

2017

Residential Services and Informational Notices
From



**This information is provided
by Sierra Telephone as required by the
California Public Utilities Commission.**

Rates shown are in effect as of July 1, 2017
and are subject to change as authorized by the
California Public Utilities Commission.

**Contact us at:
Oakhurst Business Office 559-683-4611
Mariposa Business Office 209-966-3636
or Toll Free 877-658-4611**

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HOW TO REACH US

Please contact a Customer Care Associate for additional details on any of our products or services. We are here to help you with all of your telecommunications needs:

- To arrange for new or additional service
- To move or disconnect your service
- To arrange for white and yellow page listings
- To discuss your account or payment
- To set up, move or stop your DSL service

Business Offices

Oakhurst

49150 Crane Valley Road - Road 426

Lobby Hours

Monday - Friday

8:00 a.m. to 5:00 p.m.

Mariposa

5151 Bullion Street

Lobby Hours

Monday - Friday

8:00 a.m. to 5:00 p.m.

Telephone Support*

Monday - Friday

8:00 a.m. to 6:00 p.m.

Saturday 10:00 a.m. to 6:00 p.m.

**Technical Support is available via telephone 24 hours a day, 7 days a week.*

559-683-4611, 209-966-3636 or Toll Free 877-658-4611

CustomerCare@SierraTel.com

*Drive-through payment drop boxes are located
in front of both Sierra Telephone Business Offices.*

Repair Service 24-Hour Service

6-1-1*

*Call 6-1-1 when calling from within Sierra Telephone's service territory. If calling from outside our service territory or from a cell phone, call 559-683-4661.

Visit us at www.sierratel.com

LOCAL TELEPHONE SERVICE

Residence Service

The residential monthly service rate is based on Flat Rate Service, which includes unlimited calling within your local service area. Throughout the entire serving area, our network provides services such as single party service with voice grade access to the public switched network utilizing modern signaling technology, as well as toll blocking, access to Emergency 9-1-1 Service, Operator Services, Directory Assistance, and a variety of Interexchange or Long Distance Toll Service Providers.

1-Party Residence Service: \$20.25 per month* - Includes touch calling service.

The local service area for customers served from the Coarsegold/Oakhurst Exchange (prefixes 641, 642, 658, 683, and 692) includes prefixes 641, 642, 658, 683, 689, 692, 868, and 877 (Ahwahnee, Bass Lake, Coarsegold, Fish Camp, North Fork, Oakhurst, O'Neals, and Raymond areas).

The local service area for customers served from the Raymond Exchange (prefix 689) includes prefixes 641, 642, 658, 683, 689, and 692 (Ahwahnee, Bass Lake, Coarsegold, Fish Camp, Oakhurst, and Raymond areas).

The local service area for customers served from the Mariposa Exchange (prefixes 742 and 966) includes prefixes 742 and 966 (Mariposa area).

A \$6.50 per month Federal Communications Commission (FCC) Subscriber Line Charge, a \$2.93 per month Access Recovery Charge, and a per month Federal Universal Service Charge, reviewed quarterly, apply to each 1-Party Residence Service. See www.neca.org Members Services - Tariff 5 for details.

**Monthly rate shown above does not include taxes and surcharges, equipment rental, or any optional services, e.g., Custom Calling Service Features or Voice Mail Service.*

Residential Bundled Services Offerings

Sierra Home Essentials Bundle: \$29.95 per month** - Includes a 1-Party Residence Service and a Custom Calling Service Privacy Package from Sierra Telephone, and 25 minutes of direct dialed intrastate and interstate long distance from Sierra Tel Long Distance.

Sierra Home Connect Bundle: \$79.95 per month** - Includes a 1-Party Residence Service, a Custom Calling Service Privacy Package, and Economy Voice Mail from Sierra Telephone, 100 minutes of direct dialed intrastate and interstate long distance from Sierra Tel Long Distance, and Residential DSL offered through Sierra Tel Internet.

Products and services offered within Bundles are also available individually and may be purchased at the rates and charges for each individual product and/or service. You may also add additional optional services such as Custom Calling and/or Voice Mail features at the applicable rates. If you disconnect any component of the bundle you have ordered, the remaining components of the bundle will be billed at their individual monthly rates.

***Monthly rates for bundles shown above do not include taxes and surcharges.*

SERVICE CONNECTION CHARGES FOR SINGLE LINE SERVICE

When you order new service or request changes in your existing service, you are charged only for the specific work that actually is done. The amount is determined by the type of work completed.

Service Order Charge (processing your order):

New service or transfer of service
(For installation, reinstallation, and reconnection of
new or additional service - each order): **\$18.75**

Change in existing service
(For changes and/or additions to existing service,
record changes, directory changes, and voice
mail installation - each order): **\$10.00**

Network Access Charge:

For Central Office work and Outside Plant work
necessary to complete your order - each access line
or trunk: **\$28.00**

Visit Charge:

When an Installation Technician is dispatched to your
home, Monday through Friday, 8:00 a.m. to 5:00 p.m.
First 30 minutes or fraction thereof: **\$40.00**
Each additional quarter hour or fraction thereof: **\$20.00**

If some of these steps are not necessary, you will not be charged for them. Your Customer Care Associate can tell you what your estimated charges will be when you place an order for service.

4-Hour Appointment Notice

Whenever a contract for service or repair is entered into between Sierra Telephone and a customer, and the parties have agreed that the presence of the customer is required at the time of service or repair, Sierra Telephone shall specify, prior to the date of service or repair, a 4-hour period within which the work shall commence.

STATE AND FEDERAL PROGRAMS AVAILABLE TO PROVIDE DISCOUNTED TELEPHONE SERVICE TO ELIGIBLE RESIDENTIAL HOUSEHOLDS

Sierra Telephone provides discounted service rates and free Toll Blocking or Toll Restriction monthly to all Residence Customers who qualify for **California LifeLine** or Federal Enhanced Lifeline Service.

The **California LifeLine Telephone Program** (California LifeLine) provides discounts on basic home phone service to qualified households. This consumer program of the California Public Utilities Commission helps consumers to lower their phone bills. For more information, go to www.californialifeline.com.

