EMERGENCIES

- · If you witness or are a victim of a crime.
- · If you smell smoke or see a fire.
- · If there is a serious accident.
- If there is an emergency illness or suspected poisoning.
- If a child, senior citizen, or handicapped person is lost, confused, frightened, or needs special assistance.
- If there is any situation that is potentially dangerous and you are not sure who to call.



When calling 911, remember to give the following information: the phone <u>number you are calling from</u>, your name, and your address, and what your problem is. Remember to remain calm, speak clearly, and stay on the line to answer all of the operator's questions.



Voice and TTY dial: 911

TTY: Dial 711 where 911 is not available or if 911

is busy or does not answer.

Voice: If the number is busy or does not answer,

dial "0" (Operator) and ask for help.

Non-emergency Numbers: (write in telephone numbers you will need) FIRE POLICE AMBULANCE HOSPITAL 518-254-3456 STATE POLICE 518-827-5988 DOCTOR SHERIFF 518-295-8114 POISON CONTROL CENTER 1-800-222-1222

911 DOS & DON'TS WHEN TO CALL 911

For Emergencies Only
Any type of fire
Any criminal activity
Serious medical emergencies
Auto accidents
Or any threat to your safety

WHEN NOT TO CALL 911

Directions
Traffic Information
Lost Animals
Power outages
Controlled burn fires
Copies of police reports
Doctor's office visits

Use the non-emergency contact number list

PLEASE DO NOT program 911 into your auto-dial/speed dial telephone.

You won't forget the number!

Please remember your Fire District may not exactly coincide with boundaries of Towns and Villages. If you have any questions, please check with local authorities.

Rabies Information Helpline

Business Hours (518) 295-8382 (518) 447-4620	
vicet Line	

Voter Information

If you have recently moved or are not currently registered to vote, you may mail in a voter registration form. To receive a form and additional voter registration information, please call 1-800-FOR-VOTE (1-800-367-8683).



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MIDTEL

103 Cliff Street, PO Box 191 Middleburgh, New York 12122-0191

Business Office calling hours:

Monday, Tuesday, Thursday & Friday 8:00am - Noon • 1:00pm - 5:00pm Wednesday 8:30am - Noon • 1:00pm - 5:00pm

Business Office lobby hours:

Monday, Wednesday & Friday 10:00am - Noon 1:00pm - 3:00pm (Call 518-827-5211 if outside of lobby hours)

Business Office closed: Noon - 1:00pm weekdays All Federal Holidays

www.MIDTEL.com info@corp.midtel.com

SERVICE CALLS

The Business Office will answer any questions concerning repairs to your telephone, business transactions, billing or payments, new or additional telephone service, move or disconnection of service, directory listings, advertising, CATV, Internet, general questions and information on telephone matters.

To reach our busines	s office,	
Dial		518-827-5211
Toll Free	Dial	1-877-827-5211

REPAIR SERVICE

To call Repair Service (24 hours) Dial "611" Or518-296-HELP (4357) Before calling repair service, see page 13 for telephone repair procedure.

BURIED CABLE NOTIFICATION CENTER

CALL BEFORE YOU DIG	1-800-962-7962
Or	811

HOW TO PAY YOUR BILL

Online: Enjoy the convenience of electronic bill pay at www.MIDTEL.com

Drop Box: Save a stamp and drop your bill payment in our outdoor drop box at 103 Cliff Street.

Mail: You can mail your payment to PO Box 191, Middleburgh, NY 12122-0191.

Phone: Call us at 518-827-5211 to make a credit card or ACH payment.

UNRESOLVED INQUIRIES

If you have previously worked with your provider regarding an unresolved inquiry and wish to file a complaint with the New York State Public Service by computer: www.dps.ny.gov/complaints; by phone 800-342-3377 (M-F 8:30am to 4:00pm) or by mail: Office of Consumer Services, NYS Public Service Commission, Empire State Plaza, Agency Building 3, Albany, NY 12223-1350.

EMPLOYEE'S IDENTIFICATION CARDS

For your protection, any employee who visits customer premises carries an official identification card showing his or her name, photograph and signature. If you have the slightest doubt, please ask to see their card.

NEW YORK RELAY SERVICE SERVICES FOR PEOPLE WITH DISABILITIES



What is Captioned Telephone

Captioned Telephone (CapTel) is a service that allows users to listento their phone conversations while reading captions of what's said to them. Through the use of a uniquely deigned CapTel phone, users speak directly to the other party and listen and read the other party's response. Captions appear on the bright, built-in display screen of the CapTel phone, just moments after the other party has spoken.

How it Works:

Captioned Telephone service works through the use of a CapTel phone which functions like a traditional phone, with an essential difference: it displays what the other party says throughout the conversation. Behind the scenes, advanced speech recognition software is used to deliver captions of calls while a live communication assistant accesses proprietary tools to ensure accuracy of what the standard phone user says.

Customer Service: 888-269-7477

To call a Captioned Telephone user, dial:

877-243-2823 English 866-217-3362 Spanish

Customer Information & Responsibilities

BILLING INFORMATION

Telephone bills are rendered the first of each month and payment is requested within ten days upon receipt, but no later than the 23rd of each month. Please enclose the payment page with your payment. Write your telephone number on your check or money order.

When payment is made in person, please bring your return stub. Please remember to write your telephone number or account number on your check or money order.

Charges for local service and equipment are billed one month in advance. Charges for toll or long distance calls are billed in arrears, prior to the date of the bill.

Good credit ratings are established by promptness in paying bills, so payment by due date helps to ensure good credit. If you can't pay by the due date, call the Business Office and we will try to make suitable payment arrangements. Customers who do not meet their payment obligations may have their service interrupted.

If service is temporarily disconnected for non-payment, all old charges billed for service must be paid before your service can be reconnected.

SERVICE DISCONNECTED FOR NON-PAYMENT

If you do not pay your bill on time and when due, the Telephone Company may send you a suspension notice. This is to inform you that if we do not receive your payment by a specified date, your service will be suspended. You will not be able to use your telephone. To have service restored, all old charges must be paid, a deposit may be required, and a restoral charge will be billed.

RESIDENTIAL BASIC LOCAL SERVICE WILL NOT BE DISCONNECTED FOR NON-PAYMENT OF NON-BASIC CHARGES

SERVICE DISCONNECTED FOR OTHER REASONS

Service may also be disconnected for prohibited, unlawful or improper use, such as obscene language on the phone, using the phone to harass other people, or defrauding the Telephone Company of proper charges. Service may also be terminated if you intentionally damage our equipment.

Telephone service could also be terminated should customer-provided equipment be connected to telephone facilities that could cause harm and damage to the network or other telephone users or employees.

OTHER BILLING INFORMATION & CREDIT

All bills are assumed to be correct unless the Business Office is notified by the 10th of the month of the bill in question.

Credit for interrupted service - if your phone is out of order, and you have checked your customer owned equipment or wiring, call REPAIR SERVICE - "611" - to get it repaired. In addition, you may be entitled to credit on your bill if the interruption continues longer than 24 hours after you report it, and the trouble found is within the control of the Telephone Company. Trouble found and caused by customer-provided equipment will not receive credit for any outage. (The amount of credit will depend on the length of interruption and whether it is within or beyond the company's control.)

TAXES

FEDERAL

Excise Tax is charged on local services

STATE

4% State tax is charged on all local service and intrastate toll calls

COUNTY

Schoharie 4% on all local service and intrastate toll calls Albany 4% on all local services and intrastate toll calls

ALL PAYMENTS

Should a bank return your check/debit charge, and your returned item was a late response to a service disconnection notice, we may turn off your service. However, if we have not received a returned check/debit charge from you within the past 12 months, we will make an attempt to reach you within 24 hours of receiving your check/debit charge. If we reach you, you will have 24 hours to pay the amount of the returned item. If we cannot reach you, we may turn off your service. There is a charge for any returned check/debit charge.

SERVICE CLASSIFICATION

A resident telephone service will be changed to business service if used primarily or substantially for business purposes (business nature), or if a residence number is advertised in connection with the sale of products or services.

TELEPHONE SALES CALLS

Telephone Sales Calls are becoming very popular among some consumers but many find them annoying.

When you receive a call:

- Find out who is calling;
- If you are interested, ask them to mail you information:
- If you are not interested, cut in and say so;
- Ask them to take your name off their list so you do not get another call from that company.

