

Frequently Asked Questions About Your Rights as an NTS Customer

CAN I GET LOCAL PHONE SERVICE IF I HAVE BAD CREDIT?

Yes, you can. You may be required to make a deposit based on an estimate of your annual billing. However, if you are required to make a deposit, we will pay you interest on that amount until it is refunded to you or credited on your bill. Your deposit will be refunded after NTS determines you have demonstrated a good payment history.

WILL MY DIVORCE AFFECT MY ABILITY TO GET LOCAL PHONE SERVICE?

Probably not. Your credit status while you were married will be good for one year after your divorce.

WHEN ARE MY PAYMENTS DUE?

Your payment will be due 16 days after the postmark on the bill. If the due date is on a weekend or holiday, your bill will not be due until the following business day.

HOW CAN I PAY MY BILL?

You can mail your payment to:

NTS Communications
PO BOX 10730
Lubbock, TX 79408-3730

Or pay in person Monday through Friday 8:00 AM to 5:00 PM at the NTS Service Center nearest you.

For information on the NTS Service Center nearest you, please call 800-658-2150 or visit www.ntscom.com/localoffice.

WILL I BE CHARGED A FEE FOR ANY RETURNED CHECKS?

Yes, there is a \$30 fee for returned checks. This does not include tax.

CAN I SET UP A PAYMENT PLAN?

No, unless the charges are the result of a NTS accounting error. If NTS made an error and under billed your account for more than \$50, you can pay that out over a reasonable time.

CAN I MAKE A PARTIAL PAYMENT?

Yes, you can. Any amount you pay will be credited to your bill. The payment will be applied first to your basic local telephone service charges. However, the fact you have made a partial payment will not always prevent disconnection of your service.

WHAT CAN I DO IF I HAVE QUESTIONS ABOUT MY BILL?

If you have questions about your bill, you may call 800-658-2150 and ask for a customer service representative to assist you. If you are not satisfied, you may make a complaint to the customer service representative. You will be notified of the result within 21 days. If you remain dissatisfied, you may request a supervisor to review your bill. Within 10 days, the supervisor will notify you of the results.

Once the supervisor has responded, you may also file a complaint with:

Office of Consumer Protection
Public Utility Commission of Texas
P. O. Box 13326, Austin, TX 78711-3326
512-936-7120 or 888-782-8477
customer@puc.state.tx.us

Hearing and speech-impaired individuals with text telephone (TTY) may contact the commission at 512-936-7136.

You may request that any responses to your complaints be sent to you in writing.

WHEN CAN MY TELEPHONE SERVICE BE DISCONNECTED?

Your telephone service will be disconnected if you fail to pay your bill. You will receive a notice advising you that your telephone service will be disconnected 10 days after the postmark. You can prevent disconnection by paying at least the amount due for basic local telecommunications service. That amount will be available by calling 800-658-2150. If you only pay that amount, all features and services except those related to basic local telecommunications services will be canceled. If you fail to pay for long distance charges, a long distance toll block will be placed on your line until payment is made in full. If service is suspended for non-payment, you will be charged a service interruption fee of \$25 per line.

IF MY SERVICE HAS BEEN DISCONNECTED, CAN I GET IT RECONNECTED?

Yes. If your service has been disconnected, once payment is received in full, it can be reconnected by contacting a customer service representative at 800-658-2150. You may be required to obtain a new telephone number in order to reconnect your service.

DOES NTS HAVE A POLICY AGAINST DISCRIMINATION?

NTS believes discrimination is wrong. NTS' services are provided without discrimination as to a customer's race, color, sex, nationality, religion, marital status, income level, source of income or, within reason, geographical location.

WHAT HAPPENS IF I DECIDE I WANT TO CANCEL MY SERVICE?

If you are a residential customer and the term of your agreement is longer than 31 days, you may cancel the agreement without penalty or fee within six business days after your first bill is mailed to you. If the original term of your agreement has expired, you may cancel the service at any time after giving us 30 days written notice. Under either scenario, you will be responsible for any charges including applicable cancellation charges incurred through the effective date of your cancellation.

I AM SICK OF TELEPHONE SOLICITORS. WHAT CAN I DO ABOUT IT?

The law provides certain protections for a person who receives a telephone solicitation at their residence.

A telephone solicitor must identify himself or herself by name; identify the business on whose behalf he or she is calling; identify the purpose of the call and identify the telephone number at which the person, company or organization making the call may be reached.

A telephone solicitor may not call your residence before 9:00 AM or after 9:00 PM on a weekday or Saturday or before noon or after 9:00 PM on a Sunday. If a telephone solicitor uses an automatic dialing/announcing device, the machine must disconnect from your line within 30 seconds after termination of the call.

Exceptions: The requirements above do not apply to telephone solicitations made at your request, or solicitations made in connection with an existing debt or contract, or calls from a telephone solicitor with whom you have a prior or existing business relationship. If you use a credit card to purchase consumer goods or a service from a telephone solicitor other than a public charity (an organization exempt from federal income tax under the Internal Revenue Code section 501 © (3)), the seller must: offer a full refund for the return of undamaged and unused goods within seven days after you receive the goods or service (the seller must process the refund within 30 days after you return the merchandise or cancel your order for undelivered goods or service); or provide you with a written contract fully describing the goods or service being offered, the total price charged, the name, address, and business phone of the seller, and any terms and conditions affecting the sale.