Consumers applying for the California LifeLine Program must be approved before receiving the California LifeLine discounts. If you apply to be in California LifeLine, you will pay the regular rates for basic home phone service until your application is approved. To help you pay the up-front costs of establishing your home phone service like the service installation/connection fee, service conversion fee, and deposits, you can request to be on an interest-free payment plan. After being approved by the California LifeLine Administrator you will be refunded the difference between the regular rates and the California LifeLine discounted rates for any applicable monthly service charges, service installation/connection fee, service conversion fee, and deposits for basic home phone service. The refund and the California LifeLine discounts will be retroactive to the date your service began or the date you requested to be enrolled, whichever is later. If your bill has a net credit balance of \$10.00 or more, you may request a refund check from Sierra Telephone. Otherwise, the refund will just be a credit on your account.

DISCOUNTED SERVICES

CA LifeLine Flat Service (monthly, Unlimited Local Calling)	\$6.11
CA LifeLine Service Connection or Conversion Charge	\$9.37
CA LifeLine Toll Restriction or Blocking	FREE
CA LifeLine Deposit for Basic Home Phone Service	FREE

You may also qualify for the California LifeLine discounts on a second telephone line if you or another person in your household is disabled and needs a teletypewriter (TTY) when using the phone. To get the 2nd California LifeLine discount you must certify that the Deaf and Disabled Telecommunications Program issued the TTY or provide a medical certificate indicating the need for TTY.

There is also the Enhanced Lifeline and Link-Up Program funded by the federal government. Residents of federally recognized tribal lands who qualify for Enhanced Lifeline may receive additional federal lifeline discounts of up to \$25 a month for basic home phone service and an additional Link-Up benefit of up to \$100. Applicants must still qualify by the same eligibility guidelines detailed below.

ELIGIBILITY GUIDELINES

Only one California LifeLine discount per household is allowed (except for TTY users). Households cannot get the discount from multiple phone companies. A household includes adults and children who are living together at the same address as one economic unit. An economic unit consists of all adults (persons at least 18 years old) contributing to and sharing in the household’s income and expenses.

You can qualify for the California LifeLine discounts by either Method 1 (Program-Based) **OR** Method 2 (Income-Based). All applicants must submit copies of documentation showing their eligibility along with their application form to the California LifeLine Administrator before the response date. Applicants may use either the paper process or online process to submit their application form and any other required documentation.

Acceptable documentation of eligibility can include but is not limited to:

Program Eligibility: The current or prior year's statement of benefits from a qualifying assistance program, a notice or letter of participation in a qualifying assistance program, program participation documents, or other official document demonstrating that you or one or more of your dependents or household members receives benefits from a qualifying assistance program.

Income Eligibility: The prior year's state, federal, or tribal tax return, current income statements or paycheck stubs for three consecutive months within the calendar year, a statement of benefits from Social Security, Veterans Administration, retirement/pension, Unemployment Compensation, and/or Workmen's Compensation, a divorce decree, child support document, or other official documents.

Method 1 (Program-Based): At least one household member is enrolled in any of these public assistance programs:

Bureau of Indian Affairs General Assistance	CalFresh, Food Stamps, or Supplemental Nutrition Assistance Program (SNAP)
Federal Public Housing Assistance or Section 8	Federal Veterans and Survivors Pension Benefit Program
Food Distribution Program on Indian Reservations	Low Income Home Energy Assistance Program (LIHEAP)
Head Start Income Eligible (Tribal Only)	Temporary Assistance for Needy Families (TANF) 1. California Work Opportunity and Responsibility to Kids (Cal WORKs), 2. Stanislaus Work Opportunity and Responsibility to Kids (StanWORKs), 3. Greater Avenues for Independence (GAIN) 4. Welfare-to-Work (WTW)
National School Lunch Program (NSLP)	
Supplemental Security Income (SSI)	
Tribal Temporary Assistance for Needy Families	
Medicaid/Medi-Cal	
Women, Infants, and Children Program (WIC)	

Method 2 (Income-Based): Your household's total annual gross income is at or less than these annual income limits for your household size:

Household Size	Annual Income Limits
1-2 members	\$26,400
3 members	\$30,700
4 members	\$37,300
Add \$6,600 per person for each additional member after four people. Effective from 06/01/17 to 05/31/18	

Applicants cannot be claimed as a dependent on another person's income tax return. The discounts can only be for the primary residence. Discounts are non-transferable.

Individuals who do not follow the one discount per household rule will lose their discounts, and may be prosecuted by the U.S. government. Individuals can also face penalties for giving false information to get the discounts. Penalties can include imprisonment, losing the discounts, monetary fines, and being banned from the California LifeLine Program.

HOW TO APPLY FOR THE CALIFORNIA LIFELINE DISCOUNTS

If you think your household qualifies for the California LifeLine discounts, please contact a Sierra Telephone Business Office: **Oakhurst - 559-683-4611, Mariposa - 209-966-3636, or toll free 877-658-4611.**

We will review the program and eligibility rules with you. Then we will inform the California LifeLine Administrator to send you an application form. The California LifeLine Administrator will mail you an application form in a **PINK** envelope with a Personal Identification Number (PIN). You can apply online at www.californialifeline.com using your PIN or complete, sign, and mail the form and any required proof to the California LifeLine Administrator. The form and any required documents must be completed and returned before the response date indicated on the form. If you do not return the form, or fail to provide requested documentation, you will not get the California LifeLine discounts and will continue to pay the regular rates.

HOW TO KEEP YOUR CALIFORNIA LIFELINE DISCOUNTS

Once you are a California LifeLine participant, you must renew your participation annually. The California LifeLine Administrator will mail you a renewal form in a **PINK** envelope with a Personal Identification Number (PIN). You can renew online at www.californialifeline.com using your PIN or complete, sign, and mail the form to the California LifeLine Administrator. If you do not renew before the response date or get approved, you will lose the California LifeLine discounts, will be removed from the program, and will be charged the regular rates. If you have questions about your renewal, contact the California LifeLine Administrator at 877-858-7463 or 888-858-7889 (TTY) from 7 a.m. to 7 p.m. Monday through Friday.

If you believe your household no longer qualifies for the discounts or if your household is getting more than one discount by mistake, you must inform Sierra Telephone or the California LifeLine Administrator within 30 days. If you do not follow this notification rule, you may be penalized.

DE-ENROLLMENT RULES

Your household may lose the California LifeLine discounts if your household no longer qualifies, is already receiving the discounts (except for TTY), fails to use the phone service for 60 consecutive days, or does not renew the discounts on an annual basis.

