Schedule of Rates and Charges Together with Rules and Regulations Applicable to Telephone Service Provided in the State of Idaho Served by

Farmers Mutual Telecom Inc.

P O Box 1030 319 SW 3rd St Fruitland, ID 83619

Issued: September 2, 2015

Effective: September 12, 2015

SECTION INDEX

Index	X.	2
	Section Index	2-5
I.	Definitions	6-10
II.	General rules and Regulations	10-17
	Application Explanation of Symbols	10 10-11
	Obligation of the Company	11-12
	Use of Services and Facilities	12-14
	Establishment and Furnishing of Service	12-16
	Telephone Directories	16
	Establishment and Maintenance of Credit	16
	Minimum Contract Periods and Termination of Service	16-18
	Payment for Services and Facilities	19
	Special Services and Facilities	19
	Resale of Services	19
III.	Network Access Service	20-35
	Access Line Service	20-21
	Custom Calling Features (CCF)	21-24
	Advanced Custom Calling Features (ACCF)	24-27
	Service Connection, Move and Change Charges	28-29
	Trunk Hunting Service Arrangements	29
	Directory Listing	30-31
	Off Premise Extension Service Vacation Rate	32
		33
	Construction Charges	33-35
Farn	ners Mutual Telecom Inc.	Page

Issued: September 2, 2015

Page 2 Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

Idaho Public Utilities Commission Office of the Secretary ACCEPTED FOR FILING December 1, 2019

	SECTION INDEX, CONTINUED	December 1, Boise, I	
IV.	Low-Income Assistance Program	35-38	(T)
V.	Reserved for Future Use	38	(T)
VI.	Idaho Universal Service Fund Surcharge	39	
VII.	Integrated Service Digital Network	39-40	
VIII.	Direct Inward Dialing	40	
IX.	Basic Emergency 911	40-41	
X.	Billing Disputes	41	
	SUBJECT INDEX		(N)
Adjust Advar Altera Applie		20 12 24 15 10 14	
	Emergency 911 g Disputes	40 41	
Conne Consti Credit	te in Telephone Number actions with Subscriber-Owned Equipment ruction Charges , Establishment of mer Calling Features (CCF)	28 13 33 14 21	
Defini Direct Direct Direct Discon	ories Inward Dialing (DID) ory Listings ntinuance of Service	12 6 16 40 30 17	
Equip	ment, Ownership and Use of	12	

Farmers Mutual Telecom Inc.
Issued: November 1, 2019

Page 3 Effective: December 1, 2019

Page 4

SUBJECT INDEX, CONTINUED

Establishment and Furnishing of Service Establishment and Maintenance of Credit Explanation of Symbols	14 15 10	
General rules and Regulations	10	
Idaho Telecommunications Service Assistance Program Idaho Universal Service Fund Surcharge Indiscriminate Use of Facilities Interruption of Service Installation Costs Integrated Service Digital Network (ISDN) ITSAP	38 39 13 11 16 39 38	
Language, Improper Low-Income Assistance Program Line Extensions Listings, Directory	14 35-38 15 30	(T)
Maintenance and Repairs Minimum Contract Periods Move and Change Charges	15 16 28	
Network Access Line Service	20	
Obligation of the Company Ownership and Use of Equipment Off-Premise Extension Service	11 12 32	
Payment for Services and Facilities Payment of Service	19 15	
Reconnection Charge Resale of Services Responsibility for and Use of Equipment Restoral of Service Charge	16 19 13	
Service Charge for Restoration of Service Service Connection, Move and Change Charge Special Services and Facilities	13 28 19	

Farmers Mutual Telecom Inc. Effective: December 1, 2019

Issued: November 1, 2019 Issued by: Daniel Greig

Title: General Manager

SUBJECT INDEX, CONTINUED

Tampering with Equipment	13
Telephone Directories	16
Telephone Numbers	14
Telephone Assistance Program	35
Termination of Service	17
Trunk Hunting	29
Universal Service	39
Unusual Installation Costs	16
Use of Service and Facilities	12
Vacation Rate	33

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 5

Effective: September 12, 2015

I. DEFINITIONS

Access Line

The circuit that travels from the Central Office to the subscriber premise terminating at the protector that provides direct access to the local exchange and the toll switching networks.

Application

A formal request for services and, once accepted, a contract between the company and the customer.

Channel

The electrical path provided by the Telephone Company between two or more locations.

Circuit

A channel used for the transmission of electrical energy in the furnishing of telephone service.

Company

Farmers Mutual Telecom Inc.

Connecting Company

A corporation, association, partnership, or individual owning or operating one or more exchanges and with whom traffic is interchanged.

Customer Provided Equipment (CPE)

Any devices, apparatus and associated wiring provided by a subscriber for use with facilities furnished by the Company.

Direct Dialing

The capability for a subscriber to dial anywhere in the United States with a series of numbers without operator assistance.

Farmers Mutual Telecom Inc.

Issued: September 2, 2015

Page 6 Effective: September 12, 2015

Extended Area Service (EAS)

Local network services extended beyond the original exchange boundaries.

Extra Listing

Any directory listing of a name or information in connection with a subscriber account beyond that which is provided with regular services.

Foreign Exchange Directory Listing

A directory listing in the directory of an exchange other than the exchange where service is furnished.

Installation Charge

A non-recurring charge made for the placing or furnishing of telephone services.

Local Exchange

The connections available within an exchange area typically served by a single switch but which can be extended to include additional areas. The local exchange allows connection to the interexchange network.

Local Exchange Service

Telephone service furnished between subscriber stations located within the same local service area.

Local Message

A communication between subscribers' stations within the same Exchange Area.

Local Service Area

That geographical area throughout which a Subscriber obtains telephone service without the payment of a toll charge.

Farmers Mutual Telecom Inc.

Issued: September 2, 2015

Page 7

Effective: September 12, 2015

Main Station

A suitable telephone instrument or station connected to a network via an access line through a Central Office and has a unique telephone number.

