

FLEXIBILL® - EQuality, Inc.'s standard service offering to inter-exchange, switched, Equal Access customers. See also section 4.1.

Holidays - EQuality, Inc.'s recognized holidays are New Year's Day (January 1), President's Day (Feb.), Easter Sunday, Memorial Day, Independence Day (July 4), Labor Day (the first Monday in Sept.), Columbus Day, Thanksgiving Day (the fourth Thursday in November) and Christmas (December 25). The holiday rate applicable is the night/weekend rate, applies for the entire day, and supersedes other rates.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS (Continued)

KPSC - Kentucky Public Service Commission

LEC - Local exchange carrier, the fundamental (regulated) local (central office) telephone service provider to the Customer.

Night/Weekend - From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and 8:00 AM Saturday up to but not including 5:00 PM Sunday.

Postalized - A pricing mechanism offering a flat rate (mileage non-sensitive) per minute.

Primary Carrier - The FCC-authorized and Kentucky PSC-approved carrier over whose facilities EQuality, Inc.'s network calls are actually (physically) carried.

Subscriber - The customer of EQuality, Inc. The customer subscribes to the services of EQuality, Inc. by completing an application for the Company's services and by being accepted as a customer of the Company.

User - The calling party utilizing the services of Carrier.

WATS - Wide Area Transmission Service, the generic term for discounted long distance business services.

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SECTION 2 - RULES AND REGULATIONS

2.1 Application of Tariff

2.1.1 This tariff contains the regulations and rates applicable to intrastate Equal Access interexchange services provided by Carrier for telecommunications between points within the Commonwealth of Kentucky. Services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.

A. Carrier will not offer operator assistance services at this time. The Customer may procure those and other services (e.g. credit cards, incoming call programs, etc.) from the LEC and/or from other carriers or providers.

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EQuality, INC.
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.1.2 The rates and regulations contained in this tariff apply only to the interexchange services furnished by Carrier and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Carrier. All said lines, facilities, and services are separate and are exclusively the responsibility of the provider and the Customer.

2.2 Use of Services

2.2.1 Carrier's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.

2.2.2 The use of Carrier's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.

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SECTION 2 - RULES AND REGULATIONS (Continued)

2.2.3 The Customer's or other user's use of Carrier's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards or other access method is prohibited.

2.2.4 Carrier's services are available for use twenty-four hours per day, seven days per week.

2.2.5 Carrier's service may be denied for nonpayment of charges or for other violations of this tariff.

2.3 **Responsibility of the Carrier**

2.3.1 The Carrier is responsible for processing the prospective Subscriber's application for service and, if the Carrier accepts that application, for working within its manageable limits to engage the Subscriber as a provisioned Customer of the Company.

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SECTION 2 - RULES AND REGULATIONS (Continued)

2.3.2 The Carrier is responsible for the processing of call information supplied by the Primary Carrier and for the rendering of monthly invoices to the Customer and for payment of usage of the Primary Carrier's facilities.

2.3.3 The Carrier is responsible for providing responses to applicable questions posed by the Customer (Customer Service). There is no charge for calls made to the EQuality Customer Service telephone number 203-265-4995.

2.3.4 The Carrier is responsible to adhere to sound business practices and to the rules and regulations of this tariff, of the Kentucky PSC, and of the Federal Communications Commission.

2.4 **Responsibilities of the Subscriber**

2.4.1 The Subscriber is responsible for placing any necessary orders with the Company as it may order them from the LEC, for complying with tariff regulations, and for assuring that users comply with tariff regulations. The Subscriber shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided to end

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SECTION 2 - RULES AND REGULATIONS (Continued)

2.4.1 Responsibilities of the Subscriber (Continued)

users. The Subscriber is also responsible for the payment of charges for calls originated at the Subscriber's numbers which are collect, third party, calling card, credit card calls, or any other charges billed to the Customer's account by any other entity (charges are passed through by the Carrier).

2.4.2 The Subscriber is responsible for charges incurred for special construction and/or special facilities which the Subscriber requests and which are ordered by Carrier on the Subscriber's behalf.

2.4.3 The Subscriber shall assume complete responsibility for the ordering and maintenance of LEC Equal Access central office lines and connections and shall hold Carrier harmless from any claims regarding same.

