TERMS AND CONDITIONS

The terms and conditions in this Part C are in addition to all applicable terms and conditions specified in Part A of this Product Guide and to the applicable regulations and rates specified in the Company's tariffs.

A. APPLICATION

This Part C contains the schedules of rates and specific terms and conditions applicable to local exchange telephone service furnished within the exchanges in the Local Access and Transport Areas (LATAs) in New York State.

The rates, charges and rentals for classes of service and facilities not specifically shown in this Part C are given in Tariffs P.S.C. No. 15--COMMUNICATIONS and PSC NY No. 16--COMMUNICATIONS.

A. SPECIAL REVERSED CHARGE SERVICE ON LOCAL CALLS
(Furnished on existing installations only.)

1. Definition

Special reversed charge service is an arrangement whereby a subscriber is furnished a special number to enable his patrons to call him from certain points without charge and without placing calls on a collect basis.

2. Terms and Conditions

a. New York Metropolitan Exchange Area

1. For the purposes of special reversed charge service, the New York Metropolitan Exchange Area is subdivided as follows:

Borough of Manhattan Borough of The Bronx Borough of Brooklyn Borough of Queens Borough of Richmond Nassau County Westchester County	New York Metropolitan Exchange Area portion only.

2. The service is furnished from a subdivision of the New York Metropolitan Exchange Area where a call between some point in such subdivision and the subscriber's telephone is subject to Rate Band 3 or 4 charges and a call between any other point in such subdivision and the subscriber's telephone is subject to at least Rate Band 2 rates.

Exception: The service will not be furnished between boroughs of New York City.

3. Such service is furnished from the exchanges of Amityville, Cold Spring Harbor or Farmingdale and from exchanges in Rate Zones LI 3 to LI9, W3A to W5A and R1 to R3 only where the initial period charge for a call between such exchange and the subscriber's telephone is subject to Rate Band 3 or 4 rates.

b. Long Island Suburban Area

The service is furnished from the Nassau County subdivision of the New York Metropolitan Exchange Area, and from exchanges where the initial period charge for a call between such exchange and the subscriber's telephone is subject to Rate Band 3-4 charges.

c. Long Island Suburban Area – Amytiville, Cold Spring Harbor and Eastport Exchanges

The service is furnished from the boroughs of New York City, and from the exchanges in Suffolk County where the initial period charge for a call between such exchange and the subscriber's telephone is subject to Rate Band 3-4 charges.

A. SPECIAL REVERSED CHARGE SERVICE ON LOCAL CALLS (Cont'd)
(Furnished on existing installations only.)

2. Terms and Conditions (Cont'd)

d. Westchester and Rockland

This service is furnished from the Westchester County subdivision of the New York Metropolitan Exchange Area where a call between some point in such subdivision and the subscriber's telephone is subject to Rate Band 3-4 charges and a call between any other point in such subdivision and the subscriber's telephone is subject to an initial period charge of at least Rate Band 2 charges.

f. The special number may be listed in the directory covering each point from which it may be called.

g. Such service is furnished only to subscribers to individual line non-coin or PBX service.

h. Calls for the special number may be placed on a station-to-station basis only.

i. The subscriber is required to accept and pay for all calls completed through the special number.

j. The minimum charge for the service is the monthly rate for three months.

3. Rates and Charges

See Section 2 of this Part C of the Product Guide.

B. AIRPORT SERVICE LINES

1. General

Airport service lines are individual and auxiliary lines, PBX trunks and Centrex lines arranged for unlimited calling to stations connected to the central office facilities serving an airport. Calls to other stations within the New York Metropolitan Exchange Area are subject to the schedule for local calls specified in Tariff P.S.C. No. 16--COMMUNICATIONS.

Airport service lines are furnished subject to the availability of facilities. Subscribers located at airports where airport service lines are available may also subscribe to other message rate service lines offered in Tariffs P.S.C. No. 15--COMMUNICATIONS and P.S.C. No. 16--COMMUNICATIONS.

2. Rates and Charges

See Section 2 of this Part C of the Product Guide.

C. SPECIAL INCOMING REPORT TELEPHONE SERVICE

1. General

Special Incoming Report Telephone Service is furnished in New York City for reporting in by employees to their employers. The service consists of individual, auxiliary or trunk lines equipped for receiving incoming telephone calls only, with a billing arrangement, whereby all calls received from telephones located in New York City are billed to the subscriber.

The Service will be provided by the Company for subscribers with a minimum requirement of 10 lines per installation subject to the rates and charges specified in Section 2 of this Part C of the Product Guide.

The furnishing of service will require certain physical arrangements of the facilities of the Company and is therefore subject to the availability of such facilities.

2. Rates and Charges

See Section 2 of this Part C of the Product Guide.

D. SPECIAL CALL-IN SERVICE (“CHOKE NETWORK”)

1. General

Special Call-In Service consists of services and facilities furnished to subscribers who wish to conduct contests or promotional activities which generate mass calling, and who have not undertaken to answer the calls generated which, but for this service, would otherwise adversely affect the service or the operations of the Company. “Adverse effect" shall be determined by applying the criteria set forth in Paragraph 2. following.

Special Call-In Service is furnished by means of a special designation, 955. Calls to 955 are channeled through designated central offices in New York City Zone 1.

The Company will furnish announcement lines, consisting of central office lines equipped for incoming calls only, recorded announcement and register equipment and lines and associated equipment for use in preparing and changing recorded announcements and for providing register readings and remote lamp signals.

The Company will determine the number of announcement lines provided in the central office in accordance with the Commission's Order of July 12, 1977 in Case 27072.

The subscriber is required to subscribe to at least ten central office lines restricted to incoming calls and the equipment to permit the subscriber's attendants to answer incoming calls, at applicable rates and charges.

When a 955 call is not answered by the subscriber in a specified interval, the call is directed to the recorded announcement equipment and the calling party receives a recorded message of approximately 5 to 15 seconds, which will automatically disconnect after one complete announcement.