Premises

All of the building or the adjoining portions of a building occupied and used by the Subscriber; or all of the buildings occupied and used by the Subscriber as a place of business or residence, which are located on a continuous plot of ground not intersected by a public highway or thoroughfare.

Primary Station

Synonymous with Main Station.

Private Branch Exchange (PBX)

An arrangement of equipment used by a subscriber and connected directly to a central office by means of trunk access lines, from which connection is made to stations at various locations or customer premises, thereby providing telecommunications between these stations and also communication with the general exchange system.

Private Line

A circuit provided to furnish communication only between the two or more telephones directly connected to it, and not having connection with a central office.

Public Telephone

An exchange station, either attended or equipped with a payment (coin or credit card) device, which is installed for the convenience of the public at a location chosen or accepted by the Company.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 8 Effective: September 12, 2015

Semi-Public Telephone

A Semi-Public Telephone is an exchange station equipped with a payment device (credit card), designed for a combination of subscriber and public usage at locations more or less public in character. Semi-Public telephone service is considered as a form of subscriber service.

Subscriber

A person or agency subscribing for telephone service. As used in this Tariff, a separate Subscriber is involved at each location, or continuous property, where service is furnished. One individual or firm therefore may be considered as two or more separate Subscribers, even in the same Exchange. The privileges, restrictions, and rates established for a Subscriber to any class of service are limited to the service at one location; and no group treatment of service at separate locations furnished to one individual or firm, is contemplated or to be implied, except when definitely provided for in the schedules.

Tariff

The document prepared by the Company, which lists the communication services offered by the Company and the associated rates and charges.

Telephone Station

A suitable telephone instrument, consisting of a transmitter, receiver, and associated apparatus, so connected as to permit transmitting of and receiving telephone messages.

Toll Message

A message from a calling station to a station located in a different local service area.

Toll Service

Telephone service rendered by the Company or another carrier between patrons in different local service areas in accordance with the rates and regulations specified in the applicable carrier's tariff or price list.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 9

Effective: September 12, 2015

Trunk

A telephone communication channel between (a) two ranks of switching equipment in the same central office, (b) between central office units in the same switching center, or (c) between two switching centers.

II. GENERAL RULES AND REGULATIONS

A. APPLICATION

The rules and regulations specified herein apply to the local services and facilities of Farmers Mutual Telecom Inc., hereinafter referred to as the Company. Failure on the part of the Subscriber to observe these rules and regulations of the Company, after due notice of such failure, automatically gives the Company the authority to discontinue the furnishing of service. In the event of a conflict between any rate, rule, regulation or provision contained in these General Rules and Regulations and any rate, rule, regulation or provision contained in the specified tariffs, the rate, rule, regulations or provision contained in the specific tariffs shall prevail.

These tariffs cancel and supersede all other tariffs of the Company issued and effective prior to the effective date of these tariffs.

B. EXPLANATION OF SYMBOLS

- (C) Signifies a changed regulation
- (D) Signifies a discontinued rate, treatment or regulation.
- (I) Signifies an increased rate or new treatment resulting in increased rate.
- (K) To signify that material has been transferred to another sheet or place in the tariff.
- (M) To signify that material has been transferred from another sheet or place in the tariff.
- (N) Signifies a new rate, treatment or regulation

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 10

Effective: September 12, 2015

B. EXPLANATION OF SYMBOLS, CONTINUED

- (R) Signifies a reduced rate or new treatment resulting in reduced rates.
- (T) Signifies a change in text but no change in rate, treatment, or regulation

C. OBLIGATION OF THE COMPANY

1. Availability of Facilities

The Company's obligation to furnish telephone service is dependent upon its ability to secure suitable facilities and to provide such service without unreasonable expense.

2. Interruption of Service

An allowance will be made upon notice and demand to the Company for interruption of service not due to Subscriber negligence if the interruption continues for more than twenty-four hours from the time it is reported to or detected by the Company. The allowance will be the prorated portion of the monthly rate for the service made inoperative.

The Company will credit a Customer's account by an amount equal to the monthly rate for one month of basic exchange service (Access Line Service), if the Customer reports an out-of-service condition, which has deteriorated service to the extent that the Customer cannot make local calls or cannot receive local calls or cannot use the service for voice-grade communications because of cross talk, static, or other transmission problems, and service is not restored (1) within sixteen hours after the report of the outage if the Customer notifies the Company that the service outage creates an emergency for the Customer or (2) within twenty-four hours after the report of the outage if no emergency exists except that outages reported between noon on Saturday and 6:00 p.m. on the following Sunday must be restored within forty-eight hours or by 6:00 p. m. on the following Monday, whichever is sooner.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 11 Effective: September 12, 2015

C. OBLIGATION OF THE COMPANY, CONTINUED

2. Interruption of Service, cnt'd

The credit will not apply to "out-of-service" conditions resulting from the willful neglect, misuse or abuse by the Customer. The credit will not apply to "out-of- service" conditions where the outage is in the Customer inside wire or Customer's premises equipment. This credit will not apply to "out-of-service" conditions resulting from natural disasters, or circumstances beyond control and knowledge of the Company. This credit also will not apply to "out-of-service" conditions where service has been temporarily or permanently discontinued for nonpayment of bills.

3. Use of Connecting Company Lines

Lines of other connecting companies may be used to reach points outside the Company area when suitable arrangements can be made.

4. Defacement of Premises

The Company will repair or replace any defacement or damage of property due to installation, existence, or replacement of Company property, when the damage is the result of negligence of the Company.

5. Adjustment of Charges

In case of over-billing, a refund will be made by the Company for the full amount of excess charges when the amount can be determined; when the amount cannot be determined from available records, the maximum refund will not exceed the estimated over-billing over a two year period. In case of under billing, the Company reserves the right to backbill for the deficiency charges up to a period of two years.