If you want to reduce the number of at-home solicitation calls from National Companies, write to:

Telephone Preference Service PO Box 9014 Farmingdale NY 11735-9014

Free registration for the national "Do Not Call Registry" is available to residential customers via the internet (www.donotcall.gov) or by phone; calling from the number you wish to register (1-888-382-1222 or TTY 1-866-290-4236).

Not all calls will be eliminated. Certain types of calls are exempt, such as from political organizations, charities, calls that do not include unsolicited advertisements, and calls from businesses/organizations with which you have an established relationship.

From time to time, MIDTEL may call its customers to inform them about special promotions or new products/services. In conformance with the law, MIDTEL maintains a "do not call" list for those customers who indicate that they do not wish to receive such calls.

Local Calling - How to Use Your Telephone

1. Be Sure of Number

Have the right number. Look up the number if you are not quite sure.

2. Lift Your Receiver

Remove your receiver and listen for a steady humming sound. This is the dial tone which indicates that the equipment is ready for you to dial.

3. If You Make a Mistake in Dialing

If you make a mistake in dialing, hangup, remove receiver - Listen for Dial Tone and dial the complete number.

4. Ringing Signal

After you have dialed the complete number correctly, you should hear the ringing or busy signal within a short time. The ringing signal is a soft "Burr-ringing" sound repeated at regular intervals.

This sound indicates that the telephone you dialed is ringing. Give the party time to answer their telephone by allowing the telephone to ring about 7 to 10 times.

5. Busy Signal

If after dialing the correct number you hear a rapid "Buzz-Buzz-Buzz" sound, this is an indication that the called line is busy. Hang up the receiver and call again later.

6. Please Dial Carefully!

Please be careful not to confuse the letter "I" with the numeral "one" or the letter "O" with the numeral "zero" when dialing.

General Areas Serviced By Telephones Listed in this Directory

GENERAL AREAS SERVED

GENERAL AREAS SERVEL

Richmondville Bramanville

Middleburgh/Schoharie

Summit

Cobleskill

TELEPHONE NUMBERS BEGINNING WITH

(518) 234, 254, 255, 517, 657, 823

(518) 294, 519

(518) 296, 826

(518) 295, 827, 702; (838) 230

(518) 287, 544

FROM	YOU CAN MAKE LOCAL CALLS TO	NUMBERS BEGINNING WITH
Bramanville		(518) 231, 868 (518) 234, 254, 255, 517, 657, 823 (518) 295, 827, 702; (838) 230
Middleburgh-Schoharie	Bramanville Middleburgh-Schoharie Summit	(518) 295, 827, 702; (838) 230
Summit	Bramanville	(518) 295, 827, 702; (838) 230

Note: This information was accurate at the time of this Directory's publication and is subject to change at any time. For the most up to date list of Local Exchanges, please see our website, www.midtel.com

Custom Calling Features

CALL ID

CALL ID lets you see the number and name of each person calling you before answering the phone.

Notes about this feature:

- CALL ID may only display numbers from within your defined calling area. Other calls that may be displayed as "out of area" or "private number" will be displayed for numbers that are not available.
- The CALL ID feature will require a phone with Call ID capability.

CALL WAITING

Expecting an important call doesn't mean staying off your phone. With call waiting, your calls still come through, even when you are engaged in a conversation. A call waiting signal is heard to indicate to the person engaged in conversation that a second caller is attempting to dial in. It allows the customer to put the first caller on hold to answer the second caller. Customer can actually alternate between callers if so desired.

CALL FORWARDING

Call Forwarding lets you redirect incoming calls to another specified telephone line within the continental USA. When activated, this feature will automatically forward your incoming calls without the assistance of an operator. The calling party is billed for the initial call, while the subscribed customer is responsible for the forwarded costs that may occur in forwarding the calls.

VOICE MAIL

Voice mail allows customers an effective, simple and convenient service answering system. Answers calls even when you're on the phone, and takes multiple calls at once. You can retrieve messages, save messages, and reply or send messages to others on the system. This can be done with a single call from any touch-tone phone, 24 hours a day. Security is not an issue, because you set up your own password and automatically lock out and prevent unauthorized persons from accessing your personal messages. Note: Voice mail is offered in multiple packages.

Please call our business office for details on these services and others now available; also ask about our multiple feature discount.



DISTINCTIVE RINGING

Distinctive ringing enables you to have an additional phone number associated with a single access line. The primary number will have a normal ring, while the other number will have its own distinctive ringing pattern for identification of incoming calls. You now can assign one number to yourself and one number to others in your household.

SPEED CALLING

Speed calling permits the dialing of predesignated telephone numbers (local or long distance) by means of an abbreviated code. Speed calling is available in either 8 or 30 number capacities.

CALL RETURN

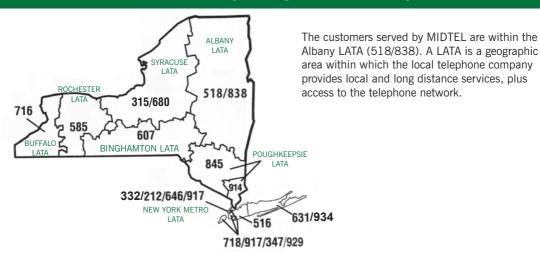
Call return enables you to automatically return the most recent incoming call, even if you did not answer the call. By activating a code, your phone will automatically call the last number called to you. Note: If the line is busy, the network will automatically attempt for 30 minutes to complete the call.

OTHER OPTIONAL FEATURES AND SERVICES AVAILABLE

Warm Line Remote Call Forwarding Wake Up Service Redial Call Hold Selective Call Forwarding Anonymous Call Rejection Hot Line
Three Way Calling
Call Restriction
Do Not Disturb
Priority Ringing
Special Call Acceptance
Call Screening

Long Distance Calling

NEW YORK STATE LATAS



TYPES OF CALLS

STATION-TO-STATION

Call Station-to-Station if you talk with anyone who answers. Rates are lower than person-to-person. Charging begins when the called telephone answers.

STATION-TO-STATION CALLS ARE DIVIDED INTO TWO CATEGORIES:

DIRECT DISTANCE DIALED

These calls are where the caller dials the number directly and no operator assistance is required. Rates are lower for these calls.

OPERATOR ASSISTED

These are calls that require the assistance of an operator to complete the call. Among these are coin phone calls, collect, calling card, time and charge. Rates for operator assisted calls are always higher than those for comparable direct distance dialed calls.

TIME AND CHARGES

When placing a long distance call via an operator, you can ask the operator to tell you the length of time you talked and how much it cost. Dial the call and when the operator answers, say that you will want time and charges when the call is completed. The operator will ask you to stay on the line at the end of the conversation.

DIRECTORY ASSISTANCE

For Numbers Within the 518 or 838 Area (Intrastate)518 or 838-555-1212 or 1-518 or 838-555-1212

For Numbers Outside the 518 or 838 Area (Intrastate)Dial "1" + Area Code + 555-1212

For Numbers Outside New York State (Interstate)Dial "1" + Area Code + 555-1212

COLLECT

You can make most calls "Collect" if the person you are calling agrees to pay the charge. If you want to make a collect call, please be sure to tell the operator when you place the call.

PERSON-TO-PERSON

Call person-to-person when you wish to talk to a particular person or extension phone. Tell the "Operator" you wish to place a "Person-to-Person" call. Rates are higher than station-to-station. Charging starts when the conversation begins.

MOBILE CALLS-AIR-LAND-MARINE

You can make local and long distance calls to automobiles, trucks, aircraft, boats and ships. Ask the "Operator" for the Mobile Marine or High Seas Operator.

International Calling

HOW TO MAKE INTERNATIONAL CALLS

You can direct dial an international call from most exchanges. If your exchange does not have International Direct Dial (IDD) capability, you must dial 0 for operator, and your call will be billed at the direct dial rate.

To place an international call directly, dial:

011 + Country Code + Local Number

(If you have touchtone telephones, this will place your call faster). Once you've dialed your international call, allow at least 45 seconds for the ringing to start.

To place an operator-assisted, person-to-person, collect, third party billed and calling card calls, dial: 01 + Country Code + Local Number

(If you have touchtone telephones, this will place your call faster). Wait for a special tone and operator to answer. After dialing, allow at least 45 seconds for the ringing to start.