2. Network Congestion Criteria

The following numerical parameters reflect network congestion caused by a subscriber's promotional call-in activities.

a. If on one occasion:

(1) there were trunk blockages in a switching center so that on a final trunk route there are no circuits available for 10% or more of the calls; or

(2) there were Sender Attachment Delay Register (SADR) registered delays of 3 seconds or more in processing calls in a Company tandem for 30% or more of the calls; or

(3) where the Switching Maintenance Administration Center (SMAC) detects 50 or more failures in a 5 minute period.

D. SPECIAL CALL-IN SERVICE ("CHOKE NETWORK") (Cont'd)

2. Network Congestion Criteria (Cont'd)

a. If on one occasion: (Cont'd)

-OR-

b. If on three occasions within a two-week period:

(1) there were trunk blockages in a switching center so that on a final trunk route there are no circuits available for 5% or more of the calls; or

(2) there were SADR registered delays of 3 seconds or more in processing calls in a Company tandem for 15% or more of the calls; or

(3) where SMAC detects 25 or more failures in a 5 minute period.

3. Specific Provisions

Where data is compiled in excess of any of the parameters defined in 2. above due to a subscriber's promotional activities, the subscriber, upon notice from the Company, shall be required to change to Special Call-In Service or discontinue the promotional activity, subject to the provisions in Part A, Section 1of this Product Guide "Termination for cause other than Non-Payment".

Special Call-In Service is furnished subject to the availability of facilities and the requirements of local exchange and toll service.

Subscribers located outside of New York City Zone 1 will be charged applicable foreign exchange line mileage charges, as specified in Part B, Section 5 of this Product Guide, between their normal central office and the W. 36th Street Central Office, New York City Zone 1, for the central office lines which terminate on the subscriber's premises.

Make busy equipment or other arrangements to make the lines busy will not be used on announcement lines.

The service will not be furnished where the circumstances are such that the proposed use of the service or facilities would tend to injuriously affect the efficiency of the Company's plant, property or service.

The Company retains the right to withdraw service forthwith where the circumstances are such that the use of the service or facilities would tend to injuriously affect the efficiency of the Company's plant, property or service.

(T)

D. SPECIAL CALL-IN SERVICE ("CHOKE NETWORK") (Cont'd)

3. Specific Provisions (Cont'd)

Since the subscriber has exclusive control over the quality and characteristics of speech used in the messages recorded, the Company assumes no liability for the quality of, or defects in, or content of the recording of such messages.

The subscriber shall prepare all message announcements, and shall be solely responsible for the contents of the announcement. The recorded message must identify the called party and contain information meaningful to the calling party related to the promotional activity which prompted the call.

The subscriber indemnifies and saves the Company harmless against all claims arising from the material transmitted over facilities furnished hereunder, including claims for libel, slander, fraudulent or misleading advertisements, infringement of copyright, or any other claims, and against all claims arising out of any act or omission of the subscriber, in connection with facilities provided by the Company.

4. Rates and Charges

a. Charges to be paid by the subscriber :

See Section 2 of this Part C of the Product Guide.

b. The minimum charge for the service is the sum of the following:

(1) The minimum charges for the lines and the equipment to terminate the lines, plus

(2) The charge, if any, determined in accordance with Part C, Section 2.D.1 following for the minimum requirement of incoming calls for the first 3 months of service.

c. Charges applicable to calling parties.

The calling party reaching the subscriber or the recorded announcement is charged for a completed call to New York City Zone 1.

RATES AND CHARGES

E. RESERVED FOR FUTURE USE)
(Effective November 15, 2014, Econopath Calling Plan has been withdrawn from this Product Guide, and Verizon will no longer provide this service as of that date.) (C)

(D)

RATES AND CHARGES

E. RESERVED FOR FUTURE USE)
(Effective November 15, 2014, Econopath Calling Plan has been withdrawn from this Product Guide, and Verizon will no longer provide this service as of that date.) (C)

(D)

RATES AND CHARGES

F. RESERVED FOR FUTURE USE)
(Effective November 15, 2014, Econopath Calling Plan has been withdrawn from this Product Guide, and Verizon will no longer provide this service as of that date.) (C)

(D)

RATES AND CHARGES

F. RESERVED FOR FUTURE USE)
(Effective November 15, 2014, Econopath Calling Plan has been withdrawn from this Product Guide, and Verizon will no longer provide this service as of that date.) (C)

(D)

G. VIRTUAL WATS
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

1. General

Virtual WATS is a discount usage pricing plan for outgoing usage service for calls made within New York State. Virtual WATS is available for use on existing or new exchange lines. The customer will be billed a minimum monthly charge and for accumulated usage. Discounted rates for evening and night usage will apply. The pricing plan applies to the following types of calls:

a. Upstate INTRA-LATA toll
b. METRO-LATA inter-region Regional Call Plan (RCP)

2. Terms and Conditions

a. This service is available for business customers only.

b. Connection to, or disconnection from Virtual WATS Service will be effective only on the subscriber's bill date.

c. All calls made over any line of a multi-line subscriber with one billing number are charged for at Virtual WATS rates.

d. Virtual WATS Service is furnished for a minimum period of one month.

e. A customer may subscribe to Virtual WATS for each separately billed number.

f. Operator assisted calls will not be included in the Virtual WATS Service pricing plan.

g. Local Usage Adjustment, as outlined in this Product Guide, will not be applied to this service.

h. If an Econopath Calling Plan is in effect for a region, that region will be excluded from the Virtual Wats pricing plan.

i. No part of the initial period can be used to cover home region calls or calls to regions where Econopath plans exist.

j. Virtual WATS Service rates will be applied to all direct dialed toll calls.

k. Virtual WATS Service rates will be applied to direct dialed inter-region RCP calls on a region-by-region basis for all regions where Virtual WATS Service rates would result in lower charges than RCP rates.

G. VIRTUAL WATS (Cont'd)
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

3. Pricing

a. The computation of the Virtual WATS bill consists of four basic steps:

(1) The application of the minimum period.
(2) The computation of the charge for the minutes above the minimum period.
(3) The computation of the evening and night discount.
(4) The application of the Virtual WATS rate or the RCP rate, whichever is lower, to calls in each RCP region.

b. Accumulated Usage

Accumulated usage will be billed with an initial time period of one minute per call period. Additional minutes per call will be billed in one minute increments, with any fraction of a minute rounded up to the next full minute.

c. Minimum Period

The customer is charged a minimum of $50.00 (Fifty dollars) for the first 10 hours of usage, or any fraction thereof, even if the amount of usage is zero.

d. Minutes Above the Minimum Period

The charge for minutes above the minimum period will initially be computed as if all calls occurred at DAY rate, using the table listed in Section 2.G. of this Part C of the Product Guide.