D. USE OF SERVICE AND FACILITIES

1. Ownership and Use of Equipment

All equipment and lines furnished by the Company are the property of the Company even though located on the Subscriber's premises. Company agents or employees shall have the right to enter said premises at any

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 12 Effective: September 12, 2015

D. USE OF SERVICE AND FACILITIES

1. Ownership and Use of Equipment, cnt'd

reasonable hour to install or maintain equipment, make collections, or remove equipment.

The Company may refuse to install or maintain any service at locations which are hazardous to Company employees. If such service is furnished the Subscriber may be required to install and maintain such service holding the Company harmless from any claims of damage by reason of the installation and maintenance of this service.

2. Interconnection Policy

Subscriber-provided terminal equipment may be used and Subscriber provided communication system may be connected with the facilities furnished by the Company for telecommunications services subject to regulations outlined in other parts of this tariff. In case any unauthorized attachment is made, the Company shall have the right to disconnect suspend, or terminate the service.

3. Use of Subscriber Services

Subscriber telephone service is furnished only for use by the Subscriber, his or her family, and associates. The Company may refuse to install or permit such service to remain on premises of public or semipublic character. The equipment may be installed at such locations provided the service is located so it is not accessible for public use.

4. Tampering with Equipment

The Company may refuse to furnish telephone service when Company equipment shows any evidence of tampering for the purpose of obtaining service without payment of charges applicable to the service rendered by the Company.

Title: General Manager

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 13 Effective: September 12, 2015

Issued by: Daniel Greig Idaho Public Utilities Commission

Office of the Secretary ACCEPTED FOR FILING September 12, 2015 Boise, Idaho

D. USE OF SERVICE AND FACILITIES. Cnt'd

5. Use of Improper Language or Impersonation of Another

The Company may refuse service to anyone who uses or permits abusive or obscene language over Company facilities or impersonates another individual with fraudulent or malicious intent.

Indiscriminate Use of Facilities

The Company may refuse to furnish service for indiscriminate use of facilities, except in case of emergencies.

E. ESTABLISHMENT AND FURNISHING OF SERVICE

1. Application for Service

Application for service must be made on the Company s standard form which becomes a contract when accepted in writing by the Company or upon establishment of service. The Subscriber may be required to pay in advance all charges for the first billing period and connection charge if applicable. The conditions of such contracts are subject to all provisions of this and other applicable tariffs. Requests for additional service may be made orally, if provided in the original contract, and no advance payment will be required. A move within the exchange area is not considered to terminate the contract and orders for such may be made orally.

2. Telephone Numbers

Telephone numbers are assigned to the Company by the Federal Communications Commission, and in turn, are assigned to customers for the establishment of telephone service. The use of a telephone number by a customer does not establish property rights to that number, nor does it guarantee service through any particular central office. The Company retains full responsibility for numbers until such time as a number is transferred to another provider through a local number portability agreement. As such the Company reserves the right to change numbers when it is necessary to continue adequate delivery of service. When

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Effective: September 12, 2015

Page 14

existing service is continued for a new Customer, the telephone number

II. GENERAL RULES AND REGULATIONS, CONTINUED

D. ESTABLISHMENT AND FURNISHING OF SERVICE, Cnt'd

2. Telephone Numbers, cnt'd

assigned to the former Customer may be retained by the new Customer only: (a) if the former Customer consents and properly notifies the Company in writing; and (b) if arrangements acceptable to the Company are made by the new Customer to pay all outstanding charges against the service to the Company.

3. Alterations

The Subscriber agrees to notify the Company of any alterations, which will necessitate changes in the Company s wiring; and the Subscriber agrees to pay the Company s current charges for such changes.

4. Payment of Service

The subscriber is required to pay all charges for services rendered by the company, both exchange and toll in accordance with provisions contained elsewhere in this tariff. The subscriber is responsible for all charges for service rendered at the telephone, including collect charges.

Maintenance and Repairs

The Company shall bear the expense of all repairs and maintenance of its facilities, except where damage or destruction of its facilities is due to the neglect of the Subscriber. The Subscriber may not rearrange, remove, or disconnect any Company facilities without consent of the Company.

6. Line Extensions

Lines will be extended to permanent Customers in accordance with the guidelines established in the Construction Charge section. Where required by the conditions, applicants may be required to provide to the Company suitable private right- of- way parallel to the public highway.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 15 Effective: September 12, 2015

D. ESTABLISHMENT AND FURNISHING OF SERVICE, Cnt'd

7. Unusual Installation Costs

When special conditions or special requirements of the Subscriber involve unusual construction or installation costs, the Subscriber may be required to pay a reasonably proportionate share of such cost. Title to all facilities constructed and paid for wholly or in part by the Subscriber is vested in the Company.

E. TELEPHONE DIRECTORIES

The Company will furnish to its subscribers, without charge, only such directories as it deems necessary for the efficient use of the service. Other directories will be furnished at the discretion of the Company at a reasonable charge.

F. ESTABLISHMENT AND MAINTENANCE OF CREDIT

1. Reconnection Charge

Where service has been terminated by the Company in accordance with IPUC Rules and Regulations, the regular non-recurring charges shall apply for reconnection of service.

G. MINIMUM CONTRACT PERIODS AND TERMINATION OF SERVICE

1. Minimum Contract Periods

Except as herein after provided, the minimum contract period for all services and facilities is one month at the same location. The length contract for directory listings, where the listing actually appears in the directory, is the directory period. The directory period is from the day on which the directory is first distributed to the subscribers to the day the succeeding directory is first distributed to subscribers. The Company may require a minimum contract period longer than one month at the same location in connection with special (non-standard) types of arrangements of equipment, or for unusual construction necessary to meet special demands and involving extra cost.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 16 Effective: September 12, 2015

- G. MINIMUM CONTRACT PERIODS AND TERMINATION OF SERVICE Continued
 - 1. Minimum Contract Periods
 - a. Termination of Service Subscribers Request

Service may be terminated prior to the expiration of the minimum contract period upon notice being given to the Company, and upon payment of any applicable termination charges, in addition to any applicable charges due for service which has been furnished.