NEW CALIFORNIA LIFELINE LIMITATIONS EFFECTIVE JUNE 1, 2017

Beginning June 1, 2017, California LifeLine has a new limitation on consumers requesting the California LifeLine discounts for telephone services.

60 Day Freeze for Transferring Your California LifeLine Discounts (also called Discount Transfer Freeze)

Once the California LifeLine Administrator approves your eligibility to receive the California LifeLine discounts, you have to keep your California LifeLine discounts with the same telephone company for 60 days. The 60-day clock begins when the California LifeLine discounts start. After staying with the same telephone company for 60 days, you may choose to remain with the same telephone company or to change to a different telephone company while keeping the California LifeLine discounts. This requirement means that you can only transfer your California LifeLine discounts to a different telephone company once every 60 days. Transferring your California LifeLine discounts to a different telephone company restarts the 60-day clock.

You MAY cancel your telephone service or switch telephone companies at any time. However, if you are still within the 60-day clock and you cancel your telephone service or switch telephone companies, then you will stop receiving the California LifeLine discounts and will be removed from the California LifeLine Program. There are ways to transfer your California LifeLine discounts to a different telephone company sooner.

For more information please go to:

www.californialifeline.com/en/eligibility_requirements.

FEDERAL ENHANCED LIFELINE AND EXPANDED LINK-UP BENEFITS, QUALIFICATIONS, AND CUSTOMER CERTIFICATION

Federal Enhanced Lifeline and Expanded Link-Up program benefits and qualification standards apply to all RESIDENTIAL customers living on Tribal lands as described in the Code of Federal Regulations at Section 47 C.F.R. § 54.400(e). To qualify for **Federal Enhanced Lifeline**, the customer must also qualify to participate in the California LifeLine Program and certify that they reside on Tribal land. Eligible residents of Tribal lands may receive up to \$34.25 in Federal Enhanced Lifeline support. Qualified RESIDENTIAL customers living on Tribal lands who require assistance with initial service installation costs are eligible to receive the Expanded Link-Up discount. **Expanded Link-Up** provides a 100% reduction, up to \$100, of the charges for both service connection and line extension charges in connection with the one-time costs associated with initiating a single connection for RESIDENTIAL telephone service at the customer's principal place of residence. Charges for facilities or equipment (for example, inside wire or a telephone) that falls on the customer side of the demarcation point are not covered.

For additional details about Sierra Telephone's services or to apply for California LifeLine Service or Federal Enhanced Lifeline Service, please contact a Sierra Telephone Business Office at 559-683-4611 for the Oakhurst Business Office, at 209-966-3636 for the Mariposa Business Office, or toll free at 877-658-4611.

DIRECTORY LISTINGS, NON-PUBLISHED SERVICE AND DIRECTORY ASSISTANCE

Sierra Telephone automatically provides a free Directory Listing, which includes your name, address, and telephone number listed alphabetically in the white pages of the Sierra Telephone Directory and with Local Directory Assistance.

You may request other listing options from your Customer Care Associate. Additional residence listings in the white pages of the telephone directory may be added for a charge of \$0.75 per month.

Non-Published Service offers you the option of omitting your name, telephone number, and/or address from the Sierra Telephone Directory, and from directory assistance records available to the general public at no additional monthly charge.

Local Directory Assistance (Local DA) Service (4-1-1) provides local directory assistance for requested published telephone numbers and addresses of customers in your area code and other area codes in your service area. The geographical scope for your local listing requests includes Ahwahnee, Bass Lake, Coarsegold, Fish Camp, Mariposa, Oakhurst, and Raymond. You may request up to 3 local directory assistance listings per call. A Local DA call allowance provides residence customers with 3 Local DA calls per monthly billing period without charge. Business customers do not receive a Local DA monthly call allowance. All calls to Local DA in the same billing period exceeding the applicable call allowance will be billed \$0.46 per call, whether a listing is found or not.

National Directory Assistance (4-1-1) provides directory assistance listings for requested published telephone numbers outside your local calling area. The charge for National Directory Assistance is just \$0.95 per listing request. You may request up to 2 National Directory Assistance listings each time you call. The cost is the same for both residential and business customers. There is a charge for the request even if the number is not found or is unlisted. National Directory Assistance service will not affect the Local Directory Assistance service allowance.

CUSTOM CALLING SERVICES

*The following Custom Calling Features are available on 1-party lines.
Custom Calling Packages are available for as little as \$4.75 per month.*

Call Forwarding: \$1.75 per month - Variable Call Forwarding allows you to transfer your incoming calls to another telephone number. Other variations of Call Forwarding are available.

Call Waiting/With Cancel Call Waiting: \$3.75 per month - Lets you know someone else is calling when you are using the telephone. You may cancel Call Waiting for the duration of 1 call.

Distinctive Ring: \$6.00 per month - Provides 2 separate telephone numbers on 1 line. Each telephone number has a distinctive ringing pattern. A published or non-published directory listing is provided for each number.

Customer Changeable Speed Calling: 8 code list - \$2.75 per month - Allows you to call up to 8 frequently called numbers by dialing 1 digit.

30 code list - \$3.75 per month - Allows you to call up to 30 frequently called numbers by dialing 2 digits.

Subscriber Activated Call Blocking: \$2.50 per month - Lets you activate and deactivate access to the Toll Network for all toll calls from your telephone line by use of a dialed code and Utility assigned Personal Identification Number (PIN). Calls to 9-1-1 emergency services and the local exchange area are not blocked.

3-Way Calling: \$3.75 per month - Lets you add a third party to your established conversation.

Toll Restriction: \$2.50 per month - Restricts access to the long distance toll network and allows calls only to the local exchange areas.

ADVANCED CUSTOM CALLING SERVICES

The following Advanced Custom Calling Features are available on 1-party lines.

Anonymous Call Rejection: \$1.25 per month - Allows you to reject calls from callers who use blocking to prevent the display of their telephone number.

Call Return: \$3.40 per month - Upon activation, redials the last number that called you whether you answered it or not.

Caller ID: \$6.50 per month - Allows the display of the telephone number of the calling party if you have a Caller ID display unit associated with your telephone.

Calling Name and Number: \$7.95 per month - If not blocked, identifies the calling party's name and telephone number if you have a display unit associated with your telephone.

Find Me/Single Number Service: \$7.00 per month - Allows you to specify a list of up to 9 additional telephone numbers to either ring at the same time or in succession whenever your telephone number is dialed. The customer controls whether Find Me/Single Number Service is active or inactive and controls the specified telephone number(s) in their list.