In the New York LATA, hours of use are applied cumulatively to the schedule specified in Section 2.G. of this Part C of the Product Guide, on a region-by-region basis, for those regions in which charges will actually be billed at the selected rates. In regions billed at RCP or ECONOPATH rates, the hours of use for those regions are excluded from the Virtual WATS pricing plan.

e. Evening and Night Discount

After the charge for minutes above the minimum period is computed as if all calls occurred during the DAY time period, using the table in Section 2.G. of this Part C of the Rate Schedule. The DAY rate for minutes above the minimum period is computed by dividing the charge calculated previously by the total number of minutes above the minimum period. The DAY rate per minute is calculated and rounded to the nearest ten-thousandths of a cent. In the New York Metro LATA, the Evening and Night Discount is calculated separately for each region.

The rate for the EVENING and NIGHT periods are calculated from the DAY rate by taking 80 percent and 70 percent of the DAY rate, respectively, and rounding to the nearest ten-thousandth of a cent.

G. VIRTUAL WATS (Cont'd)
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

3. Pricing (Cont'd)
e. Evening and Night Discount (Cont'd)

(1) Application Periods - Upstate MTS

Rate Periods Except Holidays

Rate Period	Times Applicable From	To But Not Including	Days Applicable
Day	8:00 AM	5:00 PM	Monday - Friday
Evening	5:00 PM	11:00 PM	Sunday – Friday
Night	11:00 PM	8:00 AM	All days
	8:00 AM	11:00 PM	Saturday
	8:00 AM	5:00 PM	Sunday

(2) Application Periods - Metro LATA RCP

Rate Periods Except Holidays

Rate Period	Times Applicable From	To But Not Including	Days Applicable
Day	8:00 AM	9:00 PM	Monday – Friday
Evening	9:00 PM	11:00 PM	Monday – Friday
	5:00 PM	11:00 PM	Sunday
Night	11:00 PM	8:00 AM	All days
	8:00 AM	11:00 PM	Saturday
	8:00 AM	5:00 PM	Sunday

(3) Holiday Rate Periods

On Christmas Day (December 25), on New Year's Day (January 1), on Independence Day (July 4), on Labor Day (The first Monday in September) and on Thanksgiving (The fourth Thursday in November) and on resulting legal holidays when Christmas, New Year's Day or Independence Day legal holidays fall on dates other than December 25, January 1 or July 4, the holiday rate applicable is the Evening Rate unless a lower rate would normally apply.

(4) Discounts

Evening Rate Period	20% discount on rates shown
Night Rate Period	30% discount on rates shown

G. VIRTUAL WATS (Cont'd)
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

3. Pricing (Cont'd)

f. Minimum Period Allocation

Minutes of use will be allocated to the minimum period from DAY, EVENING, AND NIGHT minutes proportionally. The fraction of minutes to be allocated to the minimum period will be computed by dividing 600 (the number of minutes in the minimum period) by the total number of minutes of use. This calculation will be carried out to six places (millionths), with the last pace rounded. The number of EVENING and NIGHT minutes allocated to the minimum period will be calculated by multiplying the fraction computed above the number of EVENING AND NIGHT minutes, respectively, and rounding to the nearest full minute.

The number of DAY minutes allocated to the minimum period will be calculated by subtracting the number of EVENING AND NIGHT minutes allocated from 600.

g. Calculation of Charges

Charges for each time period are calculated by multiplying the rate for the period by the number of minutes remaining in the period after the deduction of minutes for the minimum period. These calculations are rounded to the nearest full cent. The sum of the charges for the three time periods, plus 100 dollars for the minimum period, is the total Virtual WATS usage for the monthly bill period.

h. METRO-LATA Outward RCP Calls

The Virtual WATS pricing plan applies only to inter-region RCP calls. Home region RCP calls are not included in the Virtual WATS offering, and they cannot be applied to the 10-hour minimum period.

For each non-home region, normal RCP pricing must first be computed, as well as the average price per minute for calls to the region. The regions are then placed in order according to average price per minute with the highest average price first and the lowest average price list. The price per minute will be computed to ten-thousandths of a cent rounded to the nearest full cent.

Minutes are then taken from each region, in order, until the minimum 10-hour period is satisfied. Unless the minimum period is satisfied by taking exactly the number of minutes in a region, one region will be partially allocated to the minimum period, with additional minutes remaining. In this region, minutes will be drawn proportionately from the day, evening, and night rate periods to satisfy the minimum 10-hour period. The RCP charges for this partially depleted region must be re-computed.

G. VIRTUAL WATS (Cont'd)
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

3. Pricing (Cont'd)
h. METRO-LATA Outward RCP Calls (Cont'd)

Next, each remaining region, beginning with the partially depleted one, in order, is priced as Virtual WATS minutes above the minimum period, using the procedures previously described. The charge for the minutes at the Virtual WATS rate must always be computed on an incremental basis, as the rate per minute is dependent on the total number of Virtual WATS minutes in the billing period. However, the time-of-day discount will be computed and applied on a region-by-region basis. For each region, in order, if the charge for the minutes at the Virtual WATS rate is less than the charge for the minutes at the RCP rate, then the minutes for that region will be billed at the Virtual WATS rate. If the RCP rate is lower, then minutes will be applied at the RCP rate. This calculation and comparison will be performed, in order, once, for each region.

4. Virtual WATS Term Plans

a. Terms and Conditions

The terms and conditions governing Virtual WATS Pricing Plan also apply to the Virtual WATS Term Plans.

b. Rate Provisions

(1) Virtual WATS Term Plans will provide discounts to Virtual WATS rates in exchange for a customer's time commitment.

(2) The Virtual WATS Term Plan discount applies to Virtual WATS usage above the monthly minimum usage charge.

(3) A termination charge shall apply for customers terminating the service before the expiration of the plan as described in Section 2 of this Part C of the Product Guide.