The Attorney General of Texas investigates complaints relating to a violation of this law, which can be found at the Business and Commerce Code Chapter 37. If you have a complaint about a telephone solicitor whom you believe has violated this law, contact:

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Public Utility Commission of Texas
P. O. Box 13326, Austin, TX 78711-3326
512-936-7120 or 888-782-8477
customer@puc.state.tx.us

Hearing and speech-impaired individuals with text telephone (TTY) may contact the commission at 512-936-7136.

Another law found at Public Utility Regulatory Act section 55.151 and 55.152 requires a telephone solicitor to make every effort not to call a consumer who asks not to be called again. Complaints relating to a violation of this law are investigated by the Public Utility Commission of Texas. If you have a complaint about repeated solicitation from a telephone solicitor you have asked not to call you again, contact the Office of Consumer Protection (See above for contact information).

Be advised that you have additional rights under federal law. Please contact the Federal Trade Commission or the Federal Communications Commission for further information on these additional rights.

DOES TEXAS HAVE A NO-CALL LIST?

Yes. Residential customers may add their name, address and nonbusiness telephone number to a state-sponsored no-call list that is intended to limit the number of telemarketing calls received. Upon registering for inclusion on the Texas No-Call List, you can expect telemarketing calls to stop within five months of the date of registration. There is a registration charge of \$2.25 for each residential phone number to be included in the statewide "Do Not Call List." Your registered residential phone number will remain on the list for three years.

WHAT IS CRAMMING?

Placing charges on your phone bill for products or services without your authorization is known as "cramming," and is prohibited by law.

If you believe you were crammed, you should contact NTS and request that we take corrective action. The Public Utility Commission of Texas requires the billing telephone company to do the following within 45 days of when it learns of the unauthorized charge: cease charging you for the unauthorized product or service; remove any unauthorized charge from your bill; refund or credit all money to you that you have paid for unauthorized charge; and on your request, provide you with all billing records related to any unauthorized charge within 15 business days after the charge is removed from your telephone bill.

If NTS fails to resolve your request, or if you would like to file a complaint, please write or call:

Office of Consumer Protection
Public Utility Commission of Texas
P. O. Box 13326, Austin, TX 78711-3326
512-936-7120 or 888-782-8477
customer@puc.state.tx.us

Hearing and speech-impaired individuals with text telephone (TTY) may contact the commission at 512-936-7136.

Your phone service cannot be disconnected for disputing or refusing to pay unauthorized charges. You may have additional rights under state and federal law. Please contact the Federal Communications Commission, the Texas Attorney General, or the Public Utility Commission of Texas if you would like further information about possible additional rights.

WHAT IS SLAMMING?

Telephone companies are prohibited by law from switching you from one telephone service provider to another without your permission, a practice commonly known as "slamming."

If you are slammed, the law requires the telephone company that slammed you to do the following: pay all charges associated with returning you to your original telephone company within five business days of your request; provide all billing records to your original telephone company within 10 business days of your request; pay your original telephone company the amount you would have paid if you had not been slammed; and refund you within 30 business days any amount you paid for charges during the first 30 days after the slam and any amount more than what you would have paid your original telephone company for charges after the first 30 days following the slam. Your original telephone company is required to provide you with all the benefits, such as frequent flyer miles, you would have normally received for your telephone use during the period in which you were slammed.

If you have been slammed, you can change your service immediately back to your original provider by calling your local telephone company. You should report the slam by writing or calling:

Office of Consumer Protection
Public Utility Commission of Texas
P. O. Box 13326, Austin, TX 78711-3326
512-936-7120 or 888-782-8477
customer@puc.state.tx.us

Hearing and speech-impaired individuals with text telephone (TTY) may contact the commission at (512) 936.7136.

You can prevent slamming by requesting your local dial tone provider to place a "pic" freeze on your account. With a freeze in place, you must give formal consent to "lift" the freeze before your phone service can be changed. A freeze may apply to local toll service, long distance or both. The Public Utility Commission of Texas can give you more information about freezes and your rights as a customer.

WHAT IS CUSTOMER PROPRIETARY NETWORK INFORMATION (CPNI)?

It is your right under federal law to restrict the use of your NTS customer information. NTS has a duty to protect the confidentiality of your customer information. Your customer information includes the type of services you purchase, how you use them, and the billing of those services.

Your CPNI may only be released to authorized agents or affiliates of NTS in order to better serve your telecommunication needs by offering you products and services you may find useful. You have the right to disapprove of these uses, as well as deny or withdraw access to your CPNI at any time. Any denial of approval will not affect the provision of the services to which you subscribe. In order to deny access to your CPNI, please contact an NTS Customer Representative by calling 800-658-2150.

Any approval or denial of approval for the use of CPNI outside of the NTS services to which you already subscribe is valid until you affirmatively revoke or limit such approval or denial.

WHAT IF I AM DISABLED OR TAKE CARE OF SOMEONE WHO IS? ARE THERE ANY SPECIAL PROGRAMS TO ASSIST ME?

Yes, there are. You may obtain information on those programs by calling 800-658-2150.

HOW CAN I GET AN EXTRA COPY OF THESE RIGHTS?

You can get an extra copy of these rights by writing to NTS at:

NTS Communications
ATTN: Legal Department
1220 Broadway Ste 100
Lubbock, TX 79401

Or by calling 800-658-2150.

A copy of this Customer Rights Guide is available online at: <http://ntscom.com/regulatory>.