5. Issuance, Payment and Crediting of Customer Billing
5.1 Advance Payment and Deposits

5.1.1	Description
A.	Any applicant for channel facilities, whose financial responsibility is not established to the satisfaction of the Telephone Company, may be required to pay in advance the installation or construction charge if applicable and at least one month's rental.
B.	Any applicant or subscriber, whose financial responsibility is not established to the satisfaction of the Telephone Company, may also be required to deposit a sum up to an amount equal to the total of the estimated charges for two months for the facilities.
C.	Each applicant or subscriber from whom a deposit is collected shall be given a certificate of deposit and a circular containing the terms and conditions applicable to deposits, in accordance with Part 600 of the rules and regulations of the PSC pertaining to subscriber deposits.
D.	Simple interest, at the rate prescribed from time to time by the PSC, is credited or paid to the subscriber annually during the continuance of the deposit.
E.	Such deposit shall be returned to the subscriber after a period not to exceed four years, provided that the subscriber's account is not classified as delinquent. For this purpose, a subscriber's account is classified as delinquent if, during the aforesaid periods, any one of the following conditions exists.
1.	The subscriber has been sent more than two notices of the Telephone Company's intention to suspend or terminate service for non-payment under the tariff provisions pertaining to check return.
2.	The subscriber's service has been suspended or terminated for non-payment.
3.	The subscriber has given the Telephone Company a check in payment of a telephone bill which is subsequently dishonored by the bank.
F.	Deposits held on delinquent accounts may be retained by the Telephone Company during the continuance of the service. If held until termination of the service, such deposit, less any and all amounts then due, is returned to the subscriber.

5. Issuance, Payment and Crediting of Customer Billing
5.2 Payment of Charges

5.2.1	Description
A.	Bills are due when rendered and are payable at any business office of the Telephone Company, or at any other office designated by the Telephone Company.
1.	If objection in writing is not received by the Telephone Company within thirty days after the bill is rendered, such bill shall be deemed to be correct and binding upon the subscriber.
B.	Monthly charges for facilities are payable monthly in advance, and, except where otherwise provided in this tariff, all other charges are payable upon request of the Telephone Company.

5.2.2	Check Return	
A.	Whenever a check or draft presented for payment of service or a deposit is not accepted by the institution on which it is written, a check return charge, as specified in P.S.C. NY No. 15 will apply.	(T)

5.2.3	Termination of Service for Nonpayment	
A.	In the event of the nonpayment of any bill rendered or any required deposit the Telephone Company may suspend or terminate service, provided that the regulations in P.S.C. No. 15, are complied with. The monthly rental charge does not apply during the period of suspension or termination for nonpayment.	(T)

5.2.4	Late Payment	
A.	Late payments are subject to the same regulations and rates as specified for late payments under P.S.C. No. 15.	(T)