(4) The termination charge will be prorated if the customer terminates the service during a billing period.

(5) If a customer upgrades the term plan before the expiration date of an existing term plan, there will be no termination liability. The new plan will take effect on the new negotiated date.

G. VIRTUAL WATS (Cont'd)
(This service is furnished to existing subscribers only. Moves, additions and/or any other changes are not permitted.)

4. Virtual WATS Term Plans (Cont'd)
b. Rate Provisions (Cont'd)

(6) A Virtual WATS customer may migrate to another Verizon New York Inc. optional usage discount plan with a larger monthly minimum or longer time commitment with no termination liability. A Virtual WATS customer who discontinues Virtual WATS Service in order to subscribe to the Business Link Plan shall remain subject to all termination charges and all related terms and con will apply if the customer continues to participate in the Business Link Plan for at least the remaining length of the Virtual WATS commitment period, and during such period, the customer must retain Verizon New York Inc. as its carrier for all intraLATA toll calling and Downstate Regional Calling Plan interregion calling.

(7) If a customer downgrades the term plan before the expiration date of an existing term plan, the customer will be liable for the applicable termination penalty. The new plan will take effect on the new negotiated date.

(8) The Company reserves the right to waive up to 50% of accumulated usage above the monthly minimum, or more than 50% of such usage subject to a dollar amount per customer not to exceed $2,500, for the first 30 days of service for new customers subscribing to two or three year Virtual WATS Term Plan to promote the sale of these plans. Appropriate notification of this waiver will be made to all eligible customers. Terms and conditions of this waiver will be listed in this Section of this Product Guide.

5. Rates and Charges

See Section 2 of this Part C of the Product Guide.

H. RESERVED FOR FUTURE USE)
(Effective November 15, 2014, Rewarding Connections has been withdrawn from this Product Guide, and Verizon will no longer provide this service as of that date.) (C)

(D)

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I. BUSINESS LINK[sm] PLAN
(Business Link Plan is not available to new customers or at locations at which service is not currently provided. Additions/changes to this service are permitted at existing customer locations only.)

1. General

The Business Link[sm] Plan (the Plan) provides variable discounts on charges to a qualifying business customer's Billed Telephone Number (BTN) for Home Region Calling, Local Calling, IntraLATA toll calling and Downstate Regional Calling Plan Interregion calling, Toll-Free Service, Toll-Free Discount Plan and Toll-Free Term Plan. The discounts will vary depending upon the level of total billing to the BTN for all Company products and services, the length of time the customer remains in the Plan, and whether the customer chooses to subscribe to the Plan on a month-to-month or contract basis.

The Plan is available to all business customers located within the Company's service area in New York. BTNs with more than $85.00 of total monthly billed charges for all Verizon New York Inc. products and services can receive all discounts. Discounts are as follows.

Volume Discounts – A discount will be applied monthly to the customer's qualifying usage charges. The percent discount will be determined by the total amount of billed charges for all Company products and services specified in Paragraph I.2.g. following.

Loyalty Reward – This is an additional permanent discount which will be added to the Volume Discount after each six-month increment of uninterrupted enrollment in the Plan, up to a maximum of 8% over the life of the Plan. The Loyalty Reward will continue to be applied for as long as the customer sustains uninterrupted membership in the Plan.

2. Terms and Conditions

a. Only qualifying BTNs are eligible to earn all discounts. A qualifying BTN is defined as a business BTN with more than $85.00 in total monthly billed charges for Company products and services. The month-to-month version and the contract version of the Plan are not available to BTNs enrolled in Virtual WATS, or an ICB (Individual Case Billing) that offer discounts on both local/home region calling and IntraLATA toll calling/Downstate Regional Calling Plan interregion calling. The month-to-month version of the Plan is available to customers enrolled in an ICB that offers discounts on local/home region calling only. The contract option version of the Plan is available to customers enrolled in an ICB that offer discounts on local/home region calling only; however the customer will only receive the accelerated Loyalty Reward Schedule (see Section 2 of this Part C of the Product Guide), not the Plan's Home Region calls or Local Calling calls discount. (C) (C)

b. Discounts will be applied to qualifying usage charges to a qualifying BTN.

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I. BUSINESS LINK PLAN (Cont'd)
(Business Link Plan is not available to new customers or at locations at which service is not currently provided. Additions/changes to this service are permitted at existing customer locations only.)

2. Terms and Conditions (Cont'd)

c. For month-to-month Plan customers, qualifying usage is defined as direct dialed Upstate IntraLATA toll calls, Downstate Regional Calling Plan interregion calls and Toll-Free Service calls, excluding, however, the following type of calls: Operator assisted (except where direct dialing is not available or the customer is disabled and not able to direct dial), Directory Assistance Call Completion, calls to a chatline service under NY PSC Orders, calls to any information service including 900 Service, Dedicated Inward WATS Toll-Free Service, and calls not associated with an access line purchased from the Company.

For contract option Plan customers, qualifying usage is defined as direct dialed Upstate IntraLATA toll calls, Downstate Regional Calling Plan interregion calls, Home Region calls, Local Calling calls, and Toll-Free Service calls, excluding, however, the following type of calls: Operator assisted (except where direct dialing is not available or the customer is disabled and not able to direct dial), Directory Assistance Call Completion, calls to a chatline service under NY PSC Orders, calls to any information service including 900 Service, Dedicated Inward WATS Toll-Free Service, and calls not associated with an access line purchased from the Company. The Plan contract option for local/home region discount is available only to customers who presubscribe to the Company as their carrier for all local calling, Home Region Calling, Downstate RCP interregion calls and Upstate IntraLATA toll calls.

d. The Company reserves the right to institute a promotional offering for the Plan in which an additional discount would be offered to new customers for the first 30 days of qualifying usage under the Plan. The promotional period will not exceed 90 days.

c. Customers are permitted to terminate participation in the month-to-month version of the Plan at any time. No previously applied discounts will be affected by customer termination and no termination charges will apply except as specified in g. following. The termination will go into effect in the billing cycle in which the Company receives notification from the customer. Customers are permitted to terminate participation in the contract option of the Plan at any time. If the customer migrates to another Verizon New York Inc. optional usage discount plan with a larger monthly minimum or longer time commitment, no termination liability will apply, and no previously applied discounts will be affected. If the customer terminates participation in the contract option of the Plan and does not migrate to another Verizon New York Inc. optional usage discount plan, then termination charges will apply. The termination charge is $250.00. The termination will go into effect in the billing cycle following the billing cycle in which the Company receives notification from the customer.