Repeat Dialing: \$3.40 per month - Automatically checks a busy number for you for up to 30 minutes and alerts you with a distinctive ring when the line becomes free.

Selective Call Rejection: \$3.00 per month - You can create and/or modify a list of up to 12 telephone numbers from which you do not wish to receive calls.

Usage Sensitive Advanced Custom Calling Services

Call Trace: \$4.90* per activation - Allows you to initiate a trace on the last incoming call received by dialing an activation code. Sierra Telephone will only release the number to a law enforcement agency for investigation purposes.

**A maximum of 5 traces (\$24.50) to any number during a billing period will be charged.*

VOICE MAIL SERVICE

Voice Mail records and stores messages for playback at a later time. The following Voice Mail services are available:

Economy Voice Mailbox: \$4.95 per month - Messages up to 2 minutes in length can be saved for a maximum of 20 days. 20 minutes of total message storage is available. Includes the following features: Auto Login/Semi Auto Login, Busy Greeting Option, Callback, Call Screening with Pick-up, Caller Specific Greetings, Daily Notification, Distribution List, e-Forward™, Internet Management, Message Delivery Options, Multiple Greetings, Out Dial and Out Dial Administration, and Scheduling.

Economy Plus Voice Mailbox: \$6.95 per month - Messages up to 2 minutes in length can be saved for a maximum of 40 days. 40 minutes of total message storage is available. Includes all of the features listed in the Economy Voice Mailbox plus the following features: Multiple Associated Numbers, Multiple Number Notifications, Pager Notification, Sequential Paging, and 5 Sub Mailboxes.

Select Voice Mailbox: \$9.95 per month - Messages up to 3 minutes in length can be saved for a maximum of 40 days. 40 minutes of total message storage is available. Includes all of the features listed in the Economy Plus Voice Mailbox and 9 Sub Mailboxes.

Greeting Only Voice Mailbox: \$3.95 per month - The caller receives a voice message that is a maximum 4 minutes in length. The caller is not able to leave a message.

Tree Only Voice Mailbox: \$3.95 per month - A routing mailbox equipped to play a maximum 4 minute greeting allows routing of the call to another Voice Mailbox selected by the caller. Additional charges apply for the multiple individual mailboxes. 500 messages/inquiries may be made per month.

Optional Individual Features Available with Voice Mailboxes:

Daily Notification: \$2.00 per month - Allows a customer to program a telephone number and time for the system to notify them of any new messages.

Multiple Associated Numbers: \$2.00 per month - Allows a customer to identify up to 9 telephone numbers to access the same voice mailbox.

Multiple Greetings: \$2.00 per month - Allows the customer to record up to 10 different greetings and to select the active greeting.

Multiple Number Notifications: \$2.00 per month - Allows the customer to assign up to 5 telephone numbers to their voice mailbox. These telephone numbers will have their message waiting indicator (stutter dial tone or indicator light, if equipped) activated when the mailbox receives a new message.

Optional Feature Packages Available with Voice Mailboxes:

Enhanced Paging Package: \$3.00 per month - Includes 2 features: Pager Notification and Sequential Paging. The Pager Notification feature provides a signal to a specific pager unit that a message is in the mailbox. The customer can enable and disable Pager Notification from the mailbox. The Sequential

Paging feature allows the customer to configure the service to attempt to notify a series of phone numbers of new messages. When the pager type to notify is set to *Sequential*, the service will attempt to notify each number on the list sequentially.

Plus Package: \$4.00 per month - Includes 4 optional features: Multiple Greetings, Multiple Associated Numbers, Multiple Number Notifications, and Daily Notification.

REPAIR SERVICE

When you call our Repair Service at 6-1-1, the service personnel will help you isolate and identify your telephone problem without incurring unnecessary costs. If you are outside our service area or calling from a cell phone, call 559-683-4661.

Problems caused by Sierra Telephone's outside wiring will be repaired at no charge. Sierra Telephone cannot repair or replace telephone equipment you own at your residence.

For additional information on Sierra Telephone's Inside Wire Policy, please refer to page 20 of this Annual Customer Notice.

LIMITED SERVICE TO REACH 9-1-1 OR THE BUSINESS OFFICE

Limited Service is provided by Sierra Telephone at no charge to residential locations where there has been previous telephone service and it is permissible with existing technology and facilities. It is also provided to a new residential location where there is an outside network interface, known as a Minimum Point of Entry (MPOE) and inside jacks have been wired to the MPOE.

This residence service allows callers to have limited outgoing-only call capability. Calls are restricted for 9-1-1 for emergency service and to a local telephone number for the Sierra Telephone Business Office. To verify the availability of Limited Service at a residential location that does not have current active telephone service, plug in a standard corded telephone to a properly wired inside jack or at the network interface box. If dial tone is present at the residential location:

To reach emergency services, dial 9-1-1

To reach the Oakhurst Business Office, dial 683-4611

To reach the Mariposa Business Office, dial 966-3636

Limited Service will be provided for 120 days following: 1) the date of notification of discontinuation of telephone service to existing residential locations, or 2) the date of provision of Limited Service to a new residential location.

For more information about the State law regarding 911 service, call 1-800-962-1371.

SPECIAL SERVICES FOR THE DISABLED

The Deaf and Disabled Telecommunications Program (DDTP) is a California State mandated program established by California Public Utilities Commission and has three components: a dual party relay system known as California Relay Service (CRS), a specialized equipment program known as California Telephone Access Program (CTAP), and the provision of Speech Generating Devices.

CRS Services:

CRS helps establish a communication link for a hearing or speech-impaired person to communicate with all other telephone users.

Features of the Relay Service include:

- *24-hour service, 7 days a week,*
- *Toll Free number to reach the Relay Service,*
- *No extra charge for using the Relay Service,*
- *If long distance charges apply, they will be billed at the carrier or local telephone company rates.*

To make calls, the hearing or speech impaired caller will use a Telecommunications Device for the Deaf (TTY), which resembles a portable typewriter. The service will relay the caller's typed messages through specially trained personnel who will handle the calls. The system also works in reverse, allowing a person without a TTY to call a person who uses a TTY.

To access the Relay Service dial 7-1-1, or for additional information:

If you have a TTY, call CRS at
800-735-2929.

If you do NOT have a TTY, call CRS at
800-735-2922.