2.4.4 The Subscriber is responsible for payment of the charges set forth in this tariff and for payment of all usage charges billed by the Company as such usage has been identified by the LEC and/or the Primary Carrier, even if that usage as reported by the Company is disputed by

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BY: *Sharon Hella*
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.4.4 (Continued)

the Customer for any purpose or reason whatsoever. See also Section 2.9, Contested Charges.

2.4.5 The Subscriber is responsible for compliance with the applicable regulations set forth in this tariff.

2.4.6 The Subscriber is responsible for, and is required to enforce responsibility by its Users, for proper use, lawful use, and adherence to the acceptable use standards as may be in effect and/or henceforth promulgated by any prevailing regulatory or governmental entity.

2.4.7 In the event of a breakdown, interruption, or delay of the Carrier's services, the Customer is responsible for the inception of the appropriate alternative call dialing activities necessary to obtain services from another carrier(s).

2.4.8 Customer is responsible for all charges incurred at any time with any other vendor.

2.5 Liability of Carrier

2.5.1 Carrier shall not be liable for any Customer loss or damage sustained by

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SECTION 2 - RULES AND REGULATIONS (Continued)**2.5.1 (Continued)**

reason of any failure in or breakdown of facilities associated with the Primary Carrier or LEC or for any interruption or delay of services, whatever shall be the cause of such failure, breakdown, or interruption and whether negligent or otherwise and however long it shall last unless the complete causes of said failure, breakdown, interruption or delay are exclusively attributable to the gross negligence of the Carrier. In no event shall Carrier's liability for any service exceed the normally incurred charges applicable under this tariff to such service, and therein only from the moment when said failure, breakdown, interruption, or delay was first reported to EQuality, Inc. until traffic can be routed over another carrier. See Section 2.4.7.

2.5.2 Carrier shall be indemnified and saved harmless by any Subscriber, User or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its services and against all other claims arising out of any act or omission of a Subscriber or of any other entity in connection with the service provided by Carrier.

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BY: *Sharon Hallee*
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.5.3 Carrier is not liable for any act or omission of any entity furnishing facilities or services connected with or provided in conjunction with the services of Carrier.

2.5.4 Carrier shall not be liable for any consequential or incidental damages or for any personal injury, or death of any persons, and for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its services, whatever shall be the cause and whether negligent or otherwise.

2.5.5 Carrier shall not be liable for and shall be indemnified and held harmless by any subscriber, user or other entity from any and all loss, claims demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any subscriber, user or any other entity for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any subscriber, user or any other entity or any other property whether owned or controlled by the subscriber, user or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the subscriber, user or others or by any installation, operation, failure to operate, maintenance,

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SECTION 2 - RULES AND REGULATIONS (Continued)

2.5.5 (Continued)

removal, presence, condition, location or use of facilities or equipment provided by Carrier which is not the direct result of Carrier's exclusive negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of Carrier.

2.5.6 Carrier shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods, electrical or mechanical outages, or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof.

2.5.7 Carrier is a separate corporation from the Primary Carrier and other companies which may be involved in the provision of services to a Customer. Carrier is responsible and liable only to the terms set forth above and only for the acts of its own employees.

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BY: *Sharon Hallee*
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.6 Cancellation or Interruption of Services

2.6.1 The Customer may cancel service after the minimum 30 day service period upon written notice to the Company and after payment of all charges for all services billed to the Subscriber.

2.6.2 Without incurring liability, Carrier may discontinue services to a Subscriber or may withhold the provision of ordered or contracted services:

A. For nonpayment of any sum due Carrier for more than thirty days after issuance of the bill for the amount due.

B. For violation of any of the provisions of this tariff.

C. By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting Carrier from furnishing its services.

D. Carrier may also discontinue service without notice for any of the following reasons:

1. If a Subscriber or User causes or permits any signals or voltages to be transmitted over Carrier's network in such manner as to cause a hazard or to interfere with Carrier's service to others

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**BY: *Cheryl Sallee*
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.6.2 Cancellation or Interruption of Services (Continued)

2. If a Subscriber or User uses Carrier's services in a manner to violate the law.

E. For any other reason upon 30 days prior written notice to the Subscriber.

F. In all other circumstances, Carrier will provide the Subscriber with written notice stating the reason for discontinuance, and will allow the Subscriber not less than 10 days from the date of Customer receipt of notice to remove the cause for discontinuance, if relevant. In cases of non-payment of charges due, the Subscriber will be allowed at least five days, excluding Saturdays, Sundays and holidays, to make full payment of all invoiced charges.