The Contract Option will be automatically renewed after 24 months unless the Product Guide is changed or Customer notifies the Company that Customer does not wish to renew.

e. If for any reason, the Company withdraws the Plan, all customers will be discontinued from the Plan.

I. BUSINESS LINK PLAN (Cont'd)
(Business Link Plan is not available to new customers or at locations at which service is not currently provided. Additions/changes to this service are permitted at existing customer locations only.)

2. Terms and Conditions (Cont'd)

f. A Virtual WATS customer who discontinues Virtual WATS Service in order to subscribe to the Plan shall remain subject to all termination charges and all related terms and conditions for termination under the Virtual WATS terms and conditions in this Product Guide.. However, no such charges will apply if the customer continues to participate in the Plan for at least the remaining length of the Virtual WATS commitment period and during such period, the customer must retain Verizon New York Inc. as its carrier for all intraLATA toll calling and Downstate Regional Calling Plan interregion calling.

g. Selected Products and Services for Credit Redemption

Additional Lines
Call Answering (without Centrex)
Per Mailbox
Message Waiting Indicator

Centrex Plus Service

Custom Calling Package:
Call Waiting
Call Forwarding
Three Way Calling
Speed Dialing 8

Custom Calling Services:
Call Forwarding
Call Forwarding Busy Line
Call Forwarding Don't Answer
Call Forwarding Busy Line Don't Answer
Three Way Calling
Speed Dialing 8
Speed Dialing 30
Call Waiting

Distinctive Ring

ISDN

PHONESMART® Services
*69
Caller ID – Number Only

Toll-Free Service

UltraForward® Services

Voice Messaging Service (with Centrex)
Service Level I
Call Answering
Service Level II
Call Processing
Information Box
Service Level III
Call Processing
Call Answering
Voice Mail
Information Box

Voice Dialing Service

NYNEX Seminars

Other non-Verizon products and services

3. Rates and Charges

See Section 2 of this Part C of the Product Guide.

J. SENSIBLE MINUTE® PLAN

1. General

The Sensible Minute® Plan is a residence optional calling plan which provides customers with a per-minute rate for qualifying usage.

2. Terms and Conditions

a. The Sensible Minute Plan is available to residence customers located within the Company's/Independent Local Exchange Carrier's (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) service area in the State. Such customers are referred to in this Product Guide as "qualifying customers".

b. The Sensible Minute Plan applies to a qualifying customer's monthly minutes of qualifying usage for a particular Billed Telephone Number (BTN) at a single location for customers who subscribed to the Plan prior to August 21, 2000. The monthly minutes of qualifying usage will apply on a per line basis for customers who subscribe to the Plan on or after August 21, 2000. A customer who subscribed to the Plan prior to August 21, 2000 may convert to the Plan on a per line basis.

c. Qualifying usage consists of all intraLATA message toll or interregion calls that originate over a particular BTN or line at a single location and that satisfy all of the following requirements:

(a) the call must be originated within the operating territory of the Company/Independent Local Exchange Carrier (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.), in New York State;

(b) Verizon New York Inc must be the subscriber's intralata toll service provider;

(c) the call must be dialed and completed without the assistance of a Company operator.

However, qualifying usage does not include any of the following: (a) calling card calls, and all other types of operator-handled calls; (b) calls to a chatline service under NY PSC Orders and calls to any information service including 700, 800, and 900 Services; and (c) calls associated with any other optional calling plan. (C) (C)

3. Rates and Charges

See Section 2 of this Part C of the Product Guide.

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K. PERSONALIZED RATE PLAN
(This Plan is furnished to existing subscribers only. Moves are permitted provided facilities are available.)

1. General

The Personalized Rate Plan (PRP) is an optional calling plan which provides qualifying customers located within the Company's Independent Local Exchange Carrier's service are (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) with a monthly flat rate for the customer's qualifying message toll, interregion, and Band B – D calls. The PRP monthly flat rate for the non-New York Metro LATA/Independent Local Exchange Carrier's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) applies for up to and including 100 hours of qualifying message toll and Band B – D intraLATA usage in a single bill period. Additional qualifying usage over the usage cap (100 hours) in the same bill period will be calculated at the Per Minute or Fraction Thereof rate. In general, the monthly rate is based on the customer's average monthly "Base period Qualifying Usage".

2. Terms and Conditions

a. The Personalized Rate Plan is available to residence customers: (a) who are located within the Company's area and (b) who had at least three months of Verizon New York Inc. service for the relevant Billed Telephone Number (BTN) during the period shown on the Rate Schedule (The "Base Period"). Such customers are referred to in this Product Guide as "qualifying customers".

The Personalized Rate Plan is also available to residence customers: (a) who are located within an Independent Telephone Company's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) and (b) who had at least three months of service for the relevant BTN during the period shown on the Rate Schedule (the "Base Period"); and (c) had at least one month of service for the relevant BTN during the period shown on the Rate Schedule (the "Specified Time Period"). Such customers are referred to in this Product Guide as "qualifying customers".

b. The Personalized Rate Plan applies to a qualifying customer's charges for qualifying usage accrued for a particular BTN at a single location. Qualifying usage consists of all intraLATA message toll calls, Bands B, C and D calls, and Regional Call Plan (RCP) interregion calls that originate over a particular BTN at a single location.

c. The "Base Period Qualifying Usage" for a particular BTN at a single location is defined as the average monthly level of charges accrued for the following services during that part of the Base Period/Specified Time Period in which the customer received service for the BTN from Verizon New York Inc./Independent Local Exchange Carrier (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.): intraLATA message toll, Dial-A-Visit usage (excluding the Call Detail Charge), interregion calls, ECONOPATH Calling Service Plan interregion calls, and any interregion or intraLATA message toll calls associated with Gold or Silver Variety Packages.