Hamilton Relay is the California CRS provider. Please check the CRS website for important details about how long distance charges will apply for your non-local calls.

For more information visit the following websites:
<http://ddtp.cpuc.ca.gov/relay.aspx> (CRS)
www.hamiltonrelay.com (Hamilton Relay)



CTAP Products and Services:

CTAP provides products and services to all customers that have difficulty using the telephone due to a disability. Certain Sierra Telephone services may also qualify for CTAP such as Speed Dial 8, Speed Dial 30, 3-way calling, Operator Assisted Dialing, and Directory Assistance Exemption. These products and services are provided to certified, disabled users at no additional charge over the normal monthly rate for telephone service. For product and service information, call the CTAP program at 800-806-1191 (voice) or TTY at 800-806-4474, Monday through Friday from 7:00 a.m. to 6:00 p.m. and Saturday from 9:00 a.m. to 4:00 p.m. For more information, go to <http://ddtp.cpuc.ca.gov>.

Emergency Calls: **Please note that 711 is only to be used to reach California Relay. In an EMERGENCY you should continue to use 911.** For emergencies, call 911 or your local emergency service TTY number directly, without using relay. The Americans with Disabilities Act (ADA) requires that 911 centers have a TTY and be prepared to handle emergency calls placed in this manner. California Relay will make every effort to assist you in an emergency. However, it is important to understand that relay centers are **not** 911 centers and do not assume responsibility for emergency calls.

EXTENDED REFERRAL SERVICE

Sierra Telephone currently offers automatic telephone number referral service for customers who have requested that their service be either disconnected or changed. The standard referral period is 90 days for residential service. Extended referral service beyond the standard referral period is available for residential service for \$5.00 per month.

LONG DISTANCE/TOLL INFORMATION

A Service Area is also called a Local Access Transport Area (LATA). The shaded area shown on the map below indicates your Service Area.



IntraLATA or Service Area Toll Calls

IntraLATA service area toll calls are calls between any two points in the Fresno Service Area other than local calls. Sierra Telephone does not handle intraLATA service area toll calling within the Fresno Service Area.

InterLATA or Interstate Long Distance Toll Calls

InterLATA or interstate long distance toll calls are calls between service areas or to other states and countries. Sierra Telephone does not handle interLATA or interstate long distance calling within or between service areas or to other states and countries.

Carrier Selection for Equal Access Service

You may select an Interexchange Carrier (IXC) or Long Distance Company of your choice to handle your intraLATA service area toll calls and interLATA or interstate long distance toll calls by *pre-subscribing* to that IXC. This service, known as "Equal Access", allows you to make long distance calls without requiring you to dial a series of access numbers. When you change your selection, the following charges apply:

**Interexchange Carrier (IXC) Selection Charges
(Per Line, Per Occurrence)**

IntraLATA Service	\$5.26
InterLATA* Service	\$5.50
IntraLATA/InterLATA* Service - same IXC, same Transaction	\$5.38
IntraLATA/InterLATA* Service - different IXC, same Transaction	\$8.01
IntraLATA/InterLATA Freeze	No Charge

If you do not select an Interexchange Carrier you may only place long distance calls using casual dialing.

** A Federal Universal Service Charge (FUSC) is applicable to each InterLATA carrier selection.*

Casual Dialing

You may use more than one Interexchange Carrier (IXC) or Long Distance Company to handle your intraLATA service area toll calls and interLATA or interstate long distance toll calls. These calls can be placed on a per-call basis with another IXC by using company-code dialing or Casual Dialing. This is done by dialing 1 + 0 + 1, that company's 4-digit company code, followed by



the area code and the telephone number you wish to call. It may be necessary to make arrangements with some companies prior to using their company code. If you do not dial a company code, your pre-subscribed IXC will handle the call.

BLOCKING OF 900 AND CALIFORNIA 976 NUMBERS

900 or California 976 (976) service is a class of information-access telephone service with recorded commercial, informational, or public service messages, interactive computer programs, and other services provided for a charge to the person calling.

Calls to 900 and 976 numbers are billed either by the minute or as a flat fee each time you call that number. Each 900/976 provider is to include information about the cost of the call in an introductory message at the beginning of the call where the cost could exceed \$2.00. Any caller must be given the opportunity to hang up at the end of the introduction without incurring any cost for the call.

The following consumer rights are provided under the Federal Telephone Disclosure and Dispute Resolution Act, and the California Public Utilities Commission:

900/976 PAY-PER-CALL BILLING RIGHTS STATEMENT

You have the right not to be billed for pay-per-call services not offered in compliance with Federal laws and regulations.

Failure to pay LEGITIMATE 900/976 charges may result in INVOLUNTARY BLOCKING OF YOUR ACCESS TO 900 and/or 976 SERVICES.

IMPORTANT: Your local and long distance service CANNOT BE DISCONNECTED as a result of non-payment of 900 or 976 charges.

You have 60 days from the date of the 900/976 bill to dispute a billing error. If you orally communicate an allegation of a billing error via the telephone number on the 900/976 bill page, it will be considered sufficient notification of a billing error.

Examples of billing errors include (but are not limited to):

- You were dissatisfied with poor transmission quality, the quality or value of the service, or you dispute the amount billed; or
- The 900 number service provider did not follow federal regulations.

In addition to billing error disputes, if your dispute is for calls to 900 and 976 numbers within California, Sierra Telephone will offer a one-time adjustment of charges when:

- Calls were made by your minor child without your permission; or
- You did not authorize the calls.

You have the right to withhold payment for the disputed charges during the billing error review. No collection activity for disputed 900/976 charges will occur while the charges are under investigation. If the disputed 900/976 charges are found to be legitimate, the long distance company or the information provider may proceed with outside collections against your account for payment of these 900/976 charges. You may obtain the name, address, and telephone number of any information provider upon request at no cost by calling our Business Office.

The billing entity forfeits the amount of any telephone-billed purchase (up to \$50.00 per transaction) if it fails to comply with the billing error resolution requirements.