In the case of service for which the minimum contract period is one month, termination will require that charges due for the balance of the minimum period be paid. In the case of directory listings where the listing has appeared in the directory or where a non-listed or non-published listing has been properly omitted, the charges are due to the end of the directory period, except that in the following cases charges will be continued only to the date of the termination of the extra listing or proper omission with a minimum charge of one month:

- (1) The Contract for the main service is terminated
- (2) The listed party becomes a Subscriber to some other class of Service.
- (3) The listed party moves to a new location.
- (4) The listed party dies.

For special equipment, the charges will be based on the individual circumstances in each case as agreed upon at the time of installation.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 17 Effective: September 12, 2015

G. MINIMUM CONTRACT PERIODS AND TERMINATION OF SERVICE Continued

2. Termination of Service - Subscribers Request, Continued

Contracts for periods longer than one month covering services whose installation required line extensions may be terminated upon payment of all charges that would accrue to the end of the contract period, or the contract will be transferred to a new applicant who is to occupy the same premises and will subscribe to the service effective on the day following termination by the original Subscriber.

Service may be terminated after the expiration of the initial contract period, upon the Company being notified, and upon payment of all charges due to the date of termination of the service.

3. Termination of Service by the Company

The Company adopts by reference the Rules and Regulations for All Telephone Companies Under the Jurisdiction of the Idaho Public Utilities Commission promulgated in Order No. 15290 in Case No. P-300-6 by the Idaho Public Utilities Commission and all amendments to those rules which may be hereafter adopted by the Idaho Public Utilities Commission. Copies of these Rules and Regulations are on file in the business office and are available for public inspection.

Before disconnection of service the Company shall make a good faith effort to notify the Customer. Subsequent to a Customer's account being delinquent, the Company shall serve written notice of disconnection to the Customers address. Customer may also receive a courtesy call from the company. Service shall not be disconnected prior to the eighth business day following mailed notices or prior to 6p.m. of the first business day following for personally delivered notices.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 18 Effective: September 12, 2015

H. PAYMENT FOR SERVICE AND FACILITIES

The Subscriber shall pay for service and facilities monthly in advance and shall pay for Moves and Changes when billed. Failure to receive a bill does not relieve the Subscriber of the responsibility for payment in accordance with the provisions set forth herein.

All bills for service are due and payable at the office of the Company on or before the 20th day following the date of the statement of the month in which the bill is rendered. After the 20th day, bills are delinquent and subject to termination policy. If the bill is not paid when due, the Company may make a late payment charge of 1.5%.

I. SPECIAL SERVICES AND FACILITIES

Special services and facilities not ordinarily used in the furnishing of telephone service and not otherwise provided for by the tariff schedules of the Company may be furnished or leased pursuant to special contract for such special service or facility for such period as may be agreed upon, provided such special service or facility or the use made thereof is not unlawful and does not interfere with the telephone service furnished by the Company. Special services are provided for each individual application as a custom-engineered system to satisfy and provide for the needs of that Customer. Applicable charges will be determined by the revenue requirements of the Company for each individual system. In the event any such special service or facility or the use made thereof interferes with the furnishing of the telephone service by the Company, the Company may terminate such contract and cease to furnish, such special service or facility after thirty days written notice to the Subscriber; and provided further that the commission may terminate such contract whenever, in its opinion, public interest requires such termination.

J. RESALE OF SERVICES

The Company shall deny service to a nonregistered telecommunications company that intends to use the service requested to provide telecommunications for hire, sale, or resale to the general public within the state of Idaho. Any telecommunications company requesting service from a local exchange company shall state in writing whether the service is intended to be used for intrastate telecommunications for hire, sale, or resale to the general public.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 19 Effective: September 12, 2015

III. NETWORK ACCESS SERVICE

A. ACCESS LINE SERVICE

1. Rates – Access Lines (including Leased Lines)

Monthly Rates

Residence

Business

New Plymouth & Payette

\$19.75

\$32.00

2. Conditions

- a. The above rates apply to the provision of Access Lines which, when connected to a suitable telephone instrument provide access to the telephone network.
- b. Instruments must be provided by the Subscriber, subject to the conditions described in the Connection With Subscriber-Owned Equipment portion of this tariff.
- c. Additional instruments may be attached to Access Lines. The Company reserves the right to limit the number of instruments connected to an access line if they cause interference with the normal operation of the line.
- d. Tone Dial service is provided only where the facilities are available.

3. Business Rates Apply:

- a. At any location where activities are of a business, trade, or professional nature.
- b. At any location where the listing of service at that location indicates a business, trade, or profession.
- c. Where only one Access Line is provided at a location, which is both a residence and a business.
- d. At schools, hospitals, libraries, churches, and other similar institutions.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 20

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

A. ACCESS LINE SERVICE, Cont'd

4. Residence Rates Apply:

- a. At a private residence where business listings are not provided and telephone service is not used for the conduct of business.
- b. At the place of residence of a clergyman, physician, or other medical practitioner provided the Subscriber does not maintain an office in the residence.

B. CUSTOM CALLING FEATURES (CCF)

Monthly Rate

	Residence	Business
Call Waiting	\$3.00	\$3.00
Call Forwarding	\$3.00	\$3.00
3 Way Calling	\$3.00	\$3.00
Call Forward Remote Access	\$2.50	\$2.50
Call Forward No Answer	\$1.00	\$1.00
Call Forward Busy	\$3.00	\$3.00
Speed Dialing 8	\$3.00	\$3.00
Speed Dialing 30	\$3.00	\$3.00
Call Transfer	\$3.00	\$3.00
Wire Maintenance	\$5.95	
Voice Mail	\$5.95	\$6.95
Voice Mail Paging	\$3.00	\$3.00
Voice Mail Announcement	\$5.95	\$5.95

1. Conditions

a. Custom Calling Services are available only to those customers who are served from a Central Office equipped to provide such services.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 21 Effective: September 12, 2015

B. CUSTOM CALLING FEATURES (CCF)

1. Conditions, cnt'd

- b. When a service is programmed for both 3 Way Calling and Call Waiting only one of the two may be activated at any one time.
- c. When a service is programmed for both Call Waiting and Call forwarding only one of the two may be activated at any one time.
- d. A service may be programmed with any combination of the custom calling services except that services with Line Busy Call Diversion may not be programmed for Call Waiting or Conference Calling.