Dial "00" Operator if you need assistance:

To obtain a telephone number you don't know. To obtain City Routing Codes. For help in completing a call. For credit on a call with which you had difficulty.

Calls to Canada, Puerto Rico, the U.S. Virgin Islands, and most numbers in the Caribbean, Atlantic region can be dialed the same way you dial long distance calls within the United States. No international code or country code is necessary.

American Samoa 684	Zugreb	Hungary 36 Budapest 1	Malaysia 60 Kuala Lumpur 3	Portugal 351 Lisbon 1	Turkey 90 Istanbul 212, 216
A 1 276	Cyprus 357	Gyor 96	Mexico 52	Duanta Diaa	T.II . 200
Andorra 376	Nicosia 2	Miskolc 46	Acapulco 744	Puerto Rico 1+ 787	Ukraine 380 Kiev 44
Argentina 54	C1	Iceland 354	Cancun 998	1. 101	Kiev 77
Buenos Aires 11	Czech Republic 420	200,111,11	Mexico City 55	Russia 7	United Arab
	Republic 420 Prague 2	India 91		Moscow 095	Emirates 971
Austrailia 61	1 lague 2	Bombay 22	Monaco 377	St Petersburg 812	Abu Dhabi 2
Sydney 2	Denmark 45	Calcutta 33	Netherlands 31	Saudi Arabia 966	Ajman 6
		Madras 44 New Delhi 11	Amsterdam 20	Riyadh 1	Al Ain 3 Dubai 4
Austria 43 Vienna 1	Ecuador 593	New Dellii 11	Rotterdam 10	,	Sharjah 6
Vienna 1	Cuenca 7	Indonesia 62	The Hague 70	Senegal,	onarjan o
Bahrain 973	Quito 2	Jakarta 21	Utrecht 30	Republic of 221	United Kingdom
	Egypt, Arab	Iran 98	Netherlands	221	D 16
Belgium 32	Republic of 20	Tehran	Antilles 599	Singapore,	Belfast (N Ireland) 2890
Antwerp 3	Alexandria 3	(Teheran) 21	Curação 9	Republic of 65	Birmingham
Brussels 2	Cairo 2	_	Caracao		(Eng.) 121
Belize 501		Iraq 964	New Caledonia	South Africa,	Cardiff
Belize 501 Belize City 2	El Salvador 503	Ireland 353	687	Republic of 27 Cape Town 21	(Wales) 2920
Belize City 2	E (50	Dublin 1	N 7 1 1 64	Pretoria 12	Channel Islands
Bolivia 591	Fiji 679	Galway 91	New Zealand 64 Auckland 9	rictoria 12	1481 Edinburgh
Cochabamba 4	Finland 358		Hamilton 7	Spain 34	(Scot.) 131
La Paz 2	Helsinki 9	Israel 972	Wellington 4	Barcelona 93	Glasgow
Santa Cruz 3		Haifa 4 Jerusalem 2		Madrid 91	(Scot.) 141
	France 33	Tel Aviv- Jaffa 3	Nicaragua 505	Sri Lanka 94	Gloucester
Bosnia and	Paris 1	· · · · · · · · · · · · · · · · · · ·	Managua 2	Kandy 8	(Eng) 1452
Herzegovina 387	French Polynesia	Italy 39	Nigeria 234	rana, o	Liverpool (Eng.) 151
Sarajevo 71	689	Naples 81	Nigeria 254	Suriname 597	London Inner
Brazil 55	00)	Rome 6 Venice 41	Norway 47	0 1	(Eng.) 207
Belo Horizonte 31	Germany, Federal	vernee 41	Oslo 22	Sweden 46	London Outer
Rio de Janeiro 21	Republic of 49	Japan 81	7.1.	Goteborg 31 Stockholm 8	(Eng.) 208
Sao Paulo 11	Berlin 30	Tokyo 3	Pakistan 92	Stockhollii 6	Manchester
	Frankfurt (Oder) 335	Yokohama 45	Papua	Switzerland 41	(Eng.) 161 Nottingham
Canada 1	333	Kenya 254	New Guinea 675	Berne 31	(Eng.) 115
Chile 56	Greece 30	Nairobi 2		Geneva 22	(8)
Santiago 2	Athens 1		Paraguay 595	Lucerne 41	United States 1
Valparaiso 32	0 . 1	Korea, DPR of	Asuncion 21	Zurich 1	TT 500
-	Guatemala 502 Guatemala City 2	(North) 850	Peru 51	Svria 963	Uruguay 598 Mercedes 532
China, People's	Guatemala City 2	Korea,	Arequipa 54	Damascus 11	Mercedes 532 Montevideo 2
Republic of 86	Guyana 592	Republic of	Lima 14		1violite video 2
Bejing (Peking) 10 Shanghai 21	Georgetown 2	(South) 82		Taiwan 886	Vatican City 39
Shanghai 21	Haiti 509	Pusan 51	Philippines 63	Tainan 6 Taipei 2	
Columbia 57		Seoul 2	Manila 2	Taipei 2	Venezuela 58
Bogota 1	Honduras 504	Kuwait 965	Poland 48	Thailand 66	Caracas 212 Valencia 241
2050111	Hong Kong 852		Gdansk 58	Bangkok 2	vaiciicia 241
Costa Rica 506	Hong Rong 002	Liberia 231	Krakow 12		
		Luxembourg 352	Warsaw 22		

Long Distance Calling

TIPS FOR SAVING MONEY ON YOUR TELEPHONE BILL

GENERAL

- try to arrange to have any changes in your telephone service made all at the same time, to save on onetime charges
- if your line is out of order and you have customer provided equipment or wire, be sure to check first, it may save you a maintenance service charge
- pay your bill by the 23rd of each month in order to avoid the 1 1/2% late payment charge

TOLL CALLS

- if possible, make your calls on nights or weekends, when the rates may be lower
- directly dialed calls are the least expensive; calls requiring operator intervention are subject to service charges
- since you are responsible for calls made from your home or business, be very careful about letting others use your phone unsupervised
- if you get a wrong number, have a poor connection or are cut off, call the operator; he or she can arrange for a credit adjustment

CRAMMING

Cramming is the practice of unscrupulous service providers placing unauthorized, misleading, or deceptive charges on your local telephone bill. These charges include such things as contests, product or subscription purchases, etc.; things other than the traditional phone calls you are used to seeing on our bills.

MIDTEL has been very careful in our choice of companies for whom we will bill. Verizon and MIDTEL are the only companies we provide Billing and Collection services for, and are companies we are comfortable with in terms of risk for cramming charges.

However, should you have a charge on your bill that you suspect might be a cramming charge, please contact our Business Office at 518-827-5211 and we will investigate. Valid complaints will receive an immediate credit; complaints with a questionable outcome will receive credit while further investigation is performed.

DIRECT DISTANCE DIALING

BRAMANVILLE – MIDDLEBURGH – SCHOHARIE - SUMMIT YOUR AREA CODE IS 518 or 838

For Station-to-Station Long Distance Calls

OUTSIDE YOUR LOCAL CALLING AREA

STATION-TO-STATION CALLS

Within the 518 or 838 Area Code
Area Code + Phone Number
Outside the 518 or 838 Area
1 + Area Code + Phone Number

PERSON-TO-PERSON AND COLLECT CALLS

Within the 518 Area or 838 Area
"00" (Operator) + Phone Number
Outside the 518 Area or 838 Area
"00" Operator + Area Code + Phone Number

