

# Final Notice

## & disconnect policy

NSF checks and non-payment of accounts are difficult situations and must be carefully monitored so that all customers are treated fairly and consistently. We value our members and we are always willing to work with you. If you have an emergency and you can't pay your bill in full, please call our office and we will work with you on a payment schedule. You are billed one month in advance for services. **CTC** has adopted the following payment policies to handle these situations:

- **CTC** has two billing cycles. If you receive your bill the first of the month, your payment is due on the 12th. If you receive your bill on the 12th, payment is due on the 24th. If payment has not been received by the next month's bill, a balance due will be reflected along with the current month's bill.
- If the two-month bill is not paid by the due date, a Final Notice is generated by stating if full payment is not made, disconnection of some or all services will occur within 5 business days.\*
- If the disconnected non-pay account has not been reconnected or paid in full after 10 days, it becomes a permanent disconnect. A permanent disconnect will include removing the number from the directory, closing the account, and turning the bill over to a collection agency.
- If the customer wishes to reconnect at a later date, a new application must be filled out and the old bill paid in full. A reconnection fee, along with a deposit equal to two months of service and \$100 for Long Distance, must be paid before reconnection. The deposit is kept until 6 consecutive, on-time payments are made or until a good credit history is established.

### NSF (Non-Sufficient Funds) Check Policy

- Any NSF must be paid in full within 5 business days or service is disconnected.
- Paying a final notice with non-sufficient funds (NSF) in a checking account will result in an immediate disconnect of services.
- A \$30 NSF handling fee is charged per check and recurring credit card payment.
- After **CTC** receives two NSF checks from you, we will no longer accept your check payments.

\* Should this occur, a reconnect fee will be assessed and due at the time of payment