K. PERSONALIZED RATE PLAN (Cont'd)
(This Plan is furnished to existing subscribers only. Moves are permitted provided facilities are available.)
2. Terms and Conditions (Cont'd)

d. Both qualifying usage and Base Period Qualifying Usage must satisfy all of the following requirements: (a) the call must be originated within the operating territory of the Company/ Independent Local Exchange (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.), in New York State, (b) the call must be carried by Verizon New York Inc. and billed by or on behalf of Verizon New York Inc. (c) the call must be dialed and completed without the assistance of a Company operator. However, qualifying usage does not include any of the following: (a) calling card calls and all other types of operator-handled calls; (b) calls to a chatline service under NY PSC Orders and calls to any information service including calls placed to 700, 800, and 900 Services; and (c) calls associated with any other calling plan. (C) (T)

e. A customer located within LATA 132 who subscribes to the Personalized Rate Plan is also eligible for the Home Region Personalized Rate Plan which provides the customer with an average monthly flat rate for all of the customer's qualifying Home Region calls.

f. Subject to Paragraphs K.2.g. - l., following, the monthly flat rate charged under the Personalized Rate Plan is the Base Period Qualifying Usage, increased or decreased, as the case may be, by the "percent change" specified in Section 2 of this Part C of the Product Guide. The monthly flat rate may not be less than the minimum monthly flat rate.

g. The Personalized Rate Plan rate for New York Metro LATA customers who subscribed to the Plan on or prior to November 19, 1998 will be increased on their first full billing period after April 17, 1999 as set forth in Paragraph K.2.h., following, and Paragraph d. of the Rate Schedule. This increase will not apply to a Plan customer who first subscribed to the Plan between November 20, 1998 and April 16, 1999. If, however, the Company amends this Product Guide to apply such rate increase to the customers described in the preceding sentence, those customers will be notified as to when the Plan rate increase will apply to them. (T)

h. The Personalized Rate Plan rate for a customer described in Paragraph K.2.g. above, will increase by a specific dollar amount as specified in Section 2 of this Part C of the Product Guide.

i. The Personalized Rate Plan rate for Non-New York Metro LATA and Independent Local Exchange Carrier's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) customers who subscribed to the Plan on or before December 31, 1999 will be increased on their first full billing period after April 15, 2000 as specified in Paragraph K.2.j. and K.2.k. following and Section 2 of this Part C of the Product Guide.

K. PERSONALIZED RATE PLAN (Cont'd)
(This Plan is furnished to existing subscribers only. Moves are permitted provided facilities are available.)

2. Terms and Conditions (Cont'd)

j. The Personalized Rate Plan rate for a customer in the Non-New York metro LATA of any Independent Local Exchange Carrier's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) wil be selectively increased based on each subscriber's Average Rate Per Minute (ARPM). Monthly rates with ARPMs below the designated level will be increased as specified in Paragraph K.2.k. following.

k. The rate for a BTN in the Non-New York metro LATA of any Independent Local Exchange Carrier's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.) with an ARPM that is less than the rate per minute shown in Section 2 of this Part C of the Product Guide will be recalculated based on the BTN's regional toll minutes, or fraction thereof, on the Personalized Rate Plan during the customer's bill periods October 1999 through December 1999 multiplied by the Price Per Minute or Fraction Thereof rate shown in Section 2 of this Part C of the Product Guide. For example, average monthly customer regional toll minutes x $.035 per billed regional toll minute equals the new rate.

l. The PRP monthly flat rate for the Non-New York Metro LATA/Independent Local Exchange Carrier's service area (except ALLTEL New York, Inc., Warwick Valley Telephone Company, and Citizens Telecommunications of New York, Inc.), as specified in Section 2 of this Part C of the Product Guide, applies for up to and including 100 hours of qualifying message toll and Band B – D intraLATA usage in a single bill perioid for a particular BTN. Additional qualifying usage in the same bill period will be calculated at the Per Minute or Fraction Thereof rate, specified in Section 2 of this Part C of the Product Guide.

m. The Personalized Rate Plan rate for NY Metro LATA customers who subscribed to both the Personalized Rate Plan and Home Region Personalized Rate Plan prior to August 20, 2000 will be increased on their first full bill period after August 19, 2001 when impacted by the following: those subscribers in the NY Metro LATA whose call value exceeds the Plan price by at least $12.00 per month for a designated period to be selected by the Company. Call value is the equivalent price that the customer would be paying with Verizon New York Inc. basic rates for the calls covered by the Personalized Rate Plan and Home Region Personalized Rate Plan if the customer was not subscribing to these Plans. The Personalized Rate Plan rate for a customer described herein will increase by a specific dollar amount as specified in Section 2 of this Part C of the Product Guide.

3. Rates and Charges

See Section 2 of this Part C of the Product Guide.

L. (RESERVED FOR FUTURE USE)
(Effective May 17, 2014, to be implemented prior to October 31, 2014, the Weekend Choice Plan is withdrawn from this Product Guide, and Verizon will no longer provide this plan as of that date.) (C)

L. (RESERVED FOR FUTURE USE)
(Effective May 17, 2014, to be implemented prior to October 31, 2014, the Weekend Choice Plan is withdrawn from this Product Guide, and Verizon will no longer provide this plan as of that date.) (C)

M. (RESERVED FOR FUTURE USE
(Effective May 17, 2014, to be implemented prior to October 31, 2014, Call Package is withdrawn from this Product Guide, and Verizon will no longer provide this package as of that date.) (C)

M. (RESERVED FOR FUTURE USE
(Effective May 17, 2014, to be implemented prior to October 31, 2014, Call Package is withdrawn from this Product Guide, and Verizon will no longer provide this package as of that date.) (C)

N. BUSINESS REWARDS

As of July 21, 2020, the Business Rewards program will be withdrawn from this Product Guide and all customers will cease receiving loyalty rewards after July 21, 2020. (C) (C)

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(D)

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N. BUSINESS REWARDS (Cont'd)

As of July 21, 2020, the Business Rewards program will be withdrawn from this Product Guide and all customers will cease receiving loyalty rewards after July 21, 2020. (C) (C)

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(D)

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O. PERSONAL UNLIMITED PLAN
(This Plan is furnished to existing subscribers only. Moves are permitted only if a telephone number change is not required.)