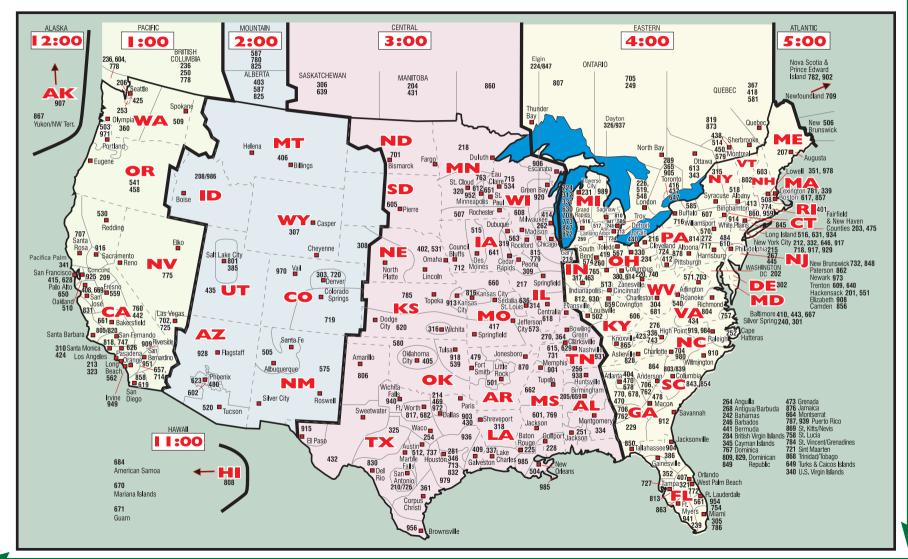
After you have dialed the number, an operator will answer and ask for the details necessary to complete your call:

For Person-to-Person Calls -

Give the name of the person you are calling Collect Calls -

Say it's "collect" and give Your Name For Calling Card Calls -

Follow the instructions printed on your card



Area Codes & Times Zones

PLACE	AREA CODE	PLACE	AREA CODE	PLACE	AREA CODE	PLACE	AREA CODE
ALABAMA	(AL)	COLORADO	(CO)	INDIANA	(IN)	MICHIGAN	(MI)
Birmingham	205/659	Denver	303/720	Evansville	812/930	Pontiac	248/947
Huntsville	256/938	Pueblo	719	Ft. Wayne	260	Saginaw	989
Mobile	251	Vail	970	Gary	219	Sault St Marie	906
Montgomery	334	CONNECTICUT	(CT)	Indianapolis	317/463	Traverse City	231
ALASKA	(AK)	Hartford	860/959	Kokomo	765	MINNESOTA	(MN)
All Points	907	Stamford	203/475	South Bend	574	Anoka	763
ARIZONA	(AZ)	DELAWARE	(DE)	IOWA	(IA)	Duluth	218
Flagstaff	928	All Points	302	Cedar Rapids	319	Minneapolis	612
Glendale	623	DISTRICT OF	(5.0)	Council Bluffs	712	Minnetonka	952
Mesa	480	COLUMBIA	(DC)	Des Moines	515	Rochester	507
Phoenix	602	Washington, DC	202	Dubuque	563	St. Cloud	320
Tucson	520	FLORIDA	(FL)	Fairfield	641	St. James	507
ARKANSAS	(AR)	Daytona Beach	386	KANSAS	(KS)	St. Louis Park	952
Fayetteville	479	Ft. Lauderdale	754/954	Dodge City	620	St. Paul	651
Little Rock	501	Ft. Myers	239	Kansas City	913	MISSISSIPPI	(MS)
Pine Bluff	870	Gainesville	352	Topeka	785	Jackson	601/769
CALIFORNIA	(CA)	Jacksonville	904	Wichita	316	Pascagoula	228
Anaheim	657/714	Key West	305/786	KENTUCKY	(KY)	Tupelo	662
Bakersfield	661	Lakeland	863	Ashland	606	MISSOURI	(MO)
Baldwin Park	626	Melbourne	321/772	Bowling Green	270/364	Jefferson City	573
Beverly Hills	310/424	Miami	305/786	Lexington	859	Kansas City	816
Big Bear Lake	909	Orlando	321/407/689	Louisville	502	Kirksville	660
Burbank	818/747	Palm Beach Cou	•	LOUISIANA	(LA)	St. Charles	636
Concord	925	St. Petersburg	727	Baton Rouge	225	St. Louis	314
East Los Angeles	323	Sarasota	941	Bogalusa	985	Springfield	417
Encino	747/818	Tallahassee	850	Lake Charles	337	MONTANA	(MT)
Fresno	559	Tampa	813	New Orleans	504	All Points	406
Laguna Beach	949	GEORGIA	(GA)	Shreveport	318	NEBRASKA	(NE)
Long Beach	562	Albany	229	MAINE	(ME)	Grand Island	308
Los Angeles	213	Atlanta	404/678/470	All Points	207	Omaha	402/531
Monterey	213	Columbus	706/762	MARYLAND	(MD)	NEVADA	(NV)
Monterey Park	831	Dublin	478	Baltimore	410/443/667	Las Vegas	702/725
Oakland	626	Marietta	770/678/470	Charles	240/301	Reno	775
Pacifica Palm	341/510	Savannah	912	MASSACHUSETTS	(MA)	NEW HAMPSHIRE	(NH)
Springs	650	HAWAII	(HI)	Boston	617/857	All Points	603
Riverside	442/760	All Points	808	Lowell	351/978	NEW JERSEY	(NJ)
Sacramento	915	IDAHO	(ID)	Norwood	339/781	Cherry Hill	856
San Clemente	279/916	All Points	208/986	Springfield	413	Elizabeth	908
San Diego	619/949	ILLINOIS	(IL)	Worcester	508/774	Jersey City	201/551
N. San Diego	858	Alton	618	MICHIGAN	(MI)	Lakewood	732/848
San Francisco	415/628	Aurora	331/630	Ann Arbor	734	Newark	862/973
San Jose	408/669	Chicago		Detroit	313	Trenton	609/640
San Pedro	310/424	(outside downte	own) 773/872	Flint	810	NEW MEXICO	(NM)
Santa Ana	714/657	Chicago		Grand Rapids	616	Gallup	505
Santa Barbara	805/820	(downtown)	312/872	Kalamazoo	269	Las Cruces	575
Santa Rosa	707	Elgin	224/847	Lansing	517		
Stockton	209	LaSalle	779/815	Mount Clemens	586/810		
Yuba City	530	Palos Heights	708				
		Peoria	309				
		Springfield	217				

Area Codes & Times Zones

PLACE	AREA CODE	PLACE	AREA CODE	PLACE	AREA CODE
NEW YORK	(NY)	RHODE ISLAND	(RI)	WEST VIRGINIA	(WV)
Albany	518/838	All Points	401	All Points	304/681
Binghamton	607	SOUTH CAROLINA		WISCONSIN	(WI)
Buffalo	716	Charleston	843/854	Ashland	534/715
Hempstead	516	Columbia	803/839	Green Bay	920
Huntington	631/934	Greenville	864	Madison	608
Mount Vernon	914	SOUTH DAKOTA	(SD)	Milwaukee	414
Nassau Co.	516	All Points	605	Waukesha	262
Newark	315	TENNESSEE	(TN)	WYOMING	(WI)
New Rochelle	914	Chattanooga	423	All Points	307
New York City		Cookeville	931	WIDE AREA	
(Bronx, Brookly	'n,	Jackson	731	TELECOMMUNCIAT	TONS
Queens, Staten	Island)	Knoxville	865	SERVICE (WATS)	
347	7/718/917/929	Memphis	901	All Locations	
(Manhattan)		Nashville	615/629	800/833	3/844/855/866/
212	2/332/646/917	TEXAS	(TX)		877/888
Poughkeepsie	845	Abilene	325	CANADA	
Rochester	585	Austin	512/737	ALBERTA	
Syracuse	315/680	Bryan	979	Calgary	403/587/825
NORTH CAROLINA	(NC)	Corpus Christi	361	Edmonton	587/780/825
Asheville	828	Dallas	214/469/972	BRITISH COLUM	
Charlotte	704/980	Del Rio	830		6/604/672/778
Raleigh	919/984	Denton	940	Victoria	236/250/778
Rocky Mount	252	El Paso	915	MANITOBA	200,200,770
Wilmington	910	Fort Worth	682/817	All Points	204/431
Winston-Salem	336/743	Galveston	409	NEW BRUNSWIC	
NORTH DAKOTA	(ND)	Houston 281,	/346/713/832	All Points	506
All Points	701	Irving	214/469/972	NEWFOUNDLAND	
OHIO	(OH)	Laredo	956	All Points	709
Akron	234/330	Lubbock	806	NORTHWEST TER	
Ashtabula	440	Lufkin	936	All Points	867
Cincinnati	513	Midland	432	NOVA SCOTIA	33,
Cleveland	216	San Antonio	210/726	All Points	782/902
Columbus	614	Tyler	903/430	NUNAVUT	, 32, 332
Dayton	326/937	Waco	254	All Points	867
Newark	740	UTAH	(UT)	ONTARIO	33,
Sandusky	419/567	Moab	435	Hamilton	289/365/905
Xenia	937	Ogden	385/801	Kitchener	226/519/548
OKLAHOMA	(OK)	Salt Lake City	385/801	Ottawa	343/613
Lawton	580	VERMONT	(VT)	Sault Ste. Marie	
Oklahoma City	405	All Points	802	Thunder Bay	807
Tulsa	539/918	VIRGINIA	(VA)	Toronto	416/437/647
OREGON	(OR)	Arlington	571/703	PRINCE EDWARD	
Eugene	458/541	Bristol	276	All Points	782/902
Portland	503/971	Lynchburg	434	QUEBEC	102/302
PENNSYLVANIA	(PA)	Norfollk	757	Montreal	438/514
Erie	814	Richmond	804	Quebec	367/418/581
Harrisburg	223/717	Roanoake	540	Sherbrooke	819/873
Meadville	814	WASHINGTON	(WA)	Terrebonne	450/579
New Castle	724/878	Bellevue	425		
Philadelphia	215/267/445	Seattle	206	SASKATCHEWAN All Points	306/639
Pittsburgh	412	Spokane	509	All Points YUKON	300/039
Reading	610/484	Tacoma	253		0.67
Wilkes-Barre	272/570	Vancouver	360/564*	All Points	867
	,,0,0	vancouvel	550,504		