Residential or Business customers: You can request that your telephone be blocked from being able to complete calls to all 900 and 976 numbers by calling Sierra Telephone at 559-683-4611, 209-966-3636, or toll free 877-658-4611. 900/976 Blocking is free for residential lines. Business lines are charged a one-time charge of \$15.00 per line for 900/976 Blocking. There is a non-recurring charge of \$5.00 per line to remove 900/976 Blocking from a residential line, and \$15.00 per line to remove 900/976 Blocking from a business line. **The request to remove 900/976 Blocking from a residential line must be made in writing.**

IMPORTANT CONSUMER INFORMATION REGARDING 800 AND 900 TELEPHONE NUMBERS - YOUR NUMBER MAY BE DISCLOSED

When you call toll free telephone numbers such as 800, 833, 844, 855, 866, 877, and 888 numbers, or call chargeable 900/976 service telephone numbers (800 or 900 numbers), your number could be disclosed to the party you are calling and could be recorded in a database sold to telemarketers.

The California Public Utilities Commission wants consumers to know that some companies listing 800 or 900 numbers are now using Automatic Number Identification (ANI), which is approved by the Federal Communications

Commission. When you dial their number, ANI equipment can automatically add your telephone number to their customer database. Companies are not required to tell you if they have ANI.

Companies with ANI can then use your telephone number to get your address, income level, items purchased, and similar information from other marketing databases. Or they can sell your number to telemarketers who can then pitch their products and services to you.

Never assume that an 800 or 900 number is a toll free call! If the number uses ANI, you may reach a recording advising that you will be called back collect. Or you may be told to call a 900 number. In either case, the call would be billed to you!

If a person answers an 800 or 900 number, you can advise them that you do not want your number, name, or address kept in his or her company records. You may want to make it clear that you do not want this information rented or sold to other companies. You may also advise them that you do not want the company to solicit future business from you.

To complain about a company using ANI, write to:

Attorney General's Office
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
Voice 800-952-5225
TTY 7-1-1 or 800-735-2929
Fax 916-323-5341
www.oag.ca.gov/consumers/

You may also contact the Federal Communications Commission (FCC) at:

Consumer and Governmental Affairs Bureau
445 12th Street, SW
Washington, DC 20544
Voice 888-225-5322
TTY 888-835-5322
Fax 866-418-0232
Email: fccinfo@fcc.gov
www.fcc.gov/cgb

CALLER ID BLOCKING

IMPORTANT PRIVACY INFORMATION
YOUR TELEPHONE NUMBER CAN BE SEEN BY EVERYONE YOU
CALL...UNLESS **YOU** BLOCK IT!!!

Any telephone from which you place a call will **automatically** transmit its number to the person you are calling. Those subscribing to a service known as "Caller ID" will be able to see your telephone number before they answer their telephone. **It is important to note** that the law guarantees you the right to decide who receives your telephone number. We also believe you should be able to choose how you would like

to have your telephone number **blocked** - your privacy is paramount. That's why the law requires FREE blocking services that give you the freedom to choose **when, how, and if** your number will be shown to those you call.

Complete Blocking - Complete blocking is a FREE service that gives you permanent control over the transmission of your telephone number. Complete Blocking blocks the transmission of your telephone number on the calls you place, unless you specify otherwise. There is no need to enter a code before making each call. Those with Caller ID units who receive your calls will see the word PRIVATE displayed. Calls to those with Anonymous Call Rejection will receive an announcement informing the caller that the called party will not accept calls from callers who have chosen to block display of their telephone number. You may deactivate Complete Blocking on specific calls by pressing *82 on your touch calling telephone, or dialing 1182 on a rotary telephone, before you dial.

Selective Blocking - Selective Blocking is a FREE service that blocks your telephone number from being transmitted and/or seen on Caller ID units on a per call basis. By simply pressing *67 on your touch calling telephone, or dialing 1167 on a rotary telephone before placing a call, your telephone number will not be transmitted. Those with Caller ID units who receive your call will see the word PRIVATE displayed. Calls to those with Anonymous Call Rejection will receive an announcement informing the caller that the called party will not accept calls from callers who have chosen to block display of their telephone number. If you do not select a blocking option, you will be assigned Selective Blocking.

If you wish to change your initial blocking option or the blocking option assigned to your telephone, you may do so one time free of charge. After that, you will be charged \$10.00 to change your blocking option.

Important note: Caller ID blocking may not work on interstate calls. Also, you cannot block transmission of your telephone number for calls to 9-1-1, 800, 844, 855, 866, 877, 888 or 900 services, regardless of the blocking option you choose. If, for some reason, you want to report an emergency without having your number displayed, you should call the agency's seven-digit number instead of 9-1-1. In order to block your number from being shown, if the number you are calling from is not equipped with Complete Blocking, you will need to press *67 on your touch calling telephone or dial 1167 on a rotary telephone before you dial the agency's number.



If you have any questions about your choices or the effect any of these services may have upon you and your privacy, please call our Business Office.

If you do not receive a satisfactory response from us, you may contact the California Public Utilities Commission at:

CPUC Consumer Affairs Branch
505 Van Ness Avenue
San Francisco, California 94102-3298
Monday through Friday 8:30 a.m. to 4:30 p.m.
Voice 800-649-7570
TTY 7-1-1 or 800-735-2929

To file a complaint online go to:
www.californiacares.com

PROTECT YOUR CONSUMER RIGHTS

Help protect against unsolicited telephone marketing calls and faxes!

State Law (Assembly Bill 2134), effective January 1, 1999, requires Sierra Telephone to inform our customers that various governmental agencies publish information that generally describes telephone customers' rights under state and federal law.

As a consumer, you have rights to privacy and to protect yourself from potential telemarketing fraud, unsolicited sales calls and faxes. The laws apply to live calls, pre-recorded voice calls, and artificial (computerized) voice calls.

The Federal Communications Commission (FCC) has adopted rules and regulations, effective December 20, 1992, implementing the Telephone Consumer Protection Act (TCPA). Different rules and regulations apply to calls placed to homes and businesses.

The Federal Trade Commission (FTC) also has Telemarketing Sales Rules, which have been enacted to help protect you as a consumer.

State laws are in place to protect citizens who have had their privacy violated or have been victims of fraudulent telemarketers. The State Attorney General's Office, along with the Telemarketing Sales Rules, has the authority to investigate and prosecute fraudulent telemarketers who operate across state lines.

Please contact the following agencies for additional information:

“Straight Talk About Telemarketing”

Write:

Federal Trade Commission
600 Pennsylvania Ave, N.W.
Washington, D.C. 20580

Telephone:

Voice 877-382-4357
TTY 866-653-4261

Internet:

www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel15.shtm

National Consumers League's Fraud Center

The National Consumers League's Fraud Center is operated by the National Consumers League which is a private, non-profit organization that maintains a consumer website to provide services and assistance in filing telemarketing and Internet fraud complaints. It sends information reported by individuals about suspected telemarketing and Internet scams to the appropriate local, state, and federal law enforcement agencies.