2. Definitions

<u>Speed Calling</u> - permits placing local and long distance calls to preselected telephone numbers by dialing an abbreviated code. To add a number to the calling list, the customer uses his own telephone.

<u>Call Waiting</u> - a distinctive tone informs the telephone user that another call has been placed to his or her line. By briefly depressing the hookswitch, the user will be connected to the second caller while holding the first, subsequent depressions of the hookswitch will allow the user to alternate between callers.

<u>Three Way Calling</u> - permits a telephone user to add a third party to an existing local or long distance call. It will also permit a telephone user to consult privately with a third party while holding the original call.

<u>Call Transfer</u> - Transfer a call to another number or add a third person to a call. When you're ready to hang up, the other two people can continue their conversation. A subscriber must have Three-Way Calling to use this feature.

<u>Call Forwarding</u> - permits transfer of all incoming calls automatically to any dial able number. The number can be selected by the Customer each time Call Forwarding is activated or the call directed to the previously selected number. If the alternate location is not a local call the Customer will be billed for each call forwarded.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 22 Effective: September 12, 2015

B. CUSTOM CALLING FEATURES, Cnt'd

2. Definitions, Cnt'd

Call Forward Remote Access - Use a touch-tone telephone at another location to change your Call Forward on your home or business phone.

Call Forward No Answer – When unable to answer the phone, the call is automatically forwarded. You can easily change the forwarding number--even choosing how many times your phone should ring.

Call Forward Busy - When the phone is in use, callers can talk with someone else or can leave a message for you. Easily turn it on or off, or change the forwarding number--anytime.

Wire Maintenance - Covers trouble location and repair of your inside telephone wire and jacks. The plan covers repair to existing, working jacks and wiring, but not initial installation.

Voice Mail - Will answer your calls when you can't. You need a touch-tone phone. Access your messages from any touch-tone phone, anywhere anytime. Additional options included with Voice Mail: Call Forward No Answer and Call Forward Busy.

Voice Mail Paging - Will dial your pager if you have an unanswered message.

Voice Mail Announcement - Leave informational messages for customers, friends and family to hear anytime of the day or week.

3.	Rates	Monthly Rate
	Caller ID	\$6.00
	Caller ID Call Waiting	\$3.00
	Caller ID Per-Call Blocking	\$0.00
	Caller ID Per Line Block	\$3.00
	Anonymous Call Rejection	\$3.00
	Distinctive Ringing	\$4.00
	Warm Line	\$1.00
	Toll Control	\$7.00

Title: General Manager

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 23 Effective: September 12, 2015

Issued by: Daniel Greig Idaho Public Utilities Commission

Office of the Secretary ACCEPTED FOR FILING **September 12, 2015**

Boise, Idaho

B. CUSTOM CALLING FEATURES, Cnt'd

3. Rates, cnt'd	Monthly Rate	
Home Intercom (no charge)	\$0.00	
Customer Originated Trace (no charge)	\$0.00	
Automatic Call Back	\$3.00	
Automatic Recall	\$3.00	
Selective Call Forwarding	\$3.00	
Selective Call Rejection	\$3.00	
Selective Call Acceptance	\$3.00	
Distinctive Ringing Call Waiting	\$3.00	
Simultaneous Ring	\$4.95	

4. Conditions

- a. Advanced Custom Calling Features are available only to those Subscribers who are served from a Central Office equipped to provide such services.
- b. Calling Name and Number Delivery, Blocking and Anonymous Caller Rejection require an additional piece of Customer Provided Equipment (CPE) to fully activate feature.

C. ADVANCED CUSTOM CALLING FEATURES (ACCF)

- 1. Selective Call Forwarding, Selective Call Rejection, Selective Call Acceptance, and Distinctive Ringing Call Waiting provide Customers with four different options for treating incoming calls. Each feature is capable of holding a list of up to 12 directory numbers (DNS) that should receive screening treatment. Once a Customer has programmed the list and turned on the feature, the switch will screen each incoming call and direct the call to the treatment specified by the feature.
- 2. From time to time, the Company may offer special promotions to its customers. These offerings will generally consist of a reduced price, a waiver of installation charges, or a free service with a purchase of another service. These offerings may be limited to certain dates and locations, and will be for limited time periods.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 24

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

C. ADVANCED CUSTOM CALLING FEATURES, Cnt'd

3. Obligation of the Company

a. Limitation of Obligation with Respect to Privacy Concerns
The Company shall be held harmless by the Subscriber in cases where the
Subscriber's telephone number is transmitted via the Caller ID CLASS
Feature to another Subscriber who subscribes to that service, and the
Subscriber has not blocked the transmission of his telephone number.

4. Obligation of the Subscriber

Under no circumstances should any Subscriber to the Caller ID Advanced Custom Calling Feature use telephone numbers delivered to the Customer for purposes of marketing any service, or for the sale of those numbers to any interested party. Permitted uses of the number information received through the Caller ID service Include:

- a. Billing and collection, routing, screening, and completion of the originating Subscriber's call or transaction, or for services directly related to the originating Subscriber's call or transaction.
- b. Caller ID information can be used only to market goods and services to existing Customers, and only to market goods and services to existing Customers that are directly related to those the existing Customer already uses.
- c. Notification of illegal procedures having been given herein, the Company shall beheld harmless by all parties in cases where Subscribers of the Company use this information in an unauthorized manner, as described above.

5. Definitions

<u>Caller ID</u> - When you receive a call, the number of the person calling you is shown on your Caller ID display.