Installation Billing

TARIFFED CHARGES FOR CONNECTING RESIDENTIAL TELEPHONE SERVICE

The one time charge for connecting copper residential telephone service is made up of several components:

- SERVICE ORDER CHARGE The charge for receiving and recording information and/or taking action in connection with a subscriber or applicant and processing the necessary data for all work to be provided at one time.
- 2. CENTRAL OFFICE LINE CHARGE The charge for work associated with, but not limited to Central Office connections, cable cross connections, changes in numbers or type of service, plant records.
- 3. PREMISE VISIT CHARGES A premise charge applies whenever the work to be done requires a visit to the customer's location.
- 4. ACCESS WIRE CHARGE The charge for performing work from the drop pole to the termination of a line at the station protector at subscriber's location.
 - * Please note: Telephone service included in our fiber packages have bundled installation charges. See MIDTEL.com for more information.

<u>INSTALLMENT BILLING</u>

EFFECTIVE OCTOBER 1, 1982, A TARIFF REVISION PROVIDES FOR RESIDENCE CUSTOMERS TO PAY ALL NON-RECURRING REGULATED CHARGES, EXCLUDING RESTORAL CHARGES, OVER A SIX MONTH PERIOD, IF THEY SO CHOOSE. THERE ARE NO INTEREST OR CARRYING CHARGES APPLIED.

CHARGES FOR CONNECTING RESIDENTIAL TELEPHONE SERVICE

Service Order Charge (per order written)	\$15.00
Central Office Line Charge (per line)	10.00
Premise Visit Charge (per station)	7.44
Access Line Charge	2.98

Above Tariff Rates Subject to a State Surcharge

MONTHLY LATE PAYMENT CHARGE

MIDTEL will charge a monthly late payment charge of one and one-half percent (1.5%) on all past due accounts.

If payment is not made within 23 days of date of the bill, the late payment charge of one and one-half percent will be applied to all amounts previously billed, excluding one month's local service charge but including any other arrears.

Charges for local service and equipment are billed one month in advance. Long distance calls are billed in arrears.

The late payment charge does not apply to Government agencies of the State of New York. These agencies are required to make a payment in accordance with the provisions of Article XI-A of the New York State Finance Law (Chapter 153 of the laws of 1984 effective July 1, 1984.)

Issued in Compliance with orders of the Public Service Commission dated July 18 and August 10, 1984 in case 28866.

Customer Repair Procedure

INSTALLATION

Customer provided premise wiring shall be connected to the telephone line at the demarcation point (modular jack) by a customer owned plug that mates with a standard jack (usually a modular jack designated USOC RJ11C); provided and maintained by the telephone company. This jack will be placed at a location whereby it may be tested at any time by the Telephone Company. (In case owner is not home.)

Customer provided jacks similar to those provided by the Telephone Company should also be connected to the ends of customer provided premise wiring wherever a telephone set is to be connected.

WHAT TO DO IF YOUR TELEPHONE SERVICE IS NOT WORKING

Your residence/business is now equipped with a special piece of equipment called a telephone Network Interface Device (NID). This piece of equipment is enclosed in a gray, plastic housing marked "Telephone Network Interface," the NID is located on the outside of your residence/business. For Fiber optic customers, this piece of equipment is called the Optical Network Terminal (ONT). The ONT is enclosed in a gray plastic clamshell housing, usually located inside your residence/business.

The NID/ONT acts as a boundary between the telephone company's network and the telephone wiring and phones inside your residence/business. It can also be used to assist you in determining whether trouble with your phone is in the phone company's network or in your wiring or phones, which can save you unnecessary service call charges.

In the event you experience a service outage, you can use the NID/ONT and a standard desk phone from inside your home to determine the source of the problem.

Simply unplug the phone and bring it and a screwdriver to your NID or to your ONT. Use the screwdriver to loosen the fastener holding the NID/ONT cover in place.

After opening the cover, plug phone into test jack. If your phone failed to work inside, but works when you plug it into the NID/ONT test jack, the problem is with your inside telephone wiring.

If you have more than one telephone, it's best to unplug all of them while you're making this test. You may also want to test all your phones at the NID/ONT, if the first one doesn't work. The problem could be in the phone itself.

If one phone works at the NID/ONT and another doesn't, you'll know the problem is in the phone that doesn't work at the NID/ONT.

However, if none of your phones work at the NID, go to another phone and call the Repair Service (611) or 518-827-5211.

Buried Copper Cable is always owned by the customer. MIDTEL assumes no responsibility and maintenance is not available on Buried Cable.

Our objective is to provide efficient service that will be satisfactory to our customers. We realize that service difficulties will occur at times notwithstanding our efforts to avoid them. Whenever you need assistance, call our repair Service at 611 or 518-827-5211. Repair service is operational 24 hours each day.



Customer Repair Procedure

Many of our customers still don't realize that service calls for inside wiring problems come with an unpleasant surprise - a repair bill. With Inside Wire Maintenance, there's really no sense in worrying about it. When you add Inside Wire Maintenance to your phone service you just pay a

small monthly fee of \$2.00 and if anything should happen to your simple inside wiring, we'll fix it quickly - without a bill. Add Inside Wire Maintenance to your home phone service now and you can go right back to not giving your home phone wiring a second thought.

INSTALLATION

Inside wire installation and maintenance is a deregulated service, meaning that customers can install and maintain their own inside wire, or request that MIDTEL provide these services.

If you request that MIDTEL install your simple wire, the following charges (plus regular approved tariff charges) will apply:

\$50.00 flat rate for first termination point (wire and jack included). \$25 per additional location.

If time and materials are required, \$75.00 minimum charge allows for up to one hour of labor. Time thereafter is charged in 1/2 hour increments.

MAINTENANCE

As a customer, you may maintain the wire yourself or elect to have MIDTEL maintain it for you. If you choose to have MIDTEL maintain your simple inside wire, the monthly charge is:

\$2.00 per month per access line

* This option can be discontinued at any time and the rate is subject to change.

If you have any questions, or wish to subscribe to this excellent offer, please call us at 518-827-5211, or e-mail us at info@corp.midtel.com.

Inside wire maintenance for your Co-axial Cable and Internet service is also available for \$2.00 per month. This is also optional and may be discontinued at any time.

Under N.Y. State's Public Service Law, the Telephone Business is regulated by the Public Service Commission. The Commission is administrator of these laws, under which each utility is required to file Tariffs, that give both you, the consumer, and the Telephone Company certain rights and obligations. As a Telephone Company it's our responsibility to serve you well, treat you as an individual and not a number; charge you fairly for your service; listen to what you say and consider it carefully. As a consumer, you are responsible for all calls made from your telephone, whether you or your family made them or whether they are made by friends, relatives, babysitters or anyone else. You may not re-sell service or equipment the Telephone Company has provided.