1. General

The Personal Unlimited Plan is an optional usage plan which combines Home Region and interregion calls for customers in the New York Metro LATA or Bands A-D and intraLATA message toll calls for customers in the non-New York Metro LATA under a single service offering for a monthly flat rate. The Plan is only available as a combination of Home Region/interregion calls or Bands A-D/intraLATA message toll calls. Rates for the Plan are based upon the individual customer's specific historical usage, where available, as measured during an extraction period specified by the Company.

2. Terms and Conditions

a. The Personal Unlimited Plan is available on a line-level basis to residence individual line message rate subscribers at a single location located within the Company's service area in the State. The Personal Unlimited Plan is not available to subscribers located within Independent Local Exchange Carriers' service areas.

b. The Personal Unlimited Plan is only available to residence end users whose underlying basic exchange telephone service is provisioned and billed by the Company.

c. The Personal Unlimited Plan is not available to ISDN customers.

d. The Personal Unlimited Plan applies to an individual residence line at a single location. The Personal Unlimited Plan qualifying usage calls consist of Home Region, Bands A-D, intraLATA message toll or interregion calls that originate over a particular telephone line at a single location and that satisfy all of the following requirements: (a) the call must be originated within the operating territory of the Company, in New York State, (b) the call must be carried by Verizon New York Inc. and billed by or on behalf of Verizon New York Inc. to the customer participating in the Plan, (c) the call must be dialed and completed without the assistance of a Company operator. However, the Personal Unlimited Plan calls do not include any of the following: (a) card calls and all other types of operator-handled calls, (b) calls to a chatline service under NY PSC Orders and calls to any information service including calls placed to 700, 900, Toll-Free Service, and (c) cellular calls. (C)

e. Where multiple lines are associated with a single BTN, the customer can elect to enroll one or more of their lines, up to a maximum of five, in the Plan. The combined Home Region/interregion or Bands A-D/intraLATA message toll rate for each line enrolled in the Plan is the highest rate which would be applicable to any of the individual lines associated with the BTN.

f. The Personal Unlimited Plan is not provided in conjunction with other optional calling plans and may not be in effect on the same line with the following exception: The plan is compatible with the NY-NJ Economy Calling Plan (Corridor).

O. PERSONAL UNLIMITED PLAN (Cont'd)
(This Plan is furnished to existing subscribers only. Moves are permitted only if a telephone number change is not required.)

2. Terms and Conditions (Cont'd)

g. Where sufficient data exists, the monthly rate for the Personal Unlimited Plan will be based on the customer's historical usage during an extraction period. An extraction period consists of at least three billed months selected by the Company and shown in Section 2 of this Part C of the Product Guide. The extraction period for Home Region/Bands A-D and interregion/intraLATA message toll is also shown in Section 2 of this Part C of the Product Guide. For a multiline account, the highest usage-based (i.e., non-default) rate will be used as the rate for each line with usage in the account.

3. Rate Development

a. A customer's rate is developed in two portions: (1) Interregion/IntraLATA Message Toll and (2) Home Region/Bands A-D.

(1) Interregion/IntraLATA Message Toll: A customer with positive interregion/IntraLATA Message Toll usage for at least three months of the company's extraction period will be assigned an Interregion/IntraLATA Message Toll component equal to the average of the positive months of interregion/IntraLATA Message Toll usage plus a premium.

(2) Home Region/Bands A-D: A customer with at least three months positive billed usage will be assigned a usage-based rate equal to the average of the positive months.

However, a customer assigned a default Interregion/IntraLATA Message Toll rate will be assigned a default Bands A-D/Home Region Rate. A customer with less than three months of billed positive Bands A-D/Home Region usage will also be assigned the Bands A-D/Home Region default rate.

b. A customer whose interregion/IntraLATA Message Toll usage rate is exactly equal to the default rate may be rounded down in order to uniquely identify default rate customers.

c. Customers migrating to the Personal Unlimited Plan from the Personalized Rate Plan (PRP) with an Average Rate Per Minute (ARPM) that is less than $0.031 per minute, will be recalculated based on the Billed Telephone Number's (BTN's) regional toll minutes or fraction thereof on the PRP during the customer's bill periods of October 1999 through December 1999 multiplied by the price per minute or fraction thereof which is $0.035. For example, average monthly customer regional toll minutes $0.035 per billed regional toll minute equals the new rate.

Customers migrating to the Personalized Unlimited Plan from the Personalized Rate Plan (PRP) with an Average Rate Per Minute (ARPM) greater than $0.031 per minute will be recalculated based on Section 2.O. of this Part C of the Product Guide.

d. For existing customers who choose to subscribe to the Personal unlimited Plan, a service connection charge does not apply to change their underlying basic exchange telephone service to message rate service. A customer may also terminate the Plan, switch to another calling plan, and charge their class of service concurrently without incurring a service connection charge.

O. PERSONAL UNLIMITED PLAN (Cont'd)
(This Plan is furnished to existing subscribers only. Moves are permitted only if a telephone number change is not required.)

3. Rate Development (Cont'd)

e. Default Rate

A customer must have at least three months of positive intraLATA message toll or interregion call usage from which to develop a rate. If there is insufficient interregion or intraLATA message toll usage from which to develop a rate, a default rate will be used. If qualifying usage during the extraction period is available for at least one month, but less than three months, the Personal Unlimited Plan rate component will be the higher of (1) the default rate or (2) the rate calculated by dividing qualifying usage by the actual time period during which the usage occurred.

f. Appropriate customer notification will be made prior to implementation of a new Personal Unlimited Plan rate developed under rerating.

4. Rate Application

a. Minimum subscription period is one month.

b. The Plan is billed on a full bill period basis. Fractional month billing is only possible in conjunction with the first month of a new account or the final month of a disconnecting account.

c. A Personal Unlimited Plan subscriber moving telephone service to a new location within the Company's service area may keep the Personal Unlimited Plan at their current monthly rate.

d. A transfer of service without a change in rates is permitted when no change is made in the location of the service.

e. Personal Unlimited Plan monthly rate for customers in New York Metro LATA is the sum of the applicable Home Region and interregion rate components.

f. Personal Unlimited Plan monthly rate for customers in the non-New York Metro LATA is the sum of the applicable Bands A-D and intraLATA message toll rate components.