2.6.3 Without incurring liability, Carrier may interrupt the provisions of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Subscriber and Carrier's facilities and may continue such interruption until any items of non-compliance or improper operation so identified are rectified.

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BY: *Sharon Lalle*
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SECTION 2 - RULES AND REGULATIONS (Continued)

2.6.4 Service may be discontinued by Carrier, without notice to the Subscriber, by blocking traffic to certain countries, cities, or exchanges, or by blocking calls using certain customer authorization codes, when Carrier deems it necessary to take such action to prevent unlawful use of its service. Carrier will restore service as soon as it can be provided without undue risk.

2.7 **Billing Arrangements**

2.7.1 Unless otherwise arranged in writing by both the Customer and Carrier, the Subscriber shall be obligated to pay all charges as invoiced upon receipt of bill. The Subscriber agrees to pay all charges within 30 days of the date of the invoice. See also Section 2.9, Contested Charges.

2.7.2 All current charges not paid within 30 days of the date on the invoice shall be considered overdue and shall be assessed a 1.5% per month (or part thereof) finance charge. Payments made by the Customer to the Carrier will be credited against the oldest charges outstanding.

2.8 **Validation of Credit**

Carrier reserves the right to validate the creditworthiness of prospective Subscribers through bank and trade references and credit card payment history procedures.

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SECTION 2 - RULES AND REGULATIONS (Continued)

2.9 Contested Charges

Any charges not disputed by the Subscriber within ten (10) days following the date on the invoice shall be considered acceptable (uncontestable) by the Subscriber.

All bills are presumed accurate, and the responsibility (see Section 2.4.4.) for payment of any usage reported by the Primary Carrier as attributed to the Customer shall be absolutely binding on the Subscriber. If an objection (contested charges) is received by the Carrier within ten days after the date of the invoice, the Carrier will initiate an investigation of the disputed usage and/or charges. In the case of a billing dispute which cannot be settled with mutual satisfaction between the Subscriber and the Carrier, the Subscriber can take the following course of action within 30 days of the billing date:

2.9.1 First, the Subscriber may request, and the Carrier will provide, an in-depth written review of the disputed amount.

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**BY: *Shirley H. Allen*
PUBLIC SERVICE COMMISSION MANAGER**

SECTION 2 - RULES AND REGULATIONS (Continued)

2.9.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of the Carrier, the Subscriber may file an appropriate complaint with the Kentucky Public Service Commission. The address of the Kentucky Public Service Commission is:

Kentucky Public Service Commission
P.O. Box 615
Frankfort, KY 40602-0615

2.10 **Billing Entity Conditions**

When billing functions on behalf of Carrier or for any other services rendered to the Subscriber are performed by local exchange telephone companies, credit card companies or others, the payment conditions and regulations of such companies apply, including any applicable interest and/or late payment charge conditions.

2.11 **Deposits and Advance Payments**

Carrier does not require a deposit or advance payment from the Subscriber.

2.12 **Taxes**

All federal and state and local sales, use, and similar or other discrete taxes, are billed as separate line items and are not included in the quoted rates below.

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By: Marie G. Meneo

JAN 3 1994

EQuality, INC.
14 Signal Hill Road
Wallingford, CT 06492

PURQUANT TO 807 KAR 5:011,
SECTION 9 (1)
BY: Charles J. Miller
PUBLIC SERVICE COMMISSION MANAGER

SECTION 3 - DESCRIPTION OF THE EQuality® SERVICE

3.1 EQuality® Service Offerings

The Carrier provides outbound, switched, Equal-Access, intrastate and domestic (interstate) and international voice long distance resale telecommunications services to small-to-medium sized businesses. The applicable rates for these services are set forth in Section 4 of this tariff. See Section 1 for descriptions of EQuality, INC's service offering(s).

3.2 Timing of Calls

The Customer's long distance usage charge is based on the actual usage of EQuality, Inc.'s network. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the Primary Carrier's switch or the software utilizing audio tone detection. All call activity billed by EQuality, Inc. in Kentucky is hardware answer supervised and thus constitutes in each case a completed call.

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SECTION 9 (1)

BY: [Signature]
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SECTION 3 - DESCRIPTION SERVICES (Continued)**3.2 Timing of Calls (Continued)**

The total usage charge for each completed call consists of two charge elements (except as otherwise provided herein): fixed charge for the first 18 seconds and an additional charge for each 6 seconds or part thereof. The per call charge is calculated as a function of the duration the initial period (minimum 18 seconds, or 0.3 minute) plus the remaining number (if any) of subsequent periods (6 seconds, or 0.1 minute) multiplied by the appropriate rate per minute (distance and time of day), and the arithmetic product is rounded up to the next cent.