RATES AND SERVICE INFORMATION AVAILABLE TO THE PUBLIC

Tariff pages which show locally applicable rates, and rules and regulations for telephone service furnished by MIDTEL may be inspected at the Business Office during normal working hours at Middleburgh, New York.

CREDIT FOR INTERRUPTED SERVICE

If your telephone is out of order, and the problem is not the fault of your customer owned equipment or customer wiring, (be sure to check before you call Repair Service to get it repaired) you may be entitled to credit on your bill.

If your phone is out of order more than 24 hours after you report the problem, you're entitled to a credit. The amount of credit depends on how long the phone remains out of order and whether the problem is within or beyond the Company's control.

DIRECTORY ACCURACY

Although every effort is made to compile directories accurately, omissions and errors sometime occur. Any significant omission or error affecting the ability to locate your number should be reported to the Business Office. The listing will be corrected promptly in the directory assistance operator's record.

COMBATING FRAUD

For your protection, the Telephone Company has new equipment and procedures to detect and investigate fraudulent calls – such as charges to unauthorized or non-existent numbers and misuse of calling cards.

State Laws prohibit fraudulent use of telephone service or any attempt to defraud the Telephone Company of its lawful charges. Violators are subject to imprisonment of one year and/or fines up to \$1000.

RECORDED CALLS REQUIRE A "BEEP" TONE

If your conversation is being recorded for business or other reasons, you will hear a beep tone every 15 seconds. Use of a recorder without a recorder-connector obtaining a beep tone warning device is not permitted, except on emergency reporting systems, including police and fire department lines. Use of a recorder without a tone-warning signal is contrary to the company's tariffs and not permitted.

UNLAWFUL WIRETAPPING

It is a crime under Federal and N.Y. State Laws for any person, including a telephone subscriber on his own phone to mechanically or electronically wiretap or otherwise intercept a phone call, unless that person has first obtained consent of one of the parties actually participating in the call. Properly authorized law enforcement officers can engage in interceptions without consent of either party when proceeding under court orders issued pursuant to applicable provisions of Federal or State Laws. Under Federal Law, the penalty for illegal wiretapping can be imprisonment for (five) 5 years, \$10,000 fine or both. Under State Law, the penalty can be imprisonment for up to (four) 4 years, a fine or both.

RECORDING TELEPHONE CONVERSATIONS

Customer-provided voice recording equipment may be connected to the user's telecommunications equipment. When such a connection is made, the customer-provided voice recording equipment must be arranged so that the user can activate or deactivate the equipment at will.

Under both federal and state law, only one party to a telephone conversation must give their consent prior to the recording of the conversation. Wiretapping or any interception of a telephone call without this consent, other than by a properly authorized law enforcement agent, is a crime. Punishment may include imprisonment and/or a fine.

ANNOYANCE CALLS

If you receive a malicious or annoying phone call, hang up. Don't keep talking. That is what the caller wants. If the calls persist, please contact our Business Office.

It is a crime under both Federal and New York law to make a telephone call for annoying or harassing purposes, or in the case of Federal law, to knowingly permit a telephone under one's control to be used for such purposes. This includes calls in which the caller remains silent, as well as those in which the offender is threatening or obscene. The penalty under the State law can be imprisonment for one year and a \$1000 fine and, under Federal law, imprisonment for six months and a \$500 fine.

STATEMENT OF BILLING ERROR RIGHTS

This statement sets out your billing error rights with respect to telephone-billed purchases made using interstate 900 pay-per-call services that are billed to you through MIDTEL.

The rights and obligations of you, the customer, and of MIDTEL and the long distance companies we bill for, who are billing entities, set out here, are provided under the federal Telephone Disclosure and Dispute Resolution Act.

This is the procedure that you must follow to notify MID-TEL of a billing error and the steps that we or the long distance carriers must take in response to your notice:

- You must provide notice of a billing error to MIDTEL IN WRITING and are required to:
- (1) give us your name or the customer's name, and telephone number to which the charge was billed:
- (2) tell us the date and amount of the error, and type of error you believe occurred; and
- (3) tell us why you believe it was an error.
- You should contact MIDTEL first, since we have an
 agreement to receive billing error notifications from
 customers. You may provide a notice to the long distance company that carried the call instead, and it
 may ask you to contact us directly, and provide to you
 our name, mailing address, and business telephone
 number, even if it also sends your billing error notice
 to us.
- You have the right to withhold payment of any disputed amount pending completion of our billing review, and any action to collect any disputed amount will be suspended pending completion of the billing review.
- If it is determined that no billing error occurred, your rights and obligations are as follows:
- (1) we will transmit to you an explanation setting forth the reasons why it has been determined that there was no billing error. If there was an error – even a partial error or an error different than what you asserted, your account will be adjusted appropriately. If you request, we will provide a written explanation and copies of any documentary evidence of the customer indebtedness.
- (2) this action will be taken within two billing cycles (two months) after your notice is received. If you send your notice to the long distance company, instead of MIDTEL, there may be an additional time of up to fifteen days to complete the necessary responsive action.
- (3) the long distance company will notify the provider of the service of the disposition of the billing error investigation and the reasons for that disposition.
- (4) MIDTEL will notify you in writing of the time when payment is due of that portion of the disputed amount that is determined not to be in error. Payments must be made in the normal course of billing or as otherwise provided, but not less than ten days after the request for payment is made.

- (5) once MIDTEL and the long distance company have complied with the FTC rule 308.7(d) regarding a claim you make of a billing error, there is no further responsibility under that section, even if you continue to make substantially the same allegation.
- (6) you cannot be charged for a billing review

The provider of the 900 service or MIDTEL may take action to collect the sum outstanding, that is determined not to be the result of a billing error, if you continue to withhold payment of the disputed amount once the billing review is completed.

Failure to pay the amount determined not to have been the result of a billing error may be reported to a credit reporting agency or subject you to a collection action. If you continue to dispute any portion of your billing error claim, the fact your account is delinquent will be reported only if we also report that the amount that remains is in dispute, the amount, and tell you whom we have made such a report. If the dispute is subsequently resolved, that fact will be reported to all who receive the initial report that the account was delinquent.

If either your billing entity, or the long distance company as a billing entity, fails to follow the billing and collection procedures prescribed by 308.7 of the Federal Trade Commission rule implementing the federal Telephone Disclosure and Dispute Resolution Act, we are obliged to forfeit any disputed amount, up to \$50 per transaction.

DISCLOSURE UNDER FCC RULE 64.1509(b)

The FCC also requires disclosure to telephone subscribers, which are as follows:

- (1) your local exchange and long distance service cannot be disconnected or interrupted as a result of your failure to pay charges for interstate pay-per-call service, charges for interstate information services provided pursuant to a presubscription or comparable arrangement, or charges you have disputed for interstate tariffed collect information services.
- (2) you have a right not to be billed for pay-per-call services not offered in compliance with federal laws and regulations established under Title II or III of the Telephone Disclosure and Dispute Resolution Act.
- (3) you can obtain blocking of access to services offered on the 900 service access code where it is technically feasible, at no charge and on a one-time basis, within 60 days after you subscribe to a new number and it becomes effective. Other requests for blocking, and requests for unblocking will be subject to a reasonable one-time fee. Our tariffs include the terms and conditions that apply.
- (4) your access to 900 services may be involuntarily blocked for failure to pay legitimate pay-per-call charges.

"900" NUMBER BLOCKING

If you are concerned about the possibility of someone in your home or office placing "900" number calls, the Telephone Company can prevent such calls from being completed over your telephone line. A company representative will activate a blocking service that will stop calls beginning with the 900 code.

CORDLESS TELEPHONES

These telephones operate on radio waves and the following situations may be encountered with some cordless telephones:

- Interference from CB, Ham radio transmissions, and wi-fi routers
- · Loss of privacy calls being overheard
- Unauthorized use of your telephone service to make calls

CONNECTIONS OF CUSTOMER-PROVIDED TERMINAL EQUIPMENT AND COMMUNICATION SYSTEMS HIGHLIGHTS OF RULES

The following is a brief outline of the highlights of the rules relating to the connection by customers of customer-provided terminal equipment or station wiring.