6. Rates and Charges

See Section 2 of this Part C of the Product Guide.

P. CORPORATE REWARDS

1. General

Corporate Rewards is a billing arrangement that provides business customers with an optional calling plan and various discounts consisting of the following components:

Qualifying Usage - Uniform rates that do not vary by time of day or day of week, billed on a per-minute basis and timed at one-second increments, apply to the following types of intraLATA customer-dialed station-to-station sent-paid calls:

a. IntraLATA Toll
b. Local Usage
c. Toll Free and Dedicated Toll Free
d. Circuit Switched Data, voice and data

Volume Discount Rate - Applies to qualifying monthly usage services based on aggregated usage volumes across all customer billing telephone numbers within the state subscribing to Corporate Rewards. The volume discount rate is automatically adjusted should a customer's qualifying revenue vary between Corporate Rewards Tiers. Qualifying usage revenue is based on rating usage at the Corporate Rewards base rate. There is a maximum and a minimum qualifying usage threshold that a customer's usage must be within in order to qualify for a volume discount.

Centrex Value Additive – A Centrex Value Additive will be included in determining the qualifying usage threshold. The qualifying Corporate Rewards tier is determined by adding together the qualifying usage revenue with the Centrex Value Additive revenue. The monthly Centrex Value Additive revenue is determined by multiplying the number of Centrex lines by the Centrex Value Additive of $25.00 per line.

Loyalty Discount - Customers that sign a one, two, or three-year service agreement are eligible for a loyalty discount. The initial loyalty discount will apply in the 13th month after a customer's commencement of Corporate Rewards service. For each succeeding year, up to and including the fifth year (that is, the year that begins with a customer's forty-ninth month of Customer Rewards Service), a customer will receive an increased loyalty discount, commencing with the first month of the succeeding year. After the fifth year, customers will continue to receive a loyalty discount capped at the fifth-year discount level. Loyalty discount will apply to the customer's discounted monthly usage charges and will be applied on a BTN level. Customers that exceed Tier 4 maximum monthly aggregated usage volume will not receive a loyalty discount.

Access Line Discount - Applies to Individual Message Business (IMB) Service, ISDN Basic Exchange Service, ISDN Primary Rate Service, PBX Trunks, FlexPath Service, and Enhanced FlexGrow® Service lines. Customers will receive a fixed dollar discount on eligible access lines.

P. CORPORATE REWARDS (Cont'd)
1. General (Cont'd)

Access lines included in Customer-specific Pricing (CSP) and/or Individual Case Billing (ICB) agreements are ineligible for the access line discount. However, customers with CSP or ICB arrangements are eligible to subscribe to and receive the benefits of all the other Corporate Rewards discounts. For customers subscribing to a two or three-year Corporate Rewards service arrangement, access line discounts will apply only to those access lines rated on the shortest-term period available. Customers must convert their existing access lines to the shortest term period available in order to be eligible for the access line discounts. Customers that exceed Tier 4 maximum monthly aggregated usage volume will not receive access line discounts. Customers that do not exceed Tier 1 maximum monthly usage volume will not receive access line discounts.

2. Terms and Conditions

a. Minimum Usage Threshold - A customer must meet a minimum monthly usage threshold. The minimum monthly usage threshold is equal to 20% of the Tier One minimum usage threshold that qualifies customers for a volume discount. Should a customer's actual monthly aggregate qualified usage revenue be less than the minimum usage threshold, a minimum usage fee will be applied to the customer's main billing telephone number. The minimum usage fee is equal to the difference between the minimum monthly usage threshold and the customer's actual monthly aggregate qualified usage revenue.

b. Service Agreement - Customers are required to sign a one, two or three-year service agreement. At the end of the term period, for both existing and new term contracts, the service agreement will be automatically renewed for a period equal to the customers original term agreement unless the customer notifies the Company otherwise. The auto renewal will allow for a 60 day grace period for the subscriber to remove the plan without penalty. Customers will be required to identify a Main BTN in the service agreement to which any applicable minimum usage charge or termination charge will be applied.

c. Termination - Customers may terminate participation at any time provided the customer gives the Company a 60-day written notice. The termination will go into effect in the first full billing period following the 60-day notification period. If a customer chooses to cancel the service agreement or disconnects their main billing telephone number identified in the service agreement prior to the expiration date of the term set forth in the service agreement, a termination liability charge will apply.

In addition, customers that sign a two or three-year service agreement will be required to return all discounts received in accordance with their service agreement. Discounts that must be returned will be calculated as follows:

Number of access lines/services X discount amount per access lines/services X number of months expired under the service agreement.

P. CORPORATE REWARDS (Cont'd)
2. Terms and Conditions (Cont'd)
c. Termination (Cont'd)

A customer is exempt from paying a termination liability charge under the following conditions:

- A customer migrates to another Company product or service, or

- A customer terminates participation on the expiration date of the service agreement. The customer must provide written notice prior to the expiration date. The Company will terminate the plan in the first full billing period following the 60-day written notice or the first full billing period following the expiration date, whichever is later.

d. Corporate Rewards is not available with the following usage:

i. Any local, toll or circuit-switched data optional calling plan/CSP or ICB plan calls
ii. Public Access Lines (PAL) Service
iii. Public Access Smart-pay Line (PASL) Service
iv. Foreign Exchange Service
v. Enhanced Universal Emergency Telephone Number Service
vi. Directory Assistance Service and National Directory Assistance Service

e. Application of Rates and Charges

(1) There is no per-message charge applicable to Corporate Rewards qualifying usage.

(2) Applicable service connection charge(s) associated with Individual Message Business Service and PBX Trunks, as specified in Part B, Section 21 of the Product Guide, will be waived when customers sign a two- or three-year service agreement. The full amount waived under the preceding sentence will be charged back to the customer if the customer leaves Verizon New York Inc., disconnects any line(s) or trunk(s), or terminates the service agreement within 12 months after signing the agreement.

3. Rates and Charges

See Section 2 of this Part C of the Product Guide.