<u>Caller ID Call Waiting</u> - When you receive a call on Call Waiting, the number is shown on your special Caller ID display.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 25 Effective: September 12, 2015

C. ADVANCED CUSTOM CALLING FEATURES, Cnt'd

5. Definitions, Cnt'd

<u>Caller ID Per-Call Blocking</u> (no charge) - By dialing *67 before you place a call, you can prevent your phone number from appearing on the Caller ID display of the person receiving your call.

<u>Caller ID Per Line Blocking</u> - You can prevent your phone number from appearing on the Caller ID display of the person you are calling for all calls placed from this phone.

Anonymous Call Rejection - When you've turned this service "on" any callers who have blocked their number from your Caller ID display will hear an announcement that you do not accept anonymous calls - and they will need to unblock their number before you will accept their call. All other calls will ring through as usual.

<u>Distinctive Ringing</u> - An additional phone number can be assigned to your home telephone line. Each number will have a distinctive ring. Use one number for adults ... a separate number for a home business... or for the children. You can answer the phone differently for different callers

<u>Warm Line</u> - Help is not far away--even when you can't dial the phone. When the handset is taken off-hook for a set period of time, your telephone will automatically dial an emergency number for you.

<u>Toll Control</u> - Control who has access to local or long distance calling on your phone with a personalized access code. Only those who know the code can make long distance calls. Local calls and 911 calls are not restricted.

Customers also have the option to choose "All". This will control all calls except 911 calls. 911 calls are not restricted.

<u>Home Intercom</u> (no charge) - Use your phone to talk with someone in another part of the house, garage, workshop, or barn--wherever there's an extension. A special ring lets you know it's an intercom call. All you have to do is lift the handset, dial your own number, and hang up. The phone will continue ringing until someone picks up an extension.

Customer Originated Trace (no charge) - When you receive a harassing call, you can dial *57 to trace the source of that call. Record the date and time of the trace and contact Farmers Mutual Telecom.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 26 Effective: September 12, 2015

C. ADVANCED CUSTOM CALLING FEATURES, Cnt'd

5. Definitions, Cnt'd

<u>Automatic Call Back</u> - Tired of redialing busy numbers . This option automatically dials busy numbers over and over and rings you as soon as the line is free. Lift the handset to automatically place the call.

<u>Automatic Recall</u> - If you couldn't get to the phone in time, this feature allows you to find out who called, and return the call by dialing a simple code.

<u>Selective Call Forwarding</u> - You can program your phone to forward only those calls from a special list of numbers to another number -- such as your car phone. When your service is turned "on," calls from numbers in your forward list will be re-routed to your "forward-to" number. All others will ring at your phone as usual.

<u>Selective Call Rejection</u> - You can program your phone to reject calls from any number you place in the rejection list. When your service is turned "on" any callers in this list will hear an announcement that you're not accepting calls at this time. All other calls will ring through as usual.

<u>Selective Call Acceptance</u> - You can program your phone to accept only those calls from a special list of people. when your service is "turned on," your phone will accept only calls from those in your Selective Call Acceptance list. All others will hear an announcement that you're not accepting calls at this time.

<u>Distinctive Ringing Call Waiting</u> - When you make a list of special callers, your phone uses a special ring to announce calls from any of those numbers. If you also have Call Waiting, you'll hear a special Call Waiting tone.

<u>Simultaneous Ring</u> - You can program your phone number to ring at up to three different phones at the same time. This can include cell phones.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 27 Effective: September 12, 2015

D. SERVICE CONNECTION, MOVE AND CHANGE CHARGES

1. Rates

Line Connection	\$40.00
Service Charge (per hour) (in area)	\$75.00
Outside service area (per hour)	\$75.00
Phone Move	\$40.00
Number Change	\$30.00
Name Change	\$25.00

2. Conditions

- a. These charges are intended to cover the expense incurred by the Company in conjunction with the following:
 - 1. Establishment of service;
 - 2. Change in location of a service to other premises;
 - 3. Change of telephone number at Customer s request;
 - 4. Installation of auxiliary equipment; or
 - 5. Restoral of service disconnected for nonpayment or failure to establish credit.
- b. Charges shown are in addition to installation charges shown under other Tariff schedules.
- c. Charges shown in this schedule are based on work being performed during regularly scheduled working hours of the Company employees. Work performed with overtime labor costs will be performed at direct cost to the Customer.
- d. No charges will apply under the following circumstances:
 - 1. Service to which no monthly rates apply;
 - 2. Public telephones installed at the initiative or option of the Company

Farmers Mutual Telecom Inc. Issued: April 12, 2017

Issued by: Daniel Greig Title: General Manager

Page 28 Effective: May 1, 2017

D. SERVICE CONNECTION, MOVE AND CHANGE CHARGES, Cnt'd

3. Definitions

Service Order

Applicable to work done in receiving, recording and processing information necessary to execute a Customer's request for the establishment of service. It is also applicable for Customer's request for additions, moves or changes to existing service.

Premises Visit or Service Charge

Applicable if a Company employee must visit the Customer's premises to move or change a service drop or standard network interface at the Customer's request. Not applicable when a Company employee is on the Customer' premises for any other business purpose.

Line Connection

Applicable for work done in the Central Office or work involving Central Office equipment necessary to provide a network access line or make changes to an existing network access line.

E. TRUNK HUNTING SERVICE ARRANGEMENTS

1. Rates

Monthly Rate

Optional Hunting Service per line or Trunk in a group so arranged

\$4.00

2. Conditions

Trunk hunting service arrangement is equipment located in the Company's central office arranged to select the next available line of a Customer 'group of hunting lines, when the line associated with the called number of the Customer is busy.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 29

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

F. DIRECTORY LISTINGS

1. Rates	Monthly Rate
Additional or Alternate Listing – Business - Residence	\$2.75 \$2.75
Cross Reference	\$2.75
Non-List	\$2.50
Non-Publish	\$3.50
Foreign Exchange	\$2.75

2. Conditions

The regulations for directory listings, as provided in this section, apply only to that section of the directory containing the regular alphabetical list of names of subscribers.