- a. The telephones (and any auxiliary equipment such as loud speakers) must be registered with the Federal Communications Commission.
- b. The customer is responsible for installation, maintenance and repair of their own telephones. If the telephone causes problems to any telephone users, except the customer and people who call the customer, it must be disconnected until the trouble is fixed. If a Telephone Company repairman visits a customer premise because of a service difficulty or trouble report, caused by the customer's equipment or facilities, there is a Maintenance Service Charge per visit.
- c. If any rules relating to the connection of customer owned telephones are not observed, telephone service may be suspended or, if necessary to prevent harm to persons of facilities, service may be immediately disconnected.

CUSTOMER-OWNED PREMISE WIRING

- a. Customer-provided premise wiring may be connected to telephone company facilities, subject to the regulations of the New York State Public Service Commission.
- b. The installation shall conform to "Standards For Customer-Owned Premise Wiring " issued by the Public Service Commission. This information is available at the Telephone Company Business Office, together with Workmanship and Material Specifications for Customer-Owned Premises Wiring.
- c. The customer is responsible for all compliance with change in regulations or standards, if required by the Federal Communications Commission or the New York State Public Service Commission.
- d. All combinations of customer-provided premise wiring and equipment shall not present hazards to Telephone Company personnel, damage telephone equipment, cause malfunction of telephone company equipment, or cause degradation of service to customers other than the interconnected customers called or calling party.
- e. Should combinations of customer-provided premise wiring and non-key equipment cause harm to the Telephone Network, present a hazard to Telephone Company personnel, cause damage to telephone equipment, or cause malfunction of telephone billing equipment, the Telephone Company shall notify the customer that temporary discontinuance of service may be required. Where prior notice is not practical, service may be discontinued forthwith.



RESPONSIBILITY OF TELEPHONE COMPANY

- a. The Telephone Company shall not be responsible for the installation, operation, or maintenance of any customer-provided premise wiring.
- No allowance for interruption of service is made for any period in which such service interruption is caused by malfunction of or failure of customer-provided premises wiring.
- c. The Telephone Company shall not be responsible to the customer or any person if changes in the criteria contained in this Tariff, or in any of the facilities, operations, or procedures of the Telephone Company, require modifications, or alterations of customer-provided premise wiring.
- d. In addition to the foregoing, the Telephone Company shall not be liable for damage arising out of mistakes, omissions, interruptions, delays, errors or defects in transmission or other injury including but not limited to injuries to persons or property from voltage or currents transmitted over Telephone Company facilities caused by or not prevented by customer-provided premise wiring.

RESPONSIBILITY OF THE CUSTOMER

- The customer is responsible for all testing and maintenance of customer-provided premise wiring.
- b. The customer is responsible for a maintenance service charge for any trouble found by the Telephone Company in the customer-provided premise wiring or equipment if the customer initiated the repair call. The maintenance service charge is \$27.76 per visit and does not cover repairs.

FOR SERVICE INTERRUPTIONS THAT ARE COMPANY RESPONSIBILITY

a. When, after notice by the subscriber to the company of any interruption of service and service continues to be interrupted, a credit allowance will be given if the interruption continues for at least 24 hours, and will be given under certain circumstances if it continues less than 24 hours. The allowance is equal to a portion of the Tariff monthly rate for all services and facilities furnished by the company that are rendered useless or substantially impaired. The allowance shall apply as follows with respect to the period of interruption that continues after such notice.

IF INTERRUPTION CONTINUES FOR MORE THAN 24 HOURS

- a. If an interruption is caused by storm, fire, flood, or other conditions out of the company's control, 1/30th of such monthly rate for each 24 hours, (or fraction therof).
- b. For other interruptions, 1/30th of such rate for the first 24 hours and 2/30ths of such rate for each additional 24 hours, (or fraction thereof); however, if service is interrupted for over 24 hours more than once in the same billing period, the 2/30ths allowance applies to the first 24 hours of the second and subsequent interruption.

STATEMENT OF NONDISCRIMINATION

MIDTEL is the recipient of Federal financial assistance from the U.S. Department of Agriculture (USDA). The USDA prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs). Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET center at (202) 720-2600 (voice and TDD). To file a complaint within 180 days of discrimination, write to USDA, Secretary of Agriculture, Office of Civil Rights, 1400 Independence Ave, S.W., Washington D.C. 20250-9410, or call toll free (866) 632-9992 (voice) or (800) 877-8339 (TDD) or (866) 377-8642 (relay voice users). USDA is an equal opportunity provider and employer.



Your Rights & Responsibilities as a Residential Customer

As a MIDTEL customer, you have certain rights and responsibilities. These rights and responsibilities result from New York State Public Service Commission (PSC) Rules Governing Provision of Telephone Service to Residential Customers. For additional details, visit www.MIDTEL.com

QUESTIONS OR PROBLEMS

Contact us as soon as possible if you have any questions or complaints about your telephone service. We will try to give you a prompt answer. Our representatives are available to help you between 8:00 A.M. and 5:00 P.M. during business days except on Wednesday, 8:30 A.M. to 5:00 P.M.

To get your questions answered fully and as quickly as possible, we suggest you call our Business Office at 518-827-5211. If you prefer, you can visit our office, or write to MIDTEL, PO Box 191, Middleburgh, New York 12122. Please include your telephone number and give as much information about the problem as you can.

Whether you phone, visit or write, we will do our best to handle your inquiry promptly and considerately. If you are not satisfied with our representative's response, please ask to speak to a supervisor. If you are still not satisfied, you can call or write to the Public Service Commission, Three Empire State Plaza, Albany, NY 12223. They have a staff available to give you assistance. The telephone number is 1-800-342-3377 (toll free) between 8:30 A.M. and 4:00 P.M. on business days.

While your complaint is being considered by the PSC, we will not disconnect your service for failure to pay the amount in question. However, all undisputed bills must be paid when due to ensure continued service.

BILLING

We have a responsibility to provide reliable telephone service to our customers and you have a responsibility to pay bills for telephone service. Bills are due by the payment date shown on your monthly bill.

MIDTEL E-Z PAY - MAKES PAYING E-Z

Are you tired of writing checks over and over again each month?

MIDTEL and our family of companies want to help you change this. By subscribing to our MIDTEL E-Z Pay Program, you won't have to write another check for your monthly payments.

What is MIDTEL E-Z Pay? The MIDTEL E-Z Pay Program allows you to pay your monthly MIDTEL bills from your checking account, savings account or by credit card (MC, Visa, Discover or AmEx). When you enroll in our MIDTEL E-Z Pay Program, we will deduct the amount due on the 10th of each month, or the next business day thereafter if the 10th falls on a weekend or holiday. You will still receive your monthly billing statement, but it will be labeled **Do Not Pay** Bill Will Be Paid Automatically By Your Credit Card."

MIDTEL E-Z Pay is the most convenient, reliable, and least expensive way to pay monthly bills. You save time by not having to pay monthly bills. You save time by not having to write checks and also save the cost of postage and checks. Furthermore, you no longer have to worry about payments getting lost in the mail or about late payment charges when you are out of town on business or vacation.

After subscribing to MIDTEL E-Z Pay, if you have any questions about your monthly bill, call us here at MIDTEL before the 10th of the billing month. As always, should you feel that there is an error, we will research and correct any errors or mistakes just as we do with check and cash payments. Any problems will continue to be resolved promptly.

To sign up for MIDTEL E-Z Pay, or if you have any questions, simply call our Business Office at 518-827-5211, 1-877-827-5211 or e-mail us at info@midtel.com and let us know that you are interested. We will send you the necessary information to get you started. You can also go online to www.midtel.com.

Remember - MIDTEL E-Z Pay - the easy way to pay!

DEPOSIT POLICY

New Customers - if you are a seasonal or short-term customer, you may be required to pay a deposit.

Customers 62 Years Of Age Or Older - If you are 62 years of age or older, we will not ask you for a deposit unless your service was terminated for non-payment within the past six months.

Customers Who Are Delinquent - If you are delinquent in your bills, you may be required to pay a deposit or an additional deposit. Delinquent in payment means that a customer has received two bills without making payment of one-half of the total of the two bills.

Customers Whose Service Is Terminated - If your service has been terminated for non-payment of bills in the past six months, you may be required to pay a deposit.

Deposits Are Not Required - From persons who receive Supplemental Security Income, Medicaid, Home Relief, Food Stamps, Aid to Families with Dependent Children, or are recipients of HEAP.