Internet:
www.fraud.org

Attorney General's Office California Department of Justice Public Inquiry Unit

Write:
P. O. Box 944255
Sacramento, CA 94244-2550

Telephone:
Voice 800-952-5225
TTY 7-1-1 or 800-735-2929
Fax 916-323-5341

Internet:
www.oag.ca.gov/consumers

For information on "Unwanted Telephone Marketing Calls" and
on "Fax Advertising: What You Need to Know"

Internet:
<https://www.fcc.gov/consumers/guides/stop-unwanted-calls-texts-and-faxes>

To File a Complaint

Internet:
www.fcc.gov/complaints

Removal from Direct Marketing Lists

If you suspect that your name is on a direct marketing list and want it removed, you may log on to the Direct Marketing Association Mail Preference Service (MPS) at:

www.dmchoice.org

You can register for MPS two ways:

1. Fill out the online form with all required information plus \$2.00 for processing, or
 2. Complete the mail-in registration form. Print the form and mail it with a \$3.00 check or money order (to cover processing), payable to the Direct Marketing Association, to the address on the form.
-

Registration for the National Do Not Call List

You may register for the National Do Not Call list at no charge by accessing the California Department of Justice web site at:

www.oag.ca.gov/donotcall

You may also register for the National Do Not Call List by calling the Federal Trade Commission (FTC) at 888-382-1222, TTY 866-290-4236, or by accessing the FTC's National Do Not Call Registry web site at:

www.donotcall.gov

INSIDE WIRE POLICY

Senate Bill 841, passed by the California Legislature, requires us to inform you of Sierra Telephone's policy on Inside Wire.

You should be aware that, under state law, residential landlords, not tenants, are responsible for repairs and maintenance of residential inside telephone wire.

Inside Wire Definition:

Inside Wire is that portion of the telephone wire which connects the telephone jack at the customer's premises to the Telephone Company's equipment at a demarcation point determined by the Telephone Company in accordance with orders of the California Public Utilities Commission. In almost all cases, Sierra Telephone uses a lockable Standard Network Interface as its demarcation point.

Responsibilities of the Building Owner:

Inside wire is considered the property of the building owner. If the building owner is a residential landlord, the building owner is responsible for installing at least 1 usable telephone jack per rental unit, for placing and maintaining the inside wire in good working order, for ensuring that the inside wire meets the applicable standards of the most recent Electrical Code as adopted by the Electronic Industry Association, and for making any required repairs to the inside telephone wire.

Responsibilities of Sierra Telephone:

Sierra Telephone is available to maintain or repair inside wire, and will work with the customer to determine whether a malfunction in a telephone line is located in the customer's inside wire or in the Telephone Company's network. Sierra Telephone will inform the customer of the repair options once it is determined that the customer's inside wire is at fault. You may refer to the Premises Visit Inside Wire Labor Charges on pages 22-23 for information related to costs for repair of inside wire.

Responsibilities of the Customer:

The customer is responsible for reporting malfunctions of the telephone line to the telephone company. Telephone repair reports may be made to Sierra Telephone by dialing 6-1-1. If you are outside our service area or calling from a cell phone, call 559-683-4661. Upon receiving a customer's trouble report, Sierra Telephone's service personnel will request that the customer perform a simple isolation test of the inside wire at the Standard Network Interface.

Trouble Isolation Procedures:

- Sierra Telephone advises the customer to unplug the inside wire at the Standard Network Interface and plug a telephone known to be in working order into the Standard Network Interface.
- If the telephone does not work at the Standard Network Interface, the trouble is assumed to be in the telephone company's network, and Sierra Telephone will arrange for repair as soon as practical.
- If the telephone works at the Standard Network Interface, the trouble is in the inside wire.

The customer then has four options:

1. The customer can leave the inside wire unrepaired. In this case, the inside wire must remain unplugged from the Standard Network Interface.
 2. The customer can perform the inside wire repair.
 3. The customer can arrange for any vendor to repair the inside wire.
 4. The customer can arrange for Sierra Telephone to repair the inside wire in accordance with the inside wire offerings described below.
- The customer is also advised that if they decline to perform the test at the Standard Network Interface, the telephone company will perform the test. If the trouble turns out to be in the customer's inside wire, they will be charged for the time spent performing the test. You may refer to the Premises Visit Inside Wire Labor Charges on pages 22-23 for information related to costs for repair of inside wire.
 - If the customer is a residential tenant and the trouble is in the inside wire, the customer is advised that under California law the residential landlord is responsible for the installation and maintenance of 1 usable jack and its associated inside wire.

SIERRA TELEPHONE OFFERS TWO OPTIONS FOR THE REPAIR OF SIMPLE INSIDE WIRE

1. Inside Wire Maintenance Plan

Customers who subscribe to this plan are charged monthly for trouble isolation and repair of inside wire and/or jacks within the customer's premises. The Inside Wire Maintenance Plan provides all required maintenance of simple inside wiring and materials at no additional charge.

- Subscription to the plan becomes effective on the date installation is completed for new service and five days after the customer requests the Inside Wire Maintenance Plan for established service.

- The Inside Wire Maintenance Plan does not include re-installation of inside wire that has been destroyed by fire, flood, or other similar catastrophes.
- Customers with non-standard wire are not eligible for the Inside Wire Maintenance Plan.
- Customers moving to another location served by Sierra Telephone who wish to continue the monthly Inside Wire Maintenance Plan must re-establish subscription to the plan at the new location.
- The customer must advise Sierra Telephone when the customer wishes to cancel the monthly Inside Wire Maintenance Plan.

**Inside Wire Maintenance Plan
\$1.00 per line, per month**

2. Premises Visit Inside Wire Labor Charges

Provides incremental rates for inside wire maintenance services requested on simple inside wiring and materials without the benefit of the Inside Wire Maintenance Plan, on a per visit basis.

- Charges for material may be applicable and are in addition to the Premises Visit Inside Wire Maintenance Labor Charges.
- Billable time is measured from the arrival time of Sierra Telephone's service personnel at the customer's premises until the departure time of Sierra Telephone's service personnel from the customer's premises and includes the time necessary for work preparation, actual work, and clean up.
- Billable time will not be measured for the purpose of charging the customer unless Sierra Telephone's service personnel have gained access to the customer's premises.