3. Primary Listing

One listing without charge, termed the Primary Listing, is provided as follows:

- a. For each separate subscriber service. When two or more main station lines or PBX trunk lines are consecutively operated, the first number of the group is considered the primary listing.
- b. For each semi-public service.
- c. Non-listed telephone numbers are listed in the information file but are not listed in the company s directory. They will be given out upon request.
- d. Non-published numbers are not listed either in the directory or the information file and are not to be given out to anyone unless authorized by court of law.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 30

Effective: September 12, 2015

F. DIRECTORY LISTINGS, CONT'D

4. Restrictions

Names in directory listings shall be limited to the following:

- a. In connection with residence service:
 - i. The individual names of the subscriber, or
 - ii. The individual name of a member of the subscriber s family, or
 - iii. The individual name of a permanent member of the subscriber household, or
 - iv. Dual Joint listings for customers who share the same surname and reside at the same address.
- b. In connection with business service:
 - i. The individual name of the subscriber, or
 - ii. The name under which the subscriber is actually doing business, or
 - iii. The name under which a business is actually being conducted by someone other than the subscriber and which the subscriber is authorized by such other to use, or
 - i. The individual names of the officers, partners, or employees of the subscriber, or
 - ii. The names of departments when such listings are deemed necessary from a public reference viewpoint.

The Company may require that the subscriber provide the Company with written permission for the insertion or continuance of listings. The Company may refuse to accept or may delete listings of a business that the subscriber claims to represent. The Company may refuse to accept or may delete a listing that includes the trade name of another.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 31 Effective: September 12, 2015

G. OFF -PREMISE EXTENSION SERVICE

1. Rates

Continuous Property Actual Cost No Charge

Continuous PropertyAdditional Network
Interface

Non-Continuous Applicable Access
Property Charges Line Rate
Each Location

2. Conditions

Off-premise extension service, where the extension is located in a different building on the same continuous property as the main access line termination, may be installed by the Company. The installation charge will be negotiated between the subscriber and the Company. The subscriber is responsible for the maintenance of any subscriber-owned wiring. No recurring monthly charge will apply in this situation. Continuous property extensions are defined as those where the drop to the additional access point comes directly from the premises of the main access line termination and does not come out of the distribution cable. Continuous property extensions requiring an additional network interface are defined as those where the drop to the additional access point comes out of the distribution cable and requires an additional network interface. When off-premise extension service is provided on Non-continuous property, each location is treated as an access line termination and the applicable access line rates will apply at each location. Installation will be performed based on all applicable non-recurring service connection elements.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 32 Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

H. VACATION RATES

Monthly rates

Vacation rates

1/2 of

Access Charge

FUSC

Local Service

No charge

Calling features

All other charges are applied.

I. CONDITIONS

Vacation service may be requested by the customer for any class of residential network access line service.

Vacation rate service is granted for not less than one month and not more than six months within any consecutive twe1ve month period. Vacation rate service may begin on any day of the month.

Sufficient advance notice shall be given to permit arrangements for establishment or extension of vacation rate service.

Complete service will be restored 'Without notice on the last day of the designated vacation service rate period, unless the subscriber requests the Company to restore service sooner or to extend the vacation rate service period (up to six months),

No outward or inward service is provided during the period of suspension.

A Line Connection Charge will apply to the suspension and restoral of service. Any changes made for additional directory listings will continue at the full rate during the vacation period.

J. CONSTRUCTION CHARGES

1. Real Estate Subdivisions

- a. Farmers Mutual Telecom, Inc. will furnish all material;
- b. Developer pays for labor to install at Farmers Mutual Telecom's established rate;
- c. Developer pays for equipment use at Farmers Mutual Telecom's established rate;
- d. The facilities remain the property of Farmers Mutual Telecom;

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 33

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

J. CONSTRUCTION CHARGES, Cnt'd

1. Real Estate Subdivisions, cnt'd

- e. Farmers Mutual Telecom maintains the facilities at the company's expense;
- f. Developer to pay Farmers Mutual Telecom ½ of the total estimated cost before start of project;
- g. Balance of actual cost to be paid upon completion and before service will be provided to lots involved;
- h. The overall project may be done in phases with each phase figured separately;
- i. Farmers Mutual Telecom normally places the telephone cable along the back lot line.

2. Temporary or Speculative Service

Where temporary service is requested, the customer will pay the costs for the installation and the removal of the temporary service.

3. Residential

- a. Construction charge for extending telephone service to undeveloped property, property splits or additions.
- b. Easements, right-of-ways, services, and permits will be provided, or paid for by the developer.
- c. The customer will pay the current labor rate for installing materials provided by Farmers Mutual Telecom.
- d. The type of construction and grade of service will be determined by Farmers Mutual Telecom.

4. Commercial and Multi Family Residential

- a. Easements, right-of-ways, services, and permits will be provided, or paid for by the developer.
- b. Conduit, trenching and backfill to the demarcation point will be provided by the developer.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 34 Effective: September 12, 2015

J. CONSTRUCTION CHARGES, Cnt'd

Farmers Mutual Telecom Inc.

5. Examples of construction costs at current rates

Cable	\$0.35 per foot
Trenching	\$0.45 per foot
Plowing	\$0.35 per foot
Labor	\$75.00 per hour
Drop	\$0.15 per foot
Bore	\$4.00 per foot
Backhoe	\$75.00 per hour
Highway Permit	\$50.00
	Trenching Plowing Labor Drop Bore Backhoe

IV. LOW-INCOME ASSISTANCE PROGRAM

	(D)
	(D)
Low-Income Assistance Programs consist of two programs. Lifeline Assistance and the	(N)
Idaho Telephone Service Assistance Program (ITSAP). These programs were developed to	
reduce rates for low income customers. The Company participates in both of these	
assistance programs to increase the availability of telecommunications services to all	(N)
consumers in its serving areas.	(11)
	(T)
A. RATES	(1)

1. Lifeline is a reduction or credit applied to the local services provided to qualifying low-(T) income consumers. The reduction to the normal residential one-party rates are as follows:

Residential Access Lines	Monthly Credit or Discount	(T)
Federal Lifeline Support (Credit first applies to the \$6.50 Federal En User Common Line Charge. Additional		(D) (C)
credit above \$6.50, if applicable, applies to basic service.) State Matching Local Rate Support	\$2.50	(C) (T)

2. Tribal Lifeline will consist of up to an additional \$25 per month, per primary residential connection for qualifying low-income individuals living on qualifying tribal lands.