3.3 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. EQuality, Inc. uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research in their NPA-NXX V&H Coordinates Tape and Bell's NECA No. 4.

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PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)

BY: Sharon Deller
PUBLIC SERVICE COMMISSION MANAGER

SECTION 3 - DESCRIPTION SERVICES (Continued)

3.3 Calculation of Distance (Continued)

FORMULA:

$$\left(\frac{(V1 - V2)^2 + (H1 - H2)^2}{10} \right)^{1/2}$$

EXAMPLE: Distance between Miami and New York City -

	<u>V</u>	<u>H</u>
Miami	8,351	529
New York	<u>4,997</u>	<u>1,406</u>
Difference	3,354	-879

Square and add: 11,249,316 + 772,641 = 12,021,96

Divide by 10 and round: 12,021,597 / 10 = 1,202,195.70
= 1,202,196

Take square root and round: (1,202,196)^{1/2} = 1,096.4
= 1,097 miles

The distance is then compared to the applicable mileage structures (bands) for each of the EQuality, Inc.'s services below.

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SECTION 3 - DESCRIPTION OF SERVICES (Continued)

3.4 Directory Assistance

Carrier does offer directory assistance services to its Customer within the allowed areas of termination of its services.

Any directory assistance charge will not exceed the rate charged by AT&T.

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SECTION 9 (1)

BY: *Glenn Sallee*
PUBLIC SERVICE COMMISSION MANAGER

SECTION 4 RATES

This section sets forth the rates and charges applicable to Carrier's Service offering(s).

4.1 Applicable

This tariff applies to intrastate Kentucky traffic from all points of origination which are served by a central office equipped for Equal Access.

4.2 Available

The EQuality, Inc. service is available to commercial subscribers.

4.3 The total charge for each completed call consists of two charge elements (except as otherwise provided herein): fixed charge for the first 18 seconds and an additional charge for each 6 seconds or part thereof. The per call charge is calculated as a function of the duration, the initial period (minimum 18 seconds, or 0.3 minute) plus the remaining number (if any) of subsequent periods (6 seconds, or 0.1 minute) each multiplied by the appropriate rate per minute (distance and time of day), and the arithmetic result is rounded up to the next cent.

No EQuality, Inc. volume discount applies for intrastate calls.

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SECTION 9 (1)

BY: *Charles J. Little*
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SECTION 4 RATES (Continued)

4.3 (Continued)

FLEXIBILL® USAGE CHARGES

EQuality Long Distance

State: KENTUCKY

Intrastate

DAY		
<u>Mileage</u>	<u>First 18 Seconds</u>	<u>Next 6 Seconds</u>
0-55	.0615	.0205
56-292	.0615	.0205
293-430	.0669	.0223
EVENING		
<u>Mileage</u>		
0-55	.0492	.0164
56-292	.0492	.0164
293-430	.0534	.0178
NIGHT		
<u>Mileage</u>		
0-55	.0492	.0164
56-292	.0492	.0164
293-430	.0534	.0178

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SECTION 4 RATES (Continued)

4.4 Minimum Charge

\$2.50 per monthly (a flat, non-usage based fee also known as the monthly Service Charge).

4.5 Delayed Payment Charge

Penalty. A finance charge of 1.5% per month assessed on all outstanding charges not paid by the production of the next monthly invoice. See Section 2.7.2.

4.6 Term

Minimum Service Period is 1 month. See Section 2.6.1.

4.7 Special Rules And Other EQuality, Inc. Charges

4.7.1 No volume discounts apply for intrastate traffic.

4.7.2 Directory assistance calls will not exceed the rates charged by AT&T.

4.7.3 EQuality, Inc, will charge a fee of \$10.00 per month for the account code feature.

4.7.4 No EQuality, Inc. installation fee or deposit is applicable.

4.7.5 Monthly recurring charge - \$2.50. (This is a minimum charge and is subject to a delayed payment charge per Section 2.7.)

4.7.6 Returned Check Charge - \$15.00. This charge includes charges incurred by EQuality, telecommunications expense to reconcile with the bank and the customer, and an administrative cost for data entry to reconcile customer's account balance.

4.7.7 Reconnection (after disconnection) charge - \$10.00

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