Premises Visit Inside Wire Labor Charges

	<u>Normal Rates</u>	<u>Overtime Rates</u>	<u>Premium Rates</u>
First 30 minutes or fraction thereof	\$40.00	\$50.00	\$60.00
Each additional quarter hour or fraction thereof	\$20.00	\$20.00	\$20.00

- Normal Rates are applicable to work performed Monday through Friday, between 8:00 a.m. and 5:00 p.m.
- Overtime Rates are applicable to work performed Monday through Friday at hours other than listed in Normal Rates and all day Saturday, except holidays.
- Premium Rates are applicable to work performed on Sundays and holidays observed by Sierra Telephone.

OTHER VENDORS MAY ALSO OFFER INSIDE WIRE SERVICES

Other vendors may also offer inside wire service in Sierra Telephone's service area. Please consult the classified ads in your local newspaper or your Sierra Telephone Directory for this information.

8-1-1 IS THE NUMBER TO CALL BEFORE YOU DIG

The FCC has designated 8-1-1 as the national, toll-free number for the general public and excavators to call to provide advanced notice of excavation activities to help reduce the occurrence of damage to underground facilities during excavation. Dial 8-1-1 to reach the underground utility cable locating service for Northern and Central California. Please call Monday through Friday from 6 a.m. to 7 p.m. two full working days prior to digging.

Remember to call 8-1-1 before you dig!

EMERGENCY TELEPHONE USAGE

WHAT YOU NEED TO KNOW ABOUT 9-1-1

Call 9-1-1 if there is a situation that threatens human life or property and demands immediate attention. 9-1-1 will reach fire and rescue, police, Sheriff, Highway Patrol, ambulance, paramedics, Coast Guard, and/or search and rescue.

Do not call 9-1-1 for non-emergencies. This causes delays in the handling of real emergencies. For non-emergency calls, call the non-emergency telephone numbers listed in the Sierra Telephone Directory for the agencies you are trying to reach.

For Telecommunications Devices for the Deaf (TTY) emergency calls that use the Baudot mode, dial 9-1-1 then tap the space bar until someone answers.

When calling 9-1-1, your telephone number and address may be displayed on a dispatcher's viewing screen, even if you have Caller ID Blocking. This enables the emergency agency to locate you if the call is interrupted. If, for some reason, you want to report an emergency without having your number displayed, you should call the agency's seven-digit number instead of 9-1-1. If the number you are calling from is not equipped with Complete Blocking, you will need to press *67 on your touch calling telephone or dial 1167 on a rotary telephone before you dial the agency's number in order to block your number from being shown.

9-1-1 may be available with your Sierra Telephone phone line even if there is a power outage, if you use a standard corded telephone.

Place Emergency Calls Only

After a disaster, especially earthquakes, there is usually a high volume of telephone calls. It is important that you limit your calls to emergencies only. Do not call 9-1-1 or the police for confirmation of an earthquake. Listen to your local radio or television station for information.

If you need to place an emergency call:

- Make sure that no extension telephones are off-hook.
- Stay on the line. You may not hear dial tone immediately. The delay could be as long as a minute or more.
- Do not repeatedly depress the switch hook, as this will further delay your call.
- If you receive a "fast busy" or "all circuits are busy" recording, hang up and try again later.
- If physical damage occurs to Sierra Telephone's equipment or facilities or to your wiring or equipment, it may not be possible to complete your call.

Out-of-Area Contact

Select a relative or friend outside the immediate area to act as a clearinghouse for information about your family. Once contact is made, have this person relay messages to your other friends and relatives outside the disaster area.

Emergency Telephone Usage is located in your Sierra Telephone Directory in the Equipment Information Section. The Sierra Telephone Directory also includes a section on Emergency Preparedness for your information.

PROCEDURES FOR DISPUTED BILLS

Should you have a question or complaint about your service or billing, please request an explanation from Sierra Telephone. If you do not receive a satisfactory response, you may call the Consumer Affairs Branch of the California Public Utilities Commission's call back number for assistance:

Monday - Friday
8:30 a.m. to 4:30 p.m.
Voice 800-649-7570 or
Voice 415-703-4973
TTY 7-1-1 or 800-735-2929

To file a complaint online go to:
<https://appsssl.cpuc.ca.gov/cpucapplication>

To avoid discontinuance of service, mail the disputed amount of the bill to:

*California Public Utilities Commission
Consumer Affairs Branch
505 Van Ness Avenue
San Francisco, California 94102*

Make remittance payable to California Public Utilities Commission and attach the bill and a statement supporting your belief that the bill is not correct. The Commission will review the basis of the billed amount and make disbursement in accordance with its findings.

Should you question charges imposed by the Federal Communications Commission, (FCC) please direct inquiries to:

Federal Communications Commission
Consumer and Government Affairs Bureau (CGB)
445 12th Street, SW
Washington, DC 20554

Voice: 888-225-5322

TTY: 888-835-5322

Internet:

www.fcc.gov/cgb

PAYMENT OPTIONS

ONLINE BILL PAYMENT (eBill) - View and/or pay your bill online at www.sierratel.com. You may make one-time payments, or set up monthly automatic payments by *eCheck* or credit card.

CASH or CHECK - Drive-through drop boxes are located in front of both Sierra Telephone Business Offices. Payments may also be made in person or by mail. During regular business hours, you may pay your bill by telephone by calling one of the Sierra Telephone Business Offices and using an authorized checking account to pay by *eCheck*.

eCHECK - An eCheck is the electronic version or representation of a paper check and works the same way a check does. An eCheck has the same characteristics of paper checks, but in all-electronic form. eChecks contain the same information as paper checks and are based on the same legal framework as paper checks. eChecks can be used in any and all remote transactions where paper checks are used today. You do not have to have an eBill account or e-mail address account to utilize an eCheck. Payment by eCheck may be made by contacting a Customer Care Associate over the telephone, during normal business hours.

CREDIT CARD - Use ATM debit, charge to VISA, MasterCard, or Discover Card. During regular business hours, you may pay your bill by telephone by calling one of the Sierra Telephone Business Offices and using an authorized credit card.

AUTO CREDIT CARD - Payment is automatically charged to your credit card each month. Contact our business office to set up automatic payments.

AUTOMATED CLEARING HOUSE (ACH)/AUTO DEBIT - Payment is automatically debited from your checking account each month. Visit our business office to establish this service.