SOME FACTS ABOUT DEPOSITS

Amount Of A Deposit - If we do require a deposit, the amount is based on two times the average monthly bill.

Payment Of Deposits - If you are unable to pay the required deposit amount and request an agreement, you can pay the deposit in installments over a period not to exceed six months. Customers or applicants 62 years of age or older may pay the deposit in installments over a period not to exceed 12 months.

Deposit Interest And Refunds - We pay interest on your deposit at a rate specified by the Public Service Commission. We can hold a deposit for one year. If you have not been delinquent (as described above) in the past 12 months, the deposit and interest earned will be applied to your bill, or refunded to you, if by request. If you have been delinquent, we will credit your account with the earned interest, but hold your deposit. The account will be reviewed again once a year to see if it qualifies for a refund.

Your Rights & Responsibilities as a Residential Customer

TELECOMMUNICATIONS PRIVACY

We fully safeguard every individual's right to privacy as an essential aspect of our service. We carefully strive to protect communications services from unlawful wiretapping or other illegal interception.

Customer service records, credit information and related confidential personal account information are fully protected.

FINAL TERMINATION NOTICE

Payment of your telephone bill is due 23 days from the date of the bill. If you fail to pay overdue bills or a deposit, we can terminate your service (you will not be able to make or receive calls). However, before this is done, we will forward a Termination Notice so that you will have an opportunity to arrange payment and avoid interruption of service. Termination of service may occur no sooner than 13 days after the Notice is mailed.

The Termination Notice also includes advice on the availability of a Deferred Payment Agreement (DPA) and describes its provisions. (See Deferred Payment Agreement). If you are eligible for, and sign a DPA, we will not disconnect your service as long as you make the agreed upon payments. If you fail to pay the amount shown on your Termination Notice, or, if eligible, do not enter into a DPA with us, your service will be terminated. Should you qualify for the Special Protections described below, your service will not be terminated. Customers with terminated service or cancelled accounts may be required to pay a deposit to re-establish service.

WHEN SERVICE CAN BE TERMINATED

We are allowed to suspend or terminate residential telephone service for non-payment between 8:00 A.M. and 4:00 P.M. Monday through Thursday, and Friday, between 8:00 A.M. and 3:00 P.M. provided such day is not a public holiday, a day on which the main business office is closed, or during the periods of December 23 through December 26 and December 30 through January 2.

RECONNECTION OF SERVICE

If we terminate your service, we will reconnect it within 24 hours after you have paid the amount due or signed a Deferred Payment Agreement and made the down payment. If service is terminated, there is a charge of \$12.00 to reconnect the service.

If, however, you wait two weeks after termination to reconnect your service, we consider your account cancelled and you must pay all applicable service connection charges associated with a new account.

DEFERRED PAYMENT AGREEMENT

If you have a problem that prevents you from paying your bills, you may be eligible to sign a Deferred Payment Agreement (DPA). The Agreement will be for no more than \$300.00 and you will be required to make a down payment that is at least 20% (1/5) of the total amount deferred or an amount equal to three month's average billing for your account, whichever is less. The DPA will be for a time period of no more than seven months and will be paid in regular installments on the date of the disconnect notice, along with your current charges. The Agreement can be changed if you show us that there are significant changes in your financial condition beyond your control. Please contact our Business Office at 518-827-5211 during working hours to arrange a deferred payment agreement. Also, the PSC has a staff available to help you. You may reach one of their representatives at 1-800-342-3377 (toll free) between 8:30 A.M. and 4:00 P.M. on business days.

BASIC LOCAL SERVICE ONLY

You will pay your Local Service (which includes such items as the Access Line charge, and all associated taxes and surcharges) to ensure that your Local Service is not interrupted. You will be able to receive all incoming calls except collect. All other services, (long distance, 0 plus and 1 plus, custom calling features, etc.) for which the overdue balance remains unpaid will be disconnected or "Blocked" until the bill for that service is paid. Please call the Business Office at 518-827-5211 if you have any questions.

SPECIAL PROTECTIONS

Medical Emergency – If you receive a Termination Notice and are unable to pay your bill because of a medical emergency in your household, we can help you. If you file a medical certificate with us, signed and submitted on the official stationery of your doctor or an official of the local Board of Health stating the nature of the serious illness or medical condition, we will continue your service for 30 days.

The certificate can be renewed, but to do this your doctor or official of your local Board of Health must explain the expected duration of the emergency and why service is needed AND you must demonstrate why you are unable to pay your telephone bills. During the emergency, we will not terminate your service because of non-payment of the outstanding amount. We will also defer payment of up to \$30 for each bill you receive while the emergency exists, but you remain responsible for your bills.

Elderly (62 or older), Blind or Disabled – In residences where all members of the household are known to the Telephone Company to be 62 years of age or older, 18 years of age or younger, blind or disabled, we will continue service for an additional 20 days after the date of termination as stated on the Termination Notice. Middleburgh Telephone will attempt to contact the customer or an adult resident at the customer's premise at least eight days prior to the date on which the service may be terminated to try to work out a payment arrangement.

Your Rights & Responsibilities as a Residential Customer

THIRD PARTY NOTIFICATION

All residential customers may choose a third party to receive copies of all suspension and/or termination notices or other credit notices. A third party may keep service from being turned off by mistake. You may choose a relative, friend, member of the clergy or a community agency to be a third party for you. The selected party must agree to be a third party and will receive copies of any notices we send to you because of overdue bills. The third party can contact us on your behalf and help you work out payment terms with us. Remember, however, that the third party is NOT responsible for paying your bills.

LIFELINE

If You:

- · Are a residential customer and a recipient of one of the following:
- Medicaid (MA)
- Federal Public Housing Assistance (Section 8)
- Supplemental Nutritional Assistance Program (SNAP) F/K/A Foodstamps
- Supplemental Security Income (SSI)
- Veteran's Disability Pension
- Veteran's Surviving Spouse Pension

You Will Receive:

• A reduction in your bill equal to the Federal Subscriber Line Charge and a portion of the basic local exchange rate

Do I Qualify: Using the Lifeline website www.lifelinesupport.org you can confirm your eligibility and apply.

After You Have Submitted:

A completed Lifeline Discount application, along with proof of eligibility (the NYS Department of Family Services or the Office for the Aging may also confirm eligibility).

Lifeline telephone service is a joint federal and State of New York program intended to assist in making telephone service affordable for all residential customers. The Lifeline discount is available for **one line** of voice service or broadband service per household; Applicants must be over 18 years of age, and cannot be claimed as a dependent on anyone's tax return. If qualifying person is under 18, both the applicant and the parent or guardian of the qualifying minor MUST review and agree to all terms of the program. All Lifeline recipients must certify **EACH YEAR** that they continue to meet all the requirements, including that they receive only **one discount** for their household.

For the NYS Lifeline Program:

Applicants must certify that they do not qualify for the FCC Lifeline Program but do receive benefits from one of the following programs:

- Temporary Assistance for Needy Families (TANF)
- Low Income Home Energy Assistance Program (LIHEAP)
- National School Lunch Program's Free Lunch Program

MIDTEL enjoys a good relationship with our customers and stands ready to assist customers in making it possible to continue to enjoy telephone service by making payment arrangements when special circumstances arise.

We sincerely hope you are satisfied with the telephone service we are providing; but if at any time you have a problem, please contact our Business Office and give us the opportunity to correct any problem that may exist.



MIDTEL BUSINESS OFFICE.....

.518-827-5211

POSTAL ZIP CODES

Canajoharie	13317
Carlisle	12031
Central Bridge	12035
Charlotteville	12036
Cobleskill	12043
Cooperstown	13326
Delanson	12053
Delhi	13753
Duanesburg	12056
East Worcester	12064
Esperance	12066
Fultonham	12071
Gallupville	12073
Gilboa	12076
Grand Gorge	12434
Hobart	13788
Howes Cave	12092
Jefferson	12093
Lawyersville	12043
Margaretville	12455
Middleburgh	12122
North Blenheim	12131
Oneonta	13820
Prattsville	12468
Rensselaerville	12147
Richmondville	12149
Schoharie	12157
Sharon Springs	13459
Sloansville	12160
Stamford	12167
Summit	12175
Walton	13856
Warnerville	12187
West Fulton	12194
Worcester	12197