> Page 35 Effective: December 1, 2019

(N)

(N)

(D) (D)

Issued: November 1, 2019 Issued by: Daniel Greig Title: General Manager

IV. LOW-INCOME ASSISTANCE PROGRAM, CONTINUED (T)

B. LIFELINE ASSISTANCE

(N)

- 1. The Company shall provide Lifeline Assistance as defined in FCC 47 C.F.R. 54.401 (a) on a non-discriminatory basis to all qualifying low-income customers. The Company's Lifeline service offering shall comply with all applicable federal laws, including but not limited to, 47 C.F.R. Part 54, Subpart E; the FCC's Lifeline Reform Order (Report and Order released February 6, 2012, WC Docket No. 11-42, et. al.), the FCC's Lifeline Modernization Order (Third Report and Order released on April 27, 2016, WC Docket No. 11-42, FCC 16-38, et. al.), and any subsequent revision.
- 2. Residents of Tribal Lands can also qualify for the Federal portion of the Lifeline program based on terms and conditions for Tribal Lands.

(D)

(D)

(N)

Farmers Mutual Telecom Inc.

Page 36
Issued: November 1, 2019

Effective: December 1, 2019

Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
December 1, 2019
Boise, IdahD)

(D)

IV. LOW-INCOME ASSISTANCE PROGRAM, CONTINUED (T)

(D)

(D)

(C)

- C. IDAHO TELECOMMUNICATIONS SERVICE ASSISTANCE PROGRAM (ITSAP)
 - 1. General

ITSAP provides for additional state credits against the recurring monthly rates for the provision of local residential service for eligible residential subscribers.

2. Regulations

The total cost of providing the intrastate credit for Lifeline Assistance shall be funded from a uniform monthly surcharge to each business and residential access line. This surcharge was effective with the implementation of the Lifeline Program, and is subject to change.

- 3. Eligibility Requirements
 - a. The state credit is only available to residential subscribers if their income falls at or below 135% of Federal Poverty Guidelines.
 - b. A qualifying customer must be Head of the Household.

(C)

V. RESERVED FOR FUTURE USE

(T)

Farmers Mutual Telecom Inc.

Page 38
Issued: November 1, 2019

Effective: December 1, 2019

VI. IDAHO UNIVERSAL SERVICE FUND SURCHARGE

A. RATES

The monthly surcharge is set at the amount ordered by the Idaho Public Utilities Commission.

B. CONDITIONS

A surcharge assessed on all access lines to contribute toward funding for an Idaho Universal Service Fund.

The surcharge rate will remain in effect until otherwise modified, canceled, or changed by the Commission.

VII. INTEGRATED SERVICE DIGITAL NETWORK

A. Rates and charges

4	700
	Transport
	TIMESPOIL

1.	Transport		NRC	Monthly
		Stand alone T1 facility Per 24 channel	\$1,100.00	\$150.00
		T1 facility, provision on A T3, per T1 facility activated	\$1,100.00	
		Requires a DID trunk circuit termination.		
2.	Service C	onfiguration		
		23B+D	\$1,025 .00	\$400.00
		24B	\$1,025 .00	\$400.00
		23B+Backup D	\$1,025 .00	\$400.00

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 39

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager **Idaho Public Utilities Commission** Office of the Secretary **ACCEPTED FOR FILING September 12, 2015** Boise, Idaho

VIII.INTEGRATED SERVICE DIGITAL NETWORK, CONTINUED

A. Rates and charges, cnt'd.

NRC Monthly \$72.00 \$23.30

3. ISDN Trunk Connection per B-Channel

IX. DIRECT INWARD DIALING

A. DID Service DID trunk termination Per channel			NonRecurring	Monthly	
			\$50.00	\$5.00	
В.	DID	Telephone Numbers			
	a.	Nonsequential telephone per number	\$1.00	\$0.15	
	b.	DID block of twenty sequential numbers	\$20.00	\$3.00	

C. An integrated service digital network is required

X. BASIC EMERGENCY 911

A. 911 Emergency Communications System Service (911 Service) is a telephone exchange service whereby a Public Safety Answering point (PSAP) may receive calls signaled to the telephone number 911. The service provides the capability to answer emergency calls originated by persons within the serving area who dial 911.

B. 911 Service provides for routing 911 calls originated by telephone with given central

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 40

Effective: September 12, 2015

Issued by: Daniel Greig Title: General Manager Idaho Public Utilities Commission
Office of the Secretary
ACCEPTED FOR FILING
September 12, 2015
Boise, Idaho

office prefix codes to a single PSAP vial the switched network to dedicated or nondedicated access lines. The choice of the service arrangement is the customer , subject to availability of facilities.

- C. The 911 Code feature permits the public to dial 911 and have the central office route the call to the PSAP.
- D. The dedicated access line option provides a circuit from the originating end office to the PSAP.

XI. BILLING DISPUTES

If a customer thinks there is an error on their statement, they need to contact us at the number on the statement or write to us at P O Box 1030, Fruitland, ID 83619

We will need the phone number or account number, name, and the amount of the error, and description of the problem. We need to be contacted within 30 days after the error appeared on your bill. While we investigate whether or not there has been an error, the following are true: we cannot try to collect the amount in question, or report you as delinquent on that amount; the charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

Farmers Mutual Telecom Inc. Issued: September 2, 2015

Page 41 Effective: September 